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S10 #: S10-170821-022	DOT/I #:	RMP #:
<b>Subject: S10 APPROPRIATE HANDLING - COPY OF LETTER TO GENERAL MOTORS CHIEF EXECUTIVE OFFICER MARY BARA AND CHIEF OPERATING OFFICER DANIEL L. AMMANN REQUESTING TO SELL BACK HER 2010 HONDA CIVIC TO THE COMPANY TO ANALYZE</b>		
Ack Date:	Ack By:	Signed For:
Sign Office: AA FOR ENFORCEMENT	Signature: AS APPROPRIATE	
Cleared Date:	Cleared By:	Cleared For:
File Loc:	XREF File:	<b>Closed Date: 8/22/2017</b>
Added By: TMAPP x62870	Modified By: TAMMY.MAPP	
Most Recent Comment:		

EXECUTIVE SECRETARIAT  
RECEIVED NHTSA  
2017 AUG 22 P 4: 31

**Author:**



EDINA, MN  
Tel: Fax: E-mail:

AUG 23 2017

Assigned To	Task	Asgn Date	Deadline	Returned Date
NEF-010	APPROPRIATE	8/22/2017		8/22/2017

RR  
8-23-17  
LD

Edina, MN

Aug. 14, 2017

Ms. Mary Bara  
CEO General Motors  
General Motors Company  
300 Renaissance Center  
Detroit, Michigan 48265

Mr. Daniel L. Ammann  
COO General Motors  
General Motors Company  
300 Renaissance Center  
Detroit, Michigan 48265

EXECUTIVE SECRETARIAT  
RECEIVED-HHTISA  
2011 AUG 22 P 4: 21

Dear Ms. Bara and Mr. Ammann,

From perhaps the most narrow perspective, this letter concerns an unsafe competitive vehicle: a 2010 Honda Civic and a win win proposition to help a past and future customer and beef up your competitive product knowledge. From a broader perspective, I believe you will find this letter and the ensuing documents worthy of your time from the perspective of the typical American consumer and the "socio-economic" environment within which we operate and the collective "consumer experience" associated with car ownership today.

That being said, I am in need of money and would like to sell my 2010 Honda Civic, which has approx.. 56,600 miles and Kelley Blue Book of approx.. \$5600-\$6000. It is a little banged up from parking fender benders in Los Angeles- and now other things- as described in the enclosed document: Dashboard cracking after having airbags replaced, blindspot on left side of windshield due to placement due to side airbag, inappropriate types of plastic used throughout vehicle, mileage issue- somewhat corrected, due to stuck part. For each of the above listed issues, it is most probable that this particular vehicle is not unique, and some of the issues may transcend models within the Honda line.

Competitive intelligence and analyzing defective competitive products can and does really help companies build safer products themselves. As such, I am willing to sell you this vehicle- I do have a clean CA title now- for a reasonable price- say \$500 under book value. I do not feel comfortable selling this car on the open market due to its condition and the hazards of selling a car and I at this point in time, my insurance is so high such, with my physical health and nature of my work, a car is not an immediate necessity.

In addition, I believe this automobile can do the most good and is of the most value to your organization. Learning from systematic competitive defectives is a good source of knowledge for a multitude of reasons, including the betterment of the industry.

This is how assets go these days for many of us, even educated hard working Americans.

For personal reasons, in 2010 I traded in an Oldsmobile Intrigue for this new 2010 Honda Civic- a car which may be inherently faulty by design as well as other issues. The Intrigue was purchased by my great uncle when he turned [redacted] on his birthday, and I came into its possession after he died. The decision to trade in the Intrigue was made 1 year or so after I had purchased a used car (2005 Toyota Camry ) from a Mpls dealer- now in prison, who sold me a car and many many others cars without a title. I think I was the last/only person to get my money back and it took me untold hours to try to figure out what was going on- three days after I got my money back, the State Patrol raided the owners home and businesses.

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ES17-002629

Purchasing a car has in many ways always been a nightmare in the U.S. for many of us, but that being said, the product itself most typically has/had integrity. Some families even put their names on their products.

