



A Report by the FTC's Division of Enforcement

September 27, 2006

Table of Contents

I. Overview	1
II. Methodology	2
A. Media Surfed	2
B. Advertisement Categories	2
III. Advertisement Review and Findings	4
A. Overall Findings	4
1. Total Collected Advertisements	4
2. Advertisements by Media-Type	5
B. Deceptive Advertisements By Category	6
1. Health Claims	6
2. Financial Livelihood Schemes	9
C. Credit-Related Products/Services	12
1. Credit Repair Services	13
2. Guaranteed Credit Cards and Loans	14
IV. Conclusion	14
APPENDIX - Partners, Hispanic Multi-Media Surf 2006	

I. Overview

The Federal Trade Commission (“FTC”), to address growing concerns about fraud in the Hispanic community, launched its Hispanic Law Enforcement and Outreach Initiative (“Initiative”) in 2004. The goals of the Initiative are to identify areas of fraud targeting Hispanics, build a strong enforcement presence, and continue outreach efforts to the Hispanic community. As part of this Initiative, the FTC’s Division of Enforcement coordinated a Hispanic Multi-Media Surf (“Surf”) to obtain a snapshot of the extent to which certain scams use different forms of media to target Hispanic consumers. On April 19, 2006, 167 individuals, representing 60 organizations across the United States and five Latin American countries, participated in the Surf.¹ Our Surf was designed to focus on three areas of consumer deception:

- A. **Health:** products or services purporting to help cure, treat, or prevent serious medical conditions or cause substantial weight loss;
- B. **Financial Livelihood:** work-at-home and business opportunities; and
- C. **Credit:** credit repair services and advance fee loan offers.

Our research² shows that scams in these categories frequently target Hispanic consumers.

Surf participants submitted 482 potentially deceptive advertisements in these categories from the Internet, television, radio, and print publications. After reviewing the Surf results, we sent educational letters to 166 advertisers who were making possibly deceptive claims. The letters warn businesses that their advertisements may be in violation of the law and urge them to review their practices. We also strongly recommend that they review business and consumer education materials on the FTC’s web pages to learn more about relevant laws and requirements.

¹ Our partners represented 29 states, the District of Columbia, Puerto Rico, Colombia, Costa Rica, Mexico, Nicaragua, and Panama, and included the Food and Drug Administration; U.S. Postal Inspection Service; Federal Deposit Insurance Corporation (Chicago); Attorneys General offices; U.S. state and local consumer protection agencies; Latin American consumer protection agencies; Better Business Bureaus; community-based groups; and university students. A complete list of partners is attached at the Appendix.

² This research included reviewing FTC’s and partners’ past law enforcement actions, consumer complaints, and other information, such as feedback received from attendees at Hispanic fraud prevention workshops hosted by the FTC and the U.S. Postal Inspection Service across the country.

In addition, as part of an outreach effort to help the media screen deceptive advertising directed at Hispanics, we sent letters to 77 media outlets in which the potentially deceptive advertisements ran. The letters are designed to assist the media in identifying and rejecting advertisements that contain facially suspicious claims in the three Surf categories.

The Surf is not a scientifically random sampling of advertisements, but instead captures a snapshot of potentially misleading advertisements aimed at the Hispanic community, as taken by participants throughout the country on a single day.

II. Methodology

This section describes the methodology used in the Surf, including the types of media examined; the categories of advertisements collected; and the kinds of claims for which participants searched.

A. Media Surfed

Participants reviewed Spanish-language advertisements in print publications and on the Internet, radio, and television.³ Most of the surf participants were assigned Internet, print, or both. A smaller number of participants surfed for radio and television advertisements because taping such advertisements required equipment not available to all. As a result, we received a smaller number of radio and television advertisements.

B. Advertisement Categories

FTC staff provided participants with a guide to help them spot potentially deceptive advertisements in the categories of health, financial livelihood, and credit. Participants looked for advertisements with typical characteristics of deception. We developed these indicia of fraud from claims found to be deceptive or false in law enforcement actions brought by the Commission or its law enforcement partners (*see*

³ The Appendix provides a list of media and categories reviewed by each participant.

infra Part III.B. for a discussion of each category). The table below provides some examples of these indicia of fraud.⁴

Advertisement Category	Possibly False or Deceptive Claim
Health. Health Claims for Serious Medical Conditions	Product purports to help cure, treat, or prevent serious medical conditions, including (but not limited to) cancer, diabetes, AIDS, and heart disease
Health. Weight Loss	Product purports to cause substantial weight loss without effort
Financial Livelihood. Work-at-Home	Home employment offers, such as envelope stuffing, coupon clipping, and assembly work, promise specific earnings
Financial Livelihood. Business Opportunity	Pre-packaged business opportunities promise significant profits
Credit. Credit Repair	Credit repair services guarantee removal of negative information on credit records and/or require up-front fee for service
Credit. Guaranteed Credit Card or Loans	Credit cards or loans are guaranteed regardless of applicant's credit history (with focus on telemarketing offers)

As the table below illustrates, participants examining local print, radio, and/or television media searched for advertisements in all of the identified categories in order to maximize geographic coverage of the Surf. Because Internet advertisements are accessible anywhere, participants reviewing the web searched for advertisements in a single category (*e.g.*, “weight loss”; “health”; “credit”; or “livelihood”) to minimize duplication.

