

# Index

**ACTUAL DAMAGES**  
    **Private Remedies** (this index)

**ADJUDICATION**  
    Unfair and deceptive practices,  
        Federal Trade Commission  
            (FTC), environmental  
            advertising, **§ 11:46**

**ADVERTISING AND  
ADVERTISEMENTS**  
    **Unfair and Deceptive Practices,**  
        **Federal Trade Commission**  
            (FTC) (this index)

**AGENCY ENFORCEMENT**  
    Generally, **§§ 7:1 to 7:31**  
    Air travel advertisements,  
        National Association of  
            Attorneys General, **§ 7:31**  
    Amount and type of restitution,  
        **§ 7:16**  
    Assurances of compliance, **§ 7:12**  
    Authority, express or implied,  
        restitution, **§ 7:14**  
    Authority of attorney general,  
        **§ 7:6**  
    Binding versus interpretive rules,  
        **§ 7:24**  
    Civil investigative standards, **§ 7:2**  
    Civil penalties, **§§ 7:17 to 7:22**  
    Compliance, voluntary assurances  
        of, **§ 7:12**  
    Criminal penalties, **§ 7:17, 7:22**  
    Criteria for determining penalties,  
        **§ 7:20**  
    Definiteness of demand, **§ 7:4**  
    Delegation of legislative power,  
        **§ 7:25**  
    Emergency rulemaking, **§ 7:27**

**AGENCY ENFORCEMENT**  
    —**Cont'd**  
    Entitlement to share in restitution,  
        **§ 7:15**  
    Federal preemption, **§ 7:30, 7:31**  
    First amendment defense, **§ 7:29**  
    First violation versus violation of  
        outstanding order, **§ 7:18**  
    Governmental enforcement  
        authority, **App 7A**  
    Hearing, respondent's right to,  
        **§ 7:7**  
    Injunctions, **§§ 7:8 to 7:11**  
    Investigative powers, **§§ 7:2 to**  
        **7:7**  
    Judicial review, **§ 7:7, 7:26**  
    Local enforcement, **§ 7:28**  
    Mootness, injunctions, **§ 7:9**  
    Multiplying penalties, **§ 7:19**  
    National Association of Attorneys  
        General, **§ 7:31**  
    Nature and extent of jurisdiction,  
        injunctions, **§ 7:11**  
    Penalties, civil and criminal,  
        **§§ 7:17 to 7:22**  
    Public interest standard, injunc-  
        tions, **§ 7:10**  
    “Reason to believe standard,”  
        **§ 7:3**  
    Relevance of information  
        requested, **§ 7:5**  
    Respondent's right to judicial  
        review, **§ 7:7**  
    Restitution, **§§ 7:13 to 7:16**  
    Substantive rulemaking power,  
        **§§ 7:23 to 7:27**

**AGENTS**  
    State acts, **§ 4:38, 4:41**

## CONSUMER PROTECTION AND THE LAW

### **AIR TRAVEL ADVERTISING**

Agency enforcement, National Association of Attorneys General, **§ 7:31**

### **APPEALS**

FTC remedies, First Amendment and commercial speech, **§§ 12:40 to 12:43**

### **APPELLATE FEES**

Private remedies, **§ 6:24**

### **ARBITRATION**

Prerequisites to statutory actions, clauses, **§ 5:22**

Private remedies, **§ 6:35**

### **ARTICLE 2 OF UCC**

Overview. **Uniform Commercial Code and Magnuson-Moss Warranty Act** (this index)

### **ASSIGNEES**

State acts, **§ 4:38, 4:42**

### **ATTORNEY FEES**

Private remedies, **§§ 6:17 to 6:27**

### **AUTHORITY**

Agency enforcement, express or implied, restitution, **§ 7:14**

### **AUTOMOBILES**

Lemon laws. **Lemon Laws** (this index)

New cars, lemon laws. **Lemon Laws** (this index)

Used cars. **Used Cars** (this index)

### **AVERAGE CONSUMER**

Unfair and deceptive practices, Federal Trade Commission (FTC), **§ 10:6**

### **BAIT AND SWITCH**

Unfair and deceptive practices Federal Trade Commission (FTC), **§ 11:36, 11:37**

### **BAIT AND SWITCH—Cont'd**

Unfair and deceptive practices  
—Cont'd  
grocery specials, unavailability, **§ 11:37**  
junk fees, **§ 11:38**  
motor vehicle pricing, **§ 11:38**  
state, advertising, **§ 3:14**

### **BANS AND DISCLOSURES**

**FTC Remedies** (this index)

### **BENEFIT OF THE BARGAIN**

Private remedies, **§ 6:4**

### **BIBLIOGRAPHY**

Lemon laws, **App 15C**  
Unfair and deceptive practices, state acts, **App 3C**

### **BROADCASTERS**

State acts, **§ 4:37**

### **BURDEN OF PROOF**

Remedies, Federal Trade Commission (FTC), corrective advertising, **§ 12:36**

### **BUSINESS LITIGATION**

State acts, **§ 4:3, 4:4**

### **CANSPAM ACT**

FTC enforcement, new frontiers, **§ 13:17**

### **CARS**

Lemon laws. **Lemon Laws** (this index)

New cars, lemon laws. **Lemon Laws** (this index)

Used cars. **Used Cars** (this index)

### **CEASE AND DESIST ORDERS**

Federal Trade Commission (FTC) remedies, **§§ 12:2 to 12:6, 12:26**

### **CELEBRITY ENDORSEMENTS**

Unfair and deceptive practices, Federal Trade Commission

## INDEX

<b>CELEBRITY ENDORSEMENTS</b>	<b>COMMONALITY</b>
—Cont'd	Private remedies, class actions, § 6:30
(FTC), § 11:23	
<b>CHILDREN'S ONLINE</b>	<b>COMMON LAW ACTIONS</b>
<b>PRIVACY</b>	Consumer contracts
FTC enforcement, new frontiers, § 13:19	acceptance of terms, § 2:9
	deception, defenses, § 2:10
	unconscionability, defenses, § 2:10
<b>CIGARETTES</b>	Culpability of seller, § 2:4
Unfair and Deceptive Practices, Federal Trade Commission (FTC) (this index)	Elements of common law fraud, § 2:2
<b>CITATIONS</b>	Innocent misrepresentation, § 2:7
Lemon laws, App 15A	Limitations, § 2:8
Motor homes, App 17A	Misrepresentation, § 2:3, 2:6, 2:7
<b>CIVIL INVESTIGATIVE</b>	Negligent misrepresentation, § 2:6
<b>STANDARDS</b>	Non-disclosure, misrepresentation by, § 2:3
Agency enforcement, § 7:2	Puffery, § 2:5
<b>CIVIL PENALTIES</b>	Reliance, justifiable of buyer, § 2:5
Agency enforcement, §§ 7:17 to 7:22	Remedies, § 2:8
FTC remedies, §§ 12:25 to 12:31	Scienter, § 2:4
<b>CLASS ACTIONS</b>	State of mind of seller, § 2:4
Private remedies, §§ 6:28 to 6:35	
<b>CLIMATE CHANGE AND</b>	<b>COMPARATIVE ADVERTISING</b>
<b>ENERGY ISSUES</b>	Unfair and deceptive practices, Federal Trade Commission (FTC), §§ 11:28 to 11:30
Unfair and deceptive practices, Federal Trade Commission (FTC), § 11:47	
<b>COERCION</b>	<b>COMPENSATORY DAMAGES</b>
Unfair and deceptive practices, Federal Trade Commission (FTC), §§ 9:8 to 9:11	Private remedies, §§ 6:3 to 6:7
Unfair and deceptive practices, state, § 3:19	
<b>COMMISSION DISCRETION</b>	<b>COMPLIANCE</b>
Unfair and deceptive practices, Federal Trade Commission (FTC), § 9:2	Agency enforcement, voluntary assurances, § 7:12
	<b>CONSENT ORDER</b>
	FTC remedies, § 12:24
	<b>CONSEQUENTIAL DAMAGES</b>
	Private remedies, § 6:7
	<b>CONSUMER CONTRACTS</b>
	Acceptance of terms, § 2:9
	Deception, defenses, § 2:10