As business leaders that seem genuinely concerned about more than just return to shareholders- (a top definition now on many search engines)- it is my hope that you will use this information, your credibility and your voices for the good of the people of GM, its customers, its channel partners, its suppliers- our Nation, its people, and all human kind.

Safety is a priority in your industry- sadly, in the industry that refers to itself as "health", care and safety need not be present in the U.S. anymore. This, in fact, is killing the American economy and its people. I know this to be true. I am an Ability Survivor. I am writing to you as a fellow American concerned about the state of our nation- and its infrastructure and security- broadly and appropriately designed to include government "inspection" agencies and capabilities such as: the FDA, the SEC, HHS, the Federal Reserve, and CPSP, and the DOT.

I don't just think- I know and can and have substantiated that the alignment of our nation and its infrastructure and many "disruptive" and predatory publicly held companies is way off and in many cases, in need of more than a tune up or brake job. This is also widely known by both our allies and or adversaries and common knowledge among the American people- the factual evidence is, however, often hidden and the people have been worn down by having arrogant leaders force decisions from their ignorance on the American people, who are left contend with the ramifications selectively and on a daily basis. No easy task.

I will let you know to, that I am a highly trained and published statistician, and I trained market researcher and analyst. I am very good and very experienced at what I do.

In the tech industry, in about 2005 the notion of "consumer experience" came into play and I found it very helpful as I was hired by a hard drive component manufacturer to develop a thorough understanding of the Consumer Electronics industry at that time- prior to Facebook- and Google's questionable practice of mining consumer data- this whole abuse of privacy violates every ethic of consumer market research. In addition, the tech industry also uses an "eco system" approach to understand the limitations/bottlenecks of its production capabilities, innovation limitations, and costs. There is an excellent article on the Eco System of the Ipad, published out of the University of MN- that I think you will find an interesting read.

The consumer experience encourages manufacturers to think of all of the touch points their product encounters in order for the consumer to operate and use it successfully.

You will find the enclosed documents a prescient view of the automobile ownership in America for a lower price point car owner. It will astound you and educate you.

I am also 1986 Graduate of the University of MN/Carlson School of Management with an MBA in Market Research- I was basically one of the first "quants"- and I have chosen to pursue a career as a market analyst for basic manufacturers in the U.S., and as such, I am a seasoned expert on U.S. Dept. of Commerce data, Census data, county business patterns, Census of manufacturers, housing data,... classical research and analysis, "rocket science"- aka simulation, linear equations,... and a published statistician- MANOVA, ANOVA, Design of Experiment.

In my day, a typical starting salary for someone with my qualifications was about \$33,000- and the stock market had either just hit 1,000 or 2,000 for the first time. Amazing, how wages are not that much higher- maybe \$70,000- student loans a lot higher, and the stock market and wonder boy company market valuations... At the time, most public organizations grew internally, most industries were competitive- from which the consumer benefitted, acquisitions in many cases failed, due to "corporate culture"- they were actually looking for synergy, trade was reasonably fair, dumping was prosecuted, as was bribery, presenting false statistics in advertising was a very costly mistake (large fines)- and anti-trust laws were abided by and

enforced. Quality was important- and bookkeeping GAAP mattered, and auditors audited and signed annual reports.

There were no quants on Wall Street at that time- as a matter of fact, it was airlines- who used quants to maximize revenue with variable pricing schemes and times of reservation and a very despicable."catalog" retailer that offered very high price consumer items and very flexible credit-that used quants to calculate the maximum level of credit to be extended to individuals without them defaulting. This was when retailers extended credit themselves. Like I said- very despicable. I remember thinking to myself, I didn't learn all that I learned to do that... Today, what is done in the name of "investing" and "treating illness" makes this catalog retailer seem tame. That being said, interest rates that consumer have to pay are beyond reason- up to 30% and no tax deductions, and yet no possibility of savings account interest, and I won't discuss the "housing market"- which I studied extensively 2007-2012.