Media Type	Search by Participants
Print	Advertisements in all categories in Spanish-language newspapers, magazines, and classified publications
Internet	Advertisements in one category. Participants conducted Spanish-language searches but also included English-language websites returned by a Spanish-language search.
Television and Radio	Participants taped many hours of Spanish-language programming, then fast-forwarded through the programs to view or listen to the commercials to identify potentially deceptive advertisements.

⁴ The indicia of fraud in any advertisement does not mean that the advertisement meets the legal standard of deception under the FTC Act or other federal or state laws; further investigation would be necessary to make such a determination.

After collecting advertisements, participants entered their results into an online database, in which they classified each advertisement according to one of the identified categories. Participants also sent a copy of each print advertisement, website, or tape to the FTC.

For each potentially false or deceptive advertisement, we attempted to send an educational letter both to the advertiser and media outlet (when applicable) disseminating the advertisement. In some cases, we could not locate contact information for advertisers.⁵ We did not send letters to current enforcement targets in order to avoid interfering with ongoing investigations. In addition, we did not send letters directly to non-domestic companies. As a matter of protocol, the FTC advises the responsible government agencies of those countries of the potentially deceptive advertisements.

III. Advertisement Review and Findings

This section describes the results of FTC staff's review of the collected advertisements. Section A describes overall findings. Section B discusses Surf findings broken-down by the specific categories of health, financial livelihood, and credit.

A. Overall Findings

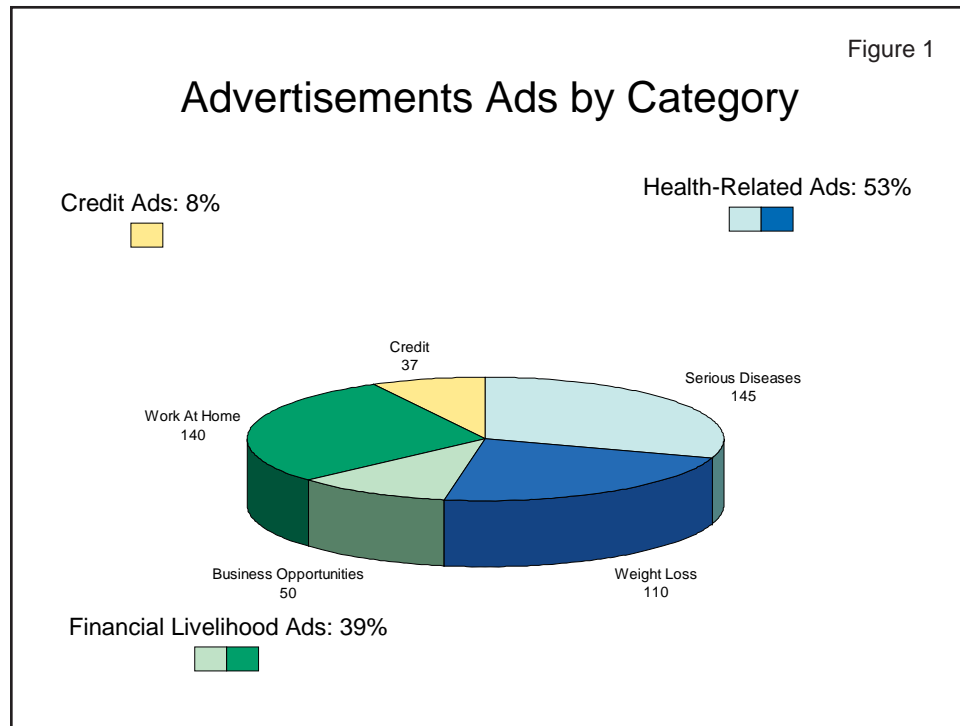
This subsection of the Report provides an overview of the collected advertisements, including the number of advertisements by category and media source.

1. Total Collected Advertisements.

Pursuant to the Methodology described in Part II, surf participants submitted 1,111 advertisements to the FTC. After we eliminated duplicate advertisements and those without facial indicia of deception, 482 remained for analysis. Health-related advertisements were the most prevalent, accounting for 53 percent of the total. Financial livelihood advertisements comprised 39 percent of the advertisements.

⁵ Attempts to locate advertisers identified as part of a large surf are not nearly as intensive as those taken to locate law enforcement targets.

Surfers submitted relatively few credit-related advertisements, which comprised less than ten percent of the total. Figure 1 shows the breakdown of potentially deceptive advertisements that were reviewed in the Surf by category.



2. Advertisements by Media-Type.

Most of the advertisements came from print publications and the Internet. Forty-nine percent came from print publications, the vast majority of which were local or regional Spanish-language newspapers, magazines, and classified publications. A number of advertisements appeared verbatim in multiple print publications throughout the country. Internet advertisements comprised 48 percent of the total, with 28 percent originating in foreign countries. Participants collected fewer television and radio advertisements - three percent combined.

Surf participants collected mostly Spanish-language advertisements, although they also included some English-language advertisements appearing in Spanish-language media. Most of those English-language advertisements were Internet advertisements appearing as results from Spanish-language searches.

