(Obstruction of Justice), do not apply an adjustment under § 3C1.1.

16. 'Financial institution,' as used in this guideline, is defined to include any institution described in 18 U.S.C. 20, 656, 657, 1005–1007, and 1014; any state or foreign bank, trust company, credit union, insurance company, investment company, mutual fund, savings (building and loan) association, union or employee pension fund; any health, medical or hospital insurance association; brokers and dealers registered, or required to be registered, with the Securities and Exchange Commission; futures commodity merchants and commodity pool operators registered, or required to be registered, with the Commodity Futures Trading Commission; and any similar entity, whether or not insured by the federal government. 'Union or employee pension fund' and 'any health, medical, or hospital insurance association,' as used above, primarily include large pension funds that serve many individuals (e.g., pension funds of large national and international organizations, unions, and corporations doing substantial interstate business), and associations that undertake to provide pension, disability, or other benefits (e.g., medical or hospitalization insurance) to large numbers of persons.

17. An offense shall be deemed to have 'substantially jeopardized the safety and soundness of a financial institution' if, as a consequence of the offense, the institution became insolvent; substantially reduced benefits to pensioners or insureds; was unable on demand to refund fully any deposit, payment, or investment; was so depleted of its assets as to be forced to merge with another institution in order to continue active operations; or was placed in substantial jeopardy of any of the above.

18. 'The defendant derived more than $1,000,000 in gross receipts from the offense,' as used in subsection (b)(7)(B), generally means that the gross receipts to the defendant individually, rather than to all participants, exceeded $1,000,000. 'Gross receipts from the offense' includes all property, real or personal, tangible or intangible, which is obtained directly or indirectly as a result of such offense. See 18 U.S.C. 982(a)(4).

19. If the defendant is convicted under 18 U.S.C. 225 (relating to a continuing financial crimes enterprise), the offense level is that applicable to the underlying series of offenses comprising the 'continuing financial crimes enterprise.'

20. If subsection (b)(7)(A) or (B) applies, there shall be a rebuttable presumption that the offense involved 'more than minimal planning.' ''.

The Commentary to § 2F1.1 captioned ''Application Notes'', as amended by amendment 577, is further amended by redesignating Notes 3 through 13 as Notes 4 through 14, respectively; and by inserting after Note 2 the following new Note 3:

''3. 'Mass-marketing,' as used in subsection (b)(3), means a plan, program, promotion, or campaign that is conducted through solicitation by telephone, mail, the Internet, or other means to induce a large number of persons to (A) purchase goods or services; (B) participate in a contest or sweepstakes; or (C) invest for financial profit. The enhancement would apply, for example, if the defendant conducted or participated in a telemarketing campaign that solicited a large number of individuals to purchase fraudulent life insurance policies.''.

The Commentary to § 2F1.1 captioned ''Application Notes'' is amended in Note 1 by striking ''§ 2F1.1(b)(3)'' and inserting ''§ 2F1.1(b)(4)''; in redesignated Note 5 (formerly Note 4), by striking ''(b)(3)(A)'' and inserting ''(b)(4)(A)''; and in redesignated Note 6 (formerly Note 5), by striking ''(b)(3)(B)'' and inserting ''(b)(4)(B)''.

The Commentary to § 2F1.1 captioned ''Background'' is amended by inserting after the fifth paragraph the following new paragraph:

''Subsection (b)(5) implements, in a broader form, the instruction to the Commission in section 6(c)(2) of Public Law 105–184.''.

Section 3A1.1 is amended by striking subsection (b) in its entirety and inserting:

''(b)(1) If the defendant knew or should have known that a victim of the offense was a vulnerable victim, increase by 2 levels.

(2) If (A) subdivision (1) applies; and (B) the offense involved a large number of vulnerable victims, increase the offense level determined under subdivision (1) by 2 additional levels.''.

The Commentary to § 3A1.1 captioned ''Application Notes'' is amended in Note 2 in the first paragraph by striking '' 'victim' includes any person'' before ''who is'' and inserting '' 'vulnerable victim' means a person (A)''; and by inserting after ''(Relevant Conduct)'' the following:

''; and (B) who is unusually vulnerable due to age, physical or mental condition, or who is otherwise particularly susceptible to the criminal conduct''.

