

*Rule Making and Order*, including the Initial Regulatory Flexibility Analyses, to the Chief Counsel for Advocacy of the Small Business Administration.

7. IT IS FURTHER ORDERED that effective upon the release date of this *Notice of Proposed Rule Making and Order*, no applications will be accepted for filing for the public safety frequencies of 156.240 and 156.2475 MHz within 100 miles of the geographic center of Los Angeles, defined as 34° 03' 15" north latitude and 118° 14' 28" west longitude. This freeze will continue until the Commission makes an announcement that such applications acceptance will resume.

Federal Communications Commission.

**Magalie Roman Salas,**

*Secretary.*

[FR Doc. 99-32930 Filed 12-20-99; 8:45 am]

BILLING CODE 6712-01-P

## FEDERAL EMERGENCY MANAGEMENT AGENCY

[FEMA-3153-EM]

### Massachusetts; Amendment No. 3 to Notice of an Emergency Declaration

**AGENCY:** Federal Emergency Management Agency (FEMA).

**ACTION:** Notice.

**SUMMARY:** This notice amends the notice of an emergency for the Commonwealth of Massachusetts (FEMA-3153-EM), dated December 6, 1999, and related determinations.

**EFFECTIVE DATE:** December 13, 1999.

**FOR FURTHER INFORMATION CONTACT:** Madge Dale, Response and Recovery Directorate, Federal Emergency Management Agency, Washington, DC 20472, (202) 646-3772.

**SUPPLEMENTARY INFORMATION:** Notice is hereby given that the incident period for this disaster is closed effective December 13, 1999.

(The following Catalog of Federal Domestic Assistance Numbers (CFDA) are to be used for reporting and drawing funds: 83.537, Community Disaster Loans; 83.538, Cora Brown Fund Program; 83.539, Crisis Counseling; 83.540, Disaster Legal Services Program; 83.541, Disaster Unemployment Assistance (DUA); 83.542, Fire Suppression Assistance; 83.543, Individual and Family Grant (IFG) Program; 83.544, Public Assistance Grants; 83.545, Disaster Housing Program; 83.548, Hazard Mitigation Grant Program)

**Lacy E. Suiter,**

*Executive Associate Director, Response and Recovery Directorate.*

[FR Doc. 99-33010 Filed 12-20-99; 8:45 am]

BILLING CODE 6718-02-P

## FEDERAL RESERVE SYSTEM

### Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company 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 January 14, 2000.

**A. Federal Reserve Bank of New York** (Betsy Buttrill White, Senior Vice President) 33 Liberty Street, New York, New York 10045-0001:

1. *U.S. Trust Corporation*, New York, New York, and NCT Holdings, Inc. Greensboro, North Carolina; to acquire 100 percent of the voting shares of U.S. Trust Company of North Carolina, Greensboro, North Carolina. NCT Holdings, Inc., also has applied to become a bank holding company.

**B. Federal Reserve Bank of Atlanta** (Cynthia Goodwin, Vice President) 104 Marietta Street, N.W., Atlanta, Georgia 30303-2713:

1. *Wewahitchka State Bank Employee Stock Ownership Plan*, Wewahitchka, Florida; to acquire 43 percent of the voting shares of Gulf Coast Community Bancshares, Inc., Wewahitchka, Florida, and thereby indirectly acquire Wewahitchka State Bank, Wewahitchka, Florida.

**C. Federal Reserve Bank of Kansas City** (D. Michael Manies, Assistant Vice

President) 925 Grand Avenue, Kansas City, Missouri 64198-0001:

1. *Valley View Bancshares, Inc.*, Overland Park, Kansas; to acquire 90 percent of the voting shares of Bank of Lee's Summit, Lee's Summit, Missouri.

**D. Federal Reserve Bank of San Francisco** (Maria Villanueva, Manager of Analytical Support, Consumer Regulation Group) 101 Market Street, San Francisco, California 94105-1579:

1. *Bank of Whitman ESOP*, Colfax, Washington; to acquire 44 percent of the voting shares of Whitman Bancorporation, Colfax, Washington, and thereby indirectly acquire Bank of Whitman, Colfax, Washington.

In connection with this application, Applicant also has applied to acquire B.O.W.F.I., Inc., Colfax, Washington, and thereby engage in making and servicing loans, pursuant to § 225.28(b)(1) of Regulation Y.