One of the problems is, Congress is basically math illiterate, like most of American Society, and well, out of touch with the experiences of the majority of the American people- and of course, with "personalization" whereby databases allow individuals to be profiled and singled out for "special" treatment, well, it is a real minefield. Fake news is a gross oversimplification. Then of course, there is the notion that deal making, pork, appeasing special interest, taking money from lobbyists, and a spirit of entitlement among "Professional Politicians" has become the norm- no matter how selfish it is. [REDACTED] years old! [REDACTED] yet they keep the plum jobs, do not train or mentor anyone and no longer understand nor manifest the American values of George Washington, Abraham Lincoln, or Benjamin Franklin- or perhaps you and me- that is to say, those that are not on the public dime that actually work to do something useful for others and are held accountable.

In the world/universe of transportation for example, we have NASAs in recent history having sold off assets so the "rock stars" and others in the tech industry can pursue their high school dreams of going into space (as poorly reported on 60 minutes) as they pursue all kinds of international endeavors and new business models- sans the need for real bookkeeping or even a college education, whereby we have Tesla with a market cap greater than yours and/or Fords, yet the level of true productivity and assets, and profitability is not reflective of a going concern.

I was with a very small company in 1995 that chose to go public before it was profitable. The first annual shareholders meeting was not pleasant- real people attended and they were legitimately angry and disappointed. I left by choice shortly thereafter.

Call me old school but when a company collects \$1000 in deposits from 400,000 "customers" to buy a car that has yet to reach production status (\$40,000,000) and margins no longer matter- nor are drivers or perhaps even people going to be necessary in the future for some "social media" businesses- and no intellect other than an algorithm or index is necessary for "trading" on the stock market... product quality, safety, executive qualifications and capabilities, product and process integrity and for that matter a nation might go the wayward, were it not for the Grace of God and the American people and their knowledge that we are One nation under God as many of us strive to live the notion that brotherhood trumps opportunity.

I speak for the vast majority of Americans when I say that Truth matters- and we don't like secrets. We don't want the government or industry for that matter to solve our problems, we want a fair playing ground, honesty, and standards and TERM LIMITS and NO MORE SPECIAL INTEREST MONEY. We want and need the anti-trust legislation of the early 1900s enforced and interpreted properly reflective of when it was written. We want our ROCK STARS to at least play music and do all of the work that industry entails. We want companies to bill properly and be subject to fines and imprisonment when they chose not to in a systematic self-serving way.

As true leaders in very important industries to Americans and the American economy, I trust you agree that the new definition of CEO-as maximizing shareholder revenue- is not just myopic but blatantly false and shortsighted.

As such, I think you will find the enclosed documents worth your time, from a substitute product/consumer environment point of view, whereby consumers and even corporations are limited/constrained financially and have to make choices. So, if the say "fraud, waste, dangers" of health care take an every growing part of the consumer pocketbook, well, the capacity to buy a new car is constrained, and if people are killed or their organs damaged, they cannot drive and may not need cars...

As bad as tech is big pharma which is tech is now migrating too is worse. BMY has a market cap almost twice of GMs and yet its products are inherently known to be organ damaging purchased Japanese Compounds that cost our nation its people and its money. It is run by Italian executives who sell their shares on a regular basis and may not be welcome back in Italy- and belong in prison for crimes against humanity.

Although God is infinite and omnipotent and his resources are abundant, the Unite States has an ever shrinking global wallet and fewer assets than it may realize- and the economy is not in good shape, the auto industry recovery in large part was due to fiscal policy whereby contractors could write off SUVs and trucks and now we are so over stimulated, we are in fact impotent.

Job reports aside- mind you I am a researcher, and you and I know that the President and the Government do not create jobs. Creating a job is hard work. Stimulating sectors of the economy isn't really work and doesn't really work. Building a safe car and assuring safe distribution and care thereof is hard work. Being a natural born citizen in American Citizen with a true understanding of her culture and historic values in today's society is very hard work- and I appreciate the efforts of you and your employees.

I don't tweet, I don't believe in social media, and I don't waste people's time. I do need and want to get sell my car- and I do believe you could put it to good safe use. It is a legitimate offer and I hope you will consider it and respond to me in kind by September 1, 2017.

Unlike the WSJ, I am aware that Volvo is no longer a Swedish Company- it is Chinese. I actually met the Chief Engineer of Volvo while in Los Angeles in September of 2016- I recommended a good place for him and his team to have a burger, while staying a hotel- and they in fact did, and he told me he now lives in Shanghai China. He is/was from the Swedish speaking/heritage part of Finland.

