voting shares of Union State Bank, Winterset, Iowa.

2. John F., Judy, Scott and Brett Lange all of Linn Creek, Missouri, and Thomas J., Carol, Jennifer, Brittany and Tyler Lange, all of Sac City, Iowa; to acquire additional voting shares of Citizens Holding Company, Sac City, Iowa, and thereby indirectly acquire additional voting shares of Citizens Bank, Sac City, Iowa.

Board of Governors of the Federal Reserve System, July 7, 1998.

Robert deV. Frierson,

Associate Secretary of the Board.

[FR Doc. 98–18447 Filed 7–10–98; 8:45 am]

BILLING CODE 6210–01–F

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. 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 August 7, 1998.

A. Federal Reserve Bank of Boston (Richard Walker, Community Affairs Officer) 600 Atlantic Avenue, Boston, Massachusetts 02106-2204:

1. Androscoggin Bancorp, MHC, and Androscoggin Bancorp, Inc., both of Lewiston, Maine; to become bank holding companies by acquiring 100 percent of the voting shares of Androscoggin Savings Bank, Lewiston, Maine.

Board of Governors of the Federal Reserve System, July 8, 1998.

Jennifer J. Johnson,

Secretary of the Board.

[FR Doc. 98–18604 Filed 7–10–98; 8:45 am]

BILLING CODE 6210–01–F

FEDERAL RESERVE SYSTEM

Formations of, Acquisitions by, and Mergers of Bank Holding Companies; Correction

This notice corrects a notice (FR Doc. 98-17945) published on page 36692 of the issue for Tuesday, July 7, 1998.

Under the Federal Reserve Bank of Kansas City heading, the entry for Marfa Bancshares, Inc., Marfa, Texas, and Marfa Delaware Bancshares, Inc., Wilmington, Delaware is revised to read as follows:

A. Federal Reserve Bank of Dallas (W. Arthur Tribble, President) 2200 North Pearl Street, Dallas, Texas 75201-2272:

1. Marfa Bancshares, Inc., Marfa, Texas, and Marfa Delaware Bancshares, Inc., Wilmington, Delaware; to become bank holding companies by acquiring 100 percent of the voting shares of The Marfa National Bank, Marfa, Texas.

Comments on this application must be received by July 31, 1998.

Board of Governors of the Federal Reserve System, July 8, 1998.

Jennifer J. Johnson,

Secretary of the Board.

[FR Doc. 98–18605 Filed 7–10–98; 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: 10:00 a.m., Friday, July 17, 1998.

PLACE: Marriner S. Eccles Federal Reserve Board Building, 20th and C Streets, N.W., Washington, D.C. 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 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.bog.frb.fed.us for an electronic announcement that not only lists applications, but also indicates procedural and other information about the meeting.

Dated: July 9, 1998.

Jennifer J. Johnson,

Secretary of the Board.

[FR Doc. 98–18750 Filed 7–9–98; 3:12 pm]

BILLING CODE 6210–01–P

FEDERAL TRADE COMMISSION

[File No. 972–3255]

TrendMark 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 September 11, 1998.

ADDRESSES: Comments should be directed to: FTC/Office of the Secretary, Room 159, 6th St. and Pa. Ave., N.W., Washington, D.C. 20580.

FOR FURTHER INFORMATION CONTACT: Michael Bloom or Ronald Waldman, New York Regional Office, Federal Trade Commission, 150 William Street, 13th Floor, New York, N.Y. 10038–2603. (212) 264–1242.

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 June 25, 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, N.W., Washington, D.C. 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, subject to fine approval, an agreement to a proposed consent order (''proposed order'') from TrendMark Inc., also doing business as TrendMark International (''TrendMark''), and its principals, William McCormack and E. Robert Gates.

The proposed order has been placed on the public record for sixty (60) days for receipt 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 comments received and will decide whether it should withdraw from the agreement or make final the agreement's proposed order.

This matter concerns weight loss products which were marketed by the proposed respondents via unsolicited commercial e-mail sent to users of America Online. The e-mail directed recipients to click on a hyperlink that would then take them to TrendMark's website on the Internet. Both the e-mail and Internet website made various weight loss and health-related claims about respondents' Thin-Thin Diet™ which consisted of two products—Neuro-Thin™ and Lipo-Thin™.

The Commission's complaint alleges that proposed respondents engaged in deceptive advertising in violation of Sections 5 and 12 of the FTC Act by making unsubstantiated claims that: (1) Neuro-Thin™ controls appetite; (2) taking Neuro-Thin™ and Lipo-Thin™ in combination causes significant weight loss without a change in diet; (3) taking Neuro-Thin™ and Lipo-Thin™ in combination causes long-term or permanent weight loss; (4) Lipo-Thin™ helps prevent the absorption of ingested fat; (5) Lipo-Thin™ lowers LDL cholesterol and boosts HDL cholesterol; (6) Lipo-Thin™ promotes healing of ulcers and lesions; (7) Lipo-Thin™ helps prevent irritable bowel syndrome; (8) Lipo-Thin™ reduces levels of uric acid in the blood; (9) Lipo-Thin™ helps improve cardiovascular health; and (10) testimonials from consumers appearing in advertisements for the Thin-Thin Diet™ reflect the typical or ordinary experience of members of the public who use Neuro-Thin™ and Lipo-Thin™. The complaint alleges that the proposed respondents did not have a reasonable basis for these weight loss and health-related claims. In addition, the complaint alleges that testimonials given by individuals on respondents' website failed to disclose adequately that these individuals had material connections with individuals marketing and profiting from the sales off Neuro-Thin™ and Lipo-Thin™.

