

involving individual Federal Reserve System employees.

2. Any matters carried forward from a previously announced meeting.

**CONTACT PERSON FOR MORE INFORMATION:** Lynn S. Fox, Assistant to the Board; 202-452-3204.

**SUPPLEMENTARY INFORMATION:** You may call 202-452-3206 beginning at approximately 5 p.m. two business days before the meeting for a recorded announcement of bank and bank holding company applications scheduled for the meeting; or you may contact the Board's Web site at <http://www.federalreserve.gov> for an electronic announcement that not only lists applications, but also indicates procedural and other information about the meeting.

Dated: November 6, 1998.

**Robert deV. Frierson,**

*Associate Secretary of the Board.*

[FR Doc. 98-30238 Filed 11-6-98; 3:13 pm]

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## FEDERAL TRADE COMMISSION

[File No. 9723189]

### The May Department Stores Company, et al.; 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 January 11, 1999.

**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:** John T. Dugan or Paul G. Block, Boston Regional Office, Federal Trade Commission, 101 Merrimac Street, Suite 810, Boston, MA 02114-4719, (617) 424-5960 or 424-5971.

**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 November 2, 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 of Proposed Consent Order To Aid Public Comment

The Federal Trade Commission has accepted an agreement to a proposed consent order from The May Department Stores Company. The proposed respondent is a large retailer that operates over 350 department stores nationwide through eight regional divisions and ten trade names, including Lord & Taylor, Hecht's, Strawbridge's, Foley's, Robinsons-May, Kaufmann's, Filene's, Famous Barr, L.S. Ayres, and Meier & Frank.

The proposed consent order has been placed on the public record for sixty (60) days for reception of comments by interested persons. Comments received during this period will become part of the public record. After sixty (60) days, the Commission will again review the agreement and the comments received and will decide whether it should withdraw from the agreement and take other appropriate action or make final the agreement's proposed order.

The Commission's complaint alleges several unfair or deceptive acts or practices related to the proposed respondent's policy of inducing consumers who have filed for bankruptcy protection to sign agreements reaffirming debts owed to proposed respondent prior to the filing of the bankruptcy petition. The complaint charges that the proposed respondent: falsely represented to consumers that signed reaffirmation agreements would be filed with the bankruptcy courts, as required by the United States Bankruptcy Code; falsely represented to consumers that debts

associated with unfiled reaffirmation agreements, or agreements that were filed but not approved by the bankruptcy courts, were legally binding on the consumers; and unfairly collected debts that it was not permitted by law to collect. The proposed consent order contains provisions designed to remedy the violations charged and to prevent the proposed respondent from engaging in similar acts in the future.

The proposed consent order preserves the Commission's right to seek consumer redress if the Commission determines that redress to consumers provided through related named and unnamed legal actions is not adequate.

Part I of the proposed order prohibits the proposed respondent from misrepresenting to consumers who have filed petitions for bankruptcy protection under the United States Bankruptcy Code that (A) reaffirmation agreements will be filed in bankruptcy court; or (B) any reaffirmation agreement is legally binding on the consumer. Part I.C of the proposed order prohibits the proposed respondent from taking any action to collect any debt (including any interest, fee, charge, or expense incidental to the principal obligation) that has been legally discharged in bankruptcy proceedings and that the proposed respondent is not permitted by law to collect. Part II of the proposed order prohibits the proposed respondent from making any material misrepresentation in the collection of any debt subject to a pending bankruptcy proceeding.

Part III of the proposed order contains record keeping requirements for materials that demonstrate the compliance of the proposed respondent with the proposed order. Part IV requires distribution of a copy of the consent decree to certain current and future personnel who have responsibilities related to collecting debts subject to bankruptcy proceedings.

Part V provides for Commission notification upon any change in the corporate respondent affecting compliance obligations arising under the order. Part VI requires the proposed respondent to notify the Commission of proposed settlement terms in related actions filed by various named and unnamed parties. Part VII requires the filing of compliance report(s). Finally, Part VIII provides for the termination of the order after twenty years under certain circumstances.

The purpose of this analysis is to facilitate public comment on the proposed order, and 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 S. Clark,**

*Secretary.*

[FR Doc. 98-30087 Filed 11-9-98; 8:45 am]

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## DEPARTMENT OF HEALTH AND HUMAN SERVICES

### Centers for Disease Control and Prevention

[Program Announcement 99009]

#### Notice of Availability of Funds; Cooperative Agreement for Limb Loss Research and the Prevention of Secondary Conditions

##### A. Purpose

The Centers for Disease Control and Prevention (CDC) announces the availability of fiscal year (FY) 1999 funds for a cooperative agreement program for limb loss research and the prevention of secondary conditions. The purpose of the program is to advance the field of limb loss epidemiology, surveillance, data analysis, and intervention design including health promotion programs for persons with limb loss and the prevention of secondary conditions. This program addresses the "Healthy People 2000" priority area of Preventive Services.

