(3) Any contract for the carriage of freight or personnel by vessel, airplane, bus, truck, express, railway line, or oil or gas pipeline where published tariff rates are in effect, or where such carriage is subject to rates covered by section 22 of the Interstate Com-

merce Act;
(4) Any contract for the furnishing of services by radio, telephone, telegraph, or cable companies, subject to the Communica-

tions Act of 1934;

(5) Any contract for public utility serves, including electric light and power, water, steam, and gas;

(6) Any employment contract providing for direct services to a Federal agency by an

individual or individuals;
(7) Any contract with the Post Office Department, the principal purpose of which is the operation of postal contract stations;

(8) Any services to be furnished outside the United States. For geographic purposes, the "United States" is defined in section 8(d) of the Service Contract Act to include any State of the United States, the District of Columbia, Puerto Rico, the Virgin Islands, Outer Continental Shelf lands as defined in the Outer Continental Shelf Lands Act, American Samoa, Guam, Wake Island, Eniwetok Atoll, Kwajalein Atoll, Johnston Island. It does not include any other territory under the jurisdiction of the United States or any U.S. base or possession within a foreign country; and

(9) Any of the following contracts ex-(9) Any of the following contracts exempted from all provisions of the Service Contract Act of 1965, pursuant to section 4(b) of the Act, which exemptions the Secretary of Labor hereby finds necessary and proper in the public interest or to avoid sericus impairment of the conduct of Government business. Contracts entered into by ernment business: Contracts entered into by the United States with common carriers for the carriage of mail by rail, air (except air star routes), bus, and ocean vessel, where such carriage is performed on regularly scheduled runs of the trains, airplanes, buses, and vessels over regularly established routes and accounts for an insubstantial portion of

the revenue therefrom. (m) Special employees. Notwithstanding any of the provisions in paragraphs (a) through (k) of this clause, the following employees may be employed in accordance with the following variations, tolerances, and exemptions, which the Secretary of Labor hereby finds pursuant to section 4(b) of the Act to be necessary and proper in the public interest or to avoid serious im-pairment of the conduct of Government

(1) (i) Apprentices, student-learners, and workers whose earning capacity is impaired by age, physical or mental deficiency, or injury may be employed at wages lower than the minimum wages otherwise required by section 2(a)(1) or 2(b)(1) of the Service Contract Act of 1965, without diminishing any fringe benefits or cash payments in lieu thereof required under section 2(a)(2) of that Act, in accordance with the procedures prescribed for the employment of apprentices, student-learners, handicapped persons, and handicapped clients of sheltered workshops under section 14 of the Fair Labor Standards Act of 1938, in the regulations issued by the Administrator of the Wage and Hour and Public Contract Divisions of the Department of Labor (29 CFR Parts 520, 521, 524, and 525).

(ii) The Administrator will issue certificates under the Service Contract Act of 1965 for the employment of apprentices, studentlearners, handicapped persons, or handicapped clients of sheltered workshops not subject to the Fair Labor Standards Act of 1938, or subject to different minimum rates of pay

under the two acts authorizing appropriate rates of minimum wages (but without cash payments in lieu thereof), applying procedures prescribed by the applicable regula-tions issued under the Fair Labor Standards Act of 1938 (29 CFR Parts 520, 521, 524,

(iii) The Administrator will also withdraw, annul, or cancel such certificates in accordance with the regulations in 29 CFR Parts 525 and 528.

(2) An employee engaged in an occupation which he customarily and regularly receives more than \$20 a month in tips may have the amount of his tips credited by his employer against the minimum wage quired by section 2(a)(1) or section 2(b) (1) of the Act, in accordance with the regu-lations in 29 CFR Part 521: Provided, however. That the amount of such credit may not exceed 80 cents per hour.

[FR Doc.72-20561 Filed 11-30-72;8:52 am]

# FEDERAL COMMUNICATIONS COMMISSION

[ 47 CFR Parts 2, 89 ]

[Docket No. 19643; FCC 72-1040]

#### FREQUENCY ALLOCATION AND PUBLIC SAFETY RADIO SERVICES

Hospital Paging Systems and Marine Navigation Systems; Proposed Allocations

In the matter of amendment of Parts 2 and 89 to allocate 157.450 MHz to the Special Emergency Radio Service for medical paging systems in hospitals, Docket No. 19643.