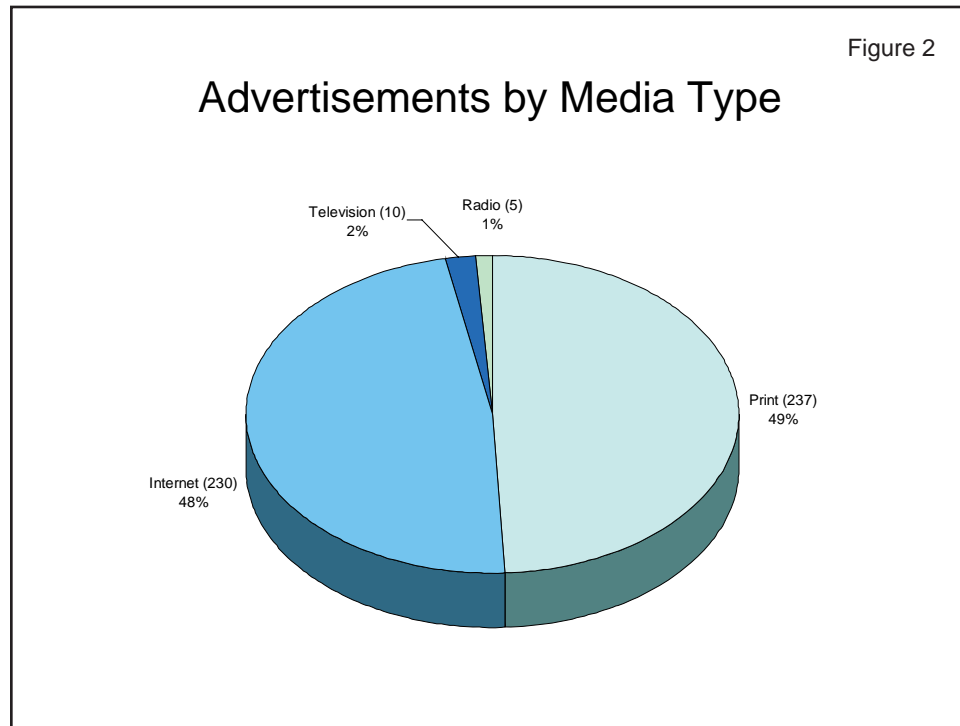


Figure 2 shows the breakdown of potentially deceptive advertisements that were reviewed in the Surf by media type.

B. Deceptive Advertisements By Category


This section discusses our analysis of advertisements in each Surf category for indicia of fraud and provides findings for each category.

1. Health Claims

Claims that a product or service effectively treats, cures, or mitigates a disease must be supported by scientific evidence to avoid violating the FTC Act. Such claims, if unsupported, are particularly harmful because they can divert consumers from effective treatments. Likewise, claims that consumers can lose weight with unproven or bogus products or services also may lead consumers to avoid proven weight loss methods, such as diet and exercise. Surf participants reviewed two categories of health claims: 1) serious health condition claims and 2) weight loss claims.

a. Products for Serious Health Conditions.

The FTC and its law enforcement partners have prosecuted numerous law enforcement actions targeting the deceptive and misleading promotion of products and services as cures or treatments for serious diseases.⁷ Based on these law enforcement actions, the Surf focused on advertisements with claims that a product or service could help cure, treat, or prevent serious medical conditions, such as diabetes, cancer, and heart disease.



Product X “identifies and efficiently eliminates malignant cells of 12 different kinds of cancer [including] colon, prostate, breast, lungs, and pancreas. Unlike chemotherapy, it selectively identifies and kills malignant cells without harming healthy ones.”⁷

Participants did not code advertisements by specific diseases, but we observed that diabetes-related advertisements were the most prevalent, followed by advertisements with cancer claims. We also observed that many of the advertisements were for “natural” or “herbal” alternatives to traditional medicine. In addition, many of the advertisements were for “cure-all” products, promising to cure a myriad of ailments, including diabetes, asthma, and heart disease.

Of these potentially deceptive advertisements, 63 percent were found on the Internet, with 40 percent from websites originating in foreign countries. See Figure 3 on page 9 for a breakdown of health advertisements by category and media type.

⁶ The claims featured in this Report are excerpts from actual advertisements collected during the Surf (translated from Spanish).


⁷ For example, in 1999, the FTC launched “Operation Cure All,” an ongoing law enforcement and education campaign targeting bogus products and treatments touted as cures for various diseases. Since the Commission announced the Hispanic Initiative in 2004, it has also brought several enforcement actions involving a variety of “miracle health” products aimed at the Hispanic community, including vitamin juice, shark cartilage, and other dietary supplements. See, e.g., *FTC v. Natural Solution* (2006); *FTC v. Latino Group Promotions* (2005); and *FTC v. Heritage Health Products Company* (2004).

b. Weight Loss Products

The FTC and its law enforcement partners have aggressively targeted companies making false and misleading weight-loss claims.⁸ Based on the expertise the FTC has amassed through these actions, the Surf participants looked for advertisements with claims that a product or service could cause substantial weight loss without sacrifice or effort. In particular, participants looked for any

of seven “red flag” false claims that the FTC considers to be currently scientifically unfeasible. The FTC listed these claims in a guide, *Red Flag: Bogus Weight Loss Claims, A Reference Guide For Media on Bogus Weight Loss Claim Detection*, designed to help the media screen advertisements with false claims.⁹ For example, the claim that a product causes substantial weight loss by wearing it on the body or rubbing it into the skin is not scientifically feasible at this time and therefore false.

