caused to be disseminated, advertisements that state conflicting monthly payment amounts for the same transaction, thereby failing to disclose accurately the terms of repayment, in violation of the TILA and § 226.24(c) of Regulation Z, and have also engaged in an unfair or deceptive act or practice, in violation of section 5(a) of the FTC Act.

The complaint also alleges that respondents Huling Bros. Chevrolet, Huling Buick, and Huling Bros. Chrysler/Plymouth have disseminated, or caused to be disseminated, advertisements that state terms of repayment (such as monthly payment amounts) or annual percentage rates that are not actually arranged or offered by respondents, in violation of the TILA and § 226.24(a) of Regulation Z, and have also engaged in an unfair or deceptive act or practice, in violation of section 5(a) of the FTC Act.

The complaint also alleges that the respondents have disseminated, or caused to be disseminated, advertisements offering new motor vehicles that state monthly payment amounts, sale prices, and rebates, and which represent that ''College Graduate'' or ''1st Time Buyer'' rebates are available in conjunction with a payment plan in which monthly payments are at one amount for the first 12 months and are approximately double that amount thereafter (''Half Payment Program'). According to the complaint, College Graduate and 1st Time Buyer rebates are not available to purchasers who choose the Half Payment Program, and the respondents have therefore engaged in an unfair or deceptive act or practice, in violation of section 5(a) of the FTC Act.

The complaint also alleges that respondent Huling Buick has disseminated, or caused to be disseminated, advertisements that state a rate of a finance charge without stating that rate as an ''annual percentage rate,'' using that term or the abbreviation ''APR,'' in violation of the TILA and § 226.24(b) of Regulation Z.

The proposed order prohibits respondents Huling Bros. Chevrolet, Huling Buick, and Huling Bros. Chrysler/Plymouth, in any advertisement to promote any extension of consumer credit, from misrepresenting in any manner, directly or by implication, the terms of financing the purchase of a vehicle, including but not limited to the annual percentage rate, the amount of any periodic payment amount, or the availability of any advertised credit term; the sale price; or the availability of any advertised rebate.

The proposed order also prohibits the respondents, in any advertisement to promote any extension of consumer credit, from stating a rate of finance charge without stating the rate as an ''annual percentage rate,'' using that term or the abbreviation ''APR,'' and from failing to calculate the rate in accordance with Regulation Z.

The proposed order also requires the respondents, in any advertisement to promote any extension of consumer credit, whenever the amount or percentage of any downpayment, the number of payments or period of repayment, the amount of any payment, or the amount of any finance charge is stated, to accurately, clearly and conspicuously, state all of the terms required by Regulation Z, as follows: The amount or percentage of the downpayment, the terms of repayment, and the annual percentage rate. The proposed order also requires the respondents to state only those terms that actually are or will be arranged or offered by the creditor, in any credit advertisement.

The proposed order also requires the respondents, in any advertisement to promote any extension of consumer credit, to comply in every other respect with the TILA, as amended, and with Regulation Z, as amended.

The purpose of this analysis is to facilitate public comment on the proposed order. It is not intended to constitute an official interpretation of the agreement and proposed order or to modify in any way their terms.

Donald S. Clark,

Secretary.

[FR Doc. 97–2806 Filed 2–4–97; 8:45 am]

BILLING CODE 6750–01–P

[File No. 952–3041]

Nationwide Syndications, Inc.; Thomas W. Karon; Analysis to Aid Public Comment

AGENCY: Federal Trade Commission.

ACTION: Proposed consent agreement.

SUMMARY: In settlement of alleged violations of federal law prohibiting unfair or deceptive acts or practices and unfair methods of competition, this consent agreement, accepted subject to final Commission approval, would prohibit, among other things, the Barrington, Illinois-based company and its president from misrepresenting that its NightSafe Glasses make driving at night safer, and from using the name ''NightSafe,'' or any other name that would imply that such a product makes night driving safe or safer. Nationwide and Karon also agreed to pay $125,000 in consumer redress, and to provide the Commission with the names of consumers who purchased NightSafe glasses, so the Commission may provide them with a notice that wearing NightSafe glasses while driving at night may, in fact, be unsafe. The complaint accompanying the consent agreement alleges that Nationwide and Karon made false and unsubstantiated claims regarding the benefits of NightSafe Glasses, which purportedly make night driving safer by improving night vision.

