

number, amount, due dates or periods of scheduled payments, and the total of such payments under the lease; and a statement of whether or not the lessee has the option to purchase the leased property and at what price and time (the method of determining the price may be substituted for disclosure of the price), in violation of the CLA and Section 213.5(c) of Regulation M.

The proposed order prohibits respondents Jerry's Ford, Jerry's Chevy and Cohen, in any advertisement to promote any extension of consumer credit, from misrepresenting in any manner, directly or by implication, the terms of financing the purchase of a vehicle, including but not limited to whether there may be a balloon payment and the amount of any balloon payment.

The proposed order also prohibits respondents Jerry's Ford, Jerry's Chevy and Cohen, in any advertisement to promote any extension of consumer credit, from stating a rate of finance charge without stating the rate as an "annual percentage rate," using that term or the abbreviation "APR," and from failing to calculate the rate in accordance with Regulation Z.

The proposed order also requires respondents Jerry's Ford, Jerry's Chevy and Cohen, in any advertisement to promote any extension of consumer credit, whenever the number or amount of payments required to repay the debt are stated, to accurately, clear and conspicuously, state all of the terms required by Regulation Z, as follows: the amount or percentage of the downpayment; the terms of repayment, including the amount of any balloon payment, and the annual percentage rate.

The proposed order also requires respondents Jerry's Ford, Jerry's Chevy and Cohen, in any advertisement to promote any extension of consumer credit, whenever the number or amount of payments required to repay the debt are stated, to accurately, clearly and conspicuously, state all of the terms required by Regulation Z, as follows: The amount or percentage of the downpayment, the terms of repayment, and the annual percentage rate. The proposed order also requires respondents Jerry's Ford, Jerry's Chevy and Cohen to state only those terms that actually are or will be arranged or offered by the creditor, in any credit advertisement.

The proposed order also requires respondents Jerry's Ford, Jerry's Chevy and Cohen, in any advertisement to aid, promote or assist any consumer lease, whenever the amount of any payment, the number of required payments, or

that any or no downpayment or other payment is required at consummation of the lease is stated, to state, clearly and conspicuously, all of the terms required by Regulation M, as applicable and as follows: That the transaction advertised is a lease; the total amount of any payment such as a security deposit or capitalized cost reduction required at the consummation of the lease, or that no such payments are required; the number, amounts, due dates or periods of scheduled payments, and the total of such payments under the lease; a statement of whether or not the lessee has the option to purchase the leased property and at what price and time (the method of determining the price may be substituted for disclosure of the price), and a statement of the amount or method of determining the amount of any liabilities the lease imposes upon the lessee at the end of the term and a statement that the lessee shall be liable for the difference, if any, between the estimated value of the leased property and its realized value at the end of the lease term if the lessee has such liability. The proposed order also requires respondents in any lease advertisement to state that a specific lease of any property at specific amounts or terms is available only if the lessor usually and customarily leases or will lease such property at those amounts or terms.

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.

*Benjamin I. Berman,*

**Acting Secretary.**

[FR Doc. 95-14138 Filed 6-8-95; 8:45 am]

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[Dkt. C-3574]

**Orchid Technology; Prohibited Trade Practices, and Affirmative Corrective Actions**

**AGENCY:** Federal Trade Commission.

**ACTION:** Consent order.

**SUMMARY:** In settlement of alleged violations of federal law prohibiting unfair acts and practices and unfair methods of competition, this consent order prohibits, among other things, a California-based company from falsely representing that any of its computer peripheral products had been rated, reviewed or endorsed by any person or publication, and from misrepresenting the results of any test, study or evaluation in connection with

marketing its computer peripheral equipment. The consent order also requires the respondent to possess competent and reliable evidence to substantiate performance claims.

**DATES:** Complaint and Order issued May 1, 1995.<sup>1</sup>

**FOR FURTHER INFORMATION CONTACT:** Matthew Gold or Jeffrey Klurfeld, FTC/ San Francisco Regional Office, 901 Market St., Suite 570, San Francisco, CA 94103, (415) 744-7920.

