

contracts with an outside firm, no issue of confidentiality would arise because names and any other characteristics that would permit personal identification of respondents would not be reported to the Federal Reserve Board. However, if there is no contractual agreement between the Federal Reserve and the outside firm regarding the reporting of respondent identifying data, or if the Federal Reserve conducts the survey itself, then the information would likely be considered an agency record subject to the Freedom of Information Act (FOIA). Nevertheless, confidential treatment for consumer identifying data would be warranted under subsection (b)(6) of the FOIA. The confidentiality of the information obtained from financial institutions will be determined on a case-by-case basis when the specific questions to be asked on each particular survey are formulated, but before respondents are contacted. Depending upon the survey questions, confidential treatment could be warranted under subsection (b)(4) of the FOIA. 5 U.S.C. 552(b)(4) and (6).

Abstract: Congress has assigned the Federal Reserve Board the duty of implementing a number of federal laws intended to protect consumers in credit and other financial transactions and to ensure that consumers receive comprehensive information and fair treatment. The Federal Reserve is responsible for drafting regulations and interpretations to carry out the purposes of these consumer protection laws.

The Federal Reserve seeks to develop and implement regulatory policies based on information garnered from both consumers and industry entities that would enable consumers to make better financial decisions based on sound information and a clear understanding of how to use that information to meet their personal needs. Accordingly, the Federal Reserve periodically surveys consumers and financial institutions to identify key issues and review and evaluate consumer disclosures for effectiveness. Direct information about consumer knowledge and use of disclosure statements would best be obtained through studies of individuals and financial institutions that engage in consumer lending and provide other financial products.

In order to better understand consumer attitudes and knowledge of the Federal Reserve's consumer regulations and to make disclosure statements more comprehensible and usable, the Federal Reserve proposes to conduct studies of consumers and financial institutions. These studies could take the format of focus group

discussions, face-to-face interviews, telephone interviews, mall intercept testing, written questionnaires (paper or Web based), or controlled experiments. The size of consumer focus groups would vary depending on the topics being discussed and the format of the sessions. Experience has shown that focused discussions of not more than twelve to fifteen participants are most productive.

Written surveys or questionnaires could include categorical questions, yes-no questions, ordinal scale (such as Likert scale) or ranking scale questions (which ascertain respondent's views on the degree to which something fits a particular criterion; for example, on a scale of 1, "strongly agree" to 5, "strongly disagree"), and open-ended questions.

The studies could be conducted through a private firm, which would be chosen in a competitive bidding process.¹ The research instruments could be developed by the Federal Reserve alone or jointly with the firm selected by the Federal Reserve. The firm would be responsible for following the sampling protocol established by the Federal Reserve, conducting the study, preparing a data file containing the responses, computing analysis weights, and documenting all study procedures. Data editing and analysis of survey results would be conducted solely by the Federal Reserve or jointly with the firm.

In the subject areas covered by the studies, much of the information needs to be obtained via surveys of consumers, either because (1) personal attitudes, opinions or evidence of understanding are sought, or (2) the desired information is not compiled by financial institutions, or the information is compiled and is proprietary. In addition, the studies could survey financial institutions to obtain information about their consumer product offerings and disclosure and marketing practices with respect to those products.

Board of Governors of the Federal Reserve System, March 10, 2006.

Jennifer J. Johnson,
Secretary of the Board.

[FR Doc. E6-3741 Filed 3-14-06; 8:45 am]

BILLING CODE 6210-01-P

¹ Some survey firms used by the Federal Reserve to conduct past surveys include the University of Michigan's Survey Research Center (SRC), NORC (a social science and survey research organization at the University of Chicago), and the Research Triangle Institute in Charlotte, NC.

FEDERAL RESERVE SYSTEM

Change in Bank Control Notices; Acquisition of Shares of Bank or Bank Holding Companies

The notificants listed below have applied under the Change in Bank Control Act (12 U.S.C. 1817(j)) and § 225.41 of the Board's Regulation Y (12 CFR 225.41) to acquire a bank or bank holding company. The factors that are considered in acting on the notices are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The notices are available for immediate inspection at the Federal Reserve Bank indicated. The notices also will be available for inspection at the office of the Board of Governors. Interested persons may express their views in writing to the Reserve Bank indicated for that notice or to the offices of the Board of Governors. Comments must be received not later than March 30, 2006.