The proposed respondents indicated that they neither possessed nor were aware of any studies relating specifically to the Neuro-Thin™ or Lipo-Thin™ products. Moreover, the purported support which proposed respondents did rely upon for the above claims—studies on individual components of Neuro-Thin™ or Lipo-Thin™—did not relate adequately to their advertising claims. For example, most of the studies that were submitted by the proposed respondents as support were test tube studies and studies of rats. These studies cannot be used as adequate support for the therapeutic effects of Neuro-Thin™ and Lipo-Thin™ in human beings.

The complaint further alleges that proposed respondents made a false claim that clinical evidence proves that Neuro-Thin™ and Lipo-Thin™ cause users to lose significant weight.

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

Paragraph I of the proposed order prohibits proposed respondents from claiming that Neuro-Thin™ and Lipo-Thin™ or any other product or program: (1) controls appetite; (2) causes significant weight loss without a change in diet; (3) causes long-term or permanent weight loss; (4) prevents or helps prevent the absorption of ingested fat; (5) lowers LDL cholesterol or boosts HDL cholesterol; (6) promotes healing of ulcers or lesions; (7) helps prevent irritable bowel syndrome; (8) reduces levels of uric acid in the blood; and (9) helps improve cardiovascular health, unless, at the time the representation is made, proposed respondents possess and rely upon competent and reliable scientific evidence that substantiates the representation.

Paragraph II of the proposed order states that the proposed respondents shall not represent, in any manner, expressly or by implication, that the experience represented by any user who gives a testimonial or endorsement of the product represents the typical or ordinary experience of members of the public who use the product, unless: (a) at the time it is made, the proposed respondents possess and rely upon competent and reliable scientific evidence that substantiates the representation; or (b) the proposed respondents disclose, clearly and prominently, and in close proximity to the testimonial or endorsement, either: (1) what the generally expected results would be for users of the product, or (2) the limited applicability of the endorser's experience to what consumers may generally expect to achieve, that is, that consumers should not expect to experience similar results.

Paragraph III of the proposed order prohibits proposed respondents from making any representation for Neuro-Thin™ and Lipo-Thin™ or any other food, drug, dietary supplement, drug, or device, about the health benefits, performance, or efficacy of such product unless, at the time the representation is made, proposed respondents possess and rely upon competent and reliable scientific evidence that substantiates the representation.

Paragraph IV of the proposed order prohibits proposed respondents from misrepresenting the existence, contents, validity, results, conclusions, or interpretations of any test, study, or study.

Paragraph V of the proposed order requires the proposed respondents to disclose, clearly and prominently, a material connection, when one exists, between a person providing an endorsement for any product or program and any respondent, or any individual or entity labeling, advertising, promoting, offering for sale, selling, or distributing such product or program.

Paragraph VI of the proposed order provides that nothing in this order shall prohibit proposed respondents from making any representation about any drug permitted by the Food and Drug Administration.

Paragraph VII of the proposed order provides that nothing in this order shall prohibit proposed respondents from making any representation for any product that is specifically permitted in labeling for such product by regulations promulgated by the Food and Drug

Administration pursuant to the Nutrition Labeling and Education Act of 1990.

Paragraph VIII of the proposed order contains record keeping requirements for materials that substantiate, qualify, or contradict covered claims and requires the proposed respondents to keep and maintain all advertisements and promotional materials containing any representation covered by the proposed order. In addition, paragraph IX requires distribution of a copy of the consent order to current and future officers and agents having responsibility with respect to the subject matter of the order. Further, Paragraph X provides for Commission notification upon a change in the corporate respondent. Paragraph XI requires proposed respondents William McCormack and E. Robert Gates to notify the Commission when either of them discontinues his current business or employment and of an affiliation by either of them with any new businesses or employment. Paragraph XII of the proposed order requires the proposed respondents to file a compliance report. Finally, paragraph XIII of the proposed order provides for the termination of the order after twenty years under specified conditions.

The purpose of this analysis is to facilitate public comment on the proposed order. 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. 98–18616 Filed 7–10–98; 8:45 am]

BILLING CODE 6750–01–M

DEPARTMENT OF HEALTH AND HUMAN SERVICES

National Committee on Vital and Health Statistics: Meetings

Pursuant to the Federal Advisory Committee Act, the Department of Health and Human Services announces the following advisory committee meeting.

Name: National Committee on Vital and Health Statistics (NCVHS). Subcommittee on Standards and Security.

Times and Dates: 10:00 a.m.–6:00 p.m., July 20, 1998; 9:00 a.m.–6:00 p.m., July 21, 1998.