**SUPPLEMENTARY INFORMATION:** On Monday, February 13, 1995, there was published in the **Federal Register**, 60 FR 8237, a proposed consent agreement with analysis In the Matter of Orchid Technology, for the purpose of soliciting public comment. Interested parties were given sixty (60) days in which to submit comments, suggestions or objections regarding the proposed form of the order.

No comments having been received, the Commission has ordered the issuance of the complaint in the form contemplated by the agreement, made its jurisdictional findings and entered an order to cease and desist, as set forth in the proposed consent agreement, in disposition of this proceeding.

(Sec. 6, 38 Stat. 721; 15 U.S.C. 46. Interprets or applies sec. 5, 38 Stat. 719, as amended; 15 U.S.C. 45)

**Donald S. Clark,**

*Secretary.*

[FR Doc. 95-14184 Filed 6-8-95; 8:45 am]

BILLING CODE 6750-01-M

[Dkt. C-3577]

**The Penn Traffic company; Prohibited Trade Practices, and Affirmative Corrective Actions**

**AGENCY:** Federal Trade Commission.

**ACTION:** Consent order.

**SUMMARY:** In settlement of alleged violations of federal law prohibiting unfair acts and practices and unfair methods of competition, this consent order permits, among other things, the Penn Traffic Company to acquire a number of Acme supermarkets from American Stores Company, but requires it to divest, to a Commission approved acquirer or acquirers within twelve months, one supermarket in each of the three Pennsylvania areas designated (Towanda, Mount Carmel, and Pittston). If the divestitures are not completed on time, the consent order permits the

<sup>1</sup> Copies of the Complaint and the Decision and Order are available from the Commission's Public Reference Branch, H-130, 6th Street & Pennsylvania Avenue, NW., Washington, DC 20580.

Commission to appoint a trustee to complete the transactions. In addition, the consent order requires the respondent, for ten years, to obtain Commission approval before acquiring any interest in any entity that owns or operates a supermarket in any of the three areas designated.

**DATES:** Complaint and Order issued May 15, 1995<sup>1</sup>

**FOR FURTHER INFORMATION CONTACT:** Ronald Rowe or Marimichael Skubel, FTC/S-2105, Washington, D.C. 20580. (202) 326-2610 or 326-2611.

**SUPPLEMENTARY INFORMATION:** On Monday, February 13, 1995, there was published in the **Federal Register**, 60 FR 8239, a proposed consent agreement with analysis in the Matter of the Penn Traffic Company, for the purpose of soliciting public comment. Interested parties were given sixty (60) days in which to submit comments, suggestions or objections regarding the proposed form of the order.

Comments were filed and considered by the Commission. The Commission has ordered the issuance of the complaint in the form contemplated by the agreement, made its jurisdictional findings and entered an order to divest, as set forth in the proposed consent agreement, in disposition of this proceeding.

(Sec. 6, 38 stat. 721; 15 U.S.C. 46. Interpret or apply sec. 5, 38 Stat. 719, as amended; sec. 7, 38 Stat. 731, as amended; 15 U.S.C. 45, 18)

**Donald S. Clark,**  
*Secretary.*

[FR Doc. 95-14185 Filed 6-8-95; 8:45 am]

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## DEPARTMENT OF HEALTH AND HUMAN SERVICES

### Administration for Children and Families

[Program Announcement No. ACYF-PA-CC-9501]

#### Administration on Children, Youth and Families Child Care Bureau; Child Care Research Partnerships

**AGENCY:** Administration on Children, Youth and Families (ACYF), Administration for Children and Families (ACF).

**ACTION:** Announcement of the availability of funds and request for

applications to conduct Child Care Research Partnerships.