While my Honda was made in USA- my next car, if there is one God willing, will be made by a U.S. automobile manufacturer and made in the U.S.A.

If baseball can clean itself up, well our government ought to be able to do the same, it will however, need new people- people fluent in our traditions and culture, with a strong sense of right and wrong, law abiding and God fearing.

We are land of the Free and the home of the Brave. We are the people that brought the world baseball, apple pie, and Chevrolet, well apple pie may be up for debate- but we are a culture and a people and a light/beacon on the hill- May we never, individually or collectively forget that.

Merci.

Cc: Mr. Warren Buffett, Vice President Michael Pence, DOT Sec. Elaine Chao, Mr. McNabb- Vanguard, Pres. Trump, Gov. Jerry Brown, Mr. Carl Icahn, Father John Riccardo, US Dept of Commerce Sec. Wilbur Ross, Sec. of Defense James "Mad Dog" Mattis

S10-170821-022



U.S. Department of Justice

Antitrust Division

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*RFK Main Justice Building*

*950 Pennsylvania Avenue, N.W.  
Washington, DC 20530-0001*

May 31, 2017

[REDACTED]  
Los Angeles, CA [REDACTED]

Re: Your Complaint with the Federal Trade Commission

Dear [REDACTED]

This letter is to confirm that we received a referral from the FTC where you expressed concern regarding AT&T's proposed acquisition of Time Warner. As a matter of policy, DOJ does not confirm or deny whether a matter is under investigation and we are unable to give any information regarding investigations until it has been released to the public. Division press releases are available on our website, <http://www.justice.gov/atr>. In addition, the Division provides several news feeds that enable you to receive automatic notification of new information on our website. Please see <http://www.justice.gov/atr/news-feeds> for more information.

We appreciate your interest in the enforcement of federal antitrust laws, and hope your concerns with AT&T's billing practices are resolved.

Sincerely,

Citizen Complaint Center  
Antitrust Division  
Department of Justice

S10-170821-022



UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549-0213

Office of  
Investor Education  
and Advocacy

Tel: 1-800-732-0330  
Fax: (202) 772-9293  
[www.sec.gov](http://www.sec.gov)

May 17, 2017

[REDACTED]  
Los Angeles, CA [REDACTED]

Re: ES155361/HO::~00614894::~HO

Dear Ms. Lein:

Thank you for sending a courtesy copy of your March 24, 2017 letter to AT&T Inc. to the U.S. Securities and Exchange Commission (SEC). Your correspondence has been forwarded to the Office of Investor Education and Advocacy (OIEA) for response.

We appreciate you informing us of your concerns regarding AT&T Inc. OIEA processes many comments from individual investors and others. We keep records of the correspondence we receive in a searchable database that SEC staff may make use of in inspections, examinations, and investigations. In addition, some of the correspondence we receive is referred to other SEC offices and divisions for their review. If they have any questions or wish to respond directly to your comments, they will contact you.

Thank you for communicating your views. If you have any questions, please contact Rinell Randolph, an OIEA staff member, at 202-551-6321.

Sincerely,

Don L. Evans  
Branch Chief

S10-170821-022



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

Office of the Secretary

[REDACTED]  
Los Angeles, CA [REDACTED]

RE: AT&T customer service and billing issues

Dear [REDACTED]

Thank you for your letter concerning a number of customer service and billing issues you have experienced with AT&T. You wrote of your concerns directly to AT&T executives, as well as the Federal Communications Commission, copying your most recent correspondence to Vice President Michael Pence, the Federal Bureau of Investigation, the U.S. Securities and Exchange Commission, and others. You also wrote concerning the proposed merger with Time Warner, and of the need to enforce current laws vigorously to protect consumers and break up companies exercising monopoly power.