Petition of General Systems Development Corp., for allocation of the frequency 157.450 MHz to the Business Radio Service for marine navigation system use, RM-1884.

1. Notice is hereby given of proposed rule making in the above-entitled matter.

2. One of the rapidly growing uses of land-mobile frequencies utilizes the transmission of a series of audio tones to alert personnel carrying pocket-size receivers. The messages may be merely an alerting call (tone-only page) or a tone selection signal followed by a voice message (tone-select, voice-page). The use of these devices has developed on land-mobile two-way frequencies and, due to the nature of paging requirements, these systems often create conflicts with two-way systems and result in com-plaints of destructive and annoying interference. In the Business Radio Service, for example, numerous interference problems and conflicts led to the designation of a number of frequencies exclusively for radio paging. The use of these paging-only channels markedly alleviated these difficulties.

3. For the past several years, we have also been receiving complaints of interference from paging systems to two-way systems in the Special Emergency Radio Service. Although attempts have been made to resolve these problems on a case-by-case basis, this approach to the

problem has not been successful. As a result, during the past year the Commission has received several requests from individual hospitals and from the American Hospital Association for the allocation of a frequency solely for hospital paging communications. We have also received a petition from the Northern California Chapter of the Associated Public Safety Communications Officers (NCAPCO). NCAPCO's petition, filed on October 24, 1972, discusses the increasing need for communications of the health care services in general, the interference problems resulting from operations of paging and two-way systems on the same frequencies, and recommends adoption of rules which would provide for authorizing paging and two-way systems on different frequencies.

4. We recently allocated four channels in the 35 and 43 MHz bands for one-way paging in the Special Emergency Radio Service first report and order in Docket No. 19327 adopted June 14, 1972, FCC 72-508. While use of these frequencies should provide the capability of relieving interference on low VHF frequencies, we believe that an allocation somewhere near 150 MHz is required to correct the widespread interference problem between paging and two-way on 150 MHz frequencies and at the same time permit use of same-band equipment. We propose, therefore, to allocate 157.450 MHz to the Special Emergency Radio Service to meet hospital paging requirements for

one-way paging.

5. The frequency 157.450 MHz is a bandedge (splinter) channel and is one of only two 150 MHz frequencies still unallocated for regular operations. The frequency provides a 25 kHz channel between the Automobile Emergency Service and the Maritime Mobile Service allocations and is suitable for the paging activity. It is presently being sparsely used in the Land Transportation and Public Safety Radio Services under 1-year developmental authorizations, almost entirely for railroad operations. The frequency is also being utilized by the General Systems Development Corp. (GSD) under an Experimental (Developmental) authorization, GSD is obtaining data in connection with a marine radionavigation system it is developing, and it has petitioned (RM-1884) for rule making to allocate the frequency 157.450 MHz to the Business Radio Service for use as a data link in its system. GSD wants this specific allocation in order to provide a channel near the Maritime Mobile Service frequencies which affords the same equipment capabilities for both voice and "radio-aid-tonavigation" service. It is clear, however, that it will be a considerable period of time before the merits of GSD's system can be evaluated and the extent of the requirements for it ascertained. On the other hand, we are well aware that there is an immediate need for a frequency in

<sup>&</sup>lt;sup>1</sup> The other bandedge frequency is 159.480 MHz, but this frequency provides only a 15 kHz channel.

this frequency range to meet the fast growing requirement for paging in hospitals and to ameliorate the severe interference problems rising out of the use of the same frequencies for paging and for two-way communications in the Special Emergency Radio Service. Finally. although we realize that the petitioner relies heavily on the allocation of this frequency for the development of its proposed system, our action here need not necessarily preclude it. The GSD system need not necessarily be tied exclusively to this frequency; so that when its merits and the requirements for its use are fully evaluated, other frequency possibilities in nearby frequency bands can be explored, assuming a case therefor can be made.