## CONSUMER PROTECTION AND THE LAW

### CONSUMER CONTRACTS

#### —Cont'd

Unconscionability, defenses,  
§ 2:10

### CONSUMER FINANCIAL PROTECTION BUREAU (CFPB)

Jurisdiction, § 8:11

### CONSUMER PRODUCT WARRANTIES

Generally, § 1:6

**Homes** (this index)

Mobile homes. **Mobile Homes** (this index)

New cars, lemon laws. **Lemon Laws** (this index)

**Uniform Commercial Code and Magnuson-Moss Warranty Act** (this index)

Used cars. **Used Cars** (this index)

### CONSUMER REDRESS

Early Commission efforts, § 12:20

FTC remedies, §§ 12:19 to 12:24

Individual liability, § 12:23

Presentation of issues, § 12:19

Section 5 consent order, § 12:24

Section 13(b), § 12:22

Section 19, § 12:21

### CONSUMER TESTIMONIALS

Reviews

Unfair and deceptive practices, Federal Trade Commission (FTC), § 11:24

### CONTRACT CLAUSES

Prerequisites to statutory actions, §§ 5:21 to 5:23

Unfair and deceptive practices, Federal Trade Commission (FTC), §§ 9:17 to 9:20

### CONTRACT DISPUTES

Prerequisites to statutory actions, not in the public interest, § 5:6

### CORPORATE OFFICERS

State acts, § 4:38, 4:39

### CORRECTIVE ADVERTISING

FTC remedies, §§ 12:32 to 12:37

### COURT COSTS

Private remedies, §§ 6:17 to 6:27

### CREDIT

State acts, § 4:22, 4:23

### CRIMINAL PENALTIES

Agency enforcement, § 7:17, 7:22

### CULPABILITY OF SELLER

Common law actions, § 2:4

### CURE CLAIMS

Unfair and deceptive practices, Federal Trade Commission (FTC), advertising substantiation, § 11:7

### DAMAGES

Private remedies, § 6:16

**Private Remedies** (this index)

### DEBT COLLECTION

State acts, § 4:24, 4:25

### DECEPTIVE EARNINGS CLAIMS

Internet economy, FTC enforcement, new frontiers, 13:16

### DECEPTIVE PRACTICES

Deceptive earnings claims. **Deceptive earnings claims** (this index)

Deceptive pricing. **Deceptive pricing** (this index)

FTC law violations. **Unfair and Deceptive Practices, Federal Trade Commission (FTC)** (this index)

State law violations. **Unfair and Deceptive Practices, State** (this index)

## INDEX

**DECEPTIVE PRICING**  
Conclusion, unfair and deceptive practices, Federal Trade Commission (FTC), §§ **11:39**

**DEFECTS AND DEFECTIVE PRODUCTS**  
Unfair and deceptive practices, state, § **3:21**

**DEFENSES**  
Unfair and deceptive practices, Federal Trade Commission (FTC), puffing, § **10:7**

**DIETARY SUPPLEMENTS**  
Unfair and deceptive practices, Federal Trade Commission (FTC), advertising substantiation, deceptive practices  
Standards for over-the-counter drugs, § **11:7**

**DISCLOSURES**  
**FTC Remedies** (this index)  
Unfair and deceptive practices, duty to disclose standard, § **3:11**  
**Uniform Commercial Code and Magnuson-Moss Warranty Act** (this index)

**DISCOUNTS**  
**Unfair and Deceptive Practices, Federal Trade Commission (FTC)** (this index)

**DISSENTING OPINION**  
FTC remedies, no private right of action, § **12:47**

**DO-NOT-CALL REGISTRY**  
FTC enforcement, new frontiers, § **13:6**

**DO NOT CALL RULE**  
Generally, § **13:7, 13:8**

**DOUBLE MEANINGS**  
Unfair and deceptive practices, Federal Trade Commission (FTC), § **10:10, 10:13**

**DURESS**  
Unfair and deceptive practices, state, § **3:19**

**EMERGENCY RULEMAKING**  
Agency enforcement, § **7:27**

**EMOTIONAL APPEAL**  
Unfair and deceptive practices, Federal Trade Commission (FTC), § **11:19**

**EMPLOYER-EMPLOYEE RELATIONSHIP**  
State acts, § **4:14**

**ENVIRONMENTAL ADVERTISING**  
Unfair and deceptive practices, Federal Trade Commission (FTC), §§ **11:44 to 11:47**

**EVIDENCE**  
Unfair and deceptive practices, Federal Trade Commission (FTC), interpreting advertising, § **10:23, 10:24**

**EXCISION OF TRADE NAMES**  
FTC remedies, § **12:33**

**EXEMPT INDUSTRIES**  
Historical background and jurisdiction of Federal Trade Commission (FTC), §§ **8:7 to 8:10**

**EXEMPTIONS**  
State acts, **App 4A**

**EXHAUSTION OF ADMINISTRATIVE REMEDIES**  
Prerequisites to statutory actions, §§ **5:13 to 5:15**

## CONSUMER PROTECTION AND THE LAW

### EXPERT ENDORSEMENTS

Unfair and deceptive practices, Federal Trade Commission (FTC), **§ 11:26**

### EXPERT WITNESS COSTS

Private remedies, **§ 6:24**

### EXTRINSIC EVIDENCE

Unfair and deceptive practices, Federal Trade Commission (FTC), interpreting advertising, **§ 10:23, 10:24**

### FDA REGULATIONS

Unfair and deceptive practices, Federal Trade Commission (FTC), tobacco advertising, **§ 11:42**

### FEDERAL PREEMPTION

Agency enforcement, **§ 7:30, 7:31**

### FEDERAL TRADE COMMISSION (FTC) IMPROVEMENTS ACT OF 1980

FTC remedies, **§ 12:12**

### FEDERAL TRADE COMMISSION (FTC) LAW

**FTC Enforcement, New Frontiers** (this index)

**FTC Remedies** (this index)

**Historical Background and Jurisdiction of Federal Trade Commission** (this index)

**Unfair and Deceptive Practices, Federal Trade Commission** (this index)

### FEES

**Junk fees, Junk fees** (this index)

### FINANCIAL PRIVACY

Gramm-Leach-Bliley Act, FTC enforcement, new frontiers, **§ 13:20**

### FIRST AMENDMENT

Agency enforcement, defense, **§ 7:29**

### FIRST AMENDMENT AND COMMERCIAL SPEECH

FTC remedies, **§§ 12:39 to 12:43**

### FOOD AND DRUG

#### ADMINISTRATION (FDA), EXEMPTIONS

Historical background and jurisdiction of Federal Trade Commission (FTC), **§ 8:10**

### FOOD AND NUTRITION

#### CLAIMS

Unfair and deceptive practices, Federal Trade Commission (FTC), advertising substantiation, **§ 11:11**

### FOREIGN ORIGIN

Unfair and deceptive practices, Federal Trade Commission (FTC), omission of information, **§ 10:17**

