

IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

_____)	
FEDERAL TRADE COMMISSION,)	
)	
Plaintiff,)	
)	
v.)	Civil Action No. 04C 7204
)	Judge Gottschall
120194 CANADA, LTD., <i>et al.</i> ,)	Magistrate Mason
)	
Defendants.)	
_____)	

**ORDER FOR PERMANENT INJUNCTION AND FINAL JUDGMENT AGAINST
DEFENDANTS PAUL PRICE AND ELISSA R. PRICE, AND FINAL DEFAULT
JUDGMENT AGAINST CORPORATE DEFENDANTS 120194 CANADA, LTD.; PRIME
ONE FINANCIAL GROUP, INC.; MARKETING DIRECTIVES, INC.; 1284383
ONTARIO INC.; AND 1309529 ONTARIO INC.**

Plaintiff, the Federal Trade Commission (“FTC” or “the Commission”), commenced this action by filing its Complaint, followed by an Amended Complaint, for injunctive and other equitable relief (hereinafter “Amended Complaint”) pursuant to Sections 13(b) and 19 of the Federal Trade Commission Act (“FTC Act”), 15 U.S.C. §§ 53(b) and 57b, the Telemarketing and Consumer Fraud and Abuse Prevention Act (“Telemarketing Act”), 15 U.S.C. §§ 6101, *et seq.*, charging that the Defendants engaged in deceptive acts or practices in violation of Section 5(a) of the FTC Act, 15 U.S.C. § 45(a), and the FTC’s Trade Regulation Rule entitled “Telemarketing Sales Rule,” 16 C.F.R. Part 310.

The FTC, having filed its motion for summary judgment against Defendants Paul Price and Elissa R. Price, also known as Lisa Price and Lisa Wells (“Elissa Price”), on all counts of the FTC’s Amended Complaint and its motion for entry of a default judgment against Defendants

120194 Canada, Ltd., d/b/a Veritech Communications, Veritech Communication Services, Veritech, Prime One Benefits, Prime One Financial, Prime One, First National Credit Service, and U.S. National Credit (“120194 Canada, Ltd.”); Prime One Financial Group, Inc., d/b/a Prime One Benefits, Prime One Financial, Prime Onc, First National Credit Service, and U.S. National Credit; Marketing Directives, Inc., d/b/a Ameriline and Ameriline Corp. (“Prime One Financial Group, Inc.”); 1284383 Ontario Inc., d/b/a First National Credit Service and Direct Service Management (“1284383 Ontario Inc.”); and 1309529 Ontario Inc., d/b/a U.S. National Credit (“1309529 Ontario Inc.”) (collectively “Corporate Defendants”), and this Court having considered the submissions of the parties, and having granted the FTC’s motions on February 12, 2007, it is therefore **ORDERED, ADJUDGED, AND DECREED** as follows:

FINDINGS

1. This is an action by the Commission instituted under Sections 13(b) and 19 of the FTC Act, 15 U.S.C. §§ 53(b) and 57b, the Telemarketing Act, 15 U.S.C. §§ 6101, *et seq.*, and the FTC’s Telemarketing Sales Rule, 16 C.F.R. Part 310. Pursuant to these statutes and regulations, the Commission has the authority to seek the relief contained herein.
2. The Commission’s Amended Complaint states a claim upon which relief may be granted under Sections 5, 13(b), and 19 of the FTC Act, 15 U.S.C. §§ 45, 53(b) and 57b, the Telemarketing Act, 15 U.S.C. §§ 6101, *et seq.*, and the FTC’s Telemarketing Sales Rule, 16 C.F.R. Part 310.
3. This Court has jurisdiction over the subject matter of this case and all parties hereto.

4. Venue in the United States District Court for the Northern District of Illinois is proper under 15 U.S.C. § 53(b) and 28 U.S.C. § 1391(b), (c), and (d).

5. The activities of the Defendants are in or affecting commerce, as “commerce” is defined in Section 4 of the FTC Act, 15 U.S.C. § 44.

6. This Court entered default against Corporate Defendants 120194 Canada, Ltd. and Prime One Financial Group, Inc., on September 22, 2005, and against Corporate Defendants Marketing Directives, Inc., 1309529 Ontario Inc., and 1284383 Ontario Inc., on December 1, 2005, for failing to file proper answers.

7. The Corporate Defendants have failed to file any response to the FTC’s motion for entry of default judgment despite proper notice.

8. Defendants Paul Price and Elissa Price failed to file any response to the FTC’s motion for summary judgment despite proper notice, and therefore the FTC’s Rule 56.1 Statement of Material Facts is deemed admitted.

9. The FTC has also submitted substantial evidence to support the charges against the Defendants detailed in the Amended Complaint.

10. There is no genuine issue as to any material fact concerning the liability of Defendants Paul Price and Elissa Price for the false and deceptive acts and practices charged in the Amended Complaint, or the amount of consumer losses caused by the Defendants’ deceptive acts and practices.

11. Defendants, directly or through their telemarketers, have made false or misleading statements in connection with the telemarketing of advance fee credit cards, that include, but are not limited to, the following:

