

The Council is composed of 12 members, one from each Federal Reserve district, being selected annually by the Board of Directors of the Reserve Bank of the district. The Council is required to meet in Washington, DC, at least four times each year, and more often if called by the Board of Governors.

Consumer Advisory Council

The Consumer Advisory Council confers with the Board of Governors several times each year on the Board's responsibilities in the field of consumer credit protection. The Council was established by Congress in 1976 at the suggestion of the Board and replaced the Advisory Committee on Truth in Lending that was established by the 1968 Truth in Lending Act.

The Council is composed of 30 members from all parts of the country. It advises the Board on its responsibilities under such laws as Truth in Lending, Equal Credit Opportunity, and Home Mortgage Disclosure.

Thrift Institutions Advisory Council

The Thrift Institutions Advisory Council is an advisory group established by the Board in 1980 made up of representatives from nonbank depository thrift institutions, which includes savings and loans, mutual savings bankers, and credit unions. The Council meets at least four times each year with the Board of Governors to discuss developments relating to thrift institutions, the housing industry and mortgage finance, and certain regulatory issues.

Sources of Information

Employment Written inquiries regarding employment should be addressed to the Director, Division of Personnel, Board of Governors of the Federal Reserve System, Washington, DC 20551.

Procurement Firms seeking business with the Board should address their inquiries to the Director, Division of Support Services, Board of Governors of the Federal Reserve System, Washington, DC 20551.

Publications Among the publications issued by the Board are *The Federal Reserve System—Purposes and Functions*, and a series of pamphlets including *Guide to Business Credit and the Equal Credit Opportunity Act*; *Consumer Handbook*; *Making Deposits: When Will Your Money Be Available*; and *When Your Home Is On the Line: What You Should Know About Home Equity Lines of Credit*. Copies of these pamphlets are available free of charge. Information regarding publications may be obtained in Room MP-510 (Martin Building) of the Board's headquarters. Phone, 202-452-3244.

Reading Room A reading room where persons may inspect records that are available to the public is located in Room B-1122 at the Board's headquarters, Twentieth Street and Constitution Avenue NW., Washington, DC. Information regarding the availability of records may be obtained by calling 202-452-3684.

For further information, contact the Office of Public Affairs, Board of Governors, Federal Reserve System, Washington, DC 20551. Phone, 202-452-3204 or 202-452-3215.

FEDERAL RETIREMENT THRIFT INVESTMENT BOARD

1250 H Street NW., Washington, DC 20005
Phone, 202-942-1600

Chairman

JAMES H. ATKINS

Members

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HERYL R. MARSHALL, JEROME A.
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Deputy General Counsel
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Director of Accounting
Director of Administration
Director of Automated Systems
Director of Benefits and Program Analysis
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PETER B. MACKEY

The Federal Retirement Thrift Investment Board administers the Thrift Savings Plan, which provides Federal employees the opportunity to save for additional retirement security.

The Federal Retirement Thrift Investment Board was established as an independent agency by the Federal Employees' Retirement System Act of 1986 (5 U.S.C. 8472). The act vests responsibility for the agency in six named fiduciaries: the five Board members and the Executive Director. The five members of the Board, one of whom is designated as Chairman, are appointed by the President with the advice and consent of the Senate and serve on the Board on a part-time basis. The members appoint the Executive Director, who is responsible for the management of the agency and the Plan.

Activities

The Thrift Savings Plan is a tax-deferred, defined contribution plan that was

established as one of the three parts of the Federal Employees' Retirement System. For employees covered under the System, savings accumulated through the Plan make an important addition to the retirement benefits provided by Social Security and the System's Basic Annuity. Civil Service Retirement System employees may also take advantage of the Plan to supplement their annuities.

The Board operates the Thrift Savings Plan and manages the investments of the Thrift Savings Fund solely for the benefit of participants and their beneficiaries. As part of these responsibilities, the Board maintains an account for each Plan participant, makes loans, purchases annuity contracts, and provides for the payment of benefits.

For further information, contact the Director of External Affairs, Federal Retirement Thrift Investment Board, 1250 H Street NW., Washington, DC 20005. Phone, 202-942-1640.

FEDERAL TRADE COMMISSION

*Pennsylvania Avenue at Sixth Street NW., Washington, DC 20580
Phone, 202-326-2222 (Public Reference Branch)*

Chairman
Executive Assistant

ROBERT PITOFSKY
JAMES C. HAMILL