Of the total collected advertisements, 23 percent (110) were for weight loss products, with the majority being for dietary supplements and topical patches. Of these, 54 percent (59) included “red flag” false claims. In addition, 46 percent (51) of the advertisements included non-“red flag” weight loss claims. These latter claims are not *per se* scientifically infeasible, but based on the Commission’s law enforcement actions, we believe there is a high likelihood that they cannot be supported by competent and reliable scientific evidence. The greatest percentage (50 percent) of potentially deceptive weight loss advertisements were found on the Internet, with 42 percent of those advertisements from websites originating in a foreign country.

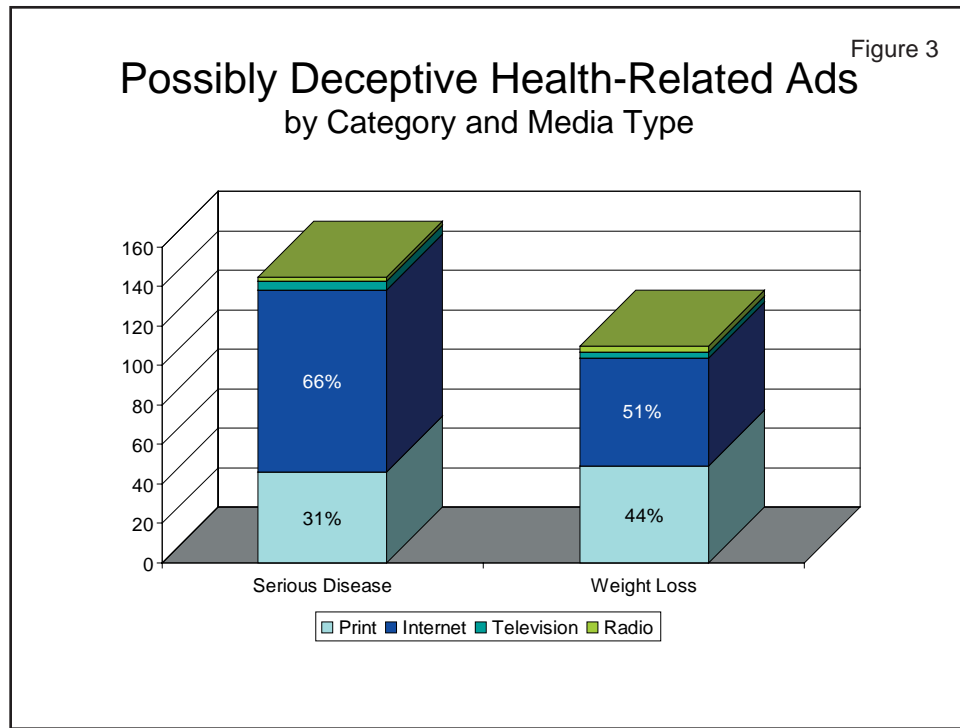


“Why wait? Haven’t you heard enough promises and advice? The weight loss patch will take away your excess weight! Forget about those horrible diets! With this patch you can eat all your favorite food. . . I lost 40 pounds, and my family could not believe the change in my appearance.”

⁸ Since the Commission announced the Hispanic Initiative in 2004, for example, it has brought 14 cases involving a variety of weight loss products targeting Spanish-speaking consumers. *See, e.g., FTC v. SG Institute of Health and Education, Inc.* (2004) (patch); *FTC v. CHK Trading Co., Inc.* (2005) (cream); and *FTC v. Rosario Partnership* (2004) (thermal belt).

⁹ For a full list and description of the seven “red flag” claims, see *Red Flag Bogus Weight Loss Claims* at www.ftc.gov/redflag/. (In Spanish at www.ftc.gov/redflag/espanol/index.html.)

Figure 3 illustrates the breakdown of potentially deceptive serious disease and weight loss claims that were reviewed in the Surf by media type.



2. Financial Livelihood Schemes

Advertisements offering ways to improve one’s financial livelihood often promise substantial pay for little effort. Advertisements for work-at-home and business opportunities, for example, may tout an ideal work situation: be your own boss, set your own hours, work from home, and earn money quickly. Many of these advertisements, however, promote scams that take consumers’ money up front and fail to deliver on their promises, frequently victimizing consumers with limited income who can least afford to lose money, time, or effort. Consequently, federal and state law require that claims that consumers can earn significant profits be truthful and not misleading. In some cases, the law requires advertisers to disclose information about their customers’ earnings. This section of the Report describes our analysis of the Surf with respect to work-at-home and business opportunities.

a. Work-at-Home Opportunities

Work-at-home opportunities are characterized by claims such as earn money “from home” or “in your spare time.” They may also assure that experience and skills, such as the

ability to speak English, are unnecessary. Home employment offers may promise significant income which is not based on a salary or hourly wage, but on the volume of work completed. Common examples of work-at-home opportunities include craft assembly, envelope stuffing, coupon clipping, and order processing. The FTC and its partners have brought numerous law enforcement actions against work-at-home scams, particularly those involving craft assembly and envelope stuffing.¹⁰ Through these actions, the FTC has found that specific earnings claims rarely can be supported. Accordingly, surf participants searched for work-at-home advertisements that made specific earning claims or which offered the kinds of schemes that were the subject of past law enforcement actions.