Board of Governors of the Federal Reserve System, December 15, 1999.

**Robert deV. Frierson,**

*Associate Secretary of the Board.*

[FR Doc. 99-32932 Filed 12-20-99; 8:45 am]

BILLING CODE 6210-01-F

## FEDERAL TRADE COMMISSION

### Establishment of the Federal Trade Commission Advisory Committee on Online Access and Security and Request for Nominations

**AGENCY:** Federal Trade Commission.

**ACTION:** Notice and request for nominations.

**SUMMARY:** The Federal Trade Commission ("Commission" or "FTC") has established an Advisory Committee on Online Access and Security ("Advisory Committee"). The purpose of the Advisory Committee is to provide advice and recommendations to the Commission regarding implementation of certain fair information practices by domestic commercial Web sites—specifically, providing online consumers reasonable access to personal information collected from and about them and maintaining adequate security for that information. The Commission also seeks nominations of individuals for appointment to the Advisory Committee.

**DATES:** The Advisory Committee will meet on February 4, 2000; February 25, 2000; March 31, 2000; and April 28, 2000. Nominations for Advisory Committee membership must be submitted on or before January 5, 2000.

**ADDRESSES:** The Advisory Committee will meet in Room 432, Federal Trade

Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Advisory Committee meetings will be open to the public. Parties interested in submitting nominations should send an original and two copies to the Secretary, Federal Trade Commission, Room H-159, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Nominations should be captioned "Advisory Committee on Online Access and Security—Nomination, P004807." To enable prompt review and public access, paper submissions should be accompanied by a version on diskette in ASCII, WordPerfect (please specify version) or Microsoft Word (please specify version) format. Diskettes should be labeled with the name of the submitter, the Advisory Committee caption, and the name and version of the word processing program used to create the document. Alternatively, nominations may be submitted to the following email address: [advisorycommittee@ftc.gov](mailto:advisorycommittee@ftc.gov). The public may also submit comments in the manner designated for nominations.

**FOR FURTHER INFORMATION CONTACT:**

Laura Mazarella, Division of Financial Practices, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Mail Stop 4429, Washington, DC 20580, telephone (202) 326-3424, email [lmazarella@ftc.gov](mailto:lmazarella@ftc.gov); or Hannah Stires, Division of Financial Practices, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Mail Stop 4429, Washington, DC 20580, telephone (202) 326-3178, email [hstires@ftc.gov](mailto:hstires@ftc.gov).

**SUPPLEMENTARY INFORMATION:**

**Authority:** 15 U.S.C. 41 *et seq.*; 5 U.S.C. App. §§ 1-15; 16 CFR Part 16.

In accordance with the requirements of Section 9 of the Federal Advisory Committee Act, 5 U.S.C. App. § 9(a)(2), and Part 16 of the Commission's regulations, 16 CFR 16.5(d), the Commission has directed publication of this notice that it has established an Advisory Committee on Online Access and Security. The Commission certifies that creation of the Advisory Committee is necessary and in the public interest because it will further the Commission's work in fostering and evaluating self-regulatory efforts to protect consumer privacy online. By this Notice, the Commission is also requesting nominations for members to serve on the Advisory Committee.

**1. Background**

The Commission has been involved in addressing online privacy issues for

almost five years.<sup>1</sup> Throughout its online privacy efforts, the Commission's goal has been to understand the emerging online marketplace and its information practices, to assess the impact of these practices on consumers, and to encourage and facilitate effective self-regulation as the preferred approach to protecting consumer privacy online.

The Commission has issued two reports to Congress describing the status of domestic commercial Web sites' implementation of fair information practices. In *Privacy Online: A Report to Congress* (June 1998) ("1998 Report"), the Commission described the well-settled fair information practice principles of (1) Notice/Awareness; (2) Choice/Consent; (3) Access/Participation; (4) Integrity/Security; and (5) Enforcement/Redress. The 1998 Report assessed existing self-regulatory efforts in light of these fair information practice principles and set out findings of the Commission's extensive survey of commercial Web sites' information practices. The 1998 Report concluded that an effective self-regulatory system had yet to emerge and that additional incentives were required in order to ensure that consumer privacy would be protected.<sup>2</sup>

