

proper entities and this would prevent the Commission from fulfilling its statutory responsibilities under the Act to preserve and advance universal service.

Federal Communications Commission.

Gloria J. Miles,

Federal Register Liaison, Office of the Secretary, Office of Managing Director.

[FR Doc. 2012-23415 Filed 9-21-12; 8:45 am]

BILLING CODE 6712-01-P

FEDERAL ELECTION COMMISSION

Sunshine Act Meeting

AGENCY: Federal Election Commission.

DATE & TIME: Thursday, September 27, 2012 and its continuation on Tuesday, October 2, 2012 at 10 a.m.

PLACE: 999 E Street NW., Washington, DC.

STATUS: This Meeting Will Be Closed to the Public.

ITEMS TO BE DISCUSSED:

Compliance matters pursuant to 2 U.S.C. 437g.

Audits conducted pursuant to 2 U.S.C. 437g, 438(b), and Title 26, U.S.C. Matters concerning participation in civil actions or proceedings or arbitration.

Internal personnel rules and procedures or matters affecting a particular employee.

* * * * *

PERSON TO CONTACT FOR INFORMATION:

Judith Ingram, Press Officer, Telephone: (202) 694-1220.

Shelley E. Garr,

Deputy Secretary of the Commission.

[FR Doc. 2012-23574 Filed 9-20-12; 4:15 pm]

BILLING CODE 6715-01-P

FEDERAL RESERVE SYSTEM

Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the

Board, are available for immediate inspection at the Federal Reserve Bank indicated. The applications will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act (12 U.S.C. 1843). Unless otherwise noted, nonbanking activities will be conducted throughout the United States.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than October 19, 2012.

A. Federal Reserve Bank of Richmond (Adam M. Drimer, Assistant Vice President) 701 East Byrd Street, Richmond, Virginia 23261-4528:

1. *SCBT Financial Corporation*, Columbia, South Carolina, to acquire 100 percent of the voting securities of The Savannah Bancorp, Inc., Savannah, Georgia, and thereby indirectly acquire The Savannah Bank, NA, Savannah, Georgia, and Bryan Bank & Trust, Richmond Hill, Georgia.

In connection with this application, Applicant also has applied to acquire Minis & Co. Inc., Savannah, Georgia, and thereby engage in financial and investment advisory activities, pursuant to section 225.28(b)(6) of Regulation Y.

Board of Governors of the Federal Reserve System, September 19, 2012.

Michael J. Lewandowski,

Assistant Secretary of the Board.

[FR Doc. 2012-23490 Filed 9-21-12; 8:45 am]

BILLING CODE 6210-01-P

FEDERAL TRADE COMMISSION

Agency Information Collection Activities; Proposed Collection; Comment Request

AGENCY: Federal Trade Commission.

ACTION: Notice.

SUMMARY: The Federal Trade Commission ("FTC" or "Commission") intends to conduct (with parental permission) an online survey of children, ages 8-16 years, who watch movies, listen to music, and/or play game applications ("apps") on smartphones, Internet-accessible handheld devices, or tablet computers (collectively "app-capable mobile devices") that run either the iOS or Android operating systems. Before

gathering this information, the FTC is seeking public comments on its proposed consumer research. Comments will be considered before the FTC submits a request for Office of Management and Budget ("OMB") review under the Paperwork Reduction Act ("PRA").

DATES: Comments must be received on or before November 23, 2012.

ADDRESSES: Interested parties may file a comment online or on paper, by following the instructions in the Request for Comment part of the **SUPPLEMENTARY INFORMATION** section below.

FOR FURTHER INFORMATION CONTACT:

Keith Fentonmiller, (202) 326-2775, Attorney, Federal Trade Commission, Bureau of Consumer Protection, Division of Advertising Practices, 600 Pennsylvania Ave. NW., Washington, DC 20580.

SUPPLEMENTARY INFORMATION:

Background

In September 2000, the Commission issued a report requested by the President and Congress entitled, *Marketing Violent Entertainment to Children: A Review of Self-Regulation and Industry Practices in the Motion Picture, Music Recording & Electronic Game Industries*.¹ The 2000 Report examined the structure and operation of each industry's self-regulatory program, parental familiarity with and use of those systems, and whether the industries had marketed violent entertainment products in a manner inconsistent with their own parental advisories. The Commission found that industry members routinely targeted children in their advertising and marketing of violent entertainment products and that children under age 17 could purchase these products relatively easily. The Commission called upon the industries to strengthen their self-regulatory programs by: (1) Prohibiting target-marketing to children and imposing sanctions for violations; (2) improving self-regulatory programs at the retail level; and (3) increasing parental awareness of the ratings and labels.

