

Sample Advertiser
Warning Letters –
English



Office of the Director
Bureau of Consumer Protection

UNITED STATES OF AMERICA
FEDERAL TRADE COMMISSION
WASHINGTON, D.C. 20580

To: Advertiser

Re: Your Work-at-Home Ad

Date: September 27, 2006

The Federal Trade Commission (FTC) and the law enforcement partners on the attached list saw your work-at-home advertisement during a review of advertising directed to Spanish-speaking consumers. We are writing to remind you that your advertising claims must comply with federal and state law.

The FTC is the nation's consumer protection agency. The FTC Act requires that advertising, including earnings claims for work-at-home opportunities, be truthful and not misleading. In our experience, claims that consumers can earn a significant income working at home rarely can be supported. Moreover, although some work-at-home opportunities are legitimate, we have seen many work-at-home scams, particularly involving envelope stuffing, medical billing, and assembly work schemes.

The FTC and its partners have brought many law enforcement actions against work-at-home scams. For information about some of these actions, please refer to the FTC's website at http://www.ftc.gov/bcp/online/edcams/ojo/cases_work.htm.

We have not determined whether your company is in violation of the law. However, we urge you to review your practices to ensure they comply with the law. We have saved your advertisement for future reference. By sending you this notice, we do not waive the right of the FTC or of any of its partners to take law enforcement action against you based on past or future law violations.

We also strongly recommend that you review the following FTC business and consumer education materials:

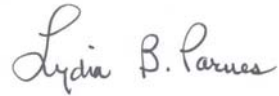
1. *Federal Trade Commission Facts for Consumers: Work-At-Home Schemes*
<http://www.ftc.gov/bcp/online/pubs/invest/homewrk.htm>;
<http://www.ftc.gov/bcp/online/spanish/invest/s-homewrk.htm> (Spanish version)
2. *FTC Consumer Alert: Take this Scheme and Stuff It: Avoiding Envelope-Stuffing Rip-Offs*
<http://www.ftc.gov/bcp/online/pubs/alerts/stuffitalrt.htm>;
<http://www.ftc.gov/bcp/online/spanish/alerts/s-stuffitalrt.htm> (Spanish version)

3. *FTC Website on Business Opportunities*
<http://www.ftc.gov/bizopps/>;
<http://www.ftc.gov/bcp/online/edcams/bizopps/espanol.html> (Spanish version)
4. *Frequently Asked Advertising Questions: A Guide for Small Business*
www.ftc.gov/bcp/online/pubs/buspubs/ad-faqs.htm

You should be aware that your advertisement may also be subject to laws enforced by state and local law enforcement agencies.

Thank you for your time and attention to this important matter.

Sincerely,

A handwritten signature in cursive script that reads "Lydia B. Parnes".

Lydia B. Parnes
Director



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TO: Advertiser

RE: Your Business Opportunity Ad

DATE: September 27, 2006

The Federal Trade Commission (FTC) and the law enforcement partners on the attached list saw your business opportunity advertisement during a review of advertising directed to Spanish-speaking consumers. We are writing to remind you that your advertising claims must comply with federal and state law.

The FTC is the nation's consumer protection agency. The FTC Act requires that claims promoting the sale of products or services, including claims that consumers can make money by buying and operating a business, be truthful and not misleading. In addition, ads that make earnings claims for certain business opportunities, such as vending machines and display racks, must disclose, as required by the FTC's Franchise & Business Opportunity Rule and many state statutes, the number and percentage of the seller's past customers who have achieved the same earnings.

The FTC and its state partners have brought numerous enforcement actions against business opportunities frauds. For information about some of these actions, please refer to the FTC's website at: <http://www.ftc.gov/opa/2005/02/bizoppflop.htm>.

We have not determined whether your company is in violation of the law. However, we urge you to review your practices to ensure that they are legal. We have saved your advertisement for future reference. By sending you this notice, we do not waive the right of the FTC or of any of its partners to take law enforcement action against you based on past or future law violations.

