

**FEDERAL TRADE COMMISSION**

[Dkt. C-3729]

**Pre-Paid Legal Services, Inc.;  
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, an Oklahoma-based corporation from making certain false and misleading claims concerning the benefits and appropriateness of living trusts or any legal instrument or service it offers and requires the respondent to clearly and conspicuously disclose to consumers that such trusts may be legally challenged on similar grounds as wills, that living trusts may not be appropriate in all instances, and that the transfer of an individual's assets into a living trust is not included in the price of creating the trust. In addition, the respondent must offer a \$165 refund to every purchaser of an American Association for Senior Citizens trust who hasn't already received a refund and who doesn't live in certain states that have already been offered partial refunds in connection with an earlier multi-state settlement.

**DATES:** Complaint and Order issued April 4, 1997.<sup>1</sup>

**FOR FURTHER INFORMATION CONTACT:** Janice Charter, Federal Trade Commission, Denver Regional Office, 1961 Stout St., Suite 1523, Denver, CO 80294, (303) 844-2272.

**SUPPLEMENTARY INFORMATION:** On Wednesday, January 29, 1997, there was published in the **Federal Register**, 62 FR 4290, a proposed consent agreement with analysis in the Matter of Pre-Paid Legal Services, Inc., 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.

<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.

(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)

**Benjamin I. Berman,***Acting Secretary.*

[FR Doc. 97-17363 Filed 7-1-97; 8:45 am]

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**FEDERAL TRADE COMMISSION**

[Dkt. C-3737]

**SplitFire, Inc.; 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 spark plugs manufacturer from making fuel economy, emissions, horsepower, or cost savings claims without competent and reliable scientific evidence to support them. The consent order also prohibits misrepresentations regarding the existence, contents, validity, results, conclusions or interpretations of any test or study. In addition, the consent order requires the respondent to possess competent and reliable scientific evidence to substantiate claims in endorsement or testimonials.

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

**FOR FURTHER INFORMATION CONTACT:** Laura Fremont, Federal Trade Commission, San Francisco Regional Office, 901 Market St., Suite 570, San Francisco, CA 94103. (415) 356-5270.

**SUPPLEMENTARY INFORMATION:** On Thursday, February 20, 1997, there was published in the **Federal Register**, 62 FR 7785, a proposed consent agreement with analysis in the Matter of Splitfire, Inc., 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.

<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.

(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)

**Benjamin I. Berman,***Acting Secretary.*

[FR Doc. 97-17364 Filed 7-1-97; 8:45 am]

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**FEDERAL TRADE COMMISSION**

[Dkt. C-3738]

**Zale Corporation; 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 Texas-based chain of retail jewelry stores from misrepresenting the composition or origin of any imitation, cultured or natural pearl product. The consent order requires the respondent to include a word such as "artificial," "imitation," or "simulated" in close proximity to any representation that an imitation pearl product contains pearls; and to include a word such as "cultured" or "cultivated" in close proximity to any representation that a cultured pearl product contains pearls. In addition, the consent order requires the respondent, for three years, to make available to consumers in their stores an information sheet that describes the origin of imitation, cultured or natural pearls.

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

**FOR FURTHER INFORMATION CONTACT:** Matthew Gold, Federal Trade Commission, San Francisco Regional Office, 901 Market St., Suite 570, San Francisco, CA. 94103. (415) 356-5276.

**SUPPLEMENTARY INFORMATION:** On Thursday, February 20, 1997, there was published in the **Federal Register**, 62 FR 7786, a proposed consent agreement with analysis in the Matter of Zale Corporation, 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

<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.