Of all analyzed advertisements, 29 percent (140) were for work-at-home opportunities. Of these advertisements, 62 percent (87) contained specific earnings claims. Forty-one percent (58) of the work-at-home advertisements offered assembly or envelope stuffing work.

The vast majority of the work-at-home advertisements were found in print publications, particularly in the classified sections of local newspapers, *Penny Savers*, and similar publications. Those found on the Internet frequently were from online classifieds. Of the Internet advertisements, 22 percent (10) appeared in foreign-based websites. See Figure 4 on page 12 for a breakdown of financial livelihood advertisements by category and media type.



**“WORK FROM YOUR HOME
Assembling Products \$500-\$1,000
per month, P/T, F/T, You don’t have
to speak English. Call Now!”**

¹⁰ As part of “Project Biz Opp Flop” in 2005, for example, the FTC and its partners announced more than 200 cases against promoters of business opportunity and work-at-home schemes, many of which involved envelope stuffing and assembly work. The Commission has also filed a number of actions against companies marketing bogus work-at-home opportunities to Spanish-speaking consumers. See, e.g., *FTC v. QTX* (2006); *FTC v. AG Intercraft* (2004); *FTC v. USS Elder Enterprises, Inc.* (2004); and *FTC v. Esteban Barrios Vega, an individual doing business as EBV Promotions* (2004).

b. Business Opportunities


Business opportunity advertisements frequently promise consumers that they can earn significant profits by buying and operating a pre-packaged business. These advertisements often claim, for example, that their businesses are “proven” concepts or “turn-key”

operations that require no experience. These advertisements often promise good locations for vending machines or display racks or the assistance of a professional locator.

The FTC and its state partners have prosecuted numerous business opportunity frauds.¹¹ Through these actions, we have learned that extravagant earnings claims are a hallmark of such scams. Accordingly, surf participants looked for advertisements promising significant profits through buying a pre-packaged business.

Advertisements for business opportunities comprised 10 percent (50) of the total advertisements,¹² and offered a wide variety of ways to make money. Many touted opportunities to sell products like phone cards, gold, vacations, and candy. Others offered franchises, including janitorial services, windshield repair, and mural installation. Some asked for a substantial investment, such as \$8,000 for candy vending machines.

All of the business opportunity advertisements made specific earnings claims. Federal and state laws require that, for certain business opportunities, earning claims in an advertisement be accompanied by a disclosure of the number and percentage of



“\$\$\$Make a business from your webpage!\$\$\$. . . With proven and guaranteed systems. Require only a minimum investment. . . The earnings are unlimited. . . Earn \$600 in only 29 minutes. . .”

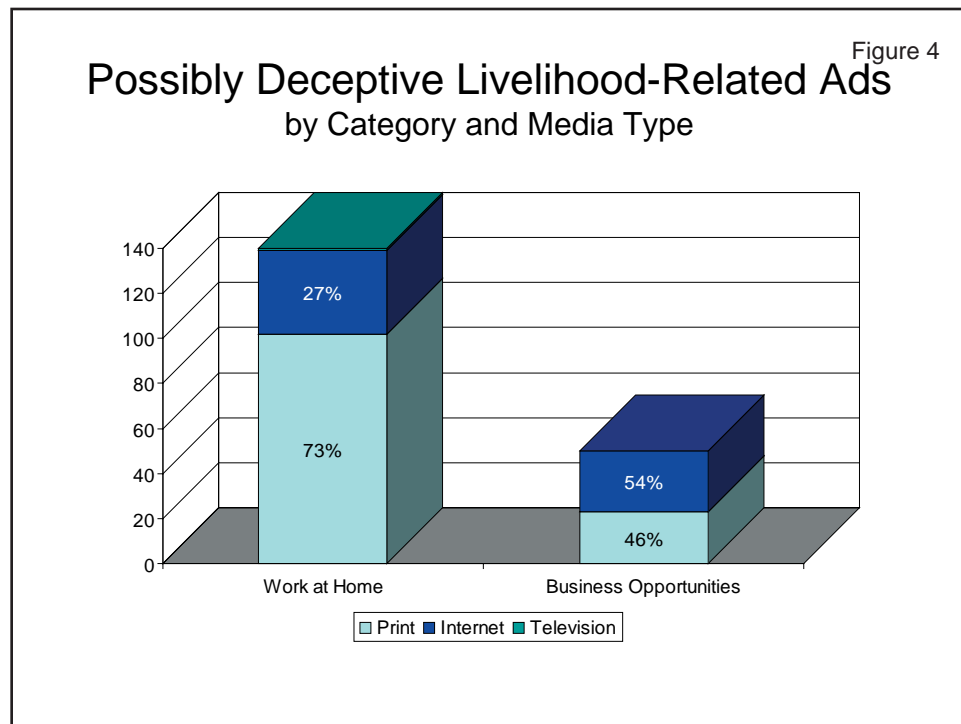
¹¹ Since 2000, the FTC and its partners have brought over 300 actions against promoters of business opportunity schemes, including those purporting to sell pay phone vending, snack and soda vending, and Internet kiosk businesses. In addition, as part of its law enforcement efforts to target companies marketing to Spanish-speaking consumers, the FTC recently sued a marketer offering bogus vending machine business opportunities to Spanish-speaking consumers. See *FTC v. National Vending Consultants, Inc.* (2005).

