

Complaint

121 F.T.C.

IN THE MATTER OF

RANDOLF D. ALBERTSON

CONSENT ORDER, ETC., IN REGARD TO ALLEGED VIOLATION OF
SEC. 5 OF THE FEDERAL TRADE COMMISSION ACT*Docket C-3670. Complaint, June 12, 1996--Decision, June 12, 1996*

This consent order prohibits, among other things, a Michigan-based individual doing business as Wolverine Capital from misrepresenting, in advertisements for cash grant assistance programs, the number of people who are approved for grants and the services or assistance provided in obtaining grants, loans, or any other financial product or service. The consent order requires the respondent to possess competent and reliable evidence to substantiate such claims.

Appearances

For the Commission: *Nicholas Franczyk, C. Steven Baker and Charulata Pager.*

For the respondent: *Pro se.*

COMPLAINT

The Federal Trade Commission, having reason to believe that Randolph D. Albertson, individually and doing business as Wolverine Capital ("respondent"), has violated the provisions of the Federal Trade Commission Act, and it appearing to the Commission that a proceeding by it in respect thereof would be in the public interest, alleges:

PARAGRAPH 1. Respondent Randolph D. Albertson is an individual doing business as Wolverine Capital. His principal office or place of business is located at 1039 Gun River Drive, Plainwell, Michigan.

PAR. 2. Respondent is engaged in the advertising, promotion, offering for sale, sale, and distribution of a cash grant assistance program to the public.

PAR. 3. The acts and practices of respondent alleged in this complaint have been in or affecting commerce, as "commerce" is defined in Section 4 of the Federal Trade Commission Act.

PAR. 4. Respondent has disseminated or has caused to be disseminated advertisements, including advertisements through the Internet, for his cash grant assistance program. These advertisements include, but are not necessarily limited to, the attached Exhibit 1, which states, in part:

FREE CASH GRANTS BY MAIL...

Wolverine Capital is a financial finder and matching service. We have 17 years of experience, with over 250 private foundations in our program. Most of our clients are approved for cash grants.

PAR. 5. Through the use of the statements contained in the advertisements referred to in paragraph four, including but not necessarily limited to the advertisement attached as Exhibit 1, respondent has represented, directly or by implication, that he is able to obtain cash grants for most of his clients.

PAR. 6. In truth and in fact, respondent is not able to obtain cash grants for most of his clients. Therefore, the representation set forth in paragraph five was, and is, false and misleading.

PAR. 7. Through the use of the statements contained in the advertisements referred to in paragraph four, including but not necessarily limited to the advertisement attached as Exhibit 1, respondent has represented, directly or by implication, that at the time he made the representation set forth in paragraph five, respondent possessed and relied upon a reasonable basis that substantiated such representation.

PAR. 8. In truth and in fact, at the time he made the representation set forth in paragraph five, respondent did not possess and rely upon a reasonable basis that substantiated such representation. Therefore, the representation set forth in paragraph seven was, and is, false and misleading.

PAR. 9. The acts and practices of respondent as alleged in this complaint constitute unfair or deceptive acts or practices in or affecting commerce in violation of Section 5(a) of the Federal Trade Commission Act.

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EXHIBIT 1

FREE CASH GRANTS BY MAIL ARE AVAILABLE, if you know the secret of how and where to apply! Private Foundations (these are NOT government grants) give away billions of dollars to individuals every year. Most foundations are non-profit, dedicated to the betterment of society. These organizations MUST GIVE AWAY MONEY to fulfill their legal tax-free status. YOU can get a cash grant by mail. These funds may be used for any purpose (start a business, travel abroad, further your education, get out of debt, etc.) and never have to be paid back!!! To be eligible, all you have to do is apply!! And we can show you HOW and WHERE To get more information, send email to: FreeMoney@mailback.com

FREE CASH GRANTS BY MAIL ARE AVAILABLE, if you know the secret of how and where to apply! Private Foundations (these are NOT government grants) give away billions of dollars to individuals every year. Most foundations are non-profit, dedicated to the betterment of society. These organizations MUST GIVE AWAY MONEY to fulfill their legal tax-free status. YOU can get a cash grant by mail. These funds may be used for any purpose (start a business, travel abroad, further your education, get out of debt, etc.) and never have to be paid back!!! To be eligible, all you have to do is apply!! And we can show you HOW and WHERE.