**SUMMARY:** The purpose of this solicitation is to announce a competition for approximately three cooperative agreements to conduct Child Care Research Partnerships. The Child Care Research Partnerships are intended to study critical child care issues concerning: (1) The child care needs, utilization patterns and outcomes for low-income families, particularly those moving from welfare to work and those who are currently employed but are at risk of needing welfare services; (2) child care opportunities and constraints which affect the lives of low-income families and children; and (3) systemic issues which affect the delivery of subsidized child care services to welfare clients and low-income working families. Each of the individual projects will participate as a member of an ACYF Research Consortium to be cooperatively formed by the Child Care Research Partnership projects and the ACYF Child Care Bureau. The purpose of this consortium will be to coordinate and link the individual studies in order to maximize their contributions to basic knowledge, policy and practice.

**DATES:** The closing date for submission of applications is August 8, 1995. Applications which are sent by mail must be received on or before the deadline date at the following address: Mail applications to: Department of Health and Human Services, ACF/ Division of Discretionary Grants, 6th floor, 370 L'Enfant Promenade, S.W., Washington, D.C. 20447, Attn: Child Care Research Partnerships.

Hand deliver applications during the normal working hours of 8:00 a.m. to 4:30 p.m., Monday through Friday, on or prior to the established closing date to: Administration for Children and Families, Division of Discretionary Grants, 6th Floor, ACF Guard Station, 901 D Street, S.W., Washington, D.C. 20447, Attn: Child Care Research Partnerships.

**FOR FURTHER INFORMATION CONTACT:** Dr. Pia Divine, ACYF Child Care Bureau, Third Floor, Hubert Humphrey Building, 200 Independence Avenue, S.W., Washington, D.C. 20201, Attn: Child Care Research Partnerships, Phone: 202-690-6705.

**NOTICE OF INTENT TO SUBMIT APPLICATION:** If you intend to submit an application, please send a post card with the number and title of this announcement, your organization name, address, contact person and telephone number to: Administration on Children, Youth and

Families, Operations Center, 3030 Clarendon Blvd., Suite 240, Arlington, Virginia 22201, Attn: Child Care Research Partnerships.

Please submit this information within two weeks after receiving the announcement. The information will be used to determine the number of expert reviewers needed and to update the mailing list of persons to whom program announcements are sent.

**CONTENTS OF THIS ANNOUNCEMENT:** This announcement contains all necessary instructions and forms needed to submit an application. The forms to be used for submitting an application follow Part VI. Please copy as single-sided forms and use in submitting an application under this announcement. No additional application materials are needed.

The announcement consists of six parts. Part I provides general information about the Child Care Research Partnerships, funding requirements, and application procedures. Part II provides background information on ACYF and the Child Care Bureau. Part III describes the ACYF research goals, partnerships, and expectations for collaborative research. Part IV discusses the Project Narrative Statement and outlines additional requirements for applicants in designing their projects. Part V describes the proposal review process, evaluation criteria and selection process. Part VI provides detailed information and instructions for the development and submission of applications. The contents are organized as follows:

#### Part I. General Information

- A. Purpose
- B. Citations
- C. Number of Awards
- D. Project Duration
- E. Funding Levels and Budget Periods
- F. Non-Federal Share of Project Costs
- G. Eligible Applicants

#### Part II. Background and Context

- A. The Administration on Children, Youth and Families
- B. The Child Care Bureau

#### Part III. Research Goals and Partnerships

- A. Need for New Research
- B. Cooperative Agreements

#### Part IV. Project Narrative Statement

- A. Issues and Objectives
- B. Background and Significance
- C. Technical Approach
- D. Staff Background and Organizational Capability

#### Part V. Evaluation and Selection

- A. The Review Process
- B. Evaluation Criteria
- C. The Selection Process
- D. Funding Date

<sup>1</sup> Copies of the Complaint and the Decision and Order are available from the Commission's Public Reference Branch, H-130, 6th Street & Pennsylvania Avenue, N.W., Washington, D.C. 20580.