As you may know, the Commission has been directed by Congress to act in the interest of all consumers to prevent deceptive or unfair acts or practices, pursuant to the Federal Trade Commission Act, 15 U.S.C. §§ 41-58. Under the FTC Act, a practice is *deceptive* if it is likely to mislead reasonable consumers and affect their purchasing decisions.<sup>1</sup> A practice is *unfair* if it causes or is likely to cause substantial consumer injury which consumers cannot reasonably avoid, and which is not outweighed by benefits to consumers or competition.<sup>2</sup>

The Commission also enforces two federal laws -- the Fair Debt Collection Practices Act and the Fair Credit Reporting Act -- which may apply to the problems at issue. The Fair Debt Collection Practices Act ("FDCPA") prohibits unfair, deceptive and abusive debt collection practices by third-party debt collectors and collection agencies. The FDCPA also gives consumers certain rights when a debt collector contacts them. The Act, however, generally does not cover either the collection of commercial debts or the collection activities of the party to whom the consumer allegedly owes the debt (the creditor), so long as the creditor is collecting in its own name. The Act applies only to third-party debt collectors collecting consumer debts.

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<sup>1</sup> See, e.g., *FTC v. Stefanchik*, 559 F.3d 924, 928 (9th Cir. 2009); *In the Matter of Telebrands Corp.*, 140 F.T.C. 278, 290 (2005), *aff'd*, 457 F.3d 354 (4th Cir. 2006); see also Federal Trade Commission Policy Statement on Deception, appended to *Cliffdale Assocs., Inc.*, 103 F.T.C. 110, 174-83 (1984).

<sup>2</sup> 15 U.S.C. § 45(n); see also Federal Trade Commission Policy Statement on Unfairness, appended to *Int'l. Harvester Co.*, 104 F.T.C. 949, 1070-76 (1984).

Congress enacted the FDCPA in 1977 in response to mounting evidence of the use of abusive, deceptive, and unfair debt collection techniques in the marketplace. The Act prohibits such practices, including disclosing consumers' debts to most third parties without their consent; making false threats (such as threats of lawsuit or other consequences that will probably never occur); and engaging in any sort of harassment over the telephone, such as threatening violence, using profanity, or making continuous calls. The FDCPA also restricts the extent to which debt collectors may call a consumer at work, and prohibits them from making calls before 8 a.m. or after 9 p.m. In addition, the FDCPA prohibits firms from adding charges to a debt unless the consumer involved agrees to them or they are permitted by law, and prohibits debt collectors from filing suits against a consumer outside the district (1) of the consumer's residence or (2) where the contract creating the debt at issue was signed.

The FDCPA also puts additional obligations on debt collectors and gives consumers ways to protect themselves from unlawful practices. For example, within five days of first contacting the consumer, the collector must send the consumer a written notice (called a "validation notice") containing details about the amount of the debt, to whom the debt is owed, and how the consumer can dispute the debt if they so choose. Also, the FDCPA requires the collector to stop contacting the consumer if the consumer requests that in writing. This is called a "cease communication request," but it is important to understand that this does not make the debt go away.

You can find helpful materials on debt collection on our website, at <http://www.consumer.ftc.gov/topics/dealing-debt>. A consumer who believes that a debt collector has violated the FDCPA in any way may:

File a complaint with the FTC, an appropriate state or local consumer protection office, and/or the party to whom the debt was originally owed. If a complaint is filed, the circumstances of the problem should be described in detail and copies of all written materials received from the collector should be provided. Any of these parties might take independent action against the collector; and

File a private suit against the debt collector in any court for violations of the FDCPA and, if successful, recover actual damages, additional statutory damages up to \$1,000, and reasonable attorney's fees.

Please note that an FDCPA violation does not have the effect of erasing a valid debt. Also, some collection techniques, while unpleasant or distasteful, are not law violations. For example, a debt collector may:

- 1) Contact third parties solely to determine a debtor's location, so long as the collector does not disclose the existence of the debt;

2) Contact the debtor at work, if the debt collector has no reason to believe that the employer prohibits the contact; and

3) Threaten consequences of non-payment that are truthful. For example, debt collectors may threaten to sue if that will, in fact, be the result of non-payment. They also may threaten to report the debt to a credit bureau if, in fact, they intend and are legally able to do so. This can help the consumer understand the probable result of not paying.

