



CONSENT ORDER, ETC., IN REGARD TO THE ALLEGED VIOLATIONS
OF THE TRUTH IN LENDING AND FEDERAL TRADE COMMISSION
ACTS

Docket C-2489. Complaint, Feb. 11, 1974—Decision, Feb. 11, 1974

Consent order requiring a Flint, Mich., seller of mattresses and other household furniture, among other things to cease violating the Truth in Lending Act by failing to disclose to consumers, in connection with the extension of consumer credit, such information as required by Regulation Z of the said Act.

Appearances

For the Commission: *Jeffrey P. Albert.*

For the respondents: *Pro se.*

COMPLAINT

Pursuant to the provisions of the Federal Trade Commission Act, and the Truth in Lending Act and the implementing regulation promulgated thereunder, and by virtue of the authority vested in it by said Acts, the Federal Trade Commission, having reason to believe that Peerless Mattress & Furniture Company, a partnership, and Charles E. Pemberton, LaRue I. Pemberton, James A. Pemberton, Lenore R. Winacoff, Sheila F. Bloom, and Ilene M. Isaacs, individually and as partners in said partnership, and Virgil A. Sellers, individually and as an employee of said partnership, hereinafter sometimes referred to as respondents, have violated the provisions of said Acts and implementing regulation, and it appearing to the Commission that a proceeding by it in respect thereof would be in the public interest, hereby issues its complaint stating its charges in that respect as follows:

PARAGRAPH 1. Respondent Peerless Mattress & Furniture Company is a partnership organized, existing and doing business under and by virtue of the laws of the State of Michigan, with its principal office and place of business located at 816 South Saginaw Street, Flint, Mich.

Respondents Charles E. Pemberton, LaRue I. Pemberton, James A. Pemberton, Lenore R. Winacoff, Sheila F. Bloom, and Ilene M. Isaacs are individuals and are partners in the partnership respondent, and respondent Virgil A. Sellers is an individual and is the general manager of the partnership respondent. They formulate, direct and control the acts and practices of the partnership respondent, including the acts and practices hereinafter set forth. Their address is the same as that of the partnership respondent.

PAR. 2. Respondents are now, and for some time have been, engaged in the offering for sale and the sale of mattresses and other household furniture to the public at retail.