The Commission issued follow-up reports to assess changes in industry practices in April 2001,² December

¹ Available at <http://www.ftc.gov/reports/violence/vioreport.pdf> (hereafter "2000 Report").

² Available at <http://www.ftc.gov/reports/violence/violence010423.pdf>.

2001,³ June 2002,⁴ July 2004,⁵ and April 2007.⁶ Those reports found less marketing of violent R-rated films⁷ and M-rated video games⁸ to children, but little change in marketing practices for explicit-content music.⁹ The latest report, issued in December 2009,¹⁰ recommended that all three industries tighten restrictions on child-directed online and viral marketing of violent content, and improve their display of rating information in advertising and on packaging. The Commission further

³ Available at <http://www.ftc.gov/os/2001/12/violencereport1.pdf>.

⁴ Available at <http://www.ftc.gov/reports/violence/mvecrpt0206.pdf>.

⁵ Available at <http://www.ftc.gov/os/2004/07/040708kidsviolencerept.pdf>.

⁶ Available at <http://www.ftc.gov/reports/violence/070412MarketingViolentEChildren.pdf>.

⁷ The motion picture rating system is a joint venture between the Motion Picture Association of America ("MPAA") and the National Association of Theatre Owners ("NATO"). The MPAA's Classification and Ratings Administration ("CARA") assigns one of five ratings to a movie: "G General Audiences," "PG Parental Guidance Suggested," "PG-13 Parents Strongly Cautioned," "R Restricted," or "NC-17 No One Under 17 Admitted." See NATO, *The Movie Ratings System*, available at <http://www.natoonline.org/ratingsabout.htm>. Each film assigned a rating other than G also receives a brief explanation for the film's rating, e.g., "Rated R for terror, violence and language," or "Rated PG-13 for intense sci-fi violence, some sexuality and brief nudity."

⁸ The Entertainment Software Rating Board (ESRB) assigns computer and video games one of six rating symbols: EC (Early Childhood), E (Everyone), E10+ (Everyone 10 and older), T (Teen), M (Mature), or AO (Adults Only). See ESRB, *Game Ratings & Descriptor Guide*, available at http://www.esrb.org/ratings/ratings_guide.jsp. Titles rated AO (Adults Only) have content that should only be played by persons 18 years and older. Titles rated M (Mature) have content that may be suitable for persons ages 17 and older. Titles rated T (Teen) have content that may be suitable for ages 13 and older. In addition to the rating symbol, which suggests the age-appropriateness for the game, the ESRB assigns content descriptors that indicate elements in a game that may have triggered a particular rating and/or may be of interest or concern (e.g., "Intense Violence" or "Sexual Themes").

⁹ A record company may assign a Parental Advisory Label ("PAL") to a recording to alert parents to explicit lyrics, and to provide notice to consumers that these recordings may contain strong language or references to violence, sex, or substance abuse. See Recording Industry Association of America, *Parental Advisory*, available at http://riaa.org/toolsforparents.php?content_selector=parental_advisory. The PAL indicates only that the recording contains explicit content. It does not inform consumers about the specific type of explicit content that triggered the PAL, although one company (Sony Music Entertainment) uses an enhanced PAL that provides such additional information (e.g., "Strong Language" or "Sexual Content"). The music industry has not defined the PAL to mean that an explicit-content recording is inappropriate for any particular age group. As a result, most retailers do not restrict the sale of explicit-content music to children. See 2009 Report, *infra* note 10, at App. A-1.