##### B. Eligible Applicants

Applications may be submitted by public and private nonprofit organizations, and by governments and their agencies; that is, universities, colleges, research institutions, hospitals, other public and private nonprofit organizations, State and local governments or their bona fide agents, and federally recognized Indian tribal governments, Indian tribes, or Indian tribal organizations.

**Note:** Public Law 104-65 states that an organization described in section 501(c)(4) of the Internal Revenue Code of 1986 that engages in lobbying activities is not eligible to receive Federal funds constituting an award, grant, cooperative agreement, contract, loan, or any other form.

##### C. Availability of Funds

It is anticipated that a maximum of \$500,000 will be available in FY 1999 to fund one award, including direct and indirect costs. It is expected that the project period will begin on April 1, 1999 and the award will be made for a 12-month budget period within a project period of up to four years. This funding estimate may change. Continuation awards within an approved project period will be made on the basis of

satisfactory progress as evidenced by required reports, CDC site visits, and the availability of funds.

##### Use of Funds

Project funds may be used to support personnel services, supplies, equipment, travel, subcontracts, and other services consistent with the approved scope of work.

Project funds may not be used to supplant other available applicant or collaborating agency funds, for construction, or purchase of facilities or space, or for patient care. Project funds may not be used for individualized preventive measures (direct patient support) such as wheelchairs, assistive technology, and medical appliances including prosthetic devices unless specifically approved by the funding agency. Travel funds should be requested for at least three project staff to participate in a CDC Office on Disability and Health workshop in Atlanta, GA during the first budget year.

##### D. Program Requirements

The applicant should: (1) propose and utilize a six month planning period at the beginning of the project in order to structure key staffing and organizational activities; (2) establish formal collaborations with identified outside entities, and solicit diverse input for use in project design, objective setting, and operations; and (3) appoint a full-time manager/coordinator with the authority and responsibility to conduct and manage all components of the project.

##### Cooperative Activities

In conducting activities to achieve the purposes of this program, the Recipient shall be responsible for activities listed under Recipient Activities, item A; and CDC shall be responsible for activities listed under CDC Activities, item B.

##### A. Recipient Activities

1. Develop an epidemiologic capacity to understand and characterize secondary conditions in persons with limb loss including analyses of differential secondary conditions and their associations with co-morbidities.

2. Collect, compile, and analyze information relevant to the incidence and prevalence of limb loss and amputations on a national, regional, and state/local basis.

3. Develop cost-effectiveness measures and models as optimal approaches for intervention design and efficacy, and provide guidance for their implementation.

4. Characterize the population of persons with limb loss by determined incidence, etiology/causality, functional

effects, co-morbidities, and affected limb site variables.

5. Develop and maintain research literature and resources on the prevention of secondary conditions and health promotion strategies regarding limb loss, and establish a communication process to disseminate prevention information to research entities including collaboration with the National Limb Loss Information Center.

6. Provide technical assistance on health promotion and community-directed interventions that has as its purpose the prevention of secondary conditions in targeted populations.

7. Develop a model limb loss and amputation reporting system that could be piloted in a geographic or health jurisdiction.

8. Collaborate with other organizations for the design and/or implementation of programs meriting replication in other settings, recognizing appropriate cultural sensitivity and controlled by a formal program evaluation protocol.

9. Establish relationships and client access linkage with public/community/advocacy/voluntary agencies and provider organizations that serve persons with limb loss for the purpose of addressing and understanding secondary conditions and promoting best practices from the health promotion and personal perspective of persons who have experienced limb loss.

10. Collect and report information on community programs related to limb loss including complications from surgery, comparisons of clinical and community programs geared toward preventing secondary conditions, vocational and educational outcomes in persons with limb loss, gaps in services and data, and provider training needs.

##### B. CDC Activities

1. Provide consultation in the development of data collection instruments, methods, procedures, and outcome determinations.

2. Provide technical consultation, assistance, and referrals on existing epidemiological information regarding limb loss and amputations in the United States.

3. Serve as a reference for accessing other data sets that will be of value to the surveillance and epidemiologic activities of the recipient.

4. Provide consultation on the development of cost-effectiveness and cost-utility models, and in designing minimal data sets for developing pilot reporting systems for limb loss and amputations.

5. Assist the project in the planning and organizing of conferences and