The Commission's Bureau of Consumer Protection has responded to tens of thousands of inquiries from consumers and industry representatives concerning debt collection, and Commission staff has spoken to numerous industry groups and their counsel around the country to help educate industry on their compliance obligations. In addition, our enforcement program includes extensive contact and coordination with State law enforcement authorities.

I can assure you that the Commission will continue to maintain an active law enforcement presence in this area. From November 2015 through December 2016, the Federal Trade Commission and other law enforcement authorities around the country brought over 165 actions in the first coordinated federal-state enforcement initiative targeting deceptive and abusive debt collection practices. As an example, under a settlement with the FTC and the Illinois Attorney General, a married couple who ran a debt collection scam based in Illinois agreed to a \$6.4 million judgment, and a ban on working in any debt collection business.

The Commission, along with the Consumer Financial Protection Bureau ("CFPB"), also enforces the Fair Credit Reporting Act ("FCRA"), which is intended to promote accurate consumer reporting, and to protect the privacy of consumer report information compiled by consumer reporting agencies ("CRAs") by restricting access to it. Consumers have the right to learn the information in their reports, and to dispute that information with the responsible CRA or furnisher if they believe it is inaccurate or incomplete. They also have the right to file lawsuits in federal court for certain violations of their rights under the FCRA.

Section 609 of the FCRA, 15 U.S.C. § 1681g, gives consumers the right to access information in a CRA's files concerning them; the sources of that information (except for information acquired and used solely in preparing an investigative consumer report); and the recipients of any consumer report within the last six months (two years for employment reports). While CRAs are required to provide consumers with the nature and substance of the information in their files, they are not required to provide consumers with copies of the actual files themselves, or to permit consumers to see the files. Section 615 of the FCRA, 15 U.S.C. § 1681m, provides that such disclosure is free if a consumer requests it from a CRA within 60 days after receipt of notice of adverse action—concerning credit, insurance or employment—because of information in a consumer report from that CRA. Otherwise, the CRA may charge up to \$12 for the report. There are other exceptions allowing for a free report. For example, Section 612 of the FCRA, 15 U.S.C. § 1681j, allows consumers to get one free copy of their credit file every 12 months from each of the nationwide credit reporting agencies. You may obtain these free copies online at [www.annualcreditreport.com](http://www.annualcreditreport.com).

Section 611 of the FCRA, 15 U.S.C. § 1681i, allows a consumer to compel a CRA to reinvestigate items of information that he or she disputes as inaccurate or incomplete. Whenever a consumer disputes an item to a CRA, the CRA must reinvestigate and record the current status of the disputed item, unless it has reason to believe the dispute is frivolous or irrelevant. If the item is found to be inaccurate or can no longer be verified, the CRA must delete it. If the reinvestigation does not resolve the dispute, the consumer has the right to file a brief dispute statement. If the information is deleted—or the consumer files a dispute statement—the CRA, at the consumer's request, must give notice of the change or of the dispute statement to anyone who has received a report containing the disputed item during the previous six months (two years for employment reports). In addition, if the consumer files a dispute statement, the CRA must provide that statement—or a summary of it—to anyone subsequently receiving a consumer report containing the disputed item of information.

Section 605 of the Act, 15 U.S.C. § 1681c, prescribes the length of time that adverse information may be reported by CRAs. Generally, adverse information may be reported for only seven years. If the information concerns a bankruptcy filing, however, it may be reported for ten years. Also, if the consumer report is made in connection with a credit or life insurance transaction of \$150,000 or more—or employment at an annual salary of \$75,000 or more—there is no time limit on reporting adverse information. While this section prohibits reporting adverse information beyond the specified period, it does not prohibit a CRA from retaining adverse information in its files beyond that time, since the information may be reported in certain circumstances (such as where the amount of credit requested exceeds \$150,000).

Sections 616 and 617 of the FCRA, 15 U.S.C. §§ 1681n and 1681o, respectively, give consumers the right to sue CRAs for willful or negligent violations of the FCRA. Consumers who sue and prevail under either Section are entitled to recover any damages sustained, a reasonable attorney's fee, and the costs of the action. In addition, under Section 616, a consumer who proves that a defendant committed a willful violation may also recover whatever punitive damages the court may allow.

