Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR Part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, are available for immediate inspection at the Federal Reserve Bank indicated. The application also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act (12 U.S.C. 1843). Unless otherwise noted, nonbanking activities will be conducted throughout the United States.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than September 17, 1999.

A. Federal Reserve Bank of Richmond (A. Linwood Gill III, Assistant Vice President) 701 East Byrd Street, Richmond, Virginia 23261-4528:

1. Traders Bankshares, Inc., Spencer, West Virginia; to acquire 4.8 percent of the voting shares, and thereby control 8.16 percent of the voting shares of Rock Branch Community Bank, Inc., Nitro, West Virginia.

B. Federal Reserve Bank of Chicago (Philip Jackson, Applications Officer) 230 South LaSalle Street, Chicago, Illinois 60690-1413:

1. Capitol Bancorp, Ltd., Lansing, Michigan; Sun Community Bancorp Limited, Phoenix, Arizona; and Nevada Community Bancorp Limited, Las Vegas, Nevada; to acquire 51 percent of the voting shares of Red Rock Community Bank, Las Vegas, Nevada (in organization).

C. Federal Reserve Bank of Kansas City (D. Michael Manies, Assistant Vice President) 925 Grand Avenue, Kansas City, Missouri 64198-0001:

1. DFC Acquisition Corporation Number Two, and Dickinson Financial Corporation, both of Kansas City, Missouri; to acquire 100 percent of the voting shares of Armed Forces Bank of California, N.A., San Diego, California.

2. Gideon Enterprises, L.P., Topeka, Kansas; to become a bank holding company by acquiring 95.66 percent of the voting shares of Silver Lake Bank, Topeka, Kansas.

Board of Governors of the Federal Reserve System, August 18, 1999.

Jennifer J. Johnson,

Secretary of the Board.

[FR Doc. 99–21858 Filed 8–23–99; 8:45 am]

BILLING CODE 6210–01–F

FEDERAL RESERVE SYSTEM

Notice of Proposals to Engage in Permissible Nonbanking Activities or to Acquire Companies that are Engaged in Permissible Nonbanking Activities

The companies listed in this notice have given notice under section 4 of the Bank Holding Company Act (12 U.S.C. 1843) (BHC Act) and Regulation Y (12 CFR Part 225), to engage *de novo*, or to acquire or control voting securities or assets of a company, including the companies listed below, that engages either directly or through a subsidiary or other company, in a nonbanking activity that is listed in § 225.28 of Regulation Y (12 CFR 225.28) or that the Board has determined by Order to be closely related to banking and permissible for bank holding companies. Unless otherwise noted, these activities will be conducted throughout the United States.

Each notice is available for inspection at the Federal Reserve Bank indicated. The notice also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the question whether the proposal complies with the standards of section 4 of the BHC Act.

Unless otherwise noted, comments regarding the applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than September 7, 1999.

A. Federal Reserve Bank of Chicago (Philip Jackson, Applications Officer) 230 South LaSalle Street, Chicago, Illinois 60690-1413:

1. First Schaumburg Bancorporation, Inc., Schaumburg, Illinois; to engage *de novo* through its subsidiary, Heritage Mortgage Services of Florida, Inc., Naples, Florida, in originating mortgage loans for ultimate sale in the secondary market, pursuant to § 225.28(b)(1) of Regulation Y.

Board of Governors of the Federal Reserve System, August 18, 1999.

Jennifer J. Johnson,

Secretary of the Board.

[FR Doc. 99-21856 Filed 8-23-99; 8:45 am]

BILLING CODE 6210-01-F

FEDERAL RESERVE SYSTEM

Sunshine Act Meeting

AGENCY HOLDING THE MEETING: Board of Governors of the Federal Reserve System.

TIME AND DATE: 11 a.m., Monday, August 30, 1999.

PLACE: Marriner S. Eccles Federal Reserve Board Building, 20th and C Streets, NW., Washington, DC 20551.

STATUS: Closed.

MATTERS TO BE CONSIDERED:

1. Personnel actions (appointments, promotions, assignments, reassignments, and salary actions) involving individual Federal Reserve System employees.
2. Any items 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: August 20, 1999.

Jennifer J. Johnson,

Secretary of the Board.

[FR Doc. 99–22092 Filed 8–20–99; 3:46 pm]

BILLING CODE 6210–01–P

FEDERAL TRADE COMMISSION

[File No. 991 0038]

Pools By Ike, Inc., 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 October 25, 1999.

ADDRESSES: Comments should be directed to: FTC/Office of the Secretary, Room 159, 600 Pennsylvania Ave., NW, Washington, DC 20580.