A. Federal Reserve Bank of San Francisco (Tracy Basinger, Director, Regional and Community Bank Group) 101 Market Street, San Francisco, California 94105-1579:

1. *Bruce Hsiu-I Shen family*, Rancho Palos Verdes, California; to retain voting shares of American Premier Bancorp, Arcadia, California, and thereby indirectly control shares of American Premier Bank, Arcadia, California.

Board of Governors of the Federal Reserve System, March 10, 2006.

Robert deV. Frierson,

Deputy Secretary of the Board.

[FR Doc. E6-3708 Filed 3-14-06; 8:45 am]

BILLING CODE 6210-01-S

FEDERAL TRADE COMMISSION

Agency Information Collection Activities; Comment Request

AGENCY: Federal Trade Commission (Commission or FTC).

ACTION: Notice.

SUMMARY: The FTC intends to conduct consumer research to examine the effectiveness of the FTC's current energy labeling requirements for consumer products and obtain information about alternatives to those labels. This activity is part of the Commission's efforts to examine the current labeling program, as required by section 137 of the Energy Policy Act of 2005 (Pub. L. 109-58). Before gathering this information, the FTC is seeking public comments on its proposed consumer research. Comments will be considered before the FTC

submits a request for Office of Management and Budget (OMB) review under the Paperwork Reduction Act (PRA), 44 U.S.C. 3501–3520.

DATES: Comments must be received on or before May 15, 2006.

ADDRESSES: Interested parties are invited to submit written comments. Comments should refer to “Appliance Labeling Survey: No. P064200” to facilitate the organization of comments. A comment filed in paper form should include this reference both in the text and on the envelope and should be mailed or delivered, with two complete copies, to the following address: Federal Trade Commission/Office of the Secretary, Room H–135 (Annex K), 600 Pennsylvania Avenue, NW., Washington, DC 20580. Because paper mail in the Washington area and at the Commission is subject to delay, please consider submitting your comments in electronic form, as prescribed below. However, if the comment contains any material for which confidential treatment is requested, the comment must be filed in paper form, and the first page of the document must be clearly labeled “Confidential.”¹ The FTC is requesting that any comment filed in paper form be sent by courier or overnight service, if possible.

Comments filed in electronic form should be submitted by clicking on the following weblink: <https://secure.commentworks.com/FTC-ApplianceSurvey> and following the instructions on the Web-based form. To ensure that the Commission considers an electronic comment, you must file it on the web-based form at the <https://secure.commentworks.com/FTC-ApplianceSurvey> Web link. If this notice appears at <http://www.regulations.gov>, you may also file an electronic comment through that Web site. The Commission will consider all comments that [regulations.gov](http://www.regulations.gov) forwards to it.

The FTC Act and other laws the Commission administers permit the collection of public comments to consider and use in this proceeding as appropriate. All timely and responsive public comments will be considered by the Commission and will be available to the public on the FTC Web site, to the extent practicable, at <http://www.ftc.gov>.

¹ Commission Rule 4.2(d), 16 CFR 4.2(d). The comment must be accompanied by an explicit request for confidential treatment, including the factual and legal basis for the request, and must identify the specific portions of the comment to be withheld from the public record. The request will be granted or denied by the Commission’s General Counsel, consistent with applicable law and the public interest. See Commission Rule 4.9(c), 16 CFR 4.9(c).

As a matter of discretion, the FTC makes every effort to remove home contact information for individuals from the public comments it receives before placing those comments on the FTC Web site. More information, including routine uses permitted by the Privacy Act, may be found in the FTC’s privacy policy at <http://www.ftc.gov/ftc/privacy.htm>.

FOR FURTHER INFORMATION CONTACT: Requests for additional information should be addressed to Hampton Newsome, Attorney, Division of Enforcement, Bureau of Consumer Protection, Federal Trade Commission, 600 Pennsylvania Avenue, NW., Washington, DC 20580, (202) 326–3228. **SUPPLEMENTARY INFORMATION:** Under the PRA, Federal agencies must obtain approval from OMB for each collection of information they conduct or sponsor. “Collection of information” means agency requests or requirements that members of the public submit reports, keep records, or provide information to a third party. 44 U.S.C. 3502(3), 5 CFR 1320.3(c).