In a follow-up report entitled *Self Regulation and Privacy Online: A Report to Congress* (July 1999) ("1999 Report"), the Commission noted that a recent Georgetown University study had found a significant improvement in the number of Web sites meeting the fair information practice principle of notice/awareness. The Commission also noted that significant challenges remain for industry self-regulation, particularly the full implementation of all fair information practice principles identified in the 1998 Report. Recognizing that providing reasonable

access to and adequate security for personal information collected from and about online consumers raises a number of implementation issues for online businesses, the Commission announced its intention to convene a task force to examine these issues.<sup>3</sup>

**2. The Advisory Committee**

Pursuant to Section 9 of the Federal Advisory Committee Act, 5 U.S.C. App. § 9(c), the Commission has charged the Advisory Committee with providing advice and recommendations to the Commission regarding implementation of certain fair information practices by domestic commercial Web sites—specifically, providing online consumers reasonable access to personal information collected from and about them and maintaining adequate security for that information. The Advisory Committee will consider the parameters of reasonable access to personal information and adequate security and report to the Commission on options for implementation of these information practices.

The Advisory Committee will consider, among other things, whether the extent of access provided by Web sites should vary with the sensitivity of the personal information collected and/or the purpose for which such information is collected; whether the difficulty and costs of retrieving consumers' data should be considered; whether consumers should be provided access to enhancements to personal information collected directly from them, such as inferences about their preferences and information about them derived from other databases; appropriate and feasible methods for verifying the identity of individuals seeking access; whether a reasonable fee should be assessed for access, and if so, what a reasonable fee would be; and whether limits should be placed on the frequency of requests for access, and if so, what those limits should be.

The Advisory Committee will also consider how to define the standards by which the adequacy of measures taken by Web sites to protect the security of personal information collected online may be judged; what might constitute reasonable steps to assure the integrity of this information; and what managerial and technical measures should be undertaken to protect this information from unauthorized use or disclosure.

The Advisory Committee will conduct its work in accordance with the provisions of the Federal Advisory Committee Act. The agency will provide

<sup>1</sup> The Commission held its first public workshop on privacy in April 1995. Since then, the Commission has held a series of hearings and workshops focusing on online privacy, including most recently a public workshop on Online Profiling sponsored jointly with the Department of Commerce on November 8, 1999. The Commission and its staff have also issued several reports addressing consumer protection issues, including online privacy, in the electronic marketplace. See, e.g., *Individual Reference Services: A Federal Trade Commission Report to Congress* (December 1997); *FTC Staff Report: Public Workshop on Consumer Privacy on the Global Information Infrastructure* (December 1996); *FTC Staff Report: Anticipating the 21st Century: Consumer Protection Policy in the New High-Tech, Global Marketplace* (May 1996).

<sup>2</sup> With respect to the protection of children's privacy online, the Commission recommended that Congress enact legislation. 1998 Report at 42-43. Congress subsequently enacted the Children's Online Privacy Protection Act of 1998, 15 U.S.C. § 6501 *et seq.*, and authorized the Commission to promulgate regulations implementing the Act. The Commission's final rule was issued in October 1999. 16 CFR Part 312 (1999).

<sup>3</sup> 1999 Report at 14.

necessary support services to the Advisory Committee. The duties of the Advisory Committee will be solely advisory; determinations of actions to be taken and policy to be expressed with respect to matters upon which the Advisory Committee provides advice or recommendations shall be made solely by the Commission.

The Advisory Committee will meet in Room 432, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC, on February 4, 2000; February 25, 2000; March 31, 2000; and April 28, 2000. Meetings of the Advisory Committee will be open to the public. Meetings of subgroups of the full Advisory Committee will likely occur more frequently. Subgroups will report to the Advisory Committee only. The Advisory Committee will present its written report describing options for implementing reasonable access to, and adequate security for, personal information collected online, and the costs and benefits of each option, by May 15, 2000. The Advisory Committee will conclude its work on May 31, 2000.

