

**FEDERAL TRADE COMMISSION****Charges for Certain Disclosures**

**AGENCY:** Federal Trade Commission.

**ACTION:** Notice Regarding Charges for Certain Disclosures.

**SUMMARY:** The Federal Trade Commission announces that the current \$9.00 ceiling on allowable charges under section 612(a) of the Fair Credit Reporting Act ("FCRA") will remain unchanged for 2003. Under 1996 amendments to the FCRA, the Federal Trade Commission is required to increase the \$8.00 amount referred to in paragraph (1)(A)(i) of section 612(a) on January 1 of each year, based proportionally on changes in the Consumer Price Index ("CPI"), with fractional changes rounded to the nearest fifty cents. The CPI increased 12.28 percent between September 1997, the date the FCRA amendments took effect, and September 2002. This increase in the CPI and the requirement that any increase be rounded to the nearest fifty cents results in no change in the current maximum allowable charge of \$9.00.

**EFFECTIVE DATE:** January 1, 2003.

**ADDRESSES:** Federal Trade Commission, 600 PA. Ave., NW., Washington, DC 20580.

**FOR FURTHER INFORMATION CONTACT:** Keith B. Anderson, Bureau of Economics, Federal Trade Commission, Washington, DC 20580, 202-326-3428.

**SUPPLEMENTARY INFORMATION:** Section 612(a)(1)(A) of the Fair Credit Reporting Act, as amended in 1996, states that, where a consumer reporting agency is permitted to impose a reasonable charge on a consumer for making a disclosure to the consumer pursuant to section 609, the charge shall not exceed \$8 and shall be indicated to the consumer before making the disclosure. Section 612(a)(2) goes on to state that the Federal Trade Commission ("the Commission") shall increase the \$8.00 maximum amount on January 1 of each year, based proportionally on changes in the Consumer Price Index, with fractional changes rounded to the nearest fifty cents.

The Commission considers the \$8 amount referred to in paragraph (1)(A)(i) of section 612(a) to be the baseline for the effective ceiling on reasonable charges dating from the effective date of the amended FCRA, *i.e.*, September 30, 1997. Each year the Commission calculates the proportional increase in the Consumer Price Index (using the most general CPI, which is for all urban consumers, all items) from September

1997 to September of the current year. The Commission then determines what modification, if any, from the original base of \$8 should be made effective on January 1 of the subsequent year, given the requirement that fractional changes be rounded to the nearest fifty cents.

Between September 1997 and September 2002, the Consumer Price Index for all urban consumers and all items increased by 12.28 percent—from an index value of 161.2 in September 1997 to a value of 181.0 in September 2002. An increase of 12.28 percent in the \$8.00 base figure would lead to a new figure of \$8.98. However, because the statute directs that the resulting figure be rounded to the nearest \$0.50, the allowable charge should be \$9.00.

The Commission therefore determines that the allowable charge for the year 2003 will remain unchanged at \$9.00.

By direction of the Commission.

**Donald S. Clark,**

*Secretary.*

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**FEDERAL TRADE COMMISSION****Public Workshop: Advertising of Weight Loss Products**

**AGENCY:** Federal Trade Commission (FTC).

**ACTION:** Extension of public comment period.

**SUMMARY:** The FTC issues an amendment to its notice announcing publicWorkshop, extending the time period during which persons may submit written comments on the topics discussed by the panelists.

**DATES:** Written comments must be received on or before February 3, 2003.

**ADDRESSES:** Written comments may be submitted to Secretary, Federal Trade Commission, Room 159, 600 Pennsylvania Avenue, NW., Washington, DC 20580, or e-mailed to [weightloss@ftc.gov](mailto:weightloss@ftc.gov).

**FOR FURTHER INFORMATION CONTACT:** Rona Kelner, (202) 326-2752, [rkelner@ftc.gov](mailto:rkelner@ftc.gov), or Lesley Fair, (202) 326-3081, [lfair@ftc.gov](mailto:lfair@ftc.gov), Division of Advertising Practices, Federal Trade Commission, 600 Pennsylvania Avenue, NW., Washington, DC 20580. To read the Commission's policy on how it handles the information you may submit, please visit <http://www.ftc.gov/ftc/privacy.htm>.

**SUPPLEMENTARY INFORMATION:**

**November 19, 2002, Workshop**

On November 19, 2002, the FTC held a public workshop on deception in weight-loss advertising. The goal of the workshop was to explore the impact of deceptive weight loss ads and to develop new approaches for combating weight loss advertising fraud. Three panels were convened over the course of the day, each focusing, respectively, on science, industry, and media issues.

The first panel consisted of researchers, academicians, medical professionals, and industry experts who discussed the state of the science regarding weight loss. These panelists evaluated eight common claims found in ads for weight loss products and opined on whether these claims promised results that are not scientifically feasible.

The second panel was comprised of representatives from the weight loss industry, including companies that sell weight loss products and trade associations that represent dietary supplement makers. This panel discussed the problem that deceptive advertising poses for legitimate industry players, and addressed what industry self-regulatory efforts have been, and could be, implemented.

The third panel was made up of media experts and representatives of media organizations and outlets. This panel focused on the role of the media in screening out false and deceptive advertisements, and discussed new approaches to effective media screening.

A detailed agenda, transcript, and other information about the workshop can be found on the FTC's Web site at <http://www.ftc.gov/bcp/workshops/weightloss>.

**Form and Availability of Comments**

To continue the discussion on this important topic, the FTC is extending the time period during which public comments may be submitted. Interested parties may file written comments on the issues that the panels addressed until February 3, 2003. Comments should be captioned "Advertising of Weight Loss Products Workshop—Comment, P024527."

Parties sending written comments should submit an original and two copies of each document. To enable prompt review and public access, paper submissions should include a version on diskette in PDF, ASCII, WordPerfect, or Microsoft Word format. Diskettes should be labeled with the name of the party, and the name and version of the word processing program used to create the document. Alternatively, comments may be e-mailed to [weightloss@ftc.gov](mailto:weightloss@ftc.gov).