¹² Because work-at-home opportunities are a specific kind of business opportunity, there may be some overlap in these numbers. Participants classified advertisements as “work-at-home” if they specifically mentioned working from home. Otherwise, they coded advertisements as “business opportunity.”

the seller’s past customers who have achieved those earnings.¹³ The vast majority of these advertisements failed to include this disclosure.

Fifty-four percent of the potentially deceptive business opportunity advertisements were found on the Internet, with 44 percent of those from non-domestic companies. The remaining advertisements appeared in print publications.

Figure 4 illustrates the breakdown of possibly deceptive work-at-home and business opportunity advertisements that were reviewed in the Surf by media type.



C. Credit-Related Products/Services

Consumers with bad credit records are frequently targeted by credit scams offering false hope that their credit records can be repaired by removing negative information, such as bankruptcies and judgments. In addition, consumers with bad credit records or who have not established a credit record may be targeted by advertisements guaranteeing a credit card or loan, regardless of the consumers’ credit histories. This section of the Report discusses our findings regarding credit related advertising.

¹³ See FTC Franchise Rule (“Disclosure Requirements and Prohibitions Concerning Franchising and Business Opportunity Ventures”), 16 C.F.R. Part 436.

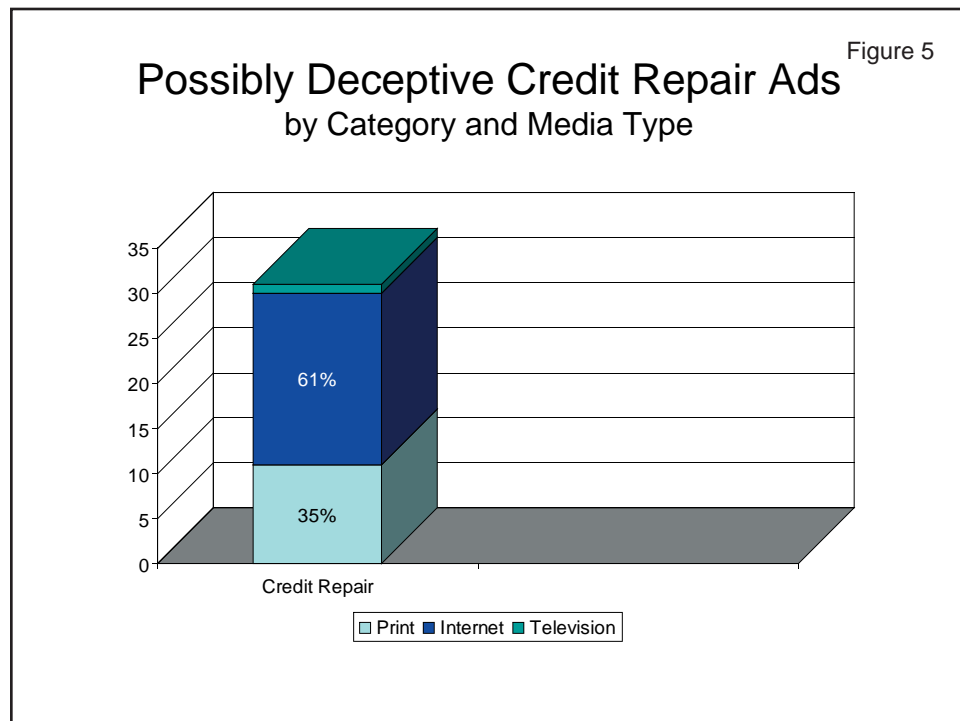
1. Credit Repair Services

The FTC and its partners have filed numerous law enforcement actions against credit repair promoters who falsely claim that they can remove negative, but accurate and timely, information from a consumer's credit report, often for an advance

“Repair your Credit! It’s easy, fast, . . . and legal! We remove: late payments, tax liens, collections, repossessions, charge offs, bankruptcies, inquiries, judgments, ETC.”

fee.¹⁴ Based on our experiences in past law enforcement actions, surf participants looked for advertisements stating or implying that the advertiser could repair consumers' credit records regardless of their situation. Eight percent of the total advertisements (and 84 percent of all credit advertisements) included credit repair claims, with most of those advertisements coming from the Internet.

Figure 5 illustrates the breakdown of possibly deceptive credit repair advertisements that were reviewed in the Surf by media type.




¹⁴ Most recently, as part of Project Credit Despair in 2005, the FTC and its law enforcement partners filed actions against 20 credit repair companies making false credit repair claims and illegally charging an advance payment for credit repair services. In addition, the FTC has sued credit repair promoters who specifically targeted Hispanic consumers. See *FTC v. Sunshine Credit Repair, Inc.* (2005) and *FTC v. USA Credit YES* (2005).