### FRAUD

FTC enforcement, new frontiers, **§§ 13:2 to 13:4**

### FREE OFFERS

Unfair and deceptive practices, Federal Trade Commission (FTC), **§ 11:34**

### FRIVOLOUS SUIT

Private remedies, attorney fees and court costs, **§ 6:22**

### FTC ENFORCEMENT, NEW FRONTIERS

Generally, **§§ 13:1 to 13:24**

CANSPAM Act, **§ 13:17**

Children's online privacy, **§ 13:19**

Deceptive earnings claims, internet economy, **13:16**

Do-not-call registry, **§ 13:6**

## INDEX

**FTC ENFORCEMENT, NEW FRONTIERS—Cont’d**

- Do Not Call rule, **§ 13:7, 13:8**
- Financial privacy, Gramm-Leach-Bliley Act, **§ 13:20**
- Fraud, telemarketing, **§§ 13:2 to 13:4**
- Gramm-Leach-Bliley Act, consumer financial privacy, **§ 13:20**
- Identity theft, **§ 13:22**
- Impersonation fraud, **§ 13:21**
- International enforcement and U.S.SAFE WEB Act of 2006, **§ 13:24**
- Internet enforcement, **§ 13:14, 13:19**
- Internet-related consumer scams, **13:15**
- Mail merchandise rule, **§ 13:9**
- Misrepresentation, **§ 13:21**
- “900” number regulations, **§§ 13:10 to 13:13**
- Online information privacy, **§ 13:18**
- Online privacy, **13:19**
- Pretexting, **§ 13:21**
- Privacy
  - children’s online privacy, **§ 13:19**
  - financial privacy, Gramm-Leach-Bliley Act, **§ 13:20**
  - online information privacy, **§ 13:18**
  - online privacy, **13:19**
- Privacy framework, **§ 13:23**
- Security breach, **§ 13:22**
- Spam e-mail, **§ 13:17**
- Spyware, **§ 13:21**
- Telemarketing
  - cases, **§ 13:11**
  - Do Not Call rule, **§ 13:7, 13:8**
  - federal legislation, **§ 13:12**
  - 1991 Telephone Consumer Protection Act, **§ 13:4**

**FTC ENFORCEMENT, NEW FRONTIERS—Cont’d**

- Telemarketing—Cont’d
  - federal legislation, **§ 13:12**
  - Cont’d
    - 1994 Telemarketing Act, **§ 13:4**
    - rulemaking and enforcement cases, **§§ 13:5 to 13:9**
    - fraud, **§§ 13:2 to 13:4**
    - internet, **§ 13:9**
    - mail merchandise rule, **§ 13:9**
    - “900” number regulations, **§§ 13:10 to 13:13**
    - 1994 Telemarketing Act, FTC cases prior to, **§ 13:3**
    - rulemaking, **13:13**
    - rulemaking and enforcement cases, **§§ 13:5 to 13:9**
    - telephone order merchandise rule, **§ 13:9**
  - Telephone order merchandise rule, **§ 13:9**

**FTC REMEDIES**

  - Generally, **§§ 12:1 to 12:49**
  - Advertising, corrective, **§§ 12:32 to 12:37**
  - Appeals, First Amendment and commercial speech, **§§ 12:40 to 12:43**
  - Bans and disclosures
    - advertising, corrective, **§§ 12:32 to 12:37**
    - burden of proof, corrective advertising, **§ 12:36**
    - corrective advertising, **§§ 12:32 to 12:37**
  - excision of trade names, **§ 12:33**
  - injunctions, Section 13(b), **§ 12:38**
  - judicial approval, corrective advertising, **§ 12:35**
  - trade names, **§§ 12:32 to 12:37**

## CONSUMER PROTECTION AND THE LAW

### FTC REMEDIES—Cont'd

Bans and disclosures—Cont'd  
trends, corrective advertising,  
**§ 12:37**  
Burden of proof, corrective  
advertising, **§ 12:36**  
Cease and desist orders, **§§ 12:2  
to 12:6, 12:26**  
Civil penalties, **§§ 12:25 to 12:31**  
Conclusion, no private right of  
action, **§ 12:49**  
Consent order, **§ 12:24**  
Corrective advertising, **§§ 12:32  
to 12:37**  
Court application, cease and desist  
orders, **§ 12:4**  
Criteria for setting penalty, Sec-  
tion 5(1), **§ 12:28**  
Disclosures. Bans and disclosures,  
above  
Dissenting opinion, no private  
right of action, **§ 12:47**  
Early cases, no private right of  
action, **§ 12:45**  
Early commission efforts,  
consumer redress, **§ 12:20**  
Excision of trade names, **§ 12:33**  
Federal Trade Commission (FTC)  
Improvements Act of 1980  
and legislative veto, **§ 12:12**  
First Amendment and commercial  
speech, **§§ 12:39 to 12:43**  
Individual liability, **§ 12:23**  
Industry-wide rulemaking, **§§ 12:8  
to 12:14**  
Injunctions  
authority, generally, **§ 12:16,  
12:17**  
bans and disclosures, **§ 12:38**  
consumer redress, **§ 12:22**  
Section 13(b), **§ 12:38**  
Judicial approval, corrective  
advertising, **§ 12:35**  
Judicial review  
cease and desist orders, **§ 12:3**

### FTC REMEDIES—Cont'd

Judicial review—Cont'd  
industry-wide rulemaking,  
**§ 12:11**  
Jury trial, right to, Section 5(1),  
**§ 12:29**  
Magnuson-Moss rulemaking,  
**§ 12:10**  
Majority view, no private right of  
action, **§ 12:46**  
Multiplying violations, Section  
5(1), **§ 12:27**  
Pre-Magnuson-Moss rulemaking,  
**§ 12:9**  
Private action to enforce  
telemarketing rules, **§ 12:48**  
Private right of action, no,  
**§§ 12:44 to 12:49**  
Proceeding by case or rule, **§ 12:7**  
Product coverage, cease and desist  
orders, **§ 12:5**  
“Proper showing” for injunctions,  
**§ 12:17**  
Redress, **§§ 12:19 to 12:24**  
Rulemaking 1981-90, **§ 12:13**  
Rulemaking 1990-2021, **§ 12:14**  
Rulemaking 2021 to present,  
**§ 12:15**  
Scope of conduct prohibited, cease  
and desist orders, **§ 12:6**  
Scope of relief non-monetary  
available in Section 13(b)  
proceedings, injunctions,  
**§ 12:18**  
Section 5(1) civil penalties,  
**§§ 12:26 to 12:29**  
Section 5(m)(1)(A) rule violations,  
**§ 12:30**  
Section 5(m)(1)(B) violation of  
orders issued against third  
parties, **§ 12:31**  
Section 19 actions, consumer  
redress, **§ 12:21**  
Supreme Court cases, First  
Amendment and commercial  
speech, **§ 12:40**

## INDEX

**FTC REMEDIES—Cont'd**  
Telemarketing, no private right of action, **§ 12:48**  
Third parties, Section 5(m)(1)(B) violation of orders issued against, **§ 12:31**  
Trade names, **§§ 12:32 to 12:37**  
Trends, corrective advertising, **§ 12:37**

**GIFT CARDS**  
Unfair and deceptive practices, Federal Trade Commission (FTC), **§ 11:35**

**GOVERNMENTAL ENFORCEMENT AUTHORITY**  
Agency enforcement, **App 7A**

**GRAMM-LEACH-BLILEY ACT**  
FTC enforcement, new frontiers, consumer financial privacy, **§ 13:20**

**GROCERY SPECIALS**  
Unfair and deceptive practices, Federal Trade Commission (FTC), unavailability, bait and switch, **§ 11:37**

**GROUNDLESS SUIT**  
Private remedies, attorney fees and court costs, **§ 6:22**

**HALF-TRUTH**  
Unfair and deceptive practices, Federal Trade Commission (FTC), **§ 10:10, 10:12**

**HEALTH AND SAFETY CLAIMS**  
Unfair and deceptive practices, Federal Trade Commission (FTC), advertising substantiation, **§ 11:10**

**HEALTH RISKS**  
Unfair and deceptive practices, Federal Trade Commission

**HEALTH RISKS—Cont'd**  
(FTC), omission of information, **§ 10:18**

**HEARING**  
Agency enforcement, respondent's right, **§ 7:7**

**HISTORICAL BACKGROUND AND JURISDICTION OF FEDERAL TRADE COMMISSION (FTC)**  
Generally, **§ 1:5**  
Drugs, exemptions, **§ 8:10**  
Exempt industries, **§§ 8:7 to 8:10**  
Food and Drug Administration (FDA), exemptions, **§ 8:10**  
Insurance industry, exemptions, **§ 8:8**  
Interstate commerce requirement, **§ 8:4 et seq.**  
Jurisdiction, concurrent with Consumer Financial Protection Bureau, **§ 8:11**  
Nonprofit trade associations, exemptions, **§ 8:9**  
Public interest requirement, **§ 8:3**  
Statutory underpinnings, **§ 8:2**