We also strongly recommend that you review the following FTC business and consumer education materials:

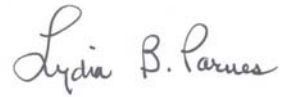
1. *FTC Website on Business Opportunities*
<http://www.ftc.gov/bizopps/>;
<http://www.ftc.gov/bcp/online/edcams/bizopps/espanol.html> (Spanish version)
2. *Frequently Asked Advertising Questions: A Guide for Small Business*
www.ftc.gov/bcp/online/pubs/buspubs/ad-faqs.htm

You should be aware that your advertisement may also be subject to laws enforced by

state and local law enforcement agencies.

Thank you for your time and attention to this important matter.

Sincerely,

A handwritten signature in cursive script that reads "Lydia B. Parnes".

Lydia B. Parnes
Director



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TO: Advertiser

RE: Health-Related Claims Made in Your Advertising

DATE: September 27, 2006

The Federal Trade Commission (FTC) and the law enforcement partners on the attached list saw your health-related advertisement during a review of advertising directed to Spanish-speaking consumers. We are writing to remind you that your advertising claims must comply with federal and state law.

The FTC is the nation's consumer protection agency. The FTC Act requires that claims made to promote the sale of products or services be truthful and not misleading. Health-related claims, such as the ones made in your advertising, must be supported by competent and reliable scientific evidence. In other words, it is unlawful to make health claims without scientific support at the time you make the claims. Furthermore, consumer testimonials also must be supported by competent and reliable scientific evidence. They are not a substitute for laboratory testing or clinical research. It is also unlawful to exaggerate the benefits of products or services you are promoting or the state of science supporting your claims.

The FTC and our partners have brought many law enforcement actions against marketers who have made false or unsupported claims in their ads for health-related products. For information about these actions, please refer to the FTC's website at <http://www.ftc.gov/bcp/conline/edcams/cureall/press.htm> and http://www.ftc.gov/bcp/conline/edcams/ojo/cases_health.htm#claims.

We have not determined whether your company is in violation of the law. However, we urge you to review your practices to ensure that they comply with the law. We have saved your advertisement for future reference. By sending you this notice, we do not waive the right of the FTC or of any of its partners to take law enforcement action against you based on past or future law violations.

We also strongly recommend that you review the following FTC business and consumer education materials:

1. *Dietary Supplements: An Advertising Guide for Industry*
www.ftc.gov/bcp/conline/pubs/buspubs/dietsupp.htm

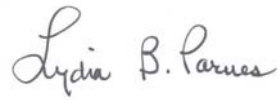
2. *Frequently Asked Advertising Questions: A Guide for Small Business*
www.ftc.gov/bcp/online/pubs/buspubs/ad-faqs.htm

3. *'Miracle' Health Claims - Add a Dose of Skepticism*
<http://www.ftc.gov/bcp/online/pubs/health/frdheal.htm>. (In Spanish, at
<http://www.ftc.gov/bcp/online/spanish/health/s-frdheal.htm>)

You should be aware that your advertisement may also be subject to laws enforced by state and local law enforcement agencies.

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Lydia B. Parnes
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To: Advertiser

RE: Credit Repair Claims Made in Your Advertising

DATE: September 27, 2006

The Federal Trade Commission (FTC) and the law enforcement partners on the attached list saw your credit repair advertisement during a review of advertising directed to Spanish-speaking consumers. We are writing to remind you that your advertising claims must comply with federal and state law.

The FTC is the nation's consumer protection agency. The FTC Act requires that claims made to promote the sale of products or services, including claims about improving consumers' credit records, be truthful and not misleading. Credit repair advertisements, products, and services may also violate the Credit Repair Organizations Act ("CROA"), which, for example, prohibits credit repair organizations from receiving payment before any promised service is "fully performed" and from making any untrue or misleading statement to any consumer with respect to any consumer's credit worthiness, credit standing, or credit capacity. Credit repair ads, products, and services may also violate the federal Telemarketing Sales Rule and applicable state statutes.

