any periodic payment, including but not limited to the monthly payment, or the amount of any finance charge without disclosing, clearly and conspicuously, all of the terms required by Regulation Z, as follows: (1) the amount or percentage of the downpayment; (2) the terms of repayment, including but not limited to the amount of any balloon payment; and (3) the correct annual percentage rate, using that term or the abbreviation ''APR,'' as defined in Regulation Z and the Official Staff Commentary to Regulation Z. If the annual percentage rate may be increased after consummation of the credit transaction, that fact must also be clearly and conspicuously disclosed.

The information required by subparagraphs I.D. (lease advertisements) and II.D (credit advertisements) of the proposed orders must be disclosed ''clearly and conspicuously'' as defined in the proposed orders. The ''clear and conspicuous'' definition requires respondents to present such lease or credit information,as applicable, within the advertisement in a manner that is readable (or audible) and understandable to a reasonable consumer. This definition is consistent with the ''clear and conspicuous'' requirement for advertising disclosures in Regulation M and Regulation Z that require disclosure that consumers can see and read (or hear) and comprehend. Is is also consistent with prior Commission orders and statements interpreting Section 5 to require that advertising disclosures be readable (or audible) and understandable to reasonable consumers.

The purpose of this analysis is to facilitate public comment on the proposed orders. It is not intended to constitute an official interpretation of the agreements and proposed orders or to modify in any way their terms.

By direction of the Commission.

Donald S. Clark,

Secretary.

[FR Doc. 98–28400 Filed 10–21–98; 8:45 am]

BILLING CODE 6750–01–M

FEDERAL TRADE COMMISSION

[File No. 9810161]

Lafarge Corporation; Analysis to Aid Public Comment

AGENCY: Federal Trade Commission.

ACTION: Proposed Consent Agreement.

SUMMARY: The consent agreement in this matter settles alleged violations of federal law prohibiting unfair or deceptive acts or practices or unfair methods of competition. The attached Analysis to Aid Public Comment describes both the allegations in the draft complaint that accompanies the consent agreement and the terms of the consent order—embodied in the consent agreement—that would settle these allegations.

DATES: Comments must be received on or before December 21, 1998.

ADDRESSES: Comments should be directed to: FTC/Office of the Secretary, Room 159, 6th St. and Pa. Ave., NW, Washington, DC 20580.

FOR FURTHER INFORMATION CONTACT: Joe Lipinsky or Patricia Hensley, Seattle Regional Office, Federal Trade Commission, 915 Second Avenue, Suite 2896, Seattle, WA. 98174, (206) 220–6350.

SUPPLEMENTARY INFORMATION: Pursuant to Section 6(f) of the Federal Trade Commission Act, 38 Stat. 721, 15 U.S.C. 46 and Section 2.34 of the Commission's Rules of Practice (16 CFR 2.34), notice is hereby given that the above-captioned consent agreement containing a consent order to cease and desist, having been filed with and accepted, subject to final approval, by the Commission, has been placed on the public record for a period of sixty (60) days. The following Analysis to Aid Public Comment describes the terms of the consent agreement, and the allegations in the complaint. An electronic copy of the full text of the consent agreement package can be obtained from the FTC Home Page (for October 16, 1998), on the World Wide Web, at ''http://www.ftc.gov/os/actions97.htm.'' A paper copy can be obtained from the FTC Public Reference Room, Room H–130, Sixth Street and Pennsylvania Avenue, NW, Washington, DC 20580, either in person or by calling (202) 326–3627. Public comment is invited. Such comments or views will be considered by the Commission and will be available for inspection and copying at its principal office in accordance with Section 4.9(b)(6)(ii) of the Commission's Rules of Practice (16 CFR 4.9(b)(6)(ii)).

Analysis to Aid Public Comment on the Proposed Consent Order

The Federal Trade Commission (''Commission'') has accepted for public comment an agreement containing a proposed Consent Order from Lafarge, S.A., and Lafarge Corporation (collectively ''Lafarge''), which is designed to remedy the anticompetitive effects resulting from Lafarge's acquisition of Holnam, Inc.'s (''Holnam''), Seattle Washington, cement plant and related assets. Under the terms of the consent agreement, Lafarge's purchase price for Holnam's assets cannot be affected by the quantity of cement produced or sold by Lafarge in any market in the states of Washington or Oregon.

The agreement containing the proposed Consent Order has been placed on the public record for 60 days so that the Commission may receive comments from interested persons. Comments received during this period will become part of the public record. After 60 days, the Commission will again review the proposed Consent Order and the comments received, and will decide whether it should withdraw from the proposed Consent Order or make final the proposed Order.

On February 4, 1998, Lafarge and Holnam signed a Letter of Intent setting out the principal elements of a proposed transaction, whereby Lafarge would acquire Holnam's Seattle cement plant and related assets. According to the Commission's draft complaint that the Commission intends to issue, the acquisition, if consummated, may substantially lessen competition in the portland cement market in the Puget Sound area of the state of Washington, and would violate Section 7 of the Clayton Act, as amended, 15 U.S.C. 18, and Section 5 of the Federal Trade Commission Act, as amended, 15 U.S.C. 45.

Lafarge and Holnam, along with Lone Star Northwest, Ash Grove Cement Company and CBR Cement Corp., sell portland cement in the Puget Sound area. Portland cement, the essential binding ingredient in concrete, is a construction raw material that users mix with water and aggregates (crushed stone, sand, or gravel) to form concrete. Portland cement is a closely controlled chemical combination of calcium (normally from limestone), silicon, aluminum, iron and small amounts of other ingredients. It is made by quarrying, crushing and grinding the raw materials, burning them in huge kilns at extremely high temperatures and grinding the resulting marble-size pellets (called ''clinker'') with gypsum into an extremely fine, usually gray, powder. Portland cement produced by one manufacturer is virtually indistinguishable from that manufactured by another.