**HOMES**  
Implied warranty of habitability, state- by-state listing, **App 18A**

**Mobile Homes** (this index)  
Subsequent buyers  
state-by-state listing, **App 18B**  
treatment, state-by-state listing, **App 18B**  
Treatment of subsequent buyers, state-by-state listing, **App 18B**

**IDENTITY THEFT**  
FTC enforcement, new frontiers, **§ 13:22**

**IMPERSONATION FRAUD**  
FTC enforcement, new frontiers, **§ 13:21**

## CONSUMER PROTECTION AND THE LAW

### IMPLIED WARRANTY OF HABITABILITY

State- by-state listing, **App 18A**

### INDUSTRY SELF-REGULATION

Unfair and deceptive practices,  
Federal Trade Commission  
(FTC), **§ 11:29**

### INDUSTRY-WIDE RULEMAKING

FTC remedies, **§§ 12:8 to 12:14**

### INFOMERCIALS

Unfair and deceptive practices,  
Federal Trade Commission  
(FTC), **§ 11:21**

### INJUNCTIONS

Agency enforcement, **§§ 7:8 to 7:11**

**FTC Remedies** (this index)  
Private remedies, **§ 6:9**

### INNOCENT MISREPRESENTATION

Common law actions, **§ 2:7**

### INNUENDO

Unfair and deceptive practices,  
Federal Trade Commission  
(FTC), **§ 10:10, 10:12**

### INSURANCE INDUSTRY

Historical background and jurisdiction of Federal Trade Commission (FTC), exemptions, **§ 8:8**

### INSURANCE PRACTICES

State acts, **§ 4:28, 4:29**

### INTENTIONAL VIOLATION

Private remedies, multiple damages, **§ 6:13**

### INTERNATIONAL ENFORCEMENT

FTC enforcement, U.S.SAFE WEB Act of 2006, **§ 13:24**

### INTERNET

FTC enforcement, **§ 13:9**  
Internet economy, deceptive earnings claims, **13:16**  
Internet-related consumer scams, FTC enforcement, **§ 13:15**  
Merchandise rule, **§ 13:9**  
Online consumer transactions, **§ 13:14**  
Online information privacy, **§ 13:18**  
Online privacy, **13:19**  
Unfair and deceptive practices, Federal Trade Commission (FTC), internet abuses, **§ 9:21**

### INTERNET ECONOMY

Deceptive earnings claims, FTC enforcement, new frontiers, **13:16**

### INTERSTATE COMMERCE REQUIREMENT

Historical background and jurisdiction of Federal Trade Commission (FTC), **§ 8:4 et seq.**

### INVESTIGATIVE POWERS

Agency enforcement, **§§ 7:2 to 7:7**

### INVESTMENT RISKS

Unfair and deceptive practices, Federal Trade Commission (FTC), omission of information, **§ 10:19**

### INVESTMENTS

State acts, **§ 4:26, 4:27**

### JUDICIAL REVIEW

Agency enforcement, **§ 7:7, 7:26**

### JUNK FEES

Unfair and deceptive practices, Federal Trade Commission

## INDEX

**JUNK FEES—Cont’d**  
(FTC), bait and switch,  
§ 11:38

**JURISDICTION**  
Consumer Financial Protection  
Bureau (CFPB), § 8:11  
Federal Trade Commission (FTC).  
**Historical Background and  
Jurisdiction of Federal  
Trade Commission (FTC)**  
(this index)

**LANDLORD-TENANT  
RELATIONSHIPS**  
State acts, §§ 4:16 to 4:20

**LEGAL SERVICES CLIENTS**  
Private remedies, attorneys fees  
and court costs, § 6:20

**LEMON LAWS**  
Bibliography, App 15C  
Citations, App 15A  
Provisions, App 15B

**LIMITATIONS**  
Common law actions, § 2:8

**LOCAL ENFORCEMENT**  
Agency enforcement, § 7:28

**LOTTERY CASES**  
Unfair and deceptive practices,  
Federal Trade Commission  
(FTC), § 9:9

**“MADE IN THE U.S.A.”**  
Unfair and deceptive practices,  
Federal Trade Commission  
(FTC), § 11:48

**MAGAZINES**  
State acts, § 4:37

**MAGNUSON-MOSS  
WARRANTY ACT**  
FTC remedies  
Magnuson-Moss rulemaking,  
§ 12:10

**MAGNUSON-MOSS  
WARRANTY ACT—Cont’d**  
FTC remedies—Cont’d  
pre-Magnuson-Moss rulemaking, § 12:9  
**Uniform Commercial Code and  
Magnuson-Moss Warranty  
Act** (this index)

**MAIL MERCHANDISE RULE**  
FTC enforcement, new frontiers,  
§ 13:9

**MAJORITY VIEW**  
FTC remedies, no private right of  
action, § 12:46

**MANAGEABILITY**  
Private remedies, class actions,  
§ 6:31

**MARKETING GUIDES**  
Unfair and deceptive practices,  
Federal Trade Commission  
(FTC), environmental  
advertising, § 11:45

**MATERIALITY AND  
MATERIAL INFORMATION**  
Unfair and deceptive practices,  
Federal Trade Commission  
(FTC), §§ 9:12 to 9:15; 10:7,  
10:8

**MEDICAL PROCEDURES**  
Unfair and deceptive practices,  
Federal Trade Commission  
(FTC), advertising  
substantiation, § 11:8

**MENTAL ANGUISH**  
Private remedies, § 6:5, 6:6

**MERCHANTS**  
State acts, §§ 4:5 to 4:7

**MINIMUM DAMAGES**  
Private remedies, § 6:10, 6:11

## CONSUMER PROTECTION AND THE LAW

### **MISREPRESENTATION**

Common law actions, **§ 2:3, 2:6, 2:7**  
FTC enforcement, new frontiers, **§ 13:21**

### **MOBILE HOMES**

State acts, **§§ 4:16 to 4:20**

### **MODEL ACTS**

State unfair and deceptive practices statutes, **§ 2:12**

### **MOOTNESS**

Agency enforcement, injunctions, **§ 7:9**

### **MOTOR HOMES**

Citations, **App 17A**  
Warranty laws, **App 17A, App 17B**

### **MOTOR VEHICLE PRICING**

Unfair and deceptive practices, Federal Trade Commission (FTC), bait and switch, **§ 11:38**

### **MOTOR VEHICLES**

Lemon laws. **Lemon Laws** (this index)  
Mobile homes. **Mobile Homes** (this index)  
Motor vehicle pricing. **Motor vehicle pricing** (this index)  
New cars, lemon laws. **Lemon Laws** (this index)  
Used cars. **Used Cars** (this index)

### **MULTIPLE DAMAGES**

Private remedies, **§ 6:10, 6:12 to 6:15**

### **MULTIPLYING PENALTIES**

Agency enforcement, **§ 7:19**

### **NATIONAL ASSOCIATION OF ATTORNEYS GENERAL**

Agency enforcement, **§ 7:31**

### **“NATIVE” ADVERTISEMENTS**

Unfair and deceptive practices, Federal Trade Commission (FTC), **§ 11:21**

### **NEGLIGENCE STANDARD**

Unfair and deceptive practices, state, **§ 3:11**

### **NEGLIGENT MISREPRESENTATION**

Common law actions, **§ 2:6**

### **NET IMPRESSION**

Unfair and deceptive practices, Federal Trade Commission (FTC), **§ 10:10, 10:11**

### **NEWSPAPERS**

State acts, **§ 4:37**

### **1991 TELEPHONE CONSUMER PROTECTION ACT**

Generally, **§ 13:4**

### **1994 TELEMARKETING ACT**

Generally, **§ 13:4**

### **NON-DISCLOSURE**

Common law actions, misrepresentation by, **§ 2:3**

### **NONPROFIT TRADE ASSOCIATIONS**

Historical background and jurisdiction of Federal Trade Commission (FTC), exemptions, **§ 8:9**

### **NOTICE**

Prerequisites to statutory actions, provisions, **§§ 5:2 to 5:4**

### **NUTRITION CLAIMS**

Unfair and deceptive practices, Federal Trade Commission (FTC), advertising substantiation, **§ 11:11**