DATES: Comments must be received on or before April 7, 1997.

ADDRESSES: Comments should be directed to: FTC/Office of the Secretary, Room 159, 6th St. and Pa. Ave., NW., Washington, DC 20580.

FOR FURTHER INFORMATION CONTACT: C. Steven Baker, Federal Trade Commission, Chicago Regional Office, 55 East Monroe St., Suite 1860, Chicago, IL 60603. (312) 353–8156. Karen D. Dodge, Federal Trade Commission, Chicago Regional Office, 55 East Monroe St., Suite 1860, Chicago, IL 60603. (312) 353–8156.

SUPPLEMENTARY INFORMATION: Pursuant to section 6(f) of the Federal Trade Commission Act, 38 Stat. 721, 15 U.S.C. 46, and § 2.34 of the Commission's rules of practice (16 CFR 2.34), notice is hereby given that the above-captioned consent agreement containing a consent order to cease and desist, having been filed with and accepted, subject to final approval, by the Commission, has been placed on the public record for a period of sixty (60) days. The following Analysis to Aid Public Comment describes the terms of the consent agreement, and the allegations in the accompanying complaint. An electronic copy of the full text of the consent agreement package can be obtained from the Commission Actions section of the FTC Home Page (for January 24, 1997), on the World Wide Web, at ''http://www.ftc.gov/os/actions/htm.'' A paper copy can be obtained from the FTC Public Reference Room, Room H–130, Sixth Street and Pennsylvania Avenue, NW., Washington, DC 20580, either in person or by calling (202) 326–3627. Public comment is invited. Such comments or views will be considered by the Commission and will be available for inspection and copying at its principal office in accordance with § 4.9(b)(6)(ii) of the Commission's rules of practice (16 CFR 4.9(b)(6)(ii)).

Analysis of the Proposed Consent Order to Aid Public Comment

The Federal Trade Commission has accepted an agreement to a proposed consent order from Nationwide Syndications, Inc., a corporation, and Thomas W. Karon, individually and as an officer of Nationwide Syndications, Inc.

The proposed consent order has been placed on the public record for sixty (60) days for receipt of comments by interested persons. Comments received during this period will become part of the public record. After sixty (60) days, the Commission will again review the agreement and the comments received and will decide whether it should withdraw from the agreement and take other appropriate action, or make final the proposed order contained in the agreement.

This matter concerns the proposed respondents' advertisements for NightSafe Glasses. The Commission's proposed complaint alleges that the advertisements expressly or impliedly claim that NightSafe Glasses will make night driving safer, improve night vision, and that laboratory tests prove that NightSafe Glasses improve night vision. These claims are alleged to violate section 5 of the Federal Trade Commission Act, 15 U.S.C. 45, because they are false and the proposed respondents did not possess adequate substantiation for the claims at the time they were made.

Part I of the proposed consent order prohibits the proposed respondents from representing, directly or by implication, that NightSafe Glasses or any substantially similar product, makes night driving safe or safer or improves night vision. Part II of the proposed order prohibits proposed respondents from representing, directly or by implication, the efficacy, performance, safety, or benefits of NightSafe Glasses or any substantially similar product, unless such representation is true and, at the time of making such representation, respondents possess and rely upon competent and reliable scientific evidence. Part III of the proposed order prohibits the proposed respondents from representing, directly or by implication, the existence, contents, validity, results, conclusions, or interpretations of any test or study. Part IV of the proposed order prohibits the proposed respondents from using the name ''NightSafe,'' or any other name, in a manner that represents, directly or by implication, that such product makes night driving safe or safer. Part V of the proposed order requires the proposed respondents to pay $125,000 for consumer redress. Part VI of the proposed order requires the respondents to provide to the Commission the names and addresses of all of the purchasers of NightSafe Glasses whose names and addresses are in the possession of or can reasonably be obtained from the agents involved in fulfilling orders on behalf of Nationwide Syndications, Inc., and permits the Commission to provide the purchasers of NightSafe Glasses with safety information contained in an appendix to the proposed order.