The Puget Sound area of the state of Washington consists of the portion of Washington state south from the Canadian border to the area just south of the state capital of Olympia (roughly halfway between Seattle and Portland, Oregon) and east from the Pacific Ocean to the Cascade mountains, plus two adjacent counties just east of the

Cascade Mountains. Its commercial center is the city of Seattle. The counties in this market west of the Cascades are Clallum, Grays Harbor, Island, Jefferson, King, Kitsap, Mason, Pierce, San Juan, Skagit, Snohomish, Thurston and Whatcom, and the two counties east of the Cascade mountains are Chelan and Kittitas.

Absent the proposed acquisition, Holnam would likely have increased the amount of cement it supplied to the Puget Sound market, which would likely have resulted in a decrease in the price of cement. As originally structured, the proposed acquisition would likely have prevented this increase in supply because it contained a contractual provision that imposed a significant cost penalty on Lafarge for quantities of cement produced at the Holnam cement plant in excess of 85% of the plant's capacity. The proposed acquisition thus would have given Lafarge the incentive to restrict the output of cement at the Holnam plant in order to avoid the additional contractual cost. This would have prevented any increase in the supply of cement to the market and thus avoided the expected price decrease.

The proposed Consent Order would eliminate the contractual penalty provision. Therefore, Lafarge would no longer have this incentive to limit the amount of cement that it supplies to the Puget Sound area portland cement market.

By accepting the proposed Consent Order, the Commission anticipates that the competitive problems alleged in the draft complaint will be resolved. The purpose of this analysis is to aid public comment on the proposed Order. It is not intended to constitute an official interpretation of the agreement and proposed Order or to modify in any way their terms.

By direction of the Commission.

Donald Clark,

Secretary.

[FR Doc. 98–28399 Filed 10–21–98; 8:45 am]

BILLING CODE 6750–01–M

GENERAL SERVICES ADMINISTRATION

[OMB Control No. 3090–0259]

Submission for OMB Review; Comment Request Entitled Market Research Questionnaire

AGENCY: Federal Supply Service, GSA.

ACTION: Notice of request for an extension to a previously approved OMB Clearance (3090–0259).

SUMMARY: Under the provisions of the Paperwork Reduction Act of 1995 (44 U.S.C. Chapter 35), the Office of Acquisition Policy has submitted to the Office of Management and Budget (OMB) a request to review and approve an extension of a previously approved information collection requirement entitled Market Research Questionnaire.

DATES: *Comment Due Date:* December 21, 1998.

ADDRESSES: Additonal comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, should be submitted to: Marjorie Ashby, General Services Administration (MVP), 1800 F Street NW, Washington, DC 20405.

FOR FURTHER INFORMATION CONTACT:

Thomas Bacon, Federal Supply Service on (703) 305–6573.

SUPPLEMENTARY INFORMATION:

A. Purpose

The GSA is requesting the Office of Management and Budget (OMB) to review and approve information collection, 3090–0259 concerning Market Research Questionnaire. The Market Research Questionnaires are used to gather information that is necessary to develop and/or revise Federal specifications and other purchase descritions.

B. Annual Reporting Burden

Respondents: 25; annual responses: 25; average hours per response: 2.4; burden hours: 60.

Copy of Proposal

A copy of this proposal may be obtained from the GSA Acquisition Policy Division (MVP), Room 4011, GSA Building, 1800 F Street NW, Washington, DC 20405, or by telephoning (202) 501–3822, or by faxing your request to (202) 501–3341.

Dated: October 15, 1998.

Ida M. Ustad,

Deputy Associate Administrator, Office of Acquisition Policy.

[FR Doc. 98–28355 Filed 10–21–98; 8:45 am]

BILLING CODE 6820–61–M

DEPARTMENT OF HEALTH AND HUMAN SERVICES

Office of the Secretary

Emergency Clearance: Public Information Collection Requirements Submitted to the Office of Management and Budget (OMB)

In compliance with the requirements of section 3506(c)(2)(A) of the Paperwork Reduction Act of 1995, the Department of Health and Human Services (DHHS), has submitted to the Office of Management and Budget (OMB) the following request for emergency review. We are requesting an emergency review because the collection of this information is needed prior to the expiration of the normal time limits under OMB's regulations at 5 CFR part 1320 and is essential to the mission of the Department. The Balanced Budget Act of 1997 authorized the Department of Labor (DoL) to implement a new grant program to fund state and local efforts to get the hardest-to-serve welfare recipients into employment. The statute directs the Secretary of the Department of Health and Human Services, in consultation with the Secretary of Labor and the Secretary of Housing and Urban Development, to develop a plan to evaluate how Welfare-to-Work (WtW) grants to states and tribes have been used. An interim evaluation report is due to Congress by January 1, 1999, and a final report is due by January 1, 2001.

DoL announced the first WtW competitive grants in May. The first formula grant funds were distributed to states in February. Once formula grant funds are awarded by DoL, states require additional time to distribute funds to substate operating entities. Since the WtW program operators have not had the WtW funds very long, it would not be feasible to collect the baseline information before fall 1998. Following the normal clearance procedures would cause the statutory deadline of January 1, 1999 to be missed.

Without emergency approval of the proposed information collections described below, the Department could not submit to Congress by January 1, 1999 the interim evaluation report for the Welfare-to-work grant program, as required by the Balanced Budget Act of 1997.

DHHS is requesting that OMB grant emergency approval by October 26, 1998 for 180 days.

Title and Description of Information Collection: Multi-site Evaluation of the Welfare-to-Work Grants Program—