## INDEX

### **OMISSION OF INFORMATION AND MATERIAL FACTS**

Unfair and deceptive practices  
Federal Trade Commission  
(FTC), §§ 10:14 to 10:20  
state, §§ 3:8 to 3:11

### **ONLINE INFORMATION PRIVACY**

FTC enforcement, § 13:18

### **ONLINE PRIVACY**

FTC enforcement, 13:19

### **ORGANIZATIONAL ENDORSEMENTS**

Unfair and deceptive practices,  
Federal Trade Commission  
(FTC), § 11:26

### **OUT-OF-STATE SELLERS**

State acts, § 4:38

### **OUT-OF-STATE SELLERS OR CUSTOMERS**

State acts, § 4:43

### **OVER-THE-COUNTER DRUGS**

Standards  
Unfair and deceptive practices,  
Federal Trade Commission  
(FTC), advertising  
substantiation, § 11:7

### **PENALTIES**

Agency enforcement, civil and  
criminal, §§ 7:17 to 7:22

### **PERFORMANCE CLAIMS**

Unfair and deceptive practices,  
Federal Trade Commission  
(FTC), advertising  
substantiation, § 11:13

### **PHYSICAL INJURIES**

State acts, § 4:13

### **PHYSICAL PAIN AND SUFFERING**

Private remedies, § 6:6

### **PICTORIAL MISREPRESENTATIONS**

Unfair and deceptive practices,  
Federal Trade Commission  
(FTC), § 11:17

### **POLICY STATEMENT**

Unfair and deceptive practices,  
Federal Trade Commission  
(FTC), §§ 9:5 to 9:7  
advertising substantiation, App  
11A  
deception, App 10A  
unfairness, App 9A

### **POLITICAL ACTIVITIES**

State acts, § 4:10

### **PREREQUISITES TO CLASS ACTIONS**

Private remedies, §§ 6:29 to 6:31

### **PREREQUISITES TO STATUTORY ACTIONS**

Generally, §§ 5:1 to 5:23  
Adequate notice, § 5:3  
Arbitration clauses, § 5:22  
Ascertainable loss found, § 5:10  
Ascertainable loss not found,  
§ 5:10  
Ascertainable loss to plaintiff,  
§ 5:9, 5:10  
Contract clauses, 5:20, § 5:21  
Contract disputes not in the public  
interest, § 5:6  
Exhaustion of administrative rem-  
edies, §§ 5:13 to 5:15  
Notice provisions, §§ 5:2 to 5:4  
Private actions, App 5A  
Public interest requirement, §§ 5:5  
to 5:8  
Repetition, potential for, § 5:8  
Retroactivity, §§ 5:16 to 5:20  
Statute of limitations, §§ 5:16 to  
5:20  
Statutory notice, § 5:4  
Timing issues, §§ 5:16 to 5:20

## CONSUMER PROTECTION AND THE LAW

**PREREQUISITES TO STATUTORY ACTIONS —Cont'd**  
Tolling of limitations period, **§ 5:18**  
Violations of other statutes or regulations, **§ 5:7**  
Waiver of right to sue, **§ 5:23**

**PRETEXTING**  
FTC enforcement, new frontiers, **§ 13:21**

**PREVAILING CONSUMER PLAINTIFFS**  
Private remedies, award of fees, **§§ 6:18 to 6:20**

**PREVAILING DEFENDANT**  
Private remedies, award of fees, **§§ 6:21 to 6:23**

**PRICING**  
**Deceptive pricing** (this index)  
Unfair and deceptive practices, Federal Trade Commission (FTC), **§ 9:14, 11:31 to 11:38**  
**Unfair and Deceptive Practices, State** (this index)

**PRINCIPALS**  
State acts, **§ 4:38, 4:40**

**PRIVACY FRAMEWORK**  
FTC enforcement, new frontiers, **§ 13:23**

**PRIVATE ACTIONS**  
FTC remedies, no private right of action, **§§ 12:44 to 12:49**  
Prerequisites to statutory actions, **App 5A**  
Private remedies, **§ 6:2**

**PRIVATE REMEDIES**  
Generally, **§§ 6:1 to 6:35, App 6A**  
Abuse of class action, **§ 6:34**  
Actual damages generally, **§§ 6:3 to 6:7**

**PRIVATE REMEDIES—Cont'd**  
Actual damages—Cont'd  
necessity of proving, attorney fees and court costs, **§ 6:19**  
Amount of fee award, **§ 6:25**  
Appellate fees, **§ 6:24**  
Arbitration and class actions, **§ 6:35**  
Attorney fees, **§§ 6:17 to 6:27**  
Benefit of the bargain, **§ 6:4**  
Class actions, **§§ 6:28 to 6:35**  
Commonality, class actions, **§ 6:30**  
Compensatory damages, **§§ 6:3 to 6:7**  
Consequential damages, **§ 6:7**  
Court costs, **§§ 6:17 to 6:27**  
Damages. Actual damages, above  
Expert witness costs, **§ 6:24**  
Formula for calculating reasonable fees, **§§ 6:25 to 6:27**  
Frivolous suit, attorney fees and court costs, **§ 6:22**  
Groundless suit, attorney fees and court costs, **§ 6:22**  
Injunctions, **§ 6:9**  
Intentional violation, multiple damages, **§ 6:13**  
Legal services clients, attorneys fees and court costs, **§ 6:20**  
Manageability, class actions, **§ 6:31**  
Mental anguish, **§ 6:5, 6:6**  
Minimum damages, **§ 6:10, 6:11**  
Multiple damages, **§ 6:10, 6:12 to 6:15**  
Physical pain and suffering, **§ 6:6**  
Prerequisites to class actions, **§§ 6:29 to 6:31**  
Prevailing consumer plaintiffs, award of fees, **§§ 6:18 to 6:20**  
Prevailing defendant, award of fees, **§§ 6:21 to 6:23**  
Private rights of action, **§ 6:2**

## INDEX

**PRIVATE REMEDIES—Cont'd**

- Punitive damages, § 6:16
- Recovery of multiple damages in addition to other relief, § 6:15
- Representation of class, ability of individual plaintiff, § 6:32
- Rescission, § 6:8
- Restitution, § 6:8
- Safeguards against abuse of class action, § 6:34
- Settlement, effect on fee award amount, § 6:27
- Standing, § 6:3
- State attorney general, fees available from, § 6:23
- State attorney general class actions, § 6:33
- State enforcement agencies, attorneys fees and court costs, § 6:20
- Unreasonable refusal to settle, multiple damages, § 6:14

**PRODUCT PLACEMENT**

- Unfair and deceptive practices, Federal Trade Commission (FTC), § 11:20

**PROFESSIONAL ACTIVITIES**

- State acts, §§ 4:34 to 4:36

**PROGRAM LENGTH ADVERTISEMENTS**

- Unfair and deceptive practices, Federal Trade Commission (FTC), § 11:21

**PSYCHOLOGICAL APPEAL**

- Unfair and deceptive practices, Federal Trade Commission (FTC), § 11:19

**PUBLIC INTEREST REQUIREMENT**

- Historical background and jurisdiction of Federal Trade Commission (FTC), § 8:3

**PUBLIC INTEREST REQUIREMENT—Cont'd**

- Prerequisites to statutory actions, §§ 5:5 to 5:8

**PUBLIC INTEREST STANDARD**

- Agency enforcement, injunctions, § 7:10

**PUBLIC UTILITIES**

- State acts, § 4:30, 4:31

**PUFFERY**

- Common law actions, § 2:5

**PUFFERY AND PUFFING**

- Unfair and Deceptive Practices, Federal Trade Commission (FTC) (this index)

**PUNITIVE DAMAGES**

- Private remedies, § 6:16

**PYRAMID SCHEMES**

- Unfair and deceptive practices, state, § 3:15

**REAL PROPERTY**

- State acts, §§ 4:16 to 4:20

**REASONABLE CONSUMER**

- Unfair and deceptive practices, Federal Trade Commission (FTC), §§ 10:4 to 10:6