¹⁰ Available at <http://www.ftc.gov/os/2009/12/P994511violententertainment.pdf> (hereafter "2009 Report").

recommended that the movie and music industries develop specific and objective criteria to restrict the marketing of violent movies (both R- and PG-13-rated) and explicit-content music to children. Additionally, consumer research sponsored by the Commission showed that the movie industry needs to better inform parents about additional adult content in unrated DVDs based on films that were rated R for theaters. Finally, although there was improvement in retail enforcement of the entertainment ratings, the Commission noted that all three industries could do better.¹¹

The 2009 Report also observed that consumers, including children under 17, were increasingly renting or buying movies to view on mobile devices such as Apple's iPod touch and iPhone.¹² At that time, Apple had just updated the parental control features on its iOS mobile platform to allow parents to limit downloadable movies based on the MPAA rating, music labeled as explicit, and apps based on Apple's age-based designations (e.g., "Rating 4+," "Rated 9+," "Rated 12+," "Rated 17+").¹³ Some mobile carriers also provided—and continue to provide—their own mobile content ratings that parents may use to restrict access to apps, R-rated movies, or explicit-content music.¹⁴ Although noting that these systems should assist parents in monitoring their children's consumption of mobile content, the Commission's 2009 Report expressed

¹¹ The results of the Commission's undercover shopper survey published in 2011 demonstrated further progress in ratings enforcement. See FTC, *FTC Undercover Shopper Survey on Enforcement of Entertainment Ratings Finds Compliance Worst for Retailers of Music CDs and the Highest Among Video Game Sellers* (Apr. 20, 2011), available at <http://www.ftc.gov/opa/2011/04/violentkidsent.shtm>. That survey found that 64% of underage shoppers were able to purchase explicit-content music CDs, down slightly from 2009. Movie theaters demonstrated no statistically significant change in ratings enforcement at the box office, whereas DVD retailers meaningfully improved their ratings enforcement with respect to R-rated DVDs and unrated DVDs based on movies that were rated R for theaters. Finally, 13% of underage shoppers were able to buy M-rated video games, a statistically significant improvement from the 20% purchase rate in 2009.

¹² 2009 Report, *supra* note 10, at 15.

¹³ *Id.* at 29.

¹⁴ *Id.* Compare http://parentalcontrolcenter.com/#_self (for Verizon service; parental controls will not work when device is connected through WiFi); and http://support.sprint.com/support/article/Learn_more_about_setting_Wireless_Web_Access_Parental_Controls/case-wh164052-20091229-155228?INTNAV=SU.SP:MVT (for Sprint service; permits parents to restrict children's access to material that "is considered to be appropriate for all ages"); with <http://www.att.net/smartcontrols-WirelessParentalControls#none> (for AT&T service; parental controls will not work with smartphones, tablets, or devices in WiFi mode; content restrictions not age-based).

some concern about potential consumer confusion over the proliferation of different mobile content rating systems.¹⁵

In December 2010, the Android Market (now known as Google Play) began requiring developers to rate the content of their mobile apps.¹⁶ As a result, parents now may be able to restrict their children's access to Android-based apps according to four "maturity levels": Everyone, Low maturity, Medium maturity, and High maturity.¹⁷ Further, in November 2011, CTIA—The Wireless Association and the ESRB announced a new rating system that six mobile application storefronts (AT&T, Microsoft, Sprint, T-Mobile USA, U.S. Cellular, and Verizon Wireless) agreed to support as part of their application submission (or onboarding) process.¹⁸ Once this system is implemented, developers will submit a short, detailed questionnaire and instantly receive an age-based ESRB rating icon for their app that they will be able to use across participating mobile storefronts.

A recent Commission staff report observed that the market for apps playable on app-capable smartphones, tablet computers, and other Internet-accessible handheld devices (e.g., the iPod Touch) has experienced explosive growth in the three years since the Commission's 2009 Report.¹⁹ As of February 2012, there were more than 500,000 apps in the Apple App store and 380,000 apps in the Google Play marketplace. The report noted that young children and teens are increasingly embracing smartphone technology for entertainment and educational purposes. Further, a recent online survey conducted by the NPD Group showed that children ages 2 to 14 use a tablet, iPod Touch, or smartphone an average of five days a week (nearly an hour a day), and that these devices have an average of twelve apps.²⁰

¹⁵ 2009 Report, *supra* note 10, at 29.

¹⁶ <http://android-developers.blogspot.com/2010/11/content-rating-for-android-market.html> (accessed June 11, 2012).

¹⁷ <http://support.google.com/googleplay/android-developer/bin/answer.py?hl=en&answer=188189> (accessed June 11, 2012); <http://support.google.com/googleplay/bin/answer.py?hl=en&answer=1075738&topic=245026> (accessed June 11, 2012).

