

service upon him of this order, file with the Commission a report in writing setting forth in detail the manner and form in which he has complied with the order to cease and desist.

IN THE MATTER OF

UNITED STATES ASSOCIATION
OF CREDIT BUREAUS, INC., ET AL.

ORDER, ETC., IN REGARD TO THE ALLEGED VIOLATION OF THE
FEDERAL TRADE COMMISSION ACT

Docket 7043. Complaint, Jan. 15, 1958—Decision, June 8, 1961

Order requiring a collection agency at Oak Forest, Ill., to cease representing falsely, by use of its misleading trade name, that it was an "association" and "credit bureau", and, by use of the words "United States" and official-looking insignia, that it was connected with the United States Government; misrepresenting the organization of its business, services rendered its clients, and commissions retained; and using "skip-tracing" material which represented falsely that it was to the addressees' financial advantage to provide requested information concerning debtors.

Before *Mr. John B. Poindexter*, hearing examiner.

Mr. Harold A. Kennedy and *Mr. Thomas F. Howder* for the Commission.

Hopkins, Sutter, Owen, Mulroy & Wentz, of Chicago, Ill., for respondents.

FINDINGS AS TO THE FACTS, CONCLUSIONS AND ORDER

The Federal Trade Commission issued its complaint against the above-named respondents on January 15, 1958, charging them with engaging in unfair and deceptive acts and practices and unfair methods of competition in violation of said Act. Hearings were held before a hearing examiner of the Commission and testimony and other evidence in support of and in opposition to the allegations of the complaint were received into the record. In an initial decision filed on July 29, 1960, the hearing examiner found that certain of the complaint's allegations were sustained by the evidence and that others were not so supported.

The Commission having considered the cross-appeals filed from the initial decision and the entire record in this proceeding, and having ruled on said appeals, and having determined that the initial decision should be vacated and set aside, the Commission further finds that this proceeding is in the public interest and now makes

service upon him of this order, file with the Commission a report in writing setting forth in detail the manner and form in which he has complied with the order to cease and desist.