Wolverine Capital is a financial finder and matching service. We have 17 years financing experience, with over 250 private foundations in our program. Most of our clients are approved for a cash grant. A higher percentage than would be approved by a bank for a loan. Obtaining a cash grant by mail is easier than you think. There are literally hundreds of foundations eager to donate money to you. We will show you exactly how to apply for a cash grant by mail; how to write a letter of appeal, what to include in your proposal, etc. Plus, we send you the names, addresses and, where possible, the telephone numbers of the foundations most likely to fund your needs. With daily updates, only the most active sources are suggested. You are protected by the fact these foundations are regulated by the laws of the United States.

We send you everything you need to get a cash grant by mail. There is a small one-time application fee of \$19.95. There are no other fees to pay, now or later. We GUARANTEE you will get a cash grant by mail or we will refund your entire application fee, immediately. Complete the application below and return it to our office today. Upon receipt, we will review your application and match you the BEST foundations. If you are not 100% satisfied, keep everything we send you. Just mail us a letter explaining you wish a refund and we'll process your request that day. It's that simple- NO GRANT NO FEE -no questions. We are that confident in these foundations.

If you have any questions, please email:

Wcapitol@aol.com

All applications ordered within ten days will receive six extra financial reports absolutely FREE!!! You can only WIN!!! But only if you ACT NOW!!! Don't let FREE MONEY pass you by!!

APPLY TODAY. Send \$19.95, check or money order, along with your completed application to:

WOLVERINE CAPITAL
1039 GUN RIVER DR
PLAINWELL MI 49080

All applications processed within 24 hours.
All applications GUARANTEED

CASH GRANTS BY MAIL APPLICATION

NAME _____
ADDRESS _____
CITY ST ZIP _____
PHONE (____) _____
EMAIL ADDRESS _____
GRANT TYPE (Business or Personal) _____
GRANT AMOUNT (\$500-\$50,000) _____
Thank you.

DECISION AND ORDER

The Federal Trade Commission having initiated an investigation of certain acts and practices of the respondent named in the caption hereof, and the respondent having been furnished thereafter with a copy of a draft of complaint which the Chicago Regional Office proposed to present to the Commission for its consideration and which, if issued by the Commission, would charge respondent with violation of the Federal Trade Commission Act; and

The respondent and counsel for the Commission having thereafter executed an agreement containing a consent order, an admission by the respondent of all the jurisdictional facts set forth in the aforesaid draft of complaint, a statement that the signing of said agreement is for settlement purposes only and does not constitute an admission by respondent that the law has been violated as alleged in such complaint, or that the facts as alleged in such complaint, other than jurisdictional facts, are true and waivers and other provisions as required by the Commission's Rules; and

The Commission having thereafter considered the matter and having determined that it had reason to believe that the respondent has violated the said Act, and that complaint should issue stating its charges in that respect, and having thereupon accepted the executed consent agreement and placed such agreement on the public record for a period of sixty (60) days, and no comments having been filed thereafter by interested parties pursuant to Section 2.34 of its Rules, now in further conformity with the procedure prescribed in Section 2.34 of its Rules, the Commission hereby issues its complaint, makes the following jurisdictional findings and enters the following order:

1. Respondent Randolph D. Albertson is an individual doing business as Wolverine Capital with his principal office or place of business at 1039 Gun River Drive, Plainwell, Michigan.
2. The acts and practices of the respondent alleged in this complaint have been in or affecting commerce, as "commerce" is defined in the Federal Trade Commission Act.
3. The Federal Trade Commission has jurisdiction of the subject matter of this proceeding and of the respondent, and the proceeding is in the public interest.

ORDER

I.

It is ordered, That respondent Randolph D. Albertson, his agents, representatives, and employees, directly or through any corporation, subsidiary, division, or other device, in connection with the advertising, promotion, offering for sale, sale, or distribution of the cash grant assistance program, or any substantially similar program, in or affecting commerce, as "commerce" is defined in the Federal Trade Commission Act, do forthwith cease and desist from misrepresenting, in any manner:

- A. The number of persons who are approved for grants; and
- B. The services or assistance provided in obtaining grants, loans, or any other financial product or service.

II.