6. The proposed allocation of 157.450 MHz to the Special Emergency Radio Service requires that consideration be given to the possibility of adjacent channel interference. To minimize such interference, to permit duplication of use of this frequency to the maximum extent, and consistent with the power needs for hospital paging operations, we are proposing to limit the maximum effective radiated power (ERP) to 30 watts. Thirty watts ERP should accommodate most hospital needs for coverage over the hospital grounds. Accordingly, new hospital paging systems will be required to operate on a paging frequency effective with the availability of this 150 MHz channel. Existing systems, of course, will be permitted to continue operation, provided they do not cause harmful interference to two-way radiotelephone systems of other licensees sharing the same frequency in which case they will be expected to change over to the new frequency. However, wide area hospital-todoctor paging systems should not expect to utilize the frequency 157.450MHz as limited to 30 watts ERP. Therefore, these higher power systems that cause interference to two-way systems will be required to change to one of the exclusive one-way paging frequencies available in the Business Radio Service. Alternatively, high or low power systems could elect to change to one of the lower band frequencies (35.64, 35.68, 43.64, and 43.68 MHz) available for one-way paging in the Special Emergency Radio Service.

7. Although we are proposing to allocate the frequency 157.450 MHz in the Special Emergency Radio Service primarily as a means of alleviating the problem of interference from paging to two-way systems, we want to explore other possibilities for dealing with it. Therefore, we invite comments on possible alternative methods, such as:

(a) Reduction of authorized power and/or antenna height of hospital paging systems so as to limit the effective radiated power to the minimum required for effective coverage of the hospital buildings and nearby grounds (possibly 5 watts input into a ground plan antenna in the basement in lieu of 30 watts into an antenna on top of a building);

(b) Require paging operators to monitor continually the channel before transmitting, in order to minimize interference to on-going communications of other licensees;

(c) Shift either the paging or the twoway system to a lesser congested channel when a serious interference situation develops; and,

(d) Investigate the possibility of using 150 MHz tertiary frequencies for low-power in-hospital paging, without the mandatory geographical separation from adjacent channel operations as now required by the Rules.

Finally, we want to explore another matter. Since the frequency 157.450 MHz is one of the few narrow band edges remaining unallocated in the 150–160 MHz band, we invite comments on whether this frequency should be allocated to accommodate other, possibly more pressing needs.

8. In accordance with the foregoing: It is ordered, That the petition, RM-1884, submitted by General Systems Development Corp., is denied in part, but final action thereon is deferred until further notice. It is further ordered, That notice of proposed rule making is given to amend Parts 2 and 89 of the Commission's rules to allocate the frequency 157.450 MHz to the Special Emergency Radio Service for hospital medical paging.

9. The proposed amendments are issued pursuant to the authority contained in sections 4(i) and 303(r) of the Communications Act of 1934, amended.

10. Pursuant to applicable procedures set forth in § 1.415 of the Commission's rules, interested persons may file comments on or before February 8, 1973, and reply comments on or before February 23, 1973. All relevant and timely comments and reply comments will be considered by the Commission before final action is taken in this proceeding. In reaching its decision in this proceeding, the Commission may also take into account other relevant information before it, in addition to the specific comments invited by the notice.

11. In accordance with the provisions of § 1.419 of the Commission's rules, an original and 14 copies of all statements, briefs, or comments filed shall be furnished the Commission. Responses will be available for public inspection during regular business hours in the Commission's Public Reference Room at its main offices in Washington, D.C.

Adopted: November 22, 1972.

Released: November 29, 1972.

FEDERAL COMMUNICATIONS COMMISSION,<sup>3</sup> BEN F. WAPLE,

[SEAL] BEN F. WAPLE, Secretary.

[FR Doc.72-20679 Filed 11-30-72;8:52 am]

## FEDERAL RESERVE SYSTEM

[ 12 CFR Part 220 ]

[Reg. T]

## CREDIT BY BROKERS AND DEALERS

### Time Allowed for Payment Against Delivery Cash Transactions

The Board of Governors proposes to amend Part 220 in order to shorten the time allowed for payment against delivery cash transactions from 35 days to 15 days. Section 220.4(c) of Part 220, Credit by Brokers and Dealers, would be amended as set forth below:

§ 220.4 Special accounts.

(c) Special cash account. \* \* \*

(5) If the creditor, acting in good faith in accordance with subparagraph (1) of this paragraph, purchases a security for a customer, or sells a security to a customer, with the understanding that he is to deliver the security promptly to the customer, and the full cash payment to be made promptly by the customer is to be made against such delivery, the creditor may at his option treat the transaction as one to which the period applicable under subparagraph (2) of this paragraph is not the 7 days therein specified but 15 days after the date of such purchase or sale.