FOR FURTHER INFORMATION CONTACT: Thomas Dahdouh or David Newman, Federal Trade Commission, Western Regional Office, 901 Market St., Suite 570, San Francisco, CA 94103. (415) 356–5294 or 356–5280.

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 August 18, 1999), 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, 600 Pennsylvania Avenue, NW, Washington, DC 20580, either in person or by calling (202) 326–3627.

Public comment is invited. Comments should be directed to: FTC/Office of the Secretary, Room 159, 600 Pennsylvania Ave., NW, Washington, DC 20580. Two paper copies of each comment should be filed, and should be accompanied, if possible, by a 3½ inch diskette containing an electronic copy of the comment. 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 (''Commission'') has accepted, subject to final approval, an Agreement Containing Consent Order (''Order'') from fourteen swimming pool contractors in Bakersfield, California, a city of 224,000 people in Kern County in the Central Valley of California. As alleged in the Commission's proposed complaint, these swimming pool contractors were part of an unlawful price-fixing and group boycott combination that began in the Spring of 1998. The proposed Order is designed to prevent the recurrence of these anticompetitive practices engaged in by these swimming pool contractors.

The Proposed Complaint

The proposed complaint alleges that, in the Spring of 1998, fourteen swimming pool contractors formed an informal group, known as the Southern Valley Pool Association (the ''Association''). The complaint alleges that, through the Association meetings and other communications, some of these swimming pool contractors agreed to increase prices substantially to homeowners for swimming pool construction. The proposed complaint also alleges that, as a result of this combination, some of these contractors thereafter significantly increased their prices to homeowners.

The proposed complaint also alleges that some of these swimming pool contractors engaged in a group boycott designed to prevent homeowners from escaping this collective price increase by turning to alternative means for the construction of swimming pools. According to the Commission's proposed complaint, homeowners usually hire a swimming pool contractor to handle all aspects of constructing a swimming pool. Some homeowners, however, may choose to enter into an arrangement, known in the industry as an ''owner-builder'' arrangement, by which they hire subcontractors directly or use swimming pool contractors as consultants only in arranging for subcontractors. In this way, homeowners who act as owner-builders are able to save substantial amounts of money.[1] Similarly, home construction developers and contractors may hire swimming pool contractors to handle all aspects of constructing a swimming pool, or they may hire subcontractors directly for that purpose.

According to the Commission's proposed complaint, owner-builders were viewed as a major threat to the success of the collective efforts by some swimming pool contractors to raise prices to homeowners. Homeowners acting as owner-builders could work directly with subcontractors or use pool contractors only as consultants and thereby defeat the price increase. Similarly, home construction developers and contractors could also work directly with subcontractors (rather than with pool contractors) and similarly defeat the price increase. To effectuate this group boycott, the proposed complaint alleges that, beginning in early April 1998, a series of meetings was held, with some of respondents and all or nearly all of each trade of subcontractors in attendance. At these meetings, some respondents:

- instructed the subcontractors to raise their prices to owner-builders by 50 percent and to home construction developers and contractors by 25 percent, substantial price hikes that were designed to eliminate or reduce the savings homeowners and home construction developers and contractors would normally realize by bypassing pool contractors and dealing directly with subcontractors;
- warned the subcontractors that the respondents would stop subcontracting with them if the subcontractors did not increase their prices to owner-builders and home construction developers and contractors as set forth above; and
- offered the subcontractors a quid pro quo whereby, if the subcontractors agreed to increase prices to owner-builders and home construction developers and contractors as set forth above, respondents would agree to a specified increase (the amount of which varied depending on the particular subcontracting work being done) in the price subcontractors charged respondents for subcontractor services.

As a direct result of these meetings, according to the proposed complaint, most of the subcontractors raised their prices to pool contractors by the specified amounts on or about May 15, 1998. Also as a direct result of these meetings, some subcontractors began charging or sought to charge owner-builders and home construction developers and contractors substantially higher prices than they charged swimming pool contractors. Other subcontractors stopped doing owner-builder jobs altogether, because they were fearful of losing their work with respondents.

According to the proposed complaint, the effects of these collective actions are to increase prices for swimming pool construction services and swimming pool subcontracting services and to interfere with consumers' choice in deciding to build their swimming pool in an owner-builder arrangement or through home construction developers or contractors.

The Proposed Order

The proposed Order contains provisions designed to remedy the violations charged and to prevent the proposed respondents from engaging in similar acts and practices in the future.