Section 623 of the FCRA, 15 U.S.C. § 1681s-2, establishes the responsibilities of furnishers -- entities that provide consumer data to CRAs. The law makes furnishers responsible for the accuracy of the information they report and establishes their responsibilities for reinvestigating reported information disputed by consumers.

We recognize that accurate credit reporting is extremely important to both consumers and to users of credit information, and the Commission has an active law enforcement program in the area. For example, in March 2013, the Commission approved a final order settling charges that Equifax Information Services LLC violated the Fair Credit Reporting Act and Section 5 of the Federal Trade Commission Act by improperly selling lists of millions of consumers who were late on their mortgages. The order prohibits Equifax from 1) furnishing prescreened lists to anyone that it does not have reason to believe has a permissible purpose to receive them; 2) failing to maintain reasonable procedures designed to limit the furnishing of prescreened lists to

anyone except those who have a permissible purpose to receive them; and 3) selling prescreened lists in connection with offers for debt relief products or services and mortgage assistance relief products and services, when advance fees are charged, with limited exceptions.

The Commission's Bureau of Consumer Protection has responded to tens of thousands of inquiries from consumers and industry representatives concerning the FCRA, and the staff of the Commission's Division of Privacy and Identity Protection have spoken to numerous industry groups and their counsel around the country to help educate industry on their FCRA compliance obligations.

You may find helpful materials on credit reporting on our website, at <https://www.consumer.ftc.gov/topics/credit-and-loans>. Consumers who wish to make a complaint about credit reporting practices can use the Complaint Assistant on our website at [www.ftccomplaintassistant.gov](http://www.ftccomplaintassistant.gov).

Consumers who wish to contact Equifax, Experian, or TransUnion (the three largest CRAs) directly—in order to secure corrections in their consumer reports or for other purposes—may do so by using the following addresses and telephone numbers:

Equifax  
P.O. Box 740256  
Atlanta, Georgia 30374-0241  
(800) 685-1111  
(800) 203-7843 (live contact)

Experian  
P.O. Box 4500  
Allen, Texas 75013  
(888) EXPERIAN (397-3742)  
(714) 830-7000 (live contact)

TransUnion  
P.O. Box 1000  
Chester, Pennsylvania 19022  
(800) 916-8800 (live contact)

Equifax, Experian, and TransUnion must ensure that their personnel are accessible to consumers who call these numbers, as a consequence of three Federal District Court consent decrees secured by the Commission against them. The consent decrees settled allegations that Equifax, Experian, and Trans Union had violated the FCRA by failing to maintain a toll-free telephone number at which their personnel were accessible to consumers during normal business hours.

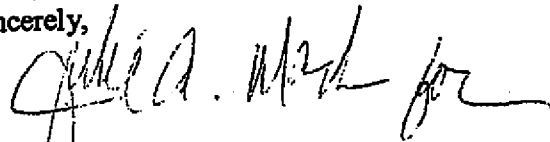
As for the proposed merger with Time Warner, the Commission and the United States Department of Justice have concurrent jurisdiction over many aspects of antitrust enforcement. In order to avoid duplication and maximize the effectiveness of federal antitrust enforcement, the Commission and the Department's Antitrust Division have developed, and for many years maintained, a liaison arrangement through which we divide responsibility for antitrust review on the basis of agency authority and expertise. Pursuant to that arrangement, we have forwarded your correspondence to the Antitrust Division's Citizen Complaint Center. You may also wish to file a complaint directly with them online starting at <https://www.justice.gov/atr/report-violations>.

We appreciate receiving your correspondence and learning of your concerns. Complaints from consumers provide valuable information that we frequently use to identify deceptive and unfair practices in the marketplace and develop law enforcement initiatives. To ensure that you want the information provided to be included in our complaint database, we request that you either file a complaint using our online complaint form—on the Commission website at [www.ftc.gov](http://www.ftc.gov)—or call 877-FTC-HELP (877-382-4357). You can also find free educational materials on a variety of topics on our website at [www.ftc.gov](http://www.ftc.gov) and [www.consumer.ftc.gov](http://www.consumer.ftc.gov).

