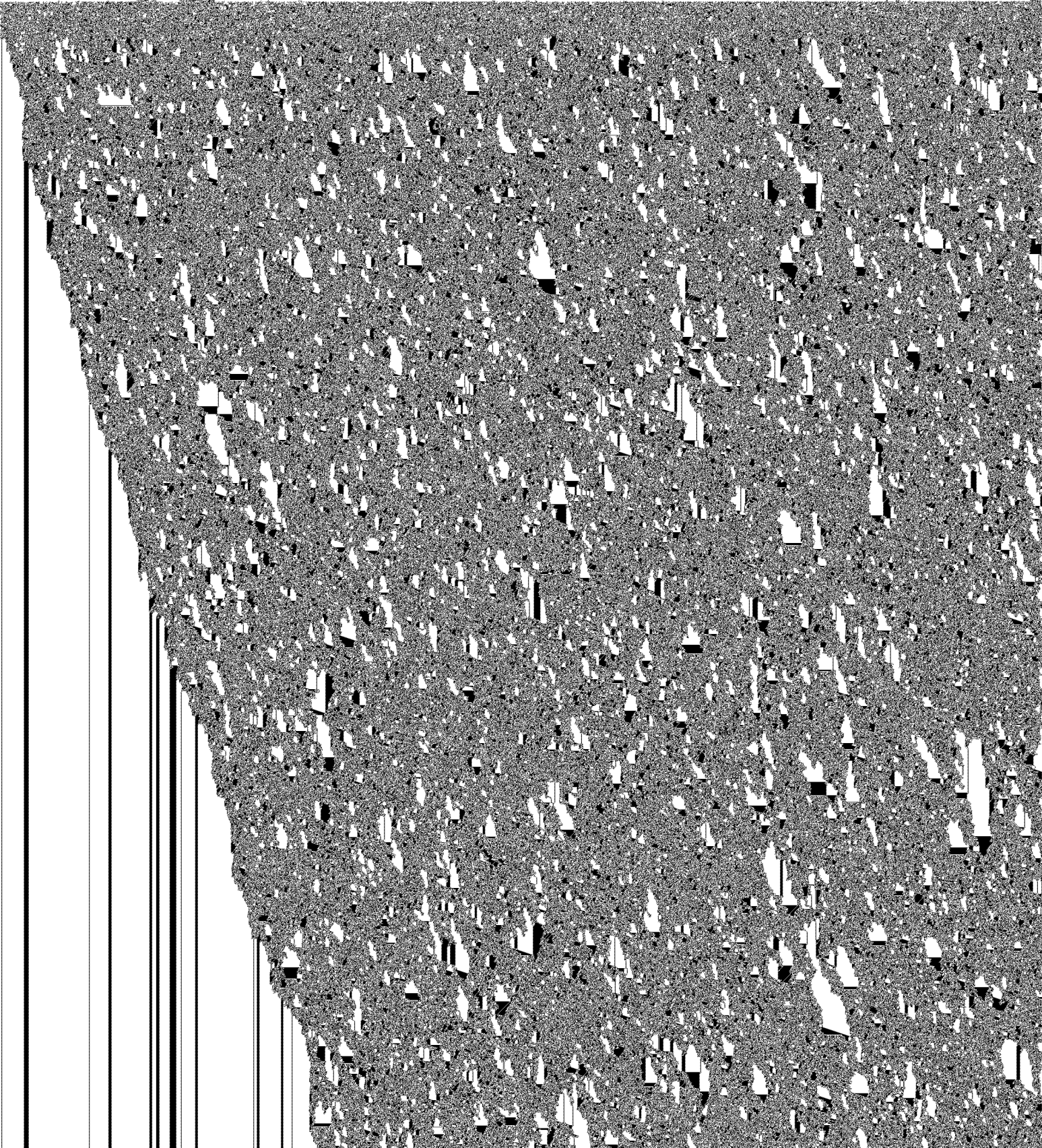


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But it seems to me--and has for a long time--that we would do well to recognize in a concentrated way that older consumers







one of the most important consumer protection measures the Commission has ever initiated.

We have examined the marketing and management practices of

