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Jack Jeffrey 775 782 884 2691

28 pages

Re: SB 399

Jack --

As you know, our industry, like many others, is facing a significant economic struggle.

We oppose SB 399 because it attempts to cure consumer issues which have recently been addressed by the Federal Trade Commission (FTC) after a year of public hearings and debates. The revised FTC Rule <u>became effective March 31</u>, 2003. See Attachment A.

Please note that California has a bill which has been amended to be completely consistent with the FTC Rule. See Attachment C.

Please let us know if we can answer any questions.

Anne Darr 703 448 1000 703 790 3460 (fax)

We have sent only first 5 pages of the bile - where changes are recessary

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