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UNITED STATES DISTRICT COURT  
MIDDLE DISTRICT OF FLORIDA

JAN 27 AM 10:30

Case No.

WHITNEY INFORMATION  
NETWORK, INC., a Colorado corporation,  
and RUSS WHITNEY, an individual,

Plaintiffs,

2:04-cv-47-FTM-29-SPC

v.

XCENTRIC VENTURES, LLC., an  
Arizona limited liability company;  
BADBUSINESSBUREAU.ORG, an  
Arizona limited liability company; and  
ED MAGEDSON, an individual,

Defendants.

JOHN E. STEELE  
UNITED STATES DISTRICT JUDGE

SHERI POLSTER CHAPPELL  
U.S. MAGISTRATE JUDGE

COMPLAINT

Plaintiffs, WHITNEY INFORMATION NETWORK, INC. ("WIN") and RUSS WHITNEY ("WHITNEY"), by and through their undersigned counsel, file this, their Complaint for damages and injunctive relief against Defendants, XCENTRIC VENTURES, LLC, ("XCENTRIC"), BADBUSINESSBUREAU.ORG, ("BBB.ORG") and ED MAGEDSON and allege:

INTRODUCTION

This is an action for Defendants', XCENTRIC, BBB.ORG and ED MAGEDSON, unlawful dilution and tarnishment of Plaintiffs' trademarks and unlawful publication of defamatory material throughout their website causing consumers searching the Internet for Plaintiffs' products and services using Plaintiffs' trademarks to be re-directed to

Defendants' website where consumers are subjected to defamatory material published by Defendants regarding Plaintiffs and their business.

**JURISDICTION**

1. This is an action for injunctive and other relief under Federal Trademark Act, 15 U.S.C. § 1051, et seq. ("Lanham Act"), particularly 15 U.S.C. § 1114 and 15 U.S.C. § 1125, for trademark infringement, false designation of origin, false description, and dilution of Plaintiffs' famous trademarks and initial interest consumer confusion. Plaintiffs also assert claims under the common law for trademark infringement.

2. This Court has jurisdiction over this action pursuant to 28 U.S.C. §§ 1331, 1338(a) and 1338(b). This Court also has jurisdiction pursuant to 15 U.S.C. § 1121.

3. This Court has diversity jurisdiction pursuant to 28 U.S.C. § 1332 and the amount in controversy is greater than \$75,000.

4. This Court has supplemental jurisdiction over the state law claims for defamation pursuant to 28 U.S.C. § 1367(a).

5. Defendant, XCENTRIC VENTURES, LLC., is subject to the jurisdiction of this Court because it:

- (a) Operates, conducts, engages in or carries on a business or business ventures within this state through its Internet websites;
- (b) Infringed upon Plaintiffs valid trademarks in violation of 15 U.S.C. § 1114 and 15 U.S.C. § 1125 and published and continues to publish infringing marks in Florida; and

- (c) Committed and continues to commit a tort in Florida by publishing false and defamatory information on its websites about Plaintiffs, directed at Florida and causing injury in Florida that gives rise to a potential claim cognizable in Florida.

6. Defendant, BADBUSINESSBUREAU.ORG, is subject to the jurisdiction of this Court because it:

- (a) Operates, conducts, engages in or carries on a business or business ventures within this state through its Internet websites;
- (b) Infringed upon Plaintiffs valid trademarks in violation of 15 U.S.C. § 1114 and 15 U.S.C. § 1125 and published and continues to publish infringing marks in Florida; and
- (c) Committed and continues to commit a tort in Florida by publishing false and defamatory information on its websites about Plaintiffs, directed at Florida and causing injury in Florida that gives rise to a potential claim cognizable in Florida.

7. Defendant, ED MAGEDSON, an individual, is subject to the jurisdiction of this Court because he:

- (a) Operates, conducts, engages in or carries on a business or business ventures within this state through his Internet websites;
- (b) Infringed upon Plaintiffs valid trademarks in violation of 15 U.S.C. § 1114 and 15 U.S.C. § 1125 and published and continues to publish infringing marks in Florida; and

- (c) Committed and continues to commit a tort in Florida by publishing false and defamatory information on his websites about Plaintiffs, directed at Florida and causing injury in Florida that gives rise to a potential claim cognizable in Florida.

8. This Court has personal jurisdiction over all Defendants as they infringed on Plaintiffs' trademarks by intentionally publishing Plaintiffs' trademarks in Florida on their Internet website. Defendants' use of Plaintiffs' trademarks is for interstate commercial activity and such use is a substantial aspect of Defendants' conduct giving rise to plaintiffs' claims.

**VENUE**

9. Venue is proper under 28 U.S.C. §§ 1391(b) and 1391(c) in that a substantial part of the events giving rise to the claims asserted herein occurred in and are causing injury in Lee County, Florida.

10. Defendants intentionally and/or recklessly published defamatory information about Plaintiffs, a Florida corporation and Florida resident, and published same via the Internet within Lee County, Florida.

11. Defendants intentionally and/or recklessly published defamatory information and clearly directed said information at a corporation in Florida, via their Internet websites, regarding Plaintiffs' business, resulting in significant injury and harm to Plaintiffs and their reputation. The bulk, if not all of the harm has occurred and will continue to occur in Florida.

12. Defendants infringed on Plaintiffs' Marks in Florida by intentionally publishing Plaintiffs' Marks in Florida causing injury to Plaintiffs in Florida.

13. At all times material hereto, Defendants engaged in and continue to engage in substantial activity within the State of Florida by, *inter alia*, engaging in and continuing to engage in solicitation or service activities within the State of Florida.

#### **THE PARTIES**

14. Plaintiff, WHITNEY INFORMATION NETWORK, INC. ("WIN"), is a corporation duly organized under the laws of the State of Colorado, with its principal place of business in Lee County, Florida.