Section 324 of the Energy Policy and Conservation Act of 1975 (EPCA), 42 U.S.C. 6291–6309, requires the FTC to prescribe labeling rules for the disclosure of estimated annual energy cost or alternative energy consumption information for a variety of products covered by the statute, including home appliances (e.g., refrigerators, dishwashers, air conditioners, and furnaces), lighting, and plumbing products. The Commission’s Appliance Labeling Rule (Rule), 16 CFR part 305, implements these requirements by directing manufacturers to disclose energy information about major household appliances. This information enables consumers to compare the energy use or efficiency of competing models. When initially published in 1979, the Rule applied to eight appliance categories: refrigerators, refrigerator-freezers, freezers, dishwashers, water heaters, clothes washers, room air conditioners, and furnaces. Since then, the Commission has expanded the Rule’s coverage to include central air conditioners, heat pumps, fluorescent lamp ballasts, plumbing products, lighting products, pool heaters, and some other types of water heaters.

Section 137 of the Energy Policy Act of 2005 amends the EPCA (42 U.S.C. 6294(a)(2)) to require the Commission to initiate a rulemaking to consider “the effectiveness of the consumer products labeling program in assisting consumers in making purchasing decisions and improving energy efficiency.” As part of

this effort, EPCA directs the Commission to consider “changes to the labeling rules (including categorical labeling) that would improve the effectiveness of consumer product labels.”

On November 2, 2005, the Commission published an Advance Notice of Proposed Rulemaking (ANPR) seeking comments on the effectiveness of the FTC’s energy labeling regulations for consumer products. 70 FR 66307 (November 2, 2005). In that Notice, the Commission stated that the American Council for an Energy Efficient Environment (ACEEE) released a report in 2002 summarizing its research on the EnergyGuide label’s efficacy and on alternative formats and graphical elements for the label.² More recently, the Association of Home Appliance Manufacturers (AHAM) conducted a study that also examined the current label and alternatives. AHAM submitted the study as part of its comments on the ANPR.³ The conclusions reached by AHAM and ACEEE are not in accord. As part of the ongoing rulemaking on the label’s effectiveness, the Commission is considering conducting its own consumer research related to the existing label requirements and possible alternatives. As required by the PRA, 44 U.S.C. 3506(c)(2)(A), the FTC is providing this opportunity for public comment before requesting that OMB grant the clearance for the survey.

The FTC invites comments on: (1) Whether the proposed collections of information are necessary for the proper performance of the functions of the FTC, including whether the information will have practical utility; (2) the accuracy of the FTC’s estimate of the burden of the proposed collections of information; (3) ways to enhance the quality, utility, and clarity of the information to be collected; and (4) ways to minimize the burden of collecting information on those who are to respond, including through the use of appropriate automated, electronic, mechanical, or other technological collection techniques or other forms of information technology, e.g., permitting electronic submission of responses. All comments should be filed as prescribed in the **ADDRESSES** section above, and must be received on or before May 15, 2006.

² Thorne, Jennifer and Egan, Christine, “An Evaluation of the Federal Trade Commission’s EnergyGuide Label: Final Report and Recommendations,” ACEEE, August 2002. The report is available online at <http://aceee.org/pubs/a021full.pdf>.

³ See AHAM Comments in FTC Matter No. R511994, (January 13, 2006) (<http://www.ftc.gov/os/comments/energylabeling/519870-00016.htm>).

1. Description of the Collection of Information and Proposed Use

The FTC proposes to collect information from up to 3000 consumers in order to gather data on the effectiveness of current energy labels required by the Rule and possible alternatives to those current requirements. All information will be collected on a voluntary basis. Subject to OMB approval for the collection of information, the FTC plans to contract with a consumer research firm to identify consumers and conduct the survey. The results will assist the FTC in determining the effectiveness of the consumer products labeling program in assisting consumers in their purchasing decisions and improving energy efficiency. The results also should aid the Commission in considering changes to the labeling rules that would improve the effectiveness of consumer product labels.

