UNITED STATES OF AMERICA

Therefore, the representations set forth in Paragraph 5 were, and are, false or misleading.

7. The acts and practices of respondent as alleged in this complaint constitute unfair or deceptive acts or practices in or affecting commerce in violation of Section 5(a) of the Federal Trade Commission Act.

THEREFORE, the Federal Trade Commission this thirteenth day of March, 2000, has issued this complaint against respondent.

By the Commission.

Donald S. Clark Secretary

SEAL