**“REASON TO BELIEVE STANDARD”**

- Agency enforcement, § 7:3

**RECKLESS PROMISES**

- Unfair and deceptive practices, state, § 3:20

**REGULATED INDUSTRIES**

- State acts, §§ 4:21 to 4:33

**RELIANCE**

- Common law actions, justifiable of buyer, § 2:5
- Unfair and deceptive practices, state, §§ 3:3 to 3:7

## CONSUMER PROTECTION AND THE LAW

### REMEDIES

Common law actions, **§ 2:8**  
**FTC Remedies** (this index)  
**Private Remedies** (this index)

### REPAIR

**Lemon Laws** (this index)

### REPRESENTATION OF CLASS

Private remedies, ability of individual plaintiff, **§ 6:32**

### REPROCESSED GOODS

Unfair and deceptive practices, Federal Trade Commission (FTC), omission of information, **§ 10:15**

### RESCISSON

Private remedies, **§ 6:8**

### RESTITUTION

Agency enforcement, **§§ 7:13 to 7:16**

Private remedies, **§ 6:8**

### RESTORE ONLINE SHOPPERS' CONFIDENCE ACT (ROSCA)

Unfair and deceptive practices, Federal Trade Commission (FTC), **§ 11:35**

### RETROACTIVITY

Prerequisites to statutory actions, **§§ 5:16 to 5:20**

### SAFETY CLAIMS

Unfair and deceptive practices, Federal Trade Commission (FTC), advertising substantiation, **§ 11:10**

### SAFETY RISKS

**Unfair and Deceptive Practices, Federal Trade Commission (FTC)** (this index)

### SCIENTER

Common law actions, **§ 2:4**

### SECURITIES

State acts, **§ 4:26, 4:27**

### SECURITY BREACH

FTC enforcement, new frontiers, **§ 13:22**

### SETTLEMENT

Private remedies, effect on fee award amount, **§ 6:27**

### SHAREHOLDERS

State acts, **§ 4:38, 4:39**

### SOCIAL MEDIA INFLUENCERS

Unfair and deceptive practices, **§ 11:25**

### SPAM E-MAIL

FTC enforcement, new frontiers, **§ 13:17**

### SPYWARE

FTC enforcement, new frontiers, **§ 13:21**

### STATE ACTS

Generally, **§§ 1:4; 4:1 to 4:43**

Agents, **§ 4:38, 4:41**

Assignees, **§ 4:38, 4:42**

Broadcasters, **§ 4:37**

Business litigation, **§ 4:3, 4:4**

Completed transaction, **§ 4:15**

Corporate officers, **§ 4:38, 4:39**

Credit, **§ 4:22, 4:23**

Debt collection, **§ 4:24, 4:25**

Employer-employee relationship, **§ 4:14**

Exemptions, **App 4A**

Insurance practices, **§ 4:28, 4:29**

Investments, **§ 4:26, 4:27**

Landlord-tenant relationships, **§§ 4:16 to 4:20**

Limitation to "consumer" transactions, **§§ 4:3 to 4:15**

Magazines, **§ 4:37**

"Merchandise," **§ 4:12**

Merchants, **§§ 4:5 to 4:7**

## INDEX

**STATE ACTS—Cont'd**  
Mobile homes, §§ 4:16 to 4:20  
Nature of transaction or injury,  
§ 4:9  
Newspapers, § 4:37  
Out-of-state sellers or customers,  
§ 4:43  
Parties' direct involvement in  
transaction, § 4:8  
Physical injuries, § 4:13  
Political activities, § 4:10  
Principals, § 4:38, 4:40  
Professional activities, §§ 4:34 to  
4:36  
Public utilities, § 4:30, 4:31  
Real property, §§ 4:16 to 4:20  
Regulated industries, §§ 4:21 to  
4:33  
Securities, § 4:26, 4:27  
Shareholders, § 4:38, 4:39  
Statutory limitations, App 4A  
"Trade or commerce," § 4:11

**STATE ATTORNEY GENERAL**  
Private remedies  
class actions, § 6:33  
fees available, § 6:23

**STATE ENFORCEMENT AGENCIES**  
Private remedies, attorneys fees  
and court costs, § 6:20

**STATE LAWS**  
**Agency Enforcement** (this index)  
**Common Law Actions** (this index)  
Lemon laws. **Lemon Laws** (this index)  
**Prerequisites to Statutory Actions** (this index)  
**Private Remedies** (this index)  
State Acts (this index)  
**Unfair and Deceptive Practices, State** (this index)

**STATUTE OF LIMITATIONS**  
Prerequisites to statutory actions,  
§§ 5:16 to 5:20

**SUBLIMINAL ADVERTISING**  
Unfair and deceptive practices,  
Federal Trade Commission  
(FTC), § 11:20

**SURVEYS AND TESTS**  
Unfair and deceptive practices,  
Federal Trade Commission  
(FTC), claims based on,  
advertising substantiation,  
§ 11:12

**TELEPHONE ORDER MERCHANDISE RULE**  
FTC enforcement, new frontiers,  
§ 13:9

**TELEVISION MOCK-UPS**  
Unfair and deceptive practices,  
Federal Trade Commission  
(FTC), § 11:18

**TESTIMONIALS AND ENDORSEMENTS**  
Unfair and deceptive practices,  
Federal Trade Commission  
(FTC), §§ 11:22 to 11:27

**TOBACCO ADVERTISING**  
Unfair and deceptive practices,  
Federal Trade Commission  
(FTC), §§ 11:40 to 11:43

**TOLLING OF LIMITATIONS PERIOD**  
Prerequisites to statutory actions,  
§ 5:18

**TRIPARTITE CIGARETTE RULE TEST**  
Unfair and deceptive practices,  
Federal Trade Commission  
(FTC), § 9:4

**UNFAIR ADVANTAGE**  
Unfair and deceptive practices,  
state, § 3:19

## CONSUMER PROTECTION AND THE LAW

### UNFAIR AND DECEPTIVE PRACTICES, FEDERAL TRADE COMMISSION (FTC)

Generally, §§ 9:1 to 9:22; 10:1 to 10:25; 11:1 to 11:48  
Adjudication, environmental advertising, § 11:46  
Advertising and advertisements comparative advertising, § 11:28  
environmental advertising, §§ 11:44 to 11:47  
interpreting, §§ 10:21 to 10:24  
“native” advertisements, § 11:21  
product placement, § 11:20  
program length advertisements, § 11:21  
subliminal advertising, § 11:20  
substantiation, §§ 11:2 to 11:15, App 11A  
tobacco advertising, §§ 11:40 to 11:43  
unsubstantiated claims, § 9:16  
Average consumer, protecting, § 10:6  
Bait and switch, § 11:36, 11:37  
Breach of contract, § 9:18  
Burden of proof, shifting, advertising substantiation, § 11:4  
Capacity to deceive, § 10:3  
Cases, comparative advertising, § 11:30  
Celebrity endorsements, § 11:23  
Cigarettes advertising, § 11:41  
rule test, § 9:4  
Climate change and energy issues, environmental advertising, § 11:47  
Coercive sales technique, §§ 9:8 to 9:11  
Commission discretion, § 9:2

### UNFAIR AND DECEPTIVE PRACTICES, FEDERAL TRADE COMMISSION (FTC)—Cont’d

Comparative advertising, §§ 11:28 to 11:30  
Consumer testimonials and reviews, § 11:24  
Contract clauses, §§ 9:17 to 9:20  
Cure claims, advertising substantiation, § 11:7  
Deceptive practices generally, §§ 10:1 to 10:25  
adjudication, environmental advertising, § 11:46  
advertising and advertisements comparative advertising, § 11:28  
environmental advertising, §§ 11:44 to 11:47  
interpreting, §§ 10:21 to 10:24  
“native” advertisements, § 11:21  
policy statement on advertising substantiation, App 11A  
product placement, § 11:20  
program length advertisements, § 11:21  
subliminal advertising, § 11:20  
substantiation, §§ 11:2 to 11:15, App 11A  
tobacco advertising, §§ 11:40 to 11:43  
average consumer, protecting, § 10:6  
bait and switch, § 11:36, 11:37  
burden of proof, shifting, advertising substantiation, § 11:4  
capacity to deceive, § 10:3  
cases, comparative advertising, § 11:30