¹⁸ CTIA—The Wireless Association, *CTIA—The Wireless Association and ESRB Announce Mobile Application Rating System* (Nov. 29, 2011), available at <http://www.ctia.org/media/press/body.cfm/prid/2147>.

¹⁹ FTC Staff Report, *Mobile Apps for Kids: Current Privacy Disclosures are Disappointing*, at 1 (Feb. 2012), available at http://www.ftc.gov/os/2012/02/120216mobile_apps_kids.pdf.

²⁰ NPD Group, *An Average of 12 Downloaded Apps Are Currently on Mobile Devices Used by Kids* (Continued

Gaming is the most popular type of app, followed by listening to or downloading music. Although most of these apps are free, the top categories of purchased apps are gaming, education, and movies. An earlier NPD Group survey showed that children are spending an increasingly greater share of their money on downloadable content, mostly music and movies.²¹

Although children (like consumers generally) increasingly are purchasing or playing movies, music, and games on app-capable mobile devices, no commercially available data quantify children's consumption of mobile content that is rated or labeled as potentially inappropriate for them; assess whether and to what extent the various content rating systems impact their ability to purchase or play such content; or measure the content restrictions imposed by parents, including through technology-based parental control mechanisms. Accordingly, the Commission proposes to conduct (with parental permission) a survey of children ages 8–16 years who use the most common app-capable mobile devices—those that run the iOS or Android platforms.²² The Commission expects that the survey results will help inform its policy recommendations in its next report on the marketing of violent entertainment to children.

Applicability of Paperwork Reduction Act

Under the PRA and implementing OMB regulations, federal agencies must obtain approval from OMB for each “collection of information” they

conduct or sponsor if posed to ten or more entities within any twelve-month period. 44 U.S.C. 3502(3); 5 CFR 1320.3(c). “Collection of information” means agency requests or requirements that members of the public submit reports, keep records, or provide information to a third party. 44 U.S.C. 3501(3); 5 CFR 1320.3(c).

The staff anticipates conducting an online survey of 900 respondents drawn from a nationally representative pool. Thus, before the Commission can conduct the study, it must obtain OMB clearance. See 44 U.S.C. 3507(a), 3502(3).

Request for Comments

The FTC invites comments on: (1) Whether the proposed collections of information are necessary for the proper performance of the functions of the FTC, including whether the information will have practical utility; (2) the accuracy of the FTC's estimate of the burden of the proposed collections of information; (3) ways to enhance the quality, utility, and clarity of the information to be collected; and (4) ways to minimize the burden of collecting information on those who are to respond, including through the use of appropriate automated, electronic, mechanical, or other technological collection techniques or other forms of information technology, e.g., permitting electronic submission of responses. All comments should be filed as prescribed below, and must be received on or before September 24, 2012.

Please also note that because your comment will be made public, you are solely responsible for ensuring that it does not include any sensitive personal information, such as any individual's Social Security number, date of birth, driver's license number or other state identification number or foreign country equivalent, passport number, financial account number, or credit or debit card number. It is also your own responsibility to ensure that your comment does not include any sensitive health information, such as medical records or other individually identifiable health information. Your comment also should not include any “[t]rade secret or any commercial or financial information * * * which is privileged or confidential.” See Section 6(f) of the FTC Act, 15 U.S.C. 46(f), and FTC Rule 4.10(a)(2), 16 CFR 4.10(a)(2). No comment, whether it contains such material or not, will be given confidential treatment unless the comment has been filed with the FTC Secretary; the comment is accompanied by a written confidentiality request that complies fully with FTC Rule 4.9(c), 16

CFR 4.9(c); and the General Counsel, in his or her sole discretion, has determined to grant the request in accordance with applicable law and the public interest.

Because paper mail addressed to the FTC is subject to delay due to heightened security screening, please consider submitting your comment in electronic form. To ensure that the Commission considers an electronic comment, you must file it on the web-based form at the web link: <https://ftcpublish.commentworks.com/ftc/mobileappsurveypra>. If this Notice appears at <http://www.regulations.gov/search/index.jsp>, you may also file an electronic comment through that Web site. The Commission will consider all comments that www.ftc.gov forwards to it. You may also visit the FTC Web site at <http://www.ftc.gov> to read the Notice.