The Commentary to § 3A1.1 captioned ''Application Notes'' is amended in Note 2 in the second paragraph by striking ''where'' each place it appears and inserting ''in which''.

The Commentary to § 3A1.1 captioned ''Application Notes'' is amended in Note 2 in the third paragraph by striking ''offense guideline specifically incorporates this factor'' and inserting ''factor that makes the person a vulnerable victim is incorporated in the offense guideline''.

The Commentary to § 3A1.1 captioned ''Background'' is amended by adding at the end the following additional paragraph:

''Subsection (b)(2) implements, in a broader form, the instruction to the Commission in section 6(c)(3) of Public Law 105–184.''.

The Commentary to § 2B5.1 captioned ''Application Notes'' is amended in Note 1 by inserting ''United States'' before ''Virgin Islands''.

[FR Doc. 99–33380 Filed 12–22–99; 8:45 am]

BILLING CODE 2210–40–P; 2211–01–P

SOCIAL SECURITY ADMINISTRATION

Testing Modifications to the Disability Determination Procedures; Extension of Single Decisionmaker Model and Full Process Model With Rationale Summary

AGENCY: Social Security Administration.

ACTION: Notice of extension of tests involving a single decisionmaker and Full Process Model.

SUMMARY: The Social Security Administration (SSA) is announcing the extension of two tests being conducted under the authority of current rules codified at 20 CFR 404.906 and 416.1406. These rules provide authority to test, individually or in any combination, several modifications to the disability determination procedures we normally follow in adjudicating claims for disability insurance benefits under title II of the Social Security Act (the Act) and for supplemental security income (SSI) payments based on disability under title XVI of the Act. Under these rules, SSA is testing the use of a single decisionmaker who may make the initial disability determination without requiring the signature of a medical consultant in all cases. SSA is also testing integrated model procedures which will focus on certain SSA requirements for preparing a rationale for the adjudicator's disability determination to see if these modifications have any effect on how these requirements are met.

DATES: Selection of cases to be included in these tests is being extended through

December 31, 2001. If the Agency decides to continue these tests beyond this date, another notice will be published in the **Federal Register**.

FOR FURTHER INFORMATION CONTACT: Phil Landis, Social Security Administration, Office of Disability, 6401 Security Boulevard, Baltimore, Maryland 21235–6401, 410–965–5388.

SUPPLEMENTARY INFORMATION: Current rules codified at 20 CFR 404.906 and 416.1406 authorize us to test modifications to the disability determination procedures individually or in any combination. On July 16, 1997 (62 FR 38182–38183), we announced the locations of sites where we would conduct tests involving a single decisionmaker who may make the initial disability determination in most cases without requiring the signature of a medical consultant. On October 30, 1998 (63 FR 5844), we announced the locations of sites for additional testing of the full process model which would focus on whether integrated model procedures have any effect on how the requirements for preparing a rationale for the disability determination are met. We are announcing the extension of case selection for these two tests through December 31, 2001.

The following is a listing of site locations at which these tests are being conducted:

State of Florida, Office of Disability Determinations, 4140 Woodcock Drive, Dew Building, Suite 100, Jacksonville, FL 32207.

State of Florida, Office of Disability Determinations, 9495 Sunset Drive, Sunset Square, Suite B100, Miami, FL 33173.

State of Florida, Office of Disability Determinations, 3438 Lawton Road, Chandler Building, Suite 127, Orlando, FL 32803.

State of Florida, Office of Disability Determinations, 2729 Fort Knox Boulevard, Building 2, Suite 300, Tallahassee, FL 32399–9994.

State of Florida, Office of Disability Determinations, 2729 Fort Knox Boulevard, Building 2, Suite 301, Tallahassee, FL 32399–9994.

State of Florida, Office of Disability Determinations, 1321 Executive Center Drive, Ashley Building, Suite 200, Tallahassee, FL 32399–6512.

State of Florida, Office of Disability Determinations, 3450 West Busch Boulevard, Buschwood Park II, Suite 395, Tampa, FL 33618.

State of Idaho, Disability Determination Services, 1505 McKinney Street, Boise, ID 83704.