(7) The 7-day periods specified in this paragraph refer to 7 full business days. The 15-day period and the 90-day period specified in this paragraph refer to calendar days, but if the last day of any such period is a Saturday, Sunday, or holiday, such period shall be considered to end on the next full business day. For the purposes of this paragraph, a creditor may, at his option, disregard any sum due by the customer not exceeding \$100.

The purpose of the proposed changes in Regulation T is to indicate to participants in securities transactions which are to be consummated by payment against delivery that 15 calendar days instead of the present 35 calendar days is sufficient time in which to effect settlement, absent exceptional circumstances.

The Board is affording interested persons an opportunity to submit relevant data, views, or arguments concerning the proposed amendment. Any such material should be submitted in writing to the Secretary, Board of Governors of the Federal Reserve System, Washington, D.C. 20551, to be received not later than December 22, 1972. Such material will be made available for inspection and copying upon request, except as provided in § 261.6(a) of the Board's Rules Regarding Availability of Information.

<sup>&</sup>lt;sup>2</sup> Commissioner Johnson concurring in the result.

This notice is published pursuant to section 553(b) of Title 5, U.S.C., and § 262.2(a) of the Rules of Procedure of the Board of Governors of the Federal Reserve System (12 CFR 262.2(a)).

By order of the Board of Governors, November 20, 1972.

MICHAEL A. GREENSPAN, Assistant Secretary of the Board.

[FR Doc.72-20697 Filed 11-30-72;8:54 am]

## I 12 CFR Part 220 J

[Reg. T]

#### CREDIT BY BROKERS AND DEALERS Ninety-Day Restriction in Special Cash Account

The Board of Governors proposes to amend Part 220 (Regulation T) by making a minor change in language within subsection (8) of Section 220.4(c) to clarify that the computation of the 90day freeze begins with the trade date of the sale of a security with respect to which the customer has not previously paid for the cost of the purchase within the allotted 7 business days, rather than with the trade date of such purchase. This change would be accomplished by shifting the prepositional phrase "during the preceding 90 days" in the first sentence of subsection (8) from within the body to the end of the portion of the sentence preceding the proviso.

The text of the proposed amendment reads as follows:

§ 220.4 Special accounts.

(c) Special cash account. \* \* \*

(8) Unless funds sufficient for the purpose are already in the account, no security other than an exempted security shall be purchased for, or sold to, any customer in a special cash account with the creditor if any security other than an exempted security has been purchased by such customer in such an account, and then, for any reason whatever, without having been previously paid for in full by the customer, the security has been sold in the account or delivered out to any broker or dealer during the preceding 90 days: Provided, That an appropriate committee of a national securities exchange or a national securities association, on application of the creditor, may authorize the creditor to disregard for the purposes of this subparagraph any given instance of the type therein described if the committee is satisfied that both creditor and customer are acting in good faith and that circumstances warrant such authorization. For the purposes of this subparagraph, the cancellation of a transaction, otherwise than to correct an error, shall be deemed to constitute a sale. The creditor may disregard for the purposes of this subparagraph a sale without prior payment provided full cash payment is received within the period described by subparagraph (2) of this paragraph and the customer has not withdrawn the pro-

eeeds of sale on or before the day on which such payment (and also final payment of any check received in that connection) is received. The creditor may so disregard a delivery of a security to another broker or dealer provided such delivery was for deposit into a special cash account which the latter broker or dealer maintains for the same customer and in which account there are already sufficient funds to pay for the security so purchased; and for the purpose of determining in that connection the status of a customer's account at another broker or dealer, a creditor may rely upon a written statement which he accepts in good faith from such other broker or dealer.

To aid in the consideration by the Board of this proposed amendment, interested persons are invited to submit relevant data, views, or arguments in writing to the Secretary, Board of Governors of the Federal Reserve System, Washington, D.C. 20551, to be received not later than December 22, 1972. Such material will be made available for inspection and copying upon request, except as provided in § 261.1(a) of the Board's Rules Regarding Availability of Information.

By order of the Board of Governors, November 22, 1972.

[SEAL] MICHAEL A. GREENSPAN, Assistant Secretary of the Board.

