

UNITED STATES OF AMERICA
BEFORE FEDERAL TRADE COMMISSION

COMMISSIONERS: William E. Kovacic, Chairman
Pamela Jones Harbour
Jon Leibowitz
J. Thomas Rosch

In the Matter of

GOAL FINANCIAL, LLC,
a limited liability company.

DOCKET NO. C-4216

DECISION AND ORDER

h d r r d h h d f r r d r r
f h T d T d h h r f, d h f r h d h r f r
h f d r f h h r f r r r d r r h
f r d r d h h, f d h, d h r h
d h f h d d f r f d r r f f r
, l . . . r l, d r f I f r , l . . . r l,
h d r f h r - h - , 1 U . . . 01- 0,
d h d r r d T , 1 U . . .)

h d , r , d f r h h h r f r d
r T d r (r), d h d
f h r d f f r h h f r d d r f , h h
f d r r f r r r d d d
d h h h d d h , r h h f d
h , h r h r d f , r r , d r d h r r
r r d h) d

h h h r f r d r d h r d r d h h
r T h h d h d h d , d h h d
h r h r , d h h r d h r d r r
d d h r r h r r d f r r d f h r (0) d , d h
d d r d h f d h r f r r d r r r 2. f
, f r h r f r h h r d r d r d 2. f , h
h r , h f r d f d d r h
f d r

1. \mathbb{R}^n is a vector space over \mathbb{R} , with the usual addition and scalar multiplication. The norm $\| \cdot \|$ is defined by $\|x\| = \sqrt{x_1^2 + \dots + x_n^2}$. The inner product $\langle \cdot, \cdot \rangle$ is defined by $\langle x, y \rangle = x_1 y_1 + \dots + x_n y_n$. The orthogonal group $O(n)$ is the set of all $n \times n$ orthogonal matrices, i.e., matrices A such that $A^T = -A$ and $\det A = 1$. The Lie algebra $\mathfrak{o}(n)$ is the set of all $n \times n$ skew-symmetric matrices, i.e., matrices X such that $X^T = -X$.

2. Let \mathfrak{g} be a Lie algebra. The adjoint representation $\text{ad}: \mathfrak{g} \rightarrow \mathfrak{gl}(\mathfrak{g})$ is defined by $\text{ad}_X(Y) = [X, Y]$. The Killing form $B: \mathfrak{g} \times \mathfrak{g} \rightarrow \mathbb{R}$ is defined by $B(X, Y) = \text{tr}(\text{ad}_X \text{ad}_Y)$. The Cartan-Killing criterion states that \mathfrak{g} is semisimple if and only if B is non-degenerate.

ORDER

DEFINITIONS

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(i) $B(X, X) = 0$ if and only if $X = 0$.

(ii) $B(X, Y) = B(Y, X)$.

(iii) $B([X, Y], Z) = B(X, [Y, Z]) - B(Y, [X, Z])$.

(iv) $B(X, [X, Y]) = 0$.

(v) $B([X, Y], [X, Y]) = 2B(X, Y)$.

(vi) $B(X, [X, X]) = 0$.

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2. Let \mathfrak{g} be a Lie algebra. The adjoint representation $\text{ad}: \mathfrak{g} \rightarrow \mathfrak{gl}(\mathfrak{g})$ is defined by $\text{ad}_X(Y) = [X, Y]$.

III.

IT IS FURTHER ORDERED h r d h , d r r h r h
r r , d r , d , r h r d , r f

h d d f r f d r I f r , 1 . . . r 1 ,
h d r d d r

h r f r I f r , 1 . . . r 1 , h d
r d d.

I h h h f h h r f r d d r d f d , r d
h h d d r d f d h f h d r.

IV.

IT IS FURTHER ORDERED h , h h r II, d
III. f h d r , r d h d r r
() f r f d , d d h d - r r f , h
r d r d d d r d h r f h r r r d f r h
h r (1) h f r h d r d d h (1 0) d^I f r r f h d r
f r h , d (2) h (2) r r d h r f r f r (10) r f r r
f h d r f r h h h

f r h h f d r , h , d h f d h
r d h d d d r h r r r d

h h f d r r r r d d
, h r d f r d , d h f h
r f r d f r r

h h f d h h d r r d h
r r r d h r II d III . f h d d d

r f h r d r r r r h f f
ff r d r r h h r , f d , d
r f r f r r d d h r d h r h h
r r r d.

h h r r d d d h (0) d f r h d f h
r r r d h h h r f d r f d I f r

h... , . . .20 0. d... f... , d... f... ,

d... h... d... h... h... r... f... f... ,
r... f... r... , d... f... , h... , . . .20 0, h...
(10)d... f... h... f... f... h...
r... d... r... d... h... d... r... d... d... r... d... h... r... f...
f... h... (10)d... f...

V.

IT IS FURTHER ORDERED h... d... h... , d... r...
h... d... f... f... d... , r... r...
f... h... r... f... , d...

f... r... d... f... () r... d... , h... r... r... d... r... h... f... f...
r... d... , h... r... d... , f... r... r... d...
h... h... d... d...

f... r... d... f... h... () r... f... h... d... f... r... f... h...
r... r... d... r... r... I... f... h... d... r... r... r... d... r... r... h...
h... r... r... d... r... h... f... f... h... r... d... , d...
d... , r... , d... , r... , d... , d... r... , r...
r... , d... , d... h... r... r... r... r... d...
h... r... II... d... III... f... h... d... r... f... h... r... d... r... d...
h... r... d... h... r... d... h... d... h...
r... r... f... f... h... (10)d... f...

VI.

IT IS FURTHER ORDERED h... r... d... h... d... r... f... h... d... r...
r... d... f... r... , f... r... , d... r... , d... r... r... d... f... r...
d... r... , d... r... h... r... r... h... r... r... f... h...
d... r... d... h... d... r... h... r... r... h... h... r... (0)d... f...