2. Estimated Hours Burden

The FTC is considering pretesting the consumer questionnaires on approximately 100 respondents to ensure that all questions are easily understood. The FTC expects that the pretest would take approximately 20

minutes on average per person and approximately 33 hours as a whole (100 respondents x 20 minutes each). Once the pretest is completed, the FTC plans to seek information from approximately 3000 respondents. Answering the FTC's information requests will require approximately 1000 hours as a whole (3000 respondents x 20 minutes each). Thus, cumulative total burden hours for the survey will be approximately 1,000 hours (rounded to the nearest thousand).

3. Estimated Cost Burden

The cost per respondent should be negligible. Participation is voluntary and will not require start-up, capital, or labor expenditures by respondents.

By direction of the Commission.
Donald S. Clark,
Secretary.
 [FR Doc. E6-3700 Filed 3-14-06; 8:45 am]
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FEDERAL TRADE COMMISSION

Granting of Request for Early Termination of the Waiting Period Under the Premerger Notification Rules

Section 7A of the Clayton Act, 15 U.S.C. 18a, as added by Title II of the Hart-Scott-Rodino Antitrust Improvements Act of 1976, requires persons contemplating certain mergers or acquisitions to give the Federal Trade Commission and the Assistant Attorney General advance notice and to wait designated periods before consummation of such plans. Section 7A(b)(2) of the Act permits the agencies, in individual cases, to terminate this waiting period prior to its expiration and requires that notice of this action be published in the **Federal Register**.

The following transactions were granted early termination of the waiting period provided by law and the premerger notification rules. The grants were made by the Federal Trade Commission and the Assistant Attorney General for the Antitrust Division of the Department of Justice. Neither agency intends to take any action with respect to these proposed acquisitions during the applicable waiting period.

Trans No.	Acquiring	Acquired	Entities
TRANSACTIONS GRANTED EARLY TERMINATION—02/21/2006			
20060637	SI International, Inc.	Donald E. Reed and Barbara M. Reed.	Zen Technology, Inc.
TRANSACTIONS GRANTED EARLY TERMINATION—02/22/2006			
20060512	BBA Group PLC	Teresa Allred	Ontic Engineering & Manufacturing, Inc.
20060596	Stork N.V	Ray Theodore Townsend, Jr	Townsend Engineering Company.
20060607	Ventiv Health, Inc	Adheris, Inc	Adheris, Inc.
20060610	Carlyle Venture Partners II, L.P	Brazos Equity Fund, L.P	Comark Building Systems, Inc.
20060621	H.B. Fuller Company	William J. Kyte	Chicago Adhesive Products Co., Roanoke Companies Group, Inc.
20060630	AmeriCredit Corp	Bay View Capital Corporation	Bay View Acceptance Corporation.
20060641	Permira Europe III L.P. 2	Bear Stearns Merchant Banking Partners II, L.P.	Aearo Technologies Inc.
20060642	Warburg Pincus Private Equity X, L.P.	JLL Partners Fund II, L.P	JLL Building Products, LLC.
20060652	Carlyle Europe Partners II, L.P	Water Pik Technologies, Inc	Water Pik Technologies Inc.
TRANSACTIONS GRANTED EARLY TERMINATION—02/23/2006			
20060544	Panolam Holding Co	Nevamar Holdco, LLC	Nevamar Holdco, LLC.
20060603	Crunch Equity Holding, LLC	Henkel KGaA	The Dial Corporation.
20060614	Grifols, S,A	Michael H. Stough and Barbara O. Stough.	Plasmacare, Inc.
20060638	Canfor Corporation	New South Companies, Inc	New South Companies, Inc.
20060650	TETRA Technologies, Inc	Julie R. Rodriguez and Roger Rodriguez.	Epic Divers, Inc.; Epic Marine, LLC; Epic Oilfield Services LLC; Seahorse Services, Inc.
TRANSACTIONS GRANTED EARLY TERMINATION—02/27/2006			
20060575	HIP Foundation, Inc	Group Health Incorporated	Group Health Incorporated.
20060584	Deutsche Post AG	Williams Lea Group Limited	Williams Lea Group Limited.
20060598	Goldman Sachs Group, Inc	Sanyo Electric Co., Ltd	Sanyo Electric Co., Ltd.