[FR Doc.72-20593 Filed 11-30-72;8:45 am]

## FEDERAL TRADE COMMISSION

I 16 CFR Part 255 ]

#### ENDORSEMENTS AND TESTIMONIALS IN ADVERTISING

Proposed Guides Concerning Use; Notice of Opportunity To Present Written Views, Suggestions, Objections or Pertinent Information

Proposed Guides Concerning Use of Endorsements and Testimonials in Advertising are hereinafter set forth and are today made public by the Commission for consideration by affected and other interested parties pursuant to the Federal Trade Commission Act, as amended, 15 U.S.C., secs. 41-58, and the provisions of Part 1, Subpart A, of the Commission's procedures and rules of practice, 16 CFR 1.5, 1.6.

Opportunity is hereby extended by the Federal Trade Commission to any and all persons, firms, corporations, organizations or other parties affected by or having an interest in the proposed Guides Concerning Use of Endorsements and Testimonials in Advertising, to present to the Commission their views concerning the Guides, including such pertinent information, suggestions, or objections as they may desire to submit. For this purpose copies of the proposed Guides which are advisory in nature as to the applicability of legal re-

quirements, may be obtained upon request to the Commission, Data, views, information, objections and suggestions may be submitted by letter, memorandum, brief, or other written communication not later than March 1, 1973, to the Assistant Director for National Advertising, Bureau of Consumer Protection, Federal Trade Commission, Indiana Building, 633 Indiana Avenue NW., Washington, DC 20580. Written comments received in the proceeding will be available for examination by interested parties at the Federal Trade Commission's main building, Room 130, Office of Legal and Public Records, Pennsylvania Avenue and Sixth Street NW., Washington, DC, and will be fully considered by the Commission.

Text of the proposed Guides follows:

NOTE: These Guides have not been approved by The Federal Trade Commission. They are proposed Guides which are made available to all interested or affected parties for their consideration and for submission of such views, suggestions, objections or other pertinent information as they may care to present, due consideration to which will be given by the Commission before proceeding to final action on the proposed

These Guides if and when finally approved and adopted by the Commission, will be designed to assist businessmen and others in conforming their endorsement and testimonial advertising practices to the requirements of section 5 of the Federal Trade Commission Act. Experience has justified the Commission's belief that the more knowledge businessmen have respecting the laws it administers the more likelihood there is that they will conduct their business in accordance therewith and thereby provide attendant benefits to

While Guides are interpretive of laws administered by the Commission and thus are advisory in nature, proceedings to enforce the requirements of law as explained in the Guides may be brought under the Federal Trade Commission Act (15 U.S.C. secs. 41-58). Briefly stated, the Federal Trade Commission Act makes it illegal for one to engage in "unfair methods of competition in commerce and unfair or deceptive acts or practices in commerce".

#### PART 255-PROPOSED GUIDES CON-CERNING USE OF ENDORSEMENTS AND TESTIMONIALS IN ADVERTIS-ING

255 0 Definitions.

Qualifications of an expert. 255.1

Endorsers expertise. 255.2

Disclosures of material facts.

Consumer endorsements.

Endorsements by organizations. 255.5 255.6 Endorsements directed to children.

AUTHORITY: The provisions of this Part 255 issued under 38 Stat. 717, as amended; 15 U.S.C. 41-58.

## § 255.0 Definitions.

(a) The Commission recognizes that there are definitional and functional differences between "endorsements" and "testimonials." However, the Commission intends to treat the two identically in the context of its enforcement of the Federal Trade Commission Act and for purposes of this part. Therefore, the term "endorsements" is generally used hereinafter to cover both terms and situations.

(b) For purposes of this part, an endorsement or testimonial will be taken to include any message in advertising that conveys to the consumer views favorable to the product or service advertised and which the consumer may attribute to someone other than the party identified as the sponsoring advertiser. Such views may be those of an individual, group or institution.

### § 255.1 Qualifications of an expert.

If an ad represents that the endorser, by reason of experience or training, is superior to others in making the judgments expressed in the endorsement message, the endorser's actual qualifications must, in fact, have given him that superiority or advantage that is represented.

Example 1. An endorsement of a particular automobile by one described as an "engineer" implies that the endorser's professional training and experience has been such that he is well acquainted with the design and performance of automobiles. If such an endorser has been primarily concerned with, for example, chemical engineering, the endorsement as offered may be deceptive.

Example 2. In a "slice of life" commercial where an actor or actress is portrayed as someone who might have special experience or training, the performer need not have such experience or training in order to play the dramatic role.