Fifteen days after publication of this notice in the **Federal Register**, a copy of the Advisory Committee's charter will be filed with the Secretary of the Federal Trade Commission, the Committee on Commerce, Science, and Transportation of the United States Senate, and the Committee on Commerce of the United States House of Representatives. A copy of the charter will also be furnished to the Library of Congress and posted on the Commission's Web site at [www.ftc.gov](http://www.ftc.gov). The charter will be available for public inspection in accordance with the Freedom of Information Act, 5 U.S.C. 552, and Federal Trade Commission regulations, 16 CFR 4.9, Monday through Friday between the hours of 8:30 a.m. and 5 p.m. in Room 130, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

The Commission will provide additional information about Advisory Committee meetings, including meeting times and agendas, in the **Federal Register** and on the Commission's Web site, [www.ftc.gov](http://www.ftc.gov).

### 3. Nominations for Advisory Committee Membership

The Advisory Committee will include approximately thirty members who are appointed for a limited term, to begin on February 4, 2000, and to end on May 31, 2000, and who serve at the discretion of the Commission. In selecting Advisory Committee members, the agency will appoint individuals who can represent effectively the broad range of interests

affected by commercial Web sites' collection of personal information from and about online consumers, including online businesses, trade associations, privacy and consumer groups, and experts in interactive technology.

Nominees should have expertise in the issues and/or technologies relevant to the implementation of fair information practices by commercial Web sites. Nominees must be able to attend all Advisory Committee meetings and to participate in good faith in the tasks undertaken by the Advisory Committee. Members of the Committee will serve without compensation and will bear the cost of their own travel-related expenses. Employees of the United States Government are not eligible to serve as members of the Advisory Committee.

Advisory Committee members will be selected on the basis of the following criteria:

1. The individual's participation would promote a balance of points of views represented and functions to be performed by the Advisory Committee.
2. The individual has expertise in or knowledge of the issues that are the focus of the Advisory Committee's work.
3. The individual adequately reflects the views of the relevant affected interest(s).

Interested persons may nominate themselves or others for Advisory Committee membership. Nominations should include a summary of the nominee's qualifications and of the interests he or she can represent and should be submitted in the form and manner described above on or before January 5, 2000. At its discretion, the agency may also appoint Advisory Committee members according to the above criteria in order to insure that committee membership is balanced in terms of points of view and that the relevant interests are represented. The agency will notify members of their selection as soon as possible after January 20, 2000.

By direction of the Commission.

**Donald S. Clark,**

*Secretary of the Commission.*

[FR Doc. 99-33015 Filed 12-20-99; 8:45 am]

BILLING CODE 6750-01-P

## GENERAL SERVICES ADMINISTRATION

### Expansion of Small Business Participation in Ten (10) Targeted Industry Categories Under the Small Business Competitiveness Demonstration Program

**AGENCY:** Office of Acquisition Policy, GSA.

**ACTION:** Notice.

**SUMMARY:** The General Services Administration (GSA) is publishing its revised list of the ten (10) targeted industry categories for expanded small business participation in acquisitions. Title VII of the "Business Opportunity Development Reform Act of 1988" (Public Law 100-656) required GSA to implement a program to expand small business participation in the agency's acquisitions of selected products and services in 10 industry categories where historically small business participation had been low despite adequate numbers of small business contractors in the economy. Criteria for determining products and services in the ten (10) targeted industry categories were (1) the products or services were purchased in substantial quantities by the Federal Government, (2) less than ten (10) percent annually was purchased from small business concerns, and (3) the industries had significant amounts of small business productive capacity that had not been utilized by the Government. The Small Business Credit and Business Opportunity Enhancement Act of 1992 (Public Law 102-366) extended the program through September 30, 1996. In 1997, the Small Business Reauthorization Act of 1997, was enacted into law. As a result, the program is extended indefinitely. GSA's past participation in awarding contracts to small businesses in selected industry categories targeted for expansion has been successful by either meeting or exceeding 10 percent. Therefore, GSA recognized the need to select ten (10) new targeted industry categories. The Office of Federal Procurement Policy (OFPP) directed agencies in the **Federal Register** dated June 2, 1999, to publish an announcement to solicit public comments on its agency program for expansion of small business participation in the targeted categories. GSA's program includes the following selected targeted industry categories:

SIC	Description
2392 ..	House Furnishings.
2393 ..	Mattresses and Bedsprings.
2621 ..	Paper Mills.
2656 ..	Sanitary Food Containers.