

prohibits the respondents from misrepresenting the terms of financed deals, the APR, the amount of any periodic payment, the availability of any advertised credit terms, the sale price, or the availability of any rebate.

**DATES:** Complaint and Order issued April 14, 1997.<sup>1</sup>

**FOR FURTHER INFORMATION CONTACT:** Charles Harwood or George Zweibel, Federal Trade Commission, Seattle Regional Office, 915 Second Ave., Suite 2896, Seattle, WA 98174, (206) 220-6350.

**SUPPLEMENTARY INFORMATION:** On Wednesday, February 5, 1997, there was published in the **Federal Register**, 62 FR 5416, a proposed consent agreement with analysis In the Matter of Huling Bros. Chevrolet, Inc., et al., 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. Interpret or apply sec. 5, 38 Stat/ 719, as amended; 82 Stat. 146, 147; 15 U.S.C. 45, 1601, et seq.; 12 CFR 226)

**Benjamin I. Berman,**

*Acting Secretary.*

[FR Doc. 97-17360 Filed 7-1-97; 8:45 am]

BILLING CODE 6750-01-M

## FEDERAL TRADE COMMISSION

[Dkt. C-3735]

### The Money Tree, Inc., et al.; 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 or deceptive acts or practices and unfair methods of competition, this consent order requires, among other things, the Georgia company and its officer to offer customers the chance to cancel the credit-life, credit-disability, or accidental death and dismemberment insurance they purchased, and to obtain cash refunds or credit which could

amount to as much as \$1.2 million. The consent order prohibits the respondents from requiring consumers to sign statements that such purchases are voluntary, if they are required to obtain the loan; from referring to credit-related insurance or auto club membership without telling consumers their loan applications have been approved and the amount of the approved loans; and requires the respondents to disclose to consumers that such coverage is optional and to have those consumers sign a form acknowledging that fact and the amount the extras will cost if they choose to purchase them. The consent order also prohibits violations of the Fair Credit Reporting Act provisions regarding disclosures to consumers when their credit reports influence the denial of credit.

**DATES:** Complaint and Order issued April 28, 1997.<sup>1</sup>

**FOR FURTHER INFORMATION CONTACT:** Thomas Kane or Rolando Berrelez, FTC/S-4429, Washington, D.C. 20580. (202) 326-3224.

**SUPPLEMENTARY INFORMATION:** On Tuesday, February 18, 1997, there was published in the **Federal Register**, 62 FR 7232, a proposed consent agreement with analysis In the Matter of The Money Tree, Inc., et al., 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. Interpret or apply sec. 5, 38 Stat. 719, as amended; 82 Stat. 146, 147; 84 Stat. 1128-36; 15 U.S.C. 45, 1601, et seq., 1681-1681(f))

**Benjamin I. Berman,**

*Acting Secretary.*

[FR Doc. 97-17361 Filed 7-1-97; 8:45 am]

BILLING CODE 6750-01-M

## FEDERAL TRADE COMMISSION

[Dkt. C-3736]

### Nationwide Syndications, Inc., et al.; 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 or deceptive acts or practices and unfair methods of competition, this consent order prohibits, among other things, the Illinois company and its president from representing that NightSafe Glasses or any substantially similar product makes driving safer or improves night vision, and requires them to have competent and reliable scientific evidence to substantiate claims about the efficacy, performance, benefits or safety of such products. The consent order also prohibits the use of the trade name "NightSafe" or any other trade name that implies the use of such product makes night driving safer. In addition, the respondents will pay \$125,000 in consumer redress.

**DATES:** Complaint and Order issued April 28, 1997.<sup>1</sup>

**FOR FURTHER INFORMATION CONTACT:**

C. Steven Baker, Federal Trade Commission, Chicago Regional Office, 55 Monroe St., Suite 1860, Chicago, IL 60603 (312) 353-8156.

**SUPPLEMENTARY INFORMATION:** On Wednesday, February 5, 1997, there was published in the **Federal Register**, 62 FR 5417, a proposed consent agreement with analysis In the Matter of Nationwide Syndications, Inc., et al., 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, 52)

**Benjamin I. Berman,**

*Acting Secretary.*

[FR Doc. 97-17362 Filed 7-1-97; 8:45 am]

BILLING CODE 6750-01-M

<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.

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