The FTC and its partners have brought numerous enforcement actions against marketers deceptively advertising credit repair products and services, including those specifically targeting Hispanic consumers. For information about some of these actions, please refer to the FTC's website at <http://www.ftc.gov/opa/2006/02/badcreditbgone.htm> and http://www.ftc.gov/bcp/online/edcams/ojo/cases_finance.htm.

We have not determined whether your company is in violation of the law. However, we urge you to review your practices to ensure that they are legal. We have saved your advertisement for future reference. By sending you this notice, we do not waive the right of the FTC or of any of its partners to take law enforcement action against you based on past or future law violations.

We also strongly recommend that you review the following FTC business and consumer education materials:

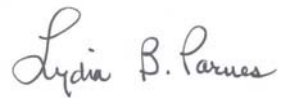
1. *FTC's Website on Credit*
<http://www.ftc.gov/credit/>;
<http://www.ftc.gov/bcp/online/edcams/credit/espanol.htm> (Spanish version)

2. *Statutes and Rules on Credit Repair*
<http://www.ftc.gov/ro/chro/lawenforce.htm>
3. *Frequently Asked Advertising Questions: A Guide for Small Business*
www.ftc.gov/bcp/conline/pubs/buspubs/ad-faqs.htm

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TO: Advertiser

RE: Weight Loss Claims Made in Your Advertising

DATE: September 27, 2006

The Federal Trade Commission (FTC) and the law enforcement partners on the attached list saw your weight loss advertisement during a review of advertising directed to Spanish-speaking consumers. We are writing to remind you that your advertising claims must comply with federal and state law.

The FTC is the nation's consumer protection agency. The FTC Act requires that claims made to promote the sale of products or services be truthful and not misleading. Weight loss claims, such as the ones made in your advertising, must be supported by competent and reliable scientific evidence. In other words, it is unlawful to make weight loss claims without scientific support at the time you make the claims. Furthermore, consumer testimonials also must be supported by competent and reliable scientific evidence. They are not a substitute for laboratory testing or clinical research. It is also unlawful to exaggerate the benefits of products or services you are promoting or the state of science supporting your claims.

The FTC and its partners have brought many law enforcement actions against marketers who have made false or unsupported claims in their ads for weight loss products or services. For information about some of these actions, please refer to the FTC's website at http://www.ftc.gov/bcp/online/edcams/ojo/cases_health.htm.

The FTC considers the following weight loss claims to be false:

- A product causes weight loss of two pounds or more a week for a month or more without dieting or exercise;
- A product causes substantial weight loss, no matter what or how much the consumer eats;
- A product causes permanent weight loss (even when the consumer stops using the product);
- A product blocks the absorption of fat or calories to enable consumers to lose substantial weight;

- A product safely enables consumers to lose more than three pounds per week for more than four weeks;
- A product causes substantial weight loss for all users; and
- A product causes substantial weight loss by wearing it on the body or rubbing it into the skin.

We have not determined whether your company is in violation of the law. However, we urge you to review your practices to ensure that they comply with the law. We have saved your advertisement for future reference. By sending you this notice, we do not waive the right of the FTC or of any of its partners to take law enforcement action against you based on past or future law violations.

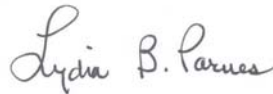
We also strongly recommend that you review the following FTC business and consumer education materials:

1. *Dietary Supplements: An Advertising Guide for Industry*
www.ftc.gov/opa/1998/9811/dietary.htm and
www.ftc.gov/bcp/online/pubs/buspubs/dietsupp.htm
2. *Frequently Asked Advertising Questions: A Guide for Small Business*
www.ftc.gov/bcp/online/pubs/buspubs/ad-faqs.htm
3. *Red Flag Bogus Weight Loss Claims: A Reference Guide for Media on Bogus Weight Loss Claim Detection*
<http://www.ftc.gov/redflag/>. (In Spanish, at
<http://www.ftc.gov/bcp/online/spanish/buspubs/s-redflag.htm>.)

You should be aware that your advertisement may also be subject to laws enforced by state and local law enforcement agencies.

Thank you for your time and attention to this important matter.

Sincerely,



Lydia B. Parnes
Director