2. Guaranteed Credit Cards and Loans

The FTC and its partners have also sued companies who guaranteed loans or credit cards to any applicant, regardless of credit history, and

then illegally charged an up-front fee for the loan or card. In those cases, many consumers never received the promised loans or credit cards.¹⁵ Based on these cases, surf participants looked for advertisements offering guaranteed credit cards or loans, regardless of the applicant's credit history. They focused on telemarketing offers rather than face-to-face transactions. Only a small number (6) of all the collected advertisements involved credit offers.¹⁶



**“Guaranteed Credit!
From \$2,500. Visa/MasterCard.
Your credit history doesn’t matter!”**

IV. Conclusion

While the Hispanic Surf was not intended to represent a statistically representative sample or an all-inclusive look at the current state of advertising to Hispanic consumers, it provides a snapshot of certain kinds of deceptive advertising aimed at the Hispanic community, as captured by participants throughout the country. Using the Surf results, the FTC and its partners identified and contacted advertisers who may be violating the law to educate them about compliance and to deter future violations. Equally important, we reached out to the media outlets who may be unwittingly used as vehicles for deception, providing them with the tools to screen advertisements so that they can stop deceptive advertising claims before they cause consumer injury.

We would like to thank our many Surf partners for their invaluable assistance and participation in this project.

¹⁵ In 1999, for example, the FTC and state law enforcement partners launched “Operation Advance Fee Loan,” bringing actions against marketers promising loans and credit cards for an advance fee loan, but never delivering them. Actions involving Spanish-language consumers include *FTC v. Amerikash* (2006); *FTC v. Call Center Express* (2004); and *FTC v. Platinum Universal* (2003).

¹⁶ Many of the advertisements for credit services received in the Surf were for home refinancing or auto sales and had no facial indicia of fraud. The lack of any facial indication of fraud does not mean that the advertisers are legitimate or illegitimate or that they are, in fact, offering credit or lease terms that are actually available to the consumer. Investigating individual advertisers' claims for truthfulness and accuracy was beyond the scope of the Surf.

APPENDIX - Partners, Hispanic Multi-Media Surf 2006

STATE COUNTRY	ORGANIZATION	MEDIA	CATEGORY
Arizona	Food and Drug Administration (Southwest Import District, Nogales)	Internet	Health - diabetes
Arizona	Kino Weed and Seed Coalition	Print	All
Arizona	Westside Coalition Weed & Seed	Print, Internet, TV	All
Arizona	29th Street Coalition Weed & Seed	Print, Internet, Radio	All
Arizona	Better Business Bureau of Tucson	Print	Health, Livelihood
Arizona	U.S. Attorney's Office	Print	All
Arizona	U.S. Postal Inspection Service (Phoenix)	Print, Internet	All for Print, Credit for Internet
Arkansas	Office of the Attorney General	Print	All
California	Los Angeles County, Department of Consumer Affairs	TV	All
California	Food and Drug Administration (Los Angeles-DO, Irvine)	Internet	Health - HIV/AIDS, diabetes
California	Food and Drug Administration (San Francisco-DO)	Print, Internet	Health - HIV/AIDS, cancer
California	Better Business Bureau, San Diego and Imperial Counties	TV, Radio	All
California	Food and Drug Administration (Los Angeles-DO, San Diego)	Internet, TV	Health - HIV/AIDS, diabetes
California	Neighborhood Legal Services of Los Angeles County	TV	All
California	Federal Trade Commission, Western Region	Print, Internet, Radio	All
California	Better Business Bureau of Fresno, California	Print	All
California	U.S. Postal Inspection Service (Los Angeles)	Print, Internet	All for Print, Weight Loss for Internet
California	U.S. Postal Inspection Service (San Diego)	Print, Internet	All for Print, Livelihood for Internet

Federal Trade Commission

STATE COUNTRY	ORGANIZATION	MEDIA	CATEGORY
California	U.S. Postal Inspection Service (San Francisco)	Print, Internet	All for Print, Credit for Internet
California	Consumer Action	Internet	Livelihood
Colombia	Superintendencia de Industria y Comercio	Internet	Livelihood
Colorado	Better Business Bureau of Southern Colorado	Print	All
Colorado	Better Business Bureau, Denver/Boulder	Print, Internet, Radio, and TV	All for Print, Livelihood for Internet
Costa Rica	Ministerio de Economía, Industria y Comercio	Internet	Health, Weight Loss, Credit
Delaware	Delaware Department of Justice	Print	All
District of Columbia	Headquarters, Federal Trade Commission	All	All
District of Columbia	Congressional Hispanic Leadership Institute	Internet	Weight Loss
District of Columbia	Washington Center	Internet	Weight loss
District of Columbia	U.S. Postal Inspection Service	Internet	Livelihood
Florida	Food and Drug Administration (FLA-DO, Miami)	TV, Radio; Internet	Health (All) Internet - HIV/AIDS, cancer, diabetes
Florida	Eastern Financial Florida Credit Union	Print	All
Florida	Food and Drug Administration (FLA-DO, Boca Raton)	TV, Radio; Internet	Health (All) Internet - HIV/AIDS, cancer, diabetes
Florida	Miami Dade Consumer Services	Print	All
Georgia	Governor's Office of Consumer Affairs	TV, Radio	All
Georgia	Consumer Credit Counseling Service	Print, Internet	All for Print, Credit for Internet
Georgia	Federal Trade Commission, Southeast Region	Print, Internet	All for Print, Livelihood for Internet
Georgia	Food and Drug Administration (Atlanta DO)	Print, Internet	Health (Disease) Internet - heart disease