It is further ordered, That respondent Randolph D. Albertson, his agents, representatives, and employees, directly or through any corporation, subsidiary, division, or other device, in connection with the advertising, promotion, offering for sale, sale, or distribution of the cash grant assist program, or any substantially similar program, in or affecting commerce, as "commerce" is defined in the Federal Trade Commission Act, do forthwith cease and desist from representing, in any manner, the number of persons who are approved for grants, or the services or assistance provided in obtaining grants, loans, or any other financial product or service, unless at the time of making such representation respondent possesses and relies upon competent and reliable evidence that substantiates the representation.

III.

It is further ordered, That for five (5) years after the last date of dissemination of any representation covered by this order, respondent, or his successors and assigns, shall maintain and upon request make available to the Federal Trade Commission for inspection and copying:

A. All materials that were relied upon in disseminating such representation; and

B. All tests, reports, studies, surveys, demonstrations, or other evidence in his possession or control that contradict, qualify, or call into question such representation, or the basis relied upon for such representation, including complaints from consumers.

IV.

It is further ordered, That respondent shall:

A. Within thirty (30) days from the effective date of this order deliver a copy of this order to each of his officers, agents, representatives, and employees who are engaged in the preparation or placement of advertisements, promotional materials or other such sales materials covered by this order.

B. For a period of ten (10) years from the effective date of this order deliver a copy of this order to each of his future officers, agents, representatives, and employees who are engaged in the preparation or placement of advertisements, promotional materials or other such sales materials covered by this order, within three (3) days after the person assumes such position.

V.

It is further ordered, That from the date this order becomes final, respondent shall notify the Commission within thirty (30) days of the discontinuance of his present business or employment and of each affiliation with a new business or employment. Each notice of affiliation with any new business or employment shall include his new business address and telephone number, current home address, and a statement describing the nature of the business or employment and the duties and responsibilities.

VI.

It is further ordered, That within sixty (60) days after service of this order, and at such other times as the Commission may require, respondent shall file with the Commission a report, in writing, setting

forth in detail the manner and form in which he has complied with this order.

VII.

This order will terminate on June 12, 2016, or twenty years from the most recent date that the United States or the Federal Trade Commission files a complaint (with or without an accompanying consent decree) in federal court alleging any violation of the order, whichever comes later; provided, however, that the filing of such a complaint will not affect the duration of:

A. Any paragraph in this order that terminates in less than twenty years;

B. This order's application to any respondent that is not named as a defendant in such complaint; and

C. This order if such complaint is filed after the order has terminated pursuant to this paragraph.

Provided further, that if such complaint is dismissed or a federal court rules that the respondent did not violate any provision of the order, and the dismissal or ruling is either not appealed or upheld on appeal, then the order will terminate according to this paragraph as though the complaint was never filed, except that the order will not terminate between the date such complaint is filed and the later of the deadline for appealing such dismissal or ruling and the date such dismissal or ruling is upheld on appeal.

Complaint

121 F.T.C.

IN THE MATTER OF

RICK A. RAHIM

CONSENT ORDER, ETC., IN REGARD TO ALLEGED VIOLATION OF
SEC. 5 OF THE FEDERAL TRADE COMMISSION ACT*Docket C-3671. Complaint, June 12, 1996--Decision, June 12, 1996*

This consent order prohibits, among other things, a Virginia-based individual doing business as NBDC Credit Resource Publishing from misrepresenting, in advertisements -- via a computer communications network, or by any other means -- for a credit repair product, the legality of any credit repair product, and requires the respondent to disclose that the program may violate federal criminal laws.

Appearances

For the Commission: *Nicholas Franczyk, C. Steven Baker and Charulata Pager.*

For the respondents: *Pro se.*

COMPLAINT

The Federal Trade Commission, having reason to believe that Rick A. Rahim, individually and doing business as NBDC Credit Resource Publishing ("respondent"), has violated the provisions of the Federal Trade Commission Act, and it appearing to the Commission that a proceeding by it in respect thereof would be in the public interest, alleges:

PARAGRAPH 1. Respondent Rick A. Rahim is an individual doing business as NBDC Credit Resource Publishing. His principal office or place of business is located at 7010 Brookfield Plaza, Suite 322, Springfield, Virginia.

PAR. 2. Respondent is engaged in the advertising, promotion, offering for sale, sale, and distribution of a credit repair product to the public.

PAR. 3. The acts and practices of respondent alleged in this complaint have been in or affecting commerce, as "commerce" is defined in Section 4 of the Federal Trade Commission Act.