The remaining parts of the consent order require proposed respondents to maintain all materials relied upon in disseminating any representation covered by the proposed consent order, to deliver a copy of the proposed order to all current and future officers, agents, representatives, and employees who are engaged in the preparation or placement of advertisements, promotional materials, product labels or other such sales materials covered by the proposed consent order, to notify the Commission of any changes in the structure of the proposed corporate respondents or the employment of the proposed individual respondent, for each proposed respondent to file a written report with the Commission setting forth in detail how it complied with the order, and for the order to terminate twenty years from the date of its issuance, absent the filing of a complaint or consent decree alleging that the order has been violated.

The purpose of this analysis is to facilitate public comment of the proposed order. It is not intended to constitute an official interpretation of the agreement and proposed order or to modify in any way their terms.

Donald S. Clark,
Secretary.

[FR Doc. 97–2811 Filed 2–4–97; 8:45 am]
BILLING CODE 6750–01–P

[File No. 971–0024]

Tenet Healthcare Corp.; Analysis to Aid Public Comment

AGENCY: Federal Trade Commission.

ACTION: Proposed consent agreement.

SUMMARY: In settlement of alleged violations of federal law prohibiting unfair or deceptive acts or practices and unfair methods of competition, this consent agreement, accepted subject to final Commission approval, would require, among other things, the for-profit general acute care hospital chain to divest a hospital, and related assets, in San Luis Obispo County, California that it will acquire as part of its proposed acquisition of OrNda Healthcorp. The complaint accompanying the consent agreement alleges that Tenet's acquisition of OrNda would deny the benefits of free and open competition—lower prices and better quality of service—to patients, physicians, third-party payers, and other consumers of inpatient acute care hospital services in that county.

DATES: Comments must be received on or before April 7, 1997.

ADDRESSES: Comments should be directed to: FTC/Office of the Secretary, Room 159, 6th St. and Pa. Ave., NW, Washington, DC 20580.

FOR FURTHER INFORMATION CONTACT: William J. Baer, Federal Trade Commission, H–374, 6th and Pennsylvania Ave, NW, Washington, DC 20580. (202) 326–2932. Mark Whitener, Federal Trade Commission, H–374, 6th and Pennsylvania Ave, NW, Washington, DC 20580. (202) 326–2845. Robert Leibenluft, Federal Trade Commission, S–3115, 6th and Pennsylvania Ave, NW, Washington, DC 20580. (202) 326–3688.

SUPPLEMENTARY INFORMATION: Pursuant to section 6(f) of the Federal Trade Commission Act, 38 Stat. 721, 15 U.S.C. 46, and § 2.34 of the Commission's rules of practice (16 CFR 2.34), notice is hereby given that the above-captioned consent agreement containing a consent order to cease and desist, having been filed with and accepted, subject to final approval, by the Commission, has been placed on the public record for a period of sixty (60) days. The following Analysis to Aid Public Comment describes the terms of the consent agreement, and the allegations in the accompanying complaint. An electronic copy of the full text of the consent agreement package can be obtained from the Commission Actions section of the FTC Home Page (for January 29, 1997), on the World Wide Web, at ''http://www.ftc.gov/os/actions/htm.'' A paper copy can be obtained from the FTC Public Reference Room, Room H–130, Sixth Street and Pennsylvania Avenue, NW, Washington, DC 20580, either in person or by calling (202) 326–3627. Public comment is invited. Such comments or views will be considered by the Commission and will be available for inspection and copying at its principal office in accordance with § 4.9(b)(6)(ii) of the Commission's rules of practice (16 CFR 4.9(b)(6)(ii)).

Analysis of Proposed Consent Order To Aid Public Comment

The Federal Trade Commission has accepted, subject to final approval, a proposed consent order from Tenet Healthcare Corp. (''Tenet''), to resolve antitrust concerns raised by Tenet's proposed acquisition of OrNda Healthcorp (''OrNda''). Tenet would be required to divest, among other things,