State of Kansas, Department of Social and Rehabilitation Services, Disability Determination Services, Docking State Office Building, Room 1016, 915 SW Harrison Street, Topeka, KS 66612–1596.

State of Kentucky, Division of Disability Determinations, 102 Athletic Drive, Frankfort, KY 40602.

Social Security Administration, District Office, 1460 Newton Pike, Lexington, KY 40511.

State of Kentucky, Division of Disability Determinations, 7th and Jefferson Streets, Louisville, KY 40201.

State of Maine, Department of Human Services, Bureau of Rehabilitation, Disability Determination Services, Arsenal Street Extension, State House Station #116, Augusta, ME 04333.

State of Nevada, Department of Employment, Training and Rehabilitation, Bureau of Disability Adjudication 1050 East William Street, Room 300, Carson City, NV 89710.

State of North Carolina, Division of Social Services, Disability Determination Services, 321 Chapanoke Street, Raleigh, NC 27603.

State of Vermont, Disability Determination Services, 2 Pilgrim Park Road, Second Floor, Waterbury, VT 05676.

State of Washington, Department of Social and Health Services, Division of Disability Determination Services, Airindustrial Way, Building 12, Tumwater, WA 98502.

State of Washington, Department of Social and Health Services, Division of Disability Determination Services, 5221 East Third Street, Spokane, WA 99212.

State of Washington, Department of Social and Health Services, Division of Disability Determination Services, 1119 SW Seventh Street, Renton, WA 98055.

State of West Virginia, Division of Rehabilitation Services, Disability Determination Section, 1206 Quarrier Street, Suite 200, Charleston, WV 25301.

State of West Virginia, Division of Rehabilitation Services, Disability Determination Section, 153 West Main Street, Suite 607, Clarksburg, WV 26301.

State of Arizona, Department of Economic Security, Disability Determination Service Administration, 3655 East Second Street, Suite 105, Tucson, AZ 85716.

State of Georgia, Division of Rehabilitation, Disability Adjudication Section, Clark Harrison Building, 330 West Ponce de Leon Avenue, Decatur, GA 30030.

Department of Vocational Rehabilitation, Disability Determination Service, Central Avenue, Building 1313, Tiyan, Guam 96913.

State of Oregon, Division of Vocational Rehabilitation, Disability Determination Services, 500 Summer Street NE, Ground Floor, Salem, OR 97310.

Not all cases received in the sites listed above will be selected for handling under the test procedures. However, if a claim is selected as part of one of these tests, the claim will be handled under the procedures established under the final rules noted above.

Dated: December 16, 1999.

Sue C. Davis,

Director, Disability Process Redesign Team.

[FR Doc. 99–33307 Filed 12–22–99; 8:45 am]

BILLING CODE 4191–02–P

DEPARTMENT OF STATE

[Public Notice 3184]

Culturally Significant Objects Imported for Exhibition Determinations: ''Crowning Glories: Two Centuries of Tiaras''

DEPARTMENT: United States Department of State.

ACTION: Notice.

SUMMARY: Notice is hereby given of the following determinations:

Pursuant to the authority vested in me by the Act of October 19, 1965 (79 Stat. 985, 22 U.S.C. 2459), the Foreign Affairs Reform and Restructuring Act of 1998 (112 Stat. 2681 *et seq.*), Delegation of Authority No. 234 of October 1, 1999 (64 FR 56014), and Delegation of Authority No. 236 of October 19, 1999, as amended by Delegation of Authority No. 236–1 of November 9, 1999, I hereby determine that the objects to be included in the exhibit, ''Crowning Glories: Two Centuries of Tiaras,'' imported from abroad for the temporary exhibition without profit within the United States, are of cultural significance. These objects are imported pursuant to loan agreements with the foreign lenders. I also determine that the temporary exhibition or display of the exhibit objects at The Museum of Fine Arts, Boston, from on or about March 1, 2000, to on or about June 25, 2000, is in the national interest. Public Notice of these determinations is ordered to be published in the **Federal Register**.

FOR FURTHER INFORMATION CONTACT: For further information, including a list of exhibit objects, contact Paul W. Manning, Attorney-Adviser, Office of the Legal Adviser, 202/619–5997, and