

**[Docket No. C-3599]****G.E.C.H., 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 acts and practices and unfair methods of competition, this consent order requires, among other things, a video dating service franchise to properly and accurately disclose the annual percentage rate (APR) and other credit terms of financed memberships, as required by the federal Truth in Lending Act, and requires the franchise to establish adjustment refund programs to compensate its past and current members who overpaid finance charges.

**DATES:** Complaint and Order issued August 11, 1995.<sup>1</sup>**FOR FURTHER INFORMATION CONTACT:** Stephen Cohen, FTC/S-4429, Washington, D.C. 20580. (202) 326-3222.

**SUPPLEMENTARY INFORMATION:** On Monday, June 5, 1995, there was published in the Federal Register, 60 FR 29603, a proposed consent agreement with analysis In the Matter of G.E.C.H., 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.

(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.*)

Donald S. Clark,

*Secretary.*

[FR Doc. 96-5875 Filed 3-11-96; 8:45 am]

BILLING CODE 6750-01-M

**[Dkt No. C-3604]****Great Expectations Creative Management, 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 acts and practices and unfair methods of competition, this consent order requires, among other things, the franchisor of video dating services and its four franchisees to properly and accurately disclose the annual percentage rate (APR) and other credit terms of financed memberships, as required by the federal Truth in Lending Act and requires the franchisees to establish adjustment refund programs to compensate its past and current members who overpaid and were misled by the undisclosed finance charges and APRs. In addition, the consent order prohibits the respondents from providing franchisees contracts with pre-printed APRs.

**DATES:** Complaint and Order issued August 11, 1995.<sup>1</sup>**FOR FURTHER INFORMATION CONTACT:** Stephen Cohen, FTC/S-4429, Washington, DC 20580. (202) 326-3222.

**SUPPLEMENTARY INFORMATION:** On Monday, June 5, 1995, there was published in the Federal Register, 60 FR 29605, a proposed consent agreement with analysis In the Matter of Great Expectations Creative Management, 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.*)

Donald S. Clark,

*Secretary.*

[FR Doc. 96-5880 Filed 3-11-96; 8:45 am]

BILLING CODE 6750-01-M

**[Dkt. C-3600]****Great Expectations of Baltimore, 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 acts and practices and unfair methods of competition, this consent order requires, among other things, the video dating service franchisees to properly and accurately disclose the annual percentage rate (APR) and other credit terms of financed memberships, as required by the federal Truth in Lending Act, and requires the franchisees to establish adjustment refund programs to compensate their past and current members who overpaid finance charges.

**DATES:** Complaint and Order issued August 1, 1995.<sup>1</sup>**FOR FURTHER INFORMATION CONTACT:** Stephen Cohen, FTC/S-4429, Washington, D.C. 20580. (202) 326-3222.

**SUPPLEMENTARY INFORMATION:** On Monday, June 5, 1995, there was published in the Federal Register, 60 FR 29608, a proposed consent agreement with analysis In the Matter of Great Expectations of Baltimore, 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.*)

Donald S. Clark,

*Secretary.*

[FR Doc. 96-5876 Filed 3-11-96; 8:45 am]

BILLING CODE 6750-01-M

**[Dkt C-3605]****Great Expectations of Columbus, 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 acts and practices and unfair methods of competition, this consent order requires, among other things, a video dating service franchisee to properly and accurately disclose the

<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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annual percentage rate (APR) and other credit terms of financed memberships, as required by the federal Truth in Lending Act, and requires the franchise to establish adjustment refund programs to compensate its past and current members who overpaid finance charges.

**DATES:** Complaint and Order issued August 11, 1995.<sup>1</sup>

**FOR FURTHER INFORMATION CONTACT:** Stephen Cohen, FTC/S-4429, Washington, D.C. 20580. (202) 326-3222.

**SUPPLEMENTARY INFORMATION:** On Monday, June 5, 1995, there was published in the Federal Register, 60 FR 29611, a proposed consent agreement with analysis In the Matter of Great Expectations of Columbus, 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.

(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.*)

Donald S. Clark,

*Secretary.*

[FR Doc. 96-5881 Filed 3-11-96; 8:45 am]

BILLING CODE 6750-01-M

[Dkt. C-3606]

**Great Southern Video, 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 acts and practices and unfair methods of competition, this consent order requires, among other things, the video dating service franchises to properly and accurately disclose the annual percentage rate (APR) and other credit terms of financed memberships, as required by the federal Truth in Lending Act, and requires the franchises to establish adjustment refund programs to compensate its past and current members who overpaid finance charges.

<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.

**DATES:** Complaint and Order issued August 11, 1995.<sup>1</sup>

**FOR FURTHER INFORMATION CONTACT:** Stephen Cohen, FTC/S-4429, Washington, D.C. 20580. (202) 326-3222.

**SUPPLEMENTARY INFORMATION:** On Monday, June 5, 1995, there was published in the Federal Register, 60 FR 29613, a proposed consent agreement with analysis In the Matter of Great Southern Video, 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.*)

Donald S. Clark,

*Secretary.*

[FR Doc. 96-5882 Filed 3-11-96; 8:45 am]

BILLING CODE 6750-01-M

[Dkt. C-3607]

**JAMS Financial, 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 acts and practices and unfair methods of competition, this consent order requires, among other things, a video dating service franchise to properly and accurately disclose the annual percentage rate (APR) and other credit terms of financed memberships, as required by the federal Truth in Lending Act, and requires the franchise to establish adjustment refund programs to compensate its past and current members who overpaid finance charges.

**DATES:** Complaint and Order issued August 11, 1995.<sup>1</sup>

**FOR FURTHER INFORMATION CONTACT:** Stephen Cohen, FTC/S-4429,

<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.

<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.

Washington, D.C. 20580. (202) 326-3222.

**SUPPLEMENTARY INFORMATION:** On Monday, June 5, 1995, there was published in the Federal Register, 60 FR 29615, a proposed consent agreement with analysis In the Matter of JAMS Financial, 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.

(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.*)

Donald S. Clark,

*Secretary.*

[FR Doc. 96-5883 Filed 3-11-96; 8:45 am]

BILLING CODE 6750-01-M

[Docket No. C-3601]

**KGE, Inc.; Prohibited Trade Practices, and Affirmative Corrective Actions**

**AGENCY:** Federal Trade Commission.

**ACTION:** Consent Order.

**SUMMARY:** In the settlement of alleged violations of federal law prohibiting unfair acts and practices and unfair methods of competition, this consent order requires, among other things, a video dating service franchise to properly and accurately disclose the annual percentage rate (APR) and other credit terms of financed memberships, as required by the federal Truth in Lending Act, and requires the franchise to establish adjustment refund programs to compensate its past and current members who overpaid finance charges.

**DATES:** Complaint and Order issued August 11, 1995.<sup>1</sup>

**FOR FURTHER INFORMATION CONTACT:** Stephen Cohen, FTC/S-4429, Washington, DC 20580. (202) 326-3222.

**SUPPLEMENTARY INFORMATION:** On Monday, June 5, 1995, there was published in the Federal Register, 60 FR 29618, a proposed consent agreement with analysis In the Matter of KGE, Inc., for the purpose of soliciting public comment. Interested parties were given

<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.