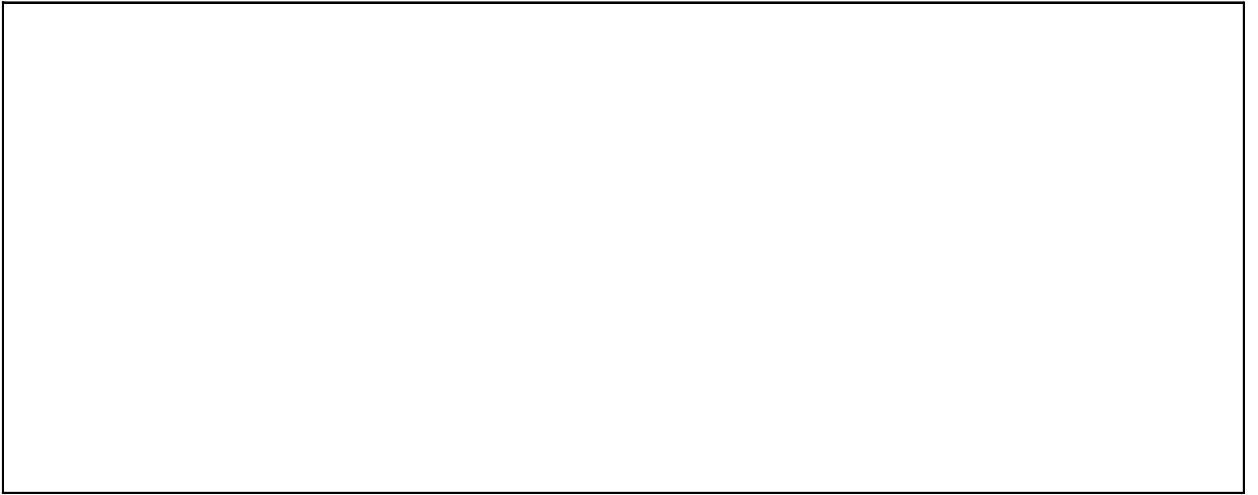


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example, a cartel raises the price of a farmer's fertilizer or of a family's basic foodstuffs, or exclusionary practices impede establishment of small businesses or lead to artificially high telecommunications costs --,

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likely leading to higher health care costs and higher insurance premiums and (b) reducing ql (e prD (ng)13ty

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“collaborative practice” agreements with physicians before they can offer health care services within the

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to aggressively investigate cartels and criminally prosecute cartelists has led to the detection of wide-

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auctions around the country and artificially drove down foreclosed home prices, enriching the colluding real estate investors at the expense of distressed homeowners and lending institutions. These schemes also have far-reaching effects for struggling communities and homeowners because they negatively affect home prices in the neighbourhoods where the foreclosed properties are located. To date, the initiative has resulted in guilty pleas from 51 individuals and two corporations around the U.S. Similar collusive conduct has also been detected among bidders for public tax liens.

29. DOJ's efforts to combat bid rigging and collusion at real estate foreclosure auctions is part of the work of President Obama's Financial Fraud Enforcement Task Force (FFETF), which was created in November 2009 to wage an aggressive, coordinated and proactive effort to investigate and prosecute financial crimes. The FFETF has more than 20 federal agencies, 94 U.S. attorneys' offices and state and

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