The Commission receives a very large number of complaints. Although the agency is unable to intervene in individual disputes, our attorneys and investigators regularly review database complaints to look for law enforcement targets, evaluate the need for consumer education, and make policy recommendations. We also share those complaints with other federal, state, and local government agencies to assist them in their investigations. In determining whether a particular practice warrants enforcement or other action, the Commission may consider a number of factors, including the type of violation alleged, the nature and amount of consumer injury at issue, the number of consumers affected, and the likelihood of preventing future unlawful conduct. However, a number of statutory provisions, and the Commission Rules of Practice prevent me from discussing what actions, if any, the Commission may take in any particular situation.

We hope that the foregoing information is of assistance in addressing your concerns. Please let us know whenever we can be of service with respect to any other matter.

Sincerely,



Donald S. Clark  
Secretary of the Commission

cc: Citizen Complaint Center  
Antitrust Division  
950 Pennsylvania Ave., NW  
Room 3322  
Washington, DC 20530



U.S. Department of Justice

Antitrust Division

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*RFK Main Justice Building*

*950 Pennsylvania Avenue, N.W.  
Washington, DC 20530-0001*

May 31, 2017

[REDACTED]  
Los Angeles, CA [REDACTED]

Re: Your Complaint with the Federal Trade Commission

Dear [REDACTED]

This letter is to confirm that we received a referral from the FTC where you expressed concern regarding AT&T's proposed acquisition of Time Warner. As a matter of policy, DOJ does not confirm or deny whether a matter is under investigation and we are unable to give any information regarding investigations until it has been released to the public. Division press releases are available on our website, <http://www.justice.gov/atr>. In addition, the Division provides several news feeds that enable you to receive automatic notification of new information on our website. Please see <http://www.justice.gov/atr/news-feeds> for more information.

We appreciate your interest in the enforcement of federal antitrust laws, and hope your concerns with AT&T's billing practices are resolved.

Sincerely,

Citizen Complaint Center  
Antitrust Division  
Department of Justice

S10-170821-022



United States of America  
**FEDERAL TRADE COMMISSION**  
Washington, D.C. 20580

Consumer Response Center

January 18, 2017

[REDACTED]  
Los Angeles, CA [REDACTED]

FTC Ref. No. [REDACTED]

Dear [REDACTED]

Thank you for contacting the Federal Trade Commission (FTC) regarding the alleged deceptive and unfair practice of known killer drug Abilify and Federal Drug Administration.

The FTC has been directed by Congress to act in the interest of all consumers to prevent fraudulent, deceptive, and unfair business practices in the marketplace. Contacts from consumers and businesses are very important to our work as they are often the first indication of a problem in the marketplace, and may provide the initial evidence to begin an investigation.

While the FTC is not able to intervene in individual disputes, the information you have provided has been recorded in our secure online database which is used by thousands of civil and criminal law enforcement authorities worldwide. This database enables law enforcement agencies to identify questionable business practices that may lead to investigations and prosecutions. In addition, our attorneys and investigators regularly review the complaint database to look for law enforcement targets, evaluate the need for consumer education, and make policy recommendations. Your letter has been added to our database for that purpose.

As a consumer, you have additional alternatives for corrective action. This includes directly contacting legal assistance.

Thank you for providing information that may be used to develop or support the FTC's enforcement initiatives. You can find free educational materials on a variety of consumer topics, press releases, and other important information on our website at [www.ftc.gov](http://www.ftc.gov).

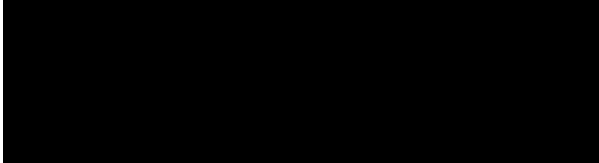
Sincerely,

Consumer Response Center

S10-170821-022

## The Supremacy of Christ Colossians 1:15-18

He is the image of the invisible God, the firstborn over all creation. For by him all things were created: things in heaven and on earth, visible and invisible, whether thrones or powers or rulers or authorities; all things were created by him and for him. He is before all things and in him all things hold together. And he is the head of the body, the church, he is the beginning and the firstborn from among the dead, so that in everything he might have the supremacy.



Edina MN



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