

May 23, 2012

The Honorable William M. Rubenstein
Commissioner of Consumer Protection
State of Connecticut
State Office Building
165 Capitol Avenue, Room 103
Hartford, CT 06106

Re: Women's Gifting Tables; Assurance of Voluntary Compliance

Dear Commissioner Rubenstein:

I, Patricia MacKenzie, of [REDACTED], Essex, Connecticut, 06426, offer you this Assurance of Voluntary Compliance ("Assurance") pursuant to Connecticut General Statutes § 42-110j.

Without admitting any wrongdoing or violation of law, I offer this Assurance relating to the investigation of women's gifting tables conducted by the Office of the Connecticut Attorney General, as your designee (the "Investigation").

I accept that, pursuant to General Statutes § 42-110j, matters raised and closed under this Assurance may be reopened by you at your sole discretion for further proceedings in the public interest. Further, I accept that you may reopen the Investigation upon information that I have been untruthful in any way in this Assurance or in the signed and notarized Affidavit that I have provided to you herewith.

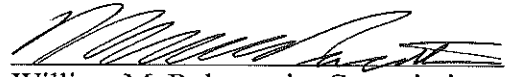
I hereby assure you that:

1. I will not participate in women's gifting tables, or any association that involves the opportunity to receive rewards that are contingent upon payment and recruitment of other participants.
2. I will cooperate with the Investigation, including but not limited to providing upon request by you or the Attorney General: (1) documentation; (2) testimony under oath identifying other women's gifting table participants and other relevant information that I am aware of.
3. I will make payments via check to the Treasurer, State of Connecticut, in amounts totaling \$45,000. The payments will be made in five annual installments of \$6,000, followed by a final payment of \$15,000 in the sixth year. The payments will be made before or on the 15th of January for each of the six years, with the first payment due before or on January 15, 2013.

Very truly yours,



Accepted and approved this 9 day of OCTOBER, 2012.


William M. Rubenstein, Commissioner

July 19, 2012

The Honorable William M. Rubenstein
Commissioner of Consumer Protection
State of Connecticut
State Office Building
165 Capitol Avenue, Room 103
Hartford, CT 06106

Re: Women's Gifting Tables; Assurance of Voluntary Compliance

Dear Commissioner Rubenstein:

I, Elizabeth Culligan, of [REDACTED], East Haven, Connecticut 06512, offer you this Assurance of Voluntary Compliance ("Assurance") pursuant to Connecticut General Statutes § 42-110j.

Without admitting any wrongdoing or violation of law, I offer this Assurance relating to the investigation of women's gifting tables conducted by the Office of the Connecticut Attorney General, as your designee (the "Investigation").

I accept that, pursuant to General Statutes § 42-110j, matters raised and closed under this Assurance may be reopened by you at your sole discretion for further proceedings in the public interest. Further, I accept that you may reopen the Investigation upon information that I have been untruthful in any way in this Assurance or in the signed and notarized Affidavit that I have provided to you herewith.

I hereby assure you that:

1. I will not participate in women's gifting tables, or any association that involves the opportunity to receive rewards that are contingent upon payment and recruitment of other participants.
2. I will cooperate with the Investigation, including but not limited to providing upon request by you or the Attorney General: (1) documentation; (2) testimony under oath identifying other women's gifting table participants and other relevant information that I am aware of.
3. I will make payment via cashier's check to the Treasurer, State of Connecticut, in amounts totaling \$40,000. The payments will be made in six annual installments of \$6,000, followed by a final payment of \$4,000 in the seventh year. The payments will be made before or on the 15th of January for each of the seven years, with the first payment due before or on January 15, 2013.

Very truly yours,

Elizabeth A. Kelly

Accepted and approved this 9 day of OCTOBER, 2012.

William M. Rubenstein

William M. Rubenstein, Commissioner

September ^{26, 2012} ~~12~~, 2012

The Honorable William M. Rubenstein
Commissioner of Consumer Protection
State of Connecticut
State Office Building
165 Capitol Avenue, Room 103
Hartford, CT 06106

Re: Women's Gifting Tables; Assurance of Voluntary Compliance

Dear Commissioner Rubenstein:

I, Terrell Naumann, of [REDACTED] Branford, Connecticut, 06405, offer you this Assurance of Voluntary Compliance ("Assurance") pursuant to Connecticut General Statutes § 42-110j.

Without admitting any wrongdoing or violation of law, I offer this Assurance relating to the investigation of women's gifting tables conducted by the Office of the Connecticut Attorney General, as your designee (the "Investigation").

I accept that, pursuant to General Statutes § 42-110j, matters raised and closed under this Assurance may be reopened by you at your sole discretion for further proceedings in the public interest. Further, I accept that you may reopen the Investigation upon information that I have been untruthful in any way in this Assurance or in the signed and notarized Affidavit that I have provided to you herewith.