## INDEX

**UNFAIR AND DECEPTIVE PRACTICES, FEDERAL TRADE COMMISSION (FTC)—Cont'd**

Deceptive practices—Cont'd  
    celebrity endorsements, § 11:23  
    cigarette advertising cases, § 11:41  
    comparative advertising, §§ 11:28 to 11:30  
    consumer testimonials and reviews, § 11:24  
    cure claims, Standards for over-the-counter drugs, § 11:7  
    defense of puffing, § 10:7, 10:9  
    dietary supplements  
        Standards for over-the-counter drugs, § 11:7  
    discounts from former price, § 11:33  
    discounts from "list" or prevailing price, § 11:32  
    double meanings, § 10:10, 10:13  
    early cases, § 10:5  
    emotional appeal, § 11:19  
    environmental advertising, §§ 11:44 to 11:47  
    evidence, interpreting advertising, § 10:23, 10:24  
    expert endorsements, § 11:26  
    extrinsic evidence, interpreting advertising, § 10:23, 10:24  
    FDA regulations, tobacco advertising, § 11:42  
    food and nutrition claims, advertising substantiation, § 11:11  
    foreign origin, omission of information, § 10:17  
    fraud, § 10:25  
    free offers, § 11:34  
    grocery specials, unavailability, bait and switch, § 11:37  
    half-truth, § 10:10, 10:12

**UNFAIR AND DECEPTIVE PRACTICES, FEDERAL TRADE COMMISSION (FTC)—Cont'd**

Deceptive practices—Cont'd  
    health and safety claims, advertising substantiation, § 11:10  
    health risks, omission of information, § 10:18  
    ignorant, protection of the, §§ 10:4 to 10:6  
    industry self-regulation, § 11:29  
    infomercials, § 11:21  
    innuendo, § 10:10, 10:12  
    intent of seller, irrelevancy of, § 10:2  
    investment risks, omission of information, § 10:19  
    judicial deference, interpreting advertising, § 10:22  
    legal basis, advertising substantiation, § 11:5  
    legal requirements, omission of information, § 10:20  
    "Made in the U.S.A.," § 11:48  
    marketing guides for environmental advertising, § 11:45  
    materiality, § 10:7, 10:8  
    medical procedures, § 11:8  
    "native" advertisements, § 11:21  
    nature of product, omission of information, § 10:16  
    net impression, § 10:10, 10:11  
    nonverbal deception, §§ 11:16 to 11:21  
    nutrition claims, advertising substantiation, § 11:11  
    omission of information, §§ 10:14 to 10:20  
    organizational endorsements, § 11:26  
    origin, purpose and effect, advertising substantiation, § 11:3

## CONSUMER PROTECTION AND THE LAW

### UNFAIR AND DECEPTIVE PRACTICES, FEDERAL TRADE COMMISSION (FTC)—Cont'd

Deceptive practices—Cont'd  
    performance claims, advertising substantiation, **§ 11:13**  
    pictorial misrepresentations, **§ 11:17**  
    policy statement on advertising substantiation, **App 11A**  
    policy statement on deception, **App 10A**  
    policy statement on unfairness, **App 9A**  
    post-claim evidence, advertising substantiation, **§ 11:15**  
    prevailing price, discount from, **§ 11:32**  
    pricing, **§§ 11:31 to 11:38**  
    product placement, **§ 11:20**  
    program length advertisements, **§ 11:21**  
    psychological appeal, **§ 11:19**  
    puffing  
        advertising substantiation, **§ 11:14**  
        defense, **§ 10:7, 10:9**  
    reasonable basis defined, advertising substantiation, **§ 11:6**  
    reasonable consumer, **§§ 10:4 to 10:6**  
    reprocessed goods, omission of information, **§ 10:15**  
    safety claims, advertising substantiation, **§ 11:10**  
    safety risks, omission of information, **§ 10:18**  
    social media influencers, **§ 11:25**  
    sources, interpreting advertising, **§ 10:24**  
    Standard for over-the-counter drugs, advertising substantiation, **§ 11:7**

### UNFAIR AND DECEPTIVE PRACTICES, FEDERAL TRADE COMMISSION (FTC)—Cont'd

Deceptive practices—Cont'd  
    state action, tobacco advertising, **§ 11:43**  
    subliminal advertising, **§ 11:20**  
    surveys and tests, claims based on, advertising substantiation, **§ 11:12**  
    television mock-ups, **§ 11:18**  
    tendency to deceive, **§ 10:3**  
    testimonials and endorsements, **§§ 11:22 to 11:27**  
    tobacco advertising, **§§ 11:40 to 11:43**  
    trend, interpreting advertising, **§ 10:23**  
    used goods, omission of information, **§ 10:15**  
    visual deception, **§§ 11:16 to 11:21**  
    weight loss claims, advertising substantiation, **§ 11:9**  
Deceptive pricing  
    conclusion, **§§ 11:39**  
Defense of puffing, **§ 10:7, 10:9**  
Dietary supplements, deceptive practices  
    Standards for over-the-counter drugs, **§ 11:7**  
Discounts  
    from former price, **§ 11:33**  
    “list” or prevailing price, **§ 11:32**  
    prevailing price, **§ 11:32**  
Double meanings, **§ 10:10, 10:13**  
Early cases, **§ 10:5**  
Efficacy, withholding material information, **§ 9:13**  
Emotional appeal, **§ 11:19**  
Environmental advertising, **§§ 11:44 to 11:47**

## INDEX

**UNFAIR AND DECEPTIVE PRACTICES, FEDERAL TRADE COMMISSION (FTC)—Cont'd**

Evidence, interpreting advertising, **§ 10:23, 10:24**  
Expert endorsements, **§ 11:26**  
Extrinsic evidence, interpreting advertising, **§ 10:23, 10:24**  
FDA regulations, tobacco advertising, **§ 11:42**  
Food and nutrition claims, advertising substantiation, **§ 11:11**  
Foreign origin, omission of information, **§ 10:17**  
Free offers, **§ 11:34**  
Gift cards, **§ 11:35**  
Grocery specials, unavailability, bait and switch, **§ 11:37**  
Half-truth, **§ 10:10, 10:12**  
Health and safety claims, advertising substantiation, **§ 11:10**  
Health risks, omission of information, **§ 10:18**  
High pressure methods, **§ 9:10**  
Ignorant, protection of the, **§§ 10:4 to 10:6**  
Industry self-regulation, **§ 11:29**  
Infomercials, **§ 11:21**  
Innuendo, **§ 10:10, 10:12**  
Intent of seller, irrelevancy of, **§ 10:2**  
Internet abuses, **§ 9:21**  
Investment risks, omission of information, **§ 10:19**  
Judicial deference, interpreting advertising, **§ 10:22**  
Junk fees, bait and switch, **§ 11:38**  
Legal basis, advertising substantiation, **§ 11:5**  
Legal requirements, omission of information, **§ 10:20**  
Lottery cases, **§ 9:9**  
"Made in the U.S.A.," **§ 11:48**

**UNFAIR AND DECEPTIVE PRACTICES, FEDERAL TRADE COMMISSION (FTC)—Cont'd**

Marketing guides for environmental advertising, **§ 11:45**  
Market place morality, **§ 9:3**  
Material information, withholding, **§§ 9:12 to 9:15**  
Materiality, **§ 10:7, 10:8**  
Medical procedures, advertising substantiation, **§ 11:8**  
Motor vehicle pricing, bait and switch, **§ 11:38**  
"Native" advertisements, **§ 11:21**  
Negative options, **§ 11:35**  
Net impression, **§ 10:10, 10:11**  
Unfairness policy statement, **§ 9:5**  
Non-contractual practices, **§ 9:19**  
Nonverbal deception, **§§ 11:16 to 11:21**  
Nutrition claims, advertising substantiation, **§ 11:11**  
Omission of information, **§§ 10:14 to 10:20**  
Organizational endorsements, **§ 11:26**  
Performance claims, advertising substantiation, **§ 11:13**  
Pictorial misrepresentations, **§ 11:17**  
Policy statement on deception, **App 10A**  
Policy statement on unfairness, **App 9A**  
Policy statements, **§§ 9:5 to 9:7**  
Post-claim evidence, advertising substantiation, **§ 11:15**  
Postpurchase practices, **§ 9:17**  
Prevailing price, discount from, **§ 11:32**  
Pricing, **§§ 9:14; 11:30 to 11:38**  
Product placement, **§ 11:20**