Place: James R. Thompson Center, Room 9–040, 100 West Randolph Street, Chicago, Illinois.

Status: Open.

Purpose: Under the Administrative Simplification provisions of P.L. 104–191, the Health Insurance Portability and Accountability Act of 1996 (HIPAA), the Secretary of Health and Human Services is required to adopt standards for specified transactions to enable health information to be exchanged electronically. The law requires that, within 24 months of adoption, all health plans, health care clearinghouses, and health care providers who choose to conduct these transactions electronically must comply with these standards. The law also requires the Secretary to adopt a number of supporting standards including standards for unique health identifiers for providers, plans, employers and individuals. The Secretary is required to consult with the National Committee on Vital and Health Statistics (NCVHS) in complying with these provisions. The NCVHS is the Department's federal advisory committee on health data, privacy and health information policy.

The NCVHS already has provided recommendations and advice to HHS relating to most of the transaction and supporting standards, and HHS is in the process of publishing several Notices of Proposed Rulemaking that describe the proposed standards for public review and comment in the Federal Register. HIPAA also requires the Secretary to adopt a standard for unique identifier for individuals for use in the health care system. Because of privacy concerns and because no consensus exists in the industry concerning the standard for a unique health identifier, HHS is planning to issue, later this summer, a Notice of Intent, i.e., a request for information on various alternatives and issues at this stage rather than proposing a standard.

To assist in developing the NCVHS recommendations to HHS relating to the standard for unique health identifier, the NCVHS Subcommittee on Standards and Security has scheduled a public meeting on July 20–21, 1998 in Chicago, Illinois. For the meeting, the Subcommittee is inviting specific, interested and affected organizations and individuals to provide their views, perspectives and concerns, to address specific questions relating to the unique health identifier, and to answer further questions from the Subcommittee. Other individuals and organizations that would also like to submit written or oral statements to the Subcommittee on these issues are invited to do so at the meeting. Speakers will be asked to address a series of questions relating to the unique health identifier. The tentative agenda for the meeting, as well as a description of the panels of speakers and the list of questions are posted on the NCVHS website: http://aspe.os.dhhs.gov/ncvhs. To further assist speaker, a white paper that outlines the various potential alternatives for the standard for the unique health identifier as well as issues relating to privacy, implementation and other considerations has been posted on the HHS administrative simplification website: http://aspe.os.dhhs.gov.admnsimp.

The NCVHS plans to hold additional public hearings on the unique health identifier and related issues, including a planned hearing in Washington, DC in September. The dates of subsequent meetings will be announced as they are selected.

Contact Person for More Information: Substantive program information as well as summaries of the meeting and a roster of subcommittee members may be obtained from Bill Braithwaite, lead Subcommittee staff, Office of the Assistant Secretary for Planning and Evaluation, DHHS, Room 440–D, Humphrey Building, 200 Independence Avenue S.W., Washington, D.C. 20201, telephone (202) 260–0546, or Marjorie S. Greenberg, Executive Secretary, NCVHS, NCHS, CDC, Room 1100, Presidential Building, 6525 Belcrest Road, Hyattsville, Maryland 20782, telephone (301) 436–7050. Information also is available on the NCVHS home page of the HHS website: http://aspe.os.dhhs.gov/ncvhs.

Dated July 6, 1998.

James Scanlon,

Director, Division of Data Policy, Office of the Assistant Secretary for Planning and Evaluation.

[FR Doc. 98–18448 Filed 7–10–98; 8:45 am]

BILLING CODE 4151–04–M

DEPARTMENT OF HEALTH AND HUMAN SERVICES

National Institutes of Health

National Institute on Drug Abuse; Notice of Closed Meeting

Pursuant to section 10(d) of the Federal Advisory Committee Act, as amended (5 U.S.C. Appendix 2), notice is hereby given of the following meeting.

The meeting will be closed to the public in accordance with the provisions set forth in sections 552b(c)(4) and 552b(c)(6), Title 5 U.S.C., as amended. The contract proposals and the discussions could disclose confidential trade secrets or commercial property such as patentable material, and personal information concerning individuals associated with the contract proposals, the disclosure of which would constitute a clearly unwarranted invasion of personal privacy.

Name of Committee: National Institute on Drug Abuse Special Emphasis Panel, Phase II SBIR Contract—''Researcher's Handbook for Conducting Drug Abuse Research With Hispanic Populations.''

Date: July 9, 1998.

Time: 11:00 a.m. to 12:00 p.m.

Agenda: To review and evaluate contract proposals.

Place: National Institute on Drug Abuse, 5600 Fishers Lane, Room 10–49, Rockville, MD 20857 (Telephone Conference Call).

Contact Person: Eric Zatman, Contract Review Specialist, Office of Extramural Program Review, National Institute on Drug Abuse, National Institutes of Health, DHHS, 5600 Fishers Lane, 10–42, Rockville, MD 20857, (301) 443–1644.

(Catalogue of Federal Domestic Assistance Program Nos. 93.277, Drug Abuse Scientist