I hereby assure you that:

1. I will not participate in women's gifting tables, or any association that involves the opportunity to receive rewards that are contingent upon payment and recruitment of other participants.
2. I will cooperate with the Investigation, including but not limited to providing upon request by you or the Attorney General: (1) documentation; (2) testimony under oath identifying other women's gifting table participants and other relevant information that I am aware of.
3. I will make payment via cashier's check to the Treasurer, State of Connecticut, in amounts totaling \$20,000. The payments will be made in five annual installments of \$4,000. The payments will be made before or on the 15th of January for each of the five years, with the first payment due before or on January 15, 2013.

Very truly yours,

Terrell Kaufman

Accepted and approved this 9 day of OCTOBER, 2012.



William M. Rubenstein, Commissioner

September 12, 2012

The Honorable William M. Rubenstein
Commissioner of Consumer Protection
State of Connecticut
State Office Building
165 Capitol Avenue, Room 103
Hartford, CT 06106

Re: Women's Gifting Tables; Assurance of Voluntary Compliance

Dear Commissioner Rubenstein:

I, Sally S. Stedman, of [REDACTED], Guilford, Connecticut, 06437, offer you this Assurance of Voluntary Compliance ("Assurance") pursuant to Connecticut General Statutes § 42-110j.

Without admitting any wrongdoing or violation of law, I offer this Assurance relating to the investigation of women's gifting tables conducted by the Office of the Connecticut Attorney General, as your designee (the "Investigation").

I accept that, pursuant to General Statutes § 42-110j, matters raised and closed under this Assurance may be reopened by you at your sole discretion for further proceedings in the public interest. Further, I accept that you may reopen the Investigation upon information that I have been untruthful in any way in this Assurance or in the signed and notarized Affidavit that I have provided to you herewith.

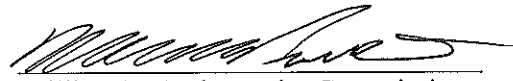
I hereby assure you that:

1. I will not participate in women's gifting tables, or any association that involves the opportunity to receive rewards that are contingent upon payment and recruitment of other participants.
2. I will cooperate with the Investigation, including but not limited to providing upon request by you or the Attorney General: (1) documentation; (2) testimony under oath identifying other women's gifting table participants and other relevant information that I am aware of.
3. I will make payment via cashier's check to the Treasurer, State of Connecticut, in amounts totaling \$65,000. The payments will be made in seven annual installments of \$4,000, followed by a final payment of \$37,000 in the eighth year. The payments will be made before or on the 15th of January for each of the eight years, with the first payment due before or on January 15, 2013.

Very truly yours,



Accepted and approved this 9 day of OCTOBER, 2012.


William M. Rubenstein, Commissioner

September 12, 2012

The Honorable William M. Rubenstein
Commissioner of Consumer Protection
State of Connecticut
State Office Building
165 Capitol Avenue, Room 103
Hartford, CT 06106

Re: Women's Gifting Tables; Assurance of Voluntary Compliance

Dear Commissioner Rubenstein:

I, Felicia Zaffin, of [REDACTED], Branford, Connecticut 06405, offer you this Assurance of Voluntary Compliance ("Assurance") pursuant to Connecticut General Statutes § 42-110j.

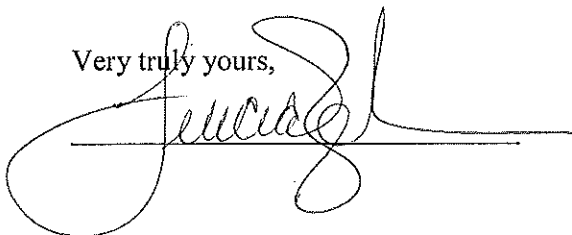
Without admitting any wrongdoing or violation of law, I offer this Assurance relating to the investigation of women's gifting tables conducted by the Office of the Connecticut Attorney General, as your designee (the "Investigation").

I accept that, pursuant to General Statutes § 42-110j, matters raised and closed under this Assurance may be reopened by you at your sole discretion for further proceedings in the public interest. Further, I accept that you may reopen the Investigation upon information that I have been untruthful in any way in this Assurance or in the signed and notarized Affidavit that I have provided to you herewith.

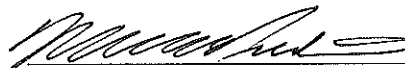
I hereby assure you that:

1. I will not participate in women's gifting tables, or any association that involves the opportunity to receive rewards that are contingent upon payment and recruitment of other participants.
2. I will cooperate with the Investigation, including but not limited to providing upon request by you or the Attorney General: (1) documentation; (2) testimony under oath identifying other women's gifting table participants and other relevant information that I am aware of.
3. I will make payment via cashier's check to the Treasurer, State of Connecticut, in amounts totaling \$32,500. The payments will be made in eighty-four (84) monthly installments, in an amount of \$386.91 per month. The payments will be made before or on the 15th of each month, with the first payment due before or on January 15, 2013.

Very truly yours,

A handwritten signature in cursive script, appearing to read "George", written over a horizontal line.

Accepted and approved this 9 day of October, 2012.

A handwritten signature in cursive script, appearing to read "William M. Rubenstein", written over a horizontal line.

William M. Rubenstein, Commissioner