## CONSUMER PROTECTION AND THE LAW

**UNFAIR AND DECEPTIVE PRACTICES, FEDERAL TRADE COMMISSION (FTC)—Cont'd**

Program length advertisements, **§ 11:21**

Psychological appeal, **§ 11:19**

Puffing

- advertising substantiation, **§ 11:14**
- defense, **§ 10:7, 10:9**

Reasonable basis defined, advertising substantiation, **§ 11:6**

Reasonable consumer, **§§ 10:4 to 10:6**

Reprocessed goods, omission of information, **§ 10:15**

Restore Online Shoppers' Confidence Act (ROSCA), **§ 11:35**

Safety claims, advertising substantiation, **§ 11:10**

Safety risks

- omission of information, **§ 10:18**
- withholding material information, **§ 9:15**

Social media influencers, **§ 11:25**

Standards for over-the-counter drugs, advertising substantiation, **§ 11:7**

State action, tobacco advertising, **§ 11:43**

Subliminal advertising, **§ 11:20**

Surveys and tests, claims based on, advertising substantiation, **§ 11:12**

Television mock-ups, **§ 11:18**

Tendency to deceive, **§ 10:3**

Testimonials and endorsements, **§§ 11:22 to 11:27**

Theft of information, **§ 9:21**

Tobacco advertising, **§§ 11:40 to 11:43**

**UNFAIR AND DECEPTIVE PRACTICES, FEDERAL TRADE COMMISSION (FTC)—Cont'd**

Trend, interpreting advertising, **§ 10:23**

Tripartite cigarette rule test, **§ 9:4**

Unfair practices

- generally, **§§ 9:1 to 9:22**
- advertising claims, unsubstantiated, **§ 9:16**
- breach of contract, **§ 9:18**
- cigarette rule test, **§ 9:4**
- coercive sales technique, **§§ 9:8 to 9:11**
- commission discretion, **§ 9:2**
- contract clauses, **§§ 9:17 to 9:20**
- criteria, generally, **§§ 9:3 to 9:7**
- efficacy, withholding material information, **§ 9:13**
- high pressure methods, **§ 9:10**
- lottery cases, **§ 9:9**
- market place morality, **§ 9:3**
- material information, withholding, **§§ 9:12 to 9:15**
- unfairness policy statement, **§ 9:5**
- non-contractual practices, **§ 9:19**
- policy statement, **§§ 9:5 to 9:7**
- Postpurchase practices, **§ 9:17**
- price, withholding material information, **§ 9:14**
- safety risks, withholding material information, **§ 9:15**
- tripartite cigarette rule test, **§ 9:4**
- vulnerable consumers, **§ 9:11**

Used goods, omission of information, **§ 10:15**

Visual deception, **§§ 11:16 to 11:21**

Vulnerable consumers, **§ 9:11**

## INDEX

**UNFAIR AND DECEPTIVE PRACTICES, FEDERAL TRADE COMMISSION (FTC)—Cont'd**  
Weight loss claims, advertising substantiation, **§ 11:9**

**UNFAIR AND DECEPTIVE PRACTICES, STATE**  
Generally, **§§ 3:1 to 3:28**  
Actual knowledge or intent standard, **§ 3:10**  
Actual reliance, **§ 3:7**  
Bait and switch advertising, **§ 3:14**  
Bibliography, state acts, **App 3C**  
Coercion, **§ 3:19**  
Consumer protection statutes, **App 3A, App 3B**  
Deceptive practices  
actual knowledge or intent standard, **§ 3:10**  
actual reliance, **§ 3:7**  
bait and switch advertising, **§ 3:14**  
duty to disclose standard, **§ 3:11**  
intent standard, **§ 3:10**  
intent to deceive, **§ 3:2**  
justifiable reliance not required, **§ 3:4**  
justifiable reliance required, **§ 3:5**  
materiality, **§ 3:7**  
materiality, omission of material fact, **§ 3:9**  
negligence standard, **§ 3:11**  
omission of material facts, **§§ 3:8 to 3:15**  
pricing, deceptive, **§ 3:13**  
puffery defense, **§ 3:6**  
pyramid schemes, **§ 3:15**  
reasonable consumer standard, **§ 3:6**  
reliance, **§§ 3:3 to 3:7**  
specific deceptive practices, **§§ 3:12 to 3:15**

**UNFAIR AND DECEPTIVE PRACTICES, STATE—Cont'd**  
Defective products, **§ 3:21**  
Duress, **§ 3:19**  
Duty to disclose standard, **§ 3:11**  
Federal Trade Commission (FTC) jurisprudence as interpretive source, **§§ 3:23 to 3:26**  
Intent standard, **§ 3:10**  
Intent to deceive, **§ 3:2**  
Judicial deference to FTC, **§ 3:25**  
Justifiable reliance not required, **§ 3:4**  
Justifiable reliance required, **§ 3:5**  
Materiality, **§ 3:7**  
Model acts for state UDAP statutes, **§ 2:12**  
Negligence standard, **§ 3:11**  
Omission of material facts, **§§ 3:8 to 3:15**  
Origins of Acts, **§ 2:11**  
Pricing  
deceptive, **§ 3:13**  
unconscionably high, **§ 3:17**  
Puffery defense, **§ 3:6**  
Pyramid schemes, **§ 3:15**  
Reasonable consumer standard, **§ 3:6**  
Reckless promises, **§ 3:20**  
Reliance, **§§ 3:3 to 3:7**  
States guided but not bound by FTC, **§ 3:26**  
Statutory provisions, FTC, **§ 3:24**  
Unconscionable practices. Unfair practices, below  
Unfair advantage, **§ 3:19**  
Unfair and Deceptive Practices Acts, model acts, **§ 2:12**  
Unfair practices  
generally, **§§ 3:16 to 3:22**  
coercion, **§ 3:19**  
defective products, **§ 3:21**  
duress, **§ 3:19**

## CONSUMER PROTECTION AND THE LAW

### UNFAIR AND DECEPTIVE PRACTICES, STATE —Cont'd

Unfair practices—Cont'd  
miscellaneous misconduct,  
§ 3:22  
prices, unconscionably high,  
§ 3:17  
reckless promises, § 3:20  
unfair advantage, § 3:19  
venue, distant, § 3:18  
warranty, poor performance,  
§ 3:21  
Venue, distant, § 3:18  
Violation of regulations, 3:27,  
§ 3:27  
Warranty, poor performance,  
§ 3:21

### UNREASONABLE REFUSAL TO SETTLE

Private remedies, multiple damages, § 6:14

### USED GOODS

Cars. **Used Cars** (this index)  
Unfair and deceptive practices, Federal Trade Commission (FTC), omission of information, § 10:15

### U.S.SAFE WEB ACT OF 2006

FTC enforcement, new frontiers,  
§ 13:24

### VENUE

Unfair and deceptive practices, state, distant, § 3:18

### VISUAL DECEPTION

Unfair and deceptive practices, Federal Trade Commission (FTC), §§ 11:16 to 11:21

### VULNERABLE CONSUMERS

Unfair and deceptive practices, Federal Trade Commission (FTC), § 9:11

### WAIVER OF RIGHT TO SUE

Prerequisites to statutory actions, § 5:23

### WARRANTY

Common law actions. **Common Law Actions** (this index)  
Magnuson-Moss Warranty Act. **Uniform Commercial Code and Magnuson-Moss Warranty Act** (this index)  
Motor homes, App 17A, App 17B

### WEIGHT LOSS CLAIMS

Unfair and deceptive practices, Federal Trade Commission (FTC), advertising substantiation, § 11:9