Multimedia Hispanic Surf

STATE COUNTRY	ORGANIZATION	MEDIA	CATEGORY
Georgia	University of Georgia (Athens)	Print, Internet	All for Print; Weight Loss for Internet
Georgia	Better Business Bureau of Atlanta, Georgia	Print	All
Illinois	Office of the Attorney General	Print	All
Illinois	Federal Trade Commission, Midwest Region	TV, Radio	All for Print, Credit for Internet
Illinois	Federal Deposit Insurance Corporation, Chicago Regional Office	Print, Internet	All for Print, Credit for Internet
Illinois	U.S. Postal Inspection Service	Print, TV, and Internet	All for Print, Livelihood for Internet
Indiana	Better Business Bureau of Central Indiana	Print	All
Kansas	Office of the Attorney General	Internet	All
Kentucky	Better Business Bureau of Louisville, Kentucky	Print	All
Maryland	Montgomery County Office of Consumer Protection	Print	All
Maryland	Food and Drug Administration Headquarters (Office of Enforcement)	TV, Radio, Internet, Print	Health; Internet - cancer, HIV/AIDS
Maryland	Office of the Attorney General	Print, Internet	Weight Loss
Maryland	Better Business Bureau of Greater Maryland	TV	All
Massachusetts	Food and Drug Administration (NE-DO, Winchester)	Print, Internet	Health; Internet - diabetes
Massachusetts	Office of the Attorney General	Print, TV	All
Mexico	CONDUSEF	Internet	Credit
Mexico	PROFECO	Internet	Weight Loss and Livelihood
Michigan	Office of the Attorney General	Print, Internet	Livelihood
Michigan	Food and Drug Administration (DET-DO)	Print, Radio, Internet	Health, Internet - cancer

Federal Trade Commission

STATE COUNTRY	ORGANIZATION	MEDIA	CATEGORY
Michigan	Better Business Bureau of Western Michigan	Print	All
Minnesota	Food and Drug Administration (MINN-DO)	Print, Radio, Internet	Health, Internet - heart disease
Nebraska	Office of the Attorney General	Print, Internet	All Plus Livelihood for Internet
Nevada	Office of the Attorney General	Print	All
New Jersey	Food and Drug Administration (NJ- DO)	Print, Internet	Health, Internet - diabetes
New Jersey	Office of the Attorney General	Print	All
New York	New York State Consumer Protection Board	TV	All yes
New York	Food and Drug Administration	Internet	Health; Internet - HIV/ AIDS, cancer
New York	HNBA Law Student Division, Region II	Internet	Weight Loss, Health
New York	Office of the Attorney General	Print	All
New York	Federal Trade Commission, Northeast Region	TV	All
Nicaragua	Ministerio de Fomento, Industria y Comercio	Internet	Health, Weight Loss
North Carolina	North Carolina Department of Justice	Print, Internet	All plus Livelihood for Internet
North Carolina	Better Business Bureau of Raleigh	Print	All
Ohio	Federal Trade Commission, East Central Region	Print, Internet	All plus Credit for Internet
Ohio	Spanish American Committee	Print	All
Ohio	U.S. Postal Inspection Service (Cleveland)	Print, Internet	All plus Credit for Internet
Oregon	Department of Justice	Print, TV, Radio	All
Panama	CLICAC	Internet	All

STATE COUNTRY	ORGANIZATION	MEDIA	CATEGORY
Puerto Rico	Food and Drug Administration (San Juan DO)	Print, Internet	Health - diabetes, cancer
Puerto Rico	Puerto Rico Department of Consumer Affairs	Print	All
Tennessee	Food and Drug Administration (NO-DO, Memphis)	Radio	Health - cancer
Tennessee	Office of the Attorney General	Print	All
Texas	Office of the Attorney General	Print	All
Texas	U.S. Postal Inspection Service (Dallas-Fort Worth)	Print	All
Texas	U.S. Postal Inspection Service (Houston)	Print, Internet	All plus Credit for Internet
Texas	Food and Drug Administration (Dallas-DO)	Internet, Print	Health (Internet - cancer, heart disease)
Texas	Federal Trade Commission, Southwest Region	Radio, TV, Print	All
Texas	Hispanic Law Students Association at the SMU Dedman School of Law	Radio, TV, Print, Internet (to be confirmed)	All plus Weight Loss for Internet
Utah	Better Business Bureau of Utah	Print	All
Virginia	Food and Drug Administration (Balt-DO)	TV, Print	Health - diabetes
Virginia	Office of the Attorney General	Print, Internet	All plus Credit for Internet
Virginia	Hispanic Liaison Office	Print	All
Virginia	Better Business Bureau of Richmond	Print	All
Virginia	Council of Better Business Bureaus	TV, Radio	All
Washington	Office of the Attorney General	Print	All
Washington	Federal Trade Commission, Northwest Region	TV, Radio	All
Washington	Northwest Justice Project	Print	All

Federal Trade Commission

STATE COUNTRY	ORGANIZATION	MEDIA	CATEGORY
Wisconsin	Wisconsin Department of Agriculture, Trade, and Consumer Protection	TV, Radio	All



FEDERAL TRADE COMMISSION	ftc.gov
1-877-FTC-HELP	FOR THE CONSUMER