A comment filed in paper form should include the “Entertainment Industry Study: FTC File No. P994511” reference both in the text and on the envelope, and should be mailed or delivered to the following address: Federal Trade Commission, Office of the Secretary, Room H–113 (Annex J), 600 Pennsylvania Avenue NW., Washington, DC 20580. The FTC is requesting that any comment filed in paper form be sent by courier or overnight service, if possible, because U.S. postal mail in the Washington area and at the Commission is subject to delay due to heightened security precautions.

The FTC Act and other laws the Commission administers permit the collection of public comments to consider and use in this proceeding as appropriate. The Commission will consider all timely and responsive public comments that it receives, whether filed in paper or electronic form. Comments received will be available to the public on the FTC Web site, to the extent practicable, at <http://www.ftc.gov/os/publiccomments.shtm>. As a matter of discretion, the Commission makes every effort to remove home contact information for individuals from the public comments it receives before placing those comments on the FTC Web site. More information, including routine uses permitted by the Privacy Act, may be found in the FTC's privacy policy, at <http://www.ftc.gov/ftc/privacy.shtm>.

Description of the Collection of Information and Proposed Use

With the assistance of a consumer research firm (hereafter “the Contractor”), the FTC will develop a draft questionnaire for use in an online

(May 22, 2012), available at https://www.npd.com/wps/portal/npd/us/news/pressreleases/pr_120522; see also Anton Troianovski, Spencer Ante, & Jessica Vascellaro, *Mom, Please Feed My Apps!*, *The Wall Street Journal* (June 8, 2012), (“About 60% of children 8 to 11 years old interviewed recently by the research firm KidSay said that they used phone apps, up from 40% a year ago.”), available at <http://online.wsj.com/article/SB10001424052702303753904577452341745766920.html?KEYWORDS=feed+my+apps>.

²¹ NPD Group, *Downloading Entertainment Content Is on the Rise with Kids* (Oct. 4, 2011), available at https://www.npd.com/wps/portal/npd/us/news/pressreleases/pr_111004.

²² As of April 2012, Google's Android and Apple's iOS mobile platforms were operating on more than 80% of all smartphones, and accounted for nine out of ten new smartphone sales during the fourth quarter of 2011. See comScore, *comScore Reports April 2012 U.S. Mobile Subscriber Market Share* (June 1, 2012), available at http://www.comscore.com/Press_Events/Press_Releases/2012/6/comScore_Reports_April_2012_U.S._Mobile_Subscriber_Market_Share; NPD Group, *Apple Leads Mobile Handsets in Q4 2011, But Android Attracts More First-Time Smartphone Buyers* (Feb. 6, 2012), available at https://www.npd.com/wps/portal/npd/us/news/pressreleases/pr_120206.

survey of children ages 8–16 (with parental permission) drawn from a nationally representative pool. The panel will consist of 100 respondents for each of the nine age groups between ages 8 and 16, inclusive (900 total respondents). The Contractor will screen the potential respondents for those who (a) own or have access to a mobile device (i.e., a smartphone, an Internet-accessible handheld device like an iPod Touch, or a tablet computer) that runs either the iOS or Android operating system and (b) either watch movies, listen to music, and/or play game apps on that device.

The study questionnaire will relate to the movies, music, and game apps that 8–16 year old children play on those devices, as well as the rating or labeling systems applicable to each of those media. The questionnaire will consist of a mixture of open-ended and closed-ended questions, and it is estimated to take 10 minutes to complete. The questions will focus on:

- Awareness of movies, music, and game apps rated or labeled as potentially inappropriate for the user's age;
- Awareness of parental controls on their devices that could prevent access to content rated or labeled as potentially inappropriate for the user's age;
- Consumption of movies, music, and games apps rated or labeled as potentially inappropriate for the user's age;
- Usage of rating or labeling systems when acquiring movie, music, or game app content;
- Ability to bypass or modify parental controls for movies, music, or game app content;
- Estimation of percentage of content on their personal device that is rated or labeled as potentially inappropriate for the user's age;
- Estimation of percentage of time spent on content rated that is or labeled as potentially inappropriate for the user's age, relative to all other content;
- Estimation of dollars spent on content that is rated or labeled as potentially inappropriate for the user's age, relative to all other content; and
- Restrictions, if any, that parents impose on their children's purchase or use of content that is rated or labeled as potentially inappropriate for the user's age

The results of the survey will be published in the FTC's next public report on the marketing of entertainment violence to children.

