

**UNITED STATES OF AMERICA
BEFORE THE FEDERAL TRADE COMMISSION**

In the Matter of)
)
M. Catherine Higgins,)
an individual.) File No. 051-0252
)

AGREEMENT CONTAINING CONSENT ORDER TO CEASE AND DESIST

The Federal Trade Commission (“Commission”), having initiated an investigation of certain acts and practices of M. Catherine Higgins, hereinafter sometimes referred

M. Catherine Higgins

By: _____

Signed this ____ day of _____, 2009

By: _____

Counsel for M. Catherine Higgins

Signed this ____ day of _____, 2009

Federal Trade Commission

By: _____

Gary H. Schorr

APPROVED:

Markus H. Meier
Assistant Director
Bureau of Competition

Richard A. Feinstein
Director
Bureau of Competition