Paragraph II of the proposed Order would prohibit the proposed

[1] In owner-builder arrangements, liability in the event of an accident or injury during construction falls on the homeowner, rather than on the pool contractor.

respondents from (1) entering into any agreement, express or implied, relating to the price for swimming pool contracting or subcontracting services and (2) requesting, proposing, threatening, urging, recommending, advocating, or attempting to persuade in any way anyone else to alter in any way their price and terms for such services. Paragraphs II.A.(1) and B.(1) These provisions will prevent future efforts, whether by agreement or through requests to others, to raise prices and alter terms for both swimming pool contracting and subcontracting services.

Paragraph II would also prohibit the proposed respondents from entering into any agreement to refuse to deal with owner-builders or home construction contractors or developers. Paragraph II.A.(2). It would bar them as well from requesting, proposing, threatening, urging, recommending, advocating, or attempting to persuade in any way any swimming pool contractor or subcontractor to refuse categorically to deal with owner-builders, home construction contractors or developers, or swimming pool contractors who act or wish to act as consultants for owner-builders. Paragraphs II.B.(2) and (3). Finally, Paragraph II would prohibit respondents from requesting, proposing, threatening, urging, recommending, advocating, or attempting to persuade in any way any subcontractor with respect to the terms of that subcontractor's dealings with owner-builders, home construction contractors or developers, or swimming pool contractors who act or wish to act as consultants for owner-builders. Paragraph II.B.(4).

Together, these provisions will bar respondents, collectively as well as individually, from seeking (1) to stop any subcontractor from working for owner-builders, home contractors or developers, and swimming contractors who act or desire to act as consultants for owner-builders; (2) to change the prices and terms subcontractors charge those homeowners and contractors; and (3) to stop other swimming pool contractors from working for those homeowners and contractors. These provisions, by barring individual efforts as well as collective ones, fence in respondents from engaging in conduct similar or dangerously close to the unlawful activity they engaged in earlier.

A proviso to Paragraph II makes it clear that nothing in this Paragraph prohibits any respondents from discussing and/or entering into a specific proposed or actual business transaction or project in which those involved are or would be in a contractor/subcontractor or other joint or cooperative working relationship.

Paragraph III of the Order requires respondents, for a period of five years, to tape record all meetings and maintain copies of those tape recordings and all materials distributed at the meetings. This provision should have a prophylactic effect in ensuring that the respondents do not seek to engage in such anticompetitive conduct again.

The proposed Order also requires that, should the respondents turn the Association into a more formal organization, they must incorporate Paragraph II of this Order by reference in the by-laws of such organization and distribute a copy of the by-laws to each of the members of the organization. Paragraph IV. Finally, the Order contains reporting requirements (Paragraphs V. and VI.) and provisions guaranteeing Commission staff access should the need arise (Paragraph VII.).

Opportunity for Public Comment

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 or make final the agreement's proposed Order.

The purpose of this analysis is to invite public comment on the proposed Order. This analysis is not intended to constitute an official interpretation of the agreement and proposed Order or to modify their terms in any way.

By direction of Commission.

[FR Doc. 99–21919 Filed 8–23–99; 8:45 am]

BILLING CODE 6750–01–M

DEPARTMENT OF HEALTH AND HUMAN SERVICES

Administration for Children and Families

Submission for OMB Review; Comment Request

Title: Head Start Fellows Program.

OMB No.: 0970–0140.

Description: Public Law 103–252, the Human Services Amendments of 1994, amended the Head Start Act (the Act) to authorize the creation of a Head Start Fellows Program to support the professional development of individuals working in the fields of child development and family services. The Act was most recently reauthorized through fiscal year 2003, by the Coats Human Services Amendments of 1998, Public Law 105–285.

Head Start Fellowships are awarded on a competitive basis to individuals (other than Federal employees) selected from among applicants who are working, on the date of application, in local Head Start programs or otherwise working in the fields of child development and children and family services. The information collected from the applications is used to ensure that individuals selected to be Head Start Fellows have the appropriate experience/skills, and that the training developed for them and the work assigned to them will enhance their ability to make significant contributions to the fields of child development and family services. The information collected is used by program staff and policy makers at the Federal level to make judgements on the progress and needs of the program.

Respondents: Individuals or Households.

ANNUAL BURDEN ESTIMATES

Instrument	Number of respondents	Number of responses per respondent	Average burden hours per response	Total burden hours
Head Start Fellows Program	200	1	2	400

Estimated Total Annual Burden Hours: 400.

Additional Information: Copies of the proposed collection may be obtained by writing to the Administration for Children and Families, Office of Information Services, Division of Information Resource Management Services, 370 L'Enfant Promenade, SW.; Washington, DC 20447, Attn: ACF Reports Clearance Officer.