Estimated Hours Burden: 267 Hours.

The Contractor conducting the consumer research will recruit a stratified sample of 900 children ages 8

to 16 (with parental permission) who watch movies, listen to music, and/or play game apps on mobile devices (i.e., smartphones, Internet-accessible handheld devices like an iPod Touch, or tablet computers) that run either the iOS or Android operating system. The Contractor will use a screening (quota) methodology from an existing Internet panel, or respondents recruited using protocols utilizing probability sampling procedures or other commonly accepted sampling techniques. The FTC staff estimates that the screening questions should take respondents no more than 60 seconds to complete. The screening questions will be asked of approximately 7,000 respondents to provide a large enough random sample for the surveys. Cumulatively, screening should require a maximum of 117 hours (7,000 total respondents $\times$ 1 minute for each). After completing the screener, answering the surveys will impose a burden per respondent of approximately 10 minutes, totaling 150 hours for all respondents to the surveys (900 respondents $\times$ 10 minutes per survey). Thus, the total hours burden attributable to the consumer research is approximately 267 hours (117 hours for the screener + 150 hours for the survey).

Estimated Cost Burden: \$0.

The cost per respondent should be negligible. Participation is voluntary, and will not require any labor expenditures by respondents. There are no capital, start-up, operation, maintenance, or other similar costs to the respondents.

By direction of the Commission.

Donald S. Clark,
Secretary.

[FR Doc. 2012-23515 Filed 9-21-12; 8:45 am]

BILLING CODE 6750-01-P

FEDERAL TRADE COMMISSION

[File No. 112 3155]

CarePatrol, Inc.; Analysis of Proposed Consent Order To Aid Public Comment

AGENCY: Federal Trade Commission.

ACTION: Proposed consent agreement.

SUMMARY: The consent agreement in this matter settles alleged violations of federal law prohibiting unfair or deceptive acts or practices or unfair methods of competition. The attached Analysis to Aid Public Comment describes both the allegations in the draft complaint and the terms of the consent order—embodied in the consent agreement—that would settle these allegations.

DATES: Comments must be received on or before October 17, 2012.

ADDRESSES: Interested parties may file a comment online or on paper, by following the instructions in the Request for Comment part of the **SUPPLEMENTARY INFORMATION** section below. Write ACarePatrol, Inc.,—consent, FTC File No. 112 3155” on your comment, and file your comment online at <https://ftcpublic.commentworks.com/ftc/carepatrolconsent>, by following the instructions on the web-based form. If you prefer to file your comment on paper, mail or deliver your comment to the following address: Federal Trade Commission, Office of the Secretary, Room H-113 (Annex D), 600 Pennsylvania Avenue NW., Washington, DC 20580.

FOR FURTHER INFORMATION CONTACT: David R. Spiegel, (202-326-3281), FTC, Bureau of Consumer Protection, 600 Pennsylvania Avenue NW., Washington, DC 20580.

SUPPLEMENTARY INFORMATION: Pursuant to section 6(f) of the Federal Trade Commission Act, 38 Stat. 721, 15 U.S.C. 46(f), and § 2.34 the Commission Rules of Practice, 16 CFR 2.34, notice is hereby given that the above-captioned consent agreement containing a consent order to cease and desist, having been filed with and accepted, subject to final approval, by the Commission, has been placed on the public record for a period of thirty (30) days. The following Analysis to Aid Public Comment describes the terms of the consent agreement, and the allegations in the complaint. An electronic copy of the full text of the consent agreement package can be obtained from the FTC Home Page (for September 17, 2012), on the World Wide Web, at <http://www.ftc.gov/os/actions.shtm>. A paper copy can be obtained from the FTC Public Reference Room, Room 130-H, 600 Pennsylvania Avenue NW., Washington, DC 20580, either in person or by calling (202) 326-2222.

You can file a comment online or on paper. For the Commission to consider your comment, we must receive it on or before October 17, 2012. Write “CarePatrol, Inc.,—consent, FTC File No. 112 3155” on your comment. Your comment—including your name and your state—will be placed on the public record of this proceeding, including, to the extent practicable, on the public Commission Web site, at <http://www.ftc.gov/os/publiccomments.shtm>. As a matter of discretion, the Commission tries to remove individual's home contact information from comments before placing them on the Commission Web site.