## § 255.2 Endorsers expertise.

An endorsement by an expert or authority must be based on an actual exercise of the expertise the endorser is represented to possess. Furthermore, the extent of any study upon which the endorsement is based must at least conform with what consumers are led by the advertisement to expect.

Example. An advertisement states that a commercial "home cleaning service" has chosen a particular brand of cleanser for use in its business. The statement should be based on a judgment by the cleaning service that the relative merits of that brand make it superior to like brands with which it competes. It is not sufficient that the decision of the service to use the product (and endorse it) is based on compensation alone. Furthermore, to the extent that the advertisement mentions certain merits or advantages of the cleanser advertised, the decision of the service to use the cleanser should have been based

on its finding that the cleanser is superior to others in those respects.

#### § 255.3 Disclosures of material facts.

When there exists a connection between the endorser and the seller of the product advertised, and when that connection is a material fact in the context of the advertisement, such connection should be fully disclosed.

Example 1. A drug company commissions research on its product by a well-known research organization. The test design is under the control of the drug company, and it fully pays all expenses of the research project. A subsequent advertisement by the drug company halls the research results as the "findings" of the well-known research organization. In the context of the advertisement, even though it is not an "endorsement" in the stricter sense, the role of the seller in securing the "findings" should be revealed.

Example 2. A mattress seller advertises that its product meets the standards of a chiropractic association. In fact, the standards were devised by the association for the sole purpose of their application to this seller's product and in order to reap the monetary compensation offered by the seller. In that case the fact of compensation should be revealed.

be revealed.

Example 3. A film star endorses a particular food product. The endorser's choice is based clearly and solely on points of taste. Even though the compensation paid the endorser is substantial, neither the fact nor the amount of compensation need be revealed.

#### § 255.4 Consumer endorsements.

Advertisements employing endorsements by a "typical consumer", i.e., one who has no special expert knowledge beyond normal use of the product, should in relating facts about the endorser's experience with the product also reflect the average and ordinary experience of consumers generally with the product.

Example. An appliance manufacturer prints a statement by a satisfied user to the effect that the product served adequately for over 8 years. Even if it is literally true that a particular customer got 8 years of life out of an appliance, the testimonial is deceptive if the average life of the product is substantially less.

## § 255.5 Endorsements by organizations.

Endorsements by groups or organizations may be required to meet a more stringent standard of truthfulness than endorsements by individuals. The former are usually offered as the judgment of a broader group of people while the latter is offered as the judgment of only one person. Thus, endorsements by organizations may tend to imply that definite standards have been set up and met

while those by individuals may be accepted as more of an ad hoc opinion. Also, endorsements by groups may be accepted as reflective of an average, general judgment while those by individuals may be regarded as more singular.

Example. An association of repairmen of automatic dishwashers endorses one brand as "easy to repair". Such a statement by an individual repairman might be taken as his own individual opinion which, though based on experience, may be opposed by another repairman. When made by an association or other group of repairmen, however, the statement may be taken as more broadly representative of a variety of experiences. Therefore, to meet the burdens such messages involve, the advertiser should have in hand such detailed information as is necessary to substantiate the claim.

# § 255.6 Endorsements directed to children.

Endorsements in advertisements addressed to children are of special concern because of the character of the audience. Practices which would not ordinarily be questioned in advertisements addressed to adults might be questioned in such cases.

Example. Many toys have real-life counterparts (cars, stoves, etc.) which the toys may generally resemble but which are not toys or playthings. Individuals who have gained fame dealing with those real-life counterparts may be able to "endorse" the toy in advertisements in some respects but not in others. For example, a racing car driver may be qualified to say that a toy racing car resembles his own car, but he is not qualified in any special respect to otherwise recommend the toy as a plaything. His expertise does not, by virtue of his racing experience, run to those points, and children should not be sold the toy on that kind of basis. The same practice in the case of an adult product and audience may not be violative.

Issued: November 27, 1972.

By direction of the Commission.

[SEAL] CHARLES A. TOBIN, Secretary.

[FR Doc.72-20599 Filed 11-30-72;8:46 am]

¹ In certain situations, the Commission may consider naming endorsers as respondents in complaints along with the seller or advertiser. Important considerations in that decision are whether the endorser knew or should have known of the deception, the commercial character of the arrangement between the endorser and the seller, and the nature of the deception involved (e.g., an issue of health or safety, or deception involving children, would be of great concern).