15. Plaintiff, RUSS WHITNEY ("WHITNEY"), in an individual residing in Lee County, Florida.

16. Upon information and belief, Defendant, XCENTRIC, is a limited liability company duly organized under the laws of the State of Arizona, with its principal place of business in the State of Arizona.

17. Upon information and belief, Defendant, XCENTRIC, publishes a website that is available and has been visited by persons, in Lee County, Florida, throughout the United States and the world.

18. Upon information and belief, Defendant, BBB.ORG, is a limited liability company duly organized under the laws of the State of Arizona, with its principal place of business in the State of Arizona.

19. Upon information and belief, Defendant, BBB.ORG, publishes a website that is available and has been visited by persons, in Lee County, Florida, throughout the United States and the world.

20. Upon information and belief, Defendant, ED MAGEDSON, is a resident of the State of Arizona.

21. Upon information and belief, Defendant, ED MAGEDSON, is a principal of Defendant, XCENTRIC, and he is the editor, publisher and promoter of the websites known as "www.ripoffreport.com" and "www.ripoffrevenge.com" and has controlled and directed the activities of Defendant, XCENTRIC, and Defendant, BBB.ORG.

**GENERAL ALLEGATIONS**

22. Plaintiff, WHITNEY INFORMATION NETWORK, was created in 1996 by its CEO, Plaintiff, RUSS WHITNEY, to provide post-secondary educational and training products and services in the areas of real estate investing, business development, financial investment and asset protection real estate to students world-wide.

23. Plaintiffs conduct approximately 150 real estate free preview training programs per month with approximately 24,000 new students registered each month.

24. Furthermore, Plaintiffs spend millions of dollars each year on infomercials and other advertising to promote their products and services.

25. Plaintiffs' training programs are designed to present their students with the maximum amount of education by offering cutting-edge real estate and investing materials and educational trainings to facilitate success for their students.

26. Plaintiffs are the owners of statutory rights, in addition to common law rights, for “RUSS WHITNEY,” “WHITNEY,” “WHITNEY INFORMATION NETWORK,” and “WHITNEY EDUCATION GROUP,” (collectively referred to as “Plaintiffs’ Marks”) in connection with educational and training services in the fields of real estate investing, business development, financial investment and asset protection.

27. Plaintiff, WIN, is the owner of pending service mark applications for “RUSS WHITNEY” and “WHITNEY” in the United States Patent and Trademark Office, Serial Nos. 76179948 and 75889257 respectively. See Copy of Pending Registrations attached hereto as Composite Exhibit “A” and incorporated herein by reference.

28. For many years prior to the acts of Defendants complained of herein, Plaintiffs have achieved wide-spread and substantial sales of their products and services designated by Plaintiffs’ Marks in commerce.

29. Plaintiffs’ Marks are, and have been, so widely used by Plaintiffs and others to identify Plaintiffs’ products and services that said products and services are now, and long prior to the acts of Defendants complained of herein, generally known among the trade and the public by Plaintiffs’ Marks.

30. By virtue of long and continuous use by Plaintiffs, and since long prior to the acts of Defendants complained of herein, Plaintiffs’ Marks have developed secondary meaning and significance, and have been readily recognizable by the public and the trade as a designation associated with Plaintiffs.

31. Plaintiffs' Marks are now, and since long before the acts of Defendants complained of herein, associated in the public mind exclusively with Plaintiffs and their products and services. Plaintiffs' Marks have come to identify Plaintiffs' products and services and to distinguish said products and services from those of others.

32. As a means to promote their products and services, Plaintiffs created Internet websites to enable consumers to learn about Plaintiffs' programs, and to provide a conduit for prospective and current students to learn about and register for Plaintiffs' educational and training services as well as to purchase educational materials created by and distributed by Plaintiffs.

33. Plaintiffs rely on consumers' knowledge of their famous Marks when consumers are searching for Plaintiffs' products and services on the Internet. Consumers can find Plaintiffs' website by entering Plaintiffs' Marks in any Internet search engine and the search engine will list search results, which should rank Plaintiffs' website as the top website for information based on Plaintiffs' Marks.

34. However, Defendants' website appears as a search result on various search engines when consumers input Plaintiffs' Marks in the Internet search engine causing consumers to mistakenly believe that Defendants' website is sponsored or published by Plaintiffs. See Internet Search Positions for "www.ripoffreport.com" attached hereto as Composite Exhibit "B" and incorporated herein by reference.

35. Defendants publish websites known as "www.ripoffreport.com" and "www.ripoffrevenge.com" for commercial and economic gain.

36. Defendants hold themselves out to the public as a "worldwide consumer



reporting website and publication, by consumers for consumers” to file and document consumer complaints about “companies or individuals who rip off consumers.” See Copy of Defendants’ home page attached hereto as Composite Exhibit “C” and incorporated herein by reference.

37. Defendants solicit consumers to submit complaints about any company that has allegedly “ripped” the consumer off.

38. Upon information and belief, once Defendants receive the complaints from the consumers they review them and choose which complaints to publish on their website, “www.ripoffreport.com.”

39. Defendants’ publication of these consumer complaints is with reckless disregard for the truth as Defendants do not verify such complaints for accuracy; rather they simply publish the chosen complaints and imply that the company named in such complaint is “ripping off” consumers.

40. Furthermore, while on Defendants’ website, “www.ripoffreport.com,” consumers can click on a link titled “Rip Off Revenge” where consumers are directed to Defendants’ second website, “www.ripoffrevenge.com.”

41. Through Rip Off Revenge, Defendants offer to sell consumers either a service wherein Defendants will “help victims collect in a few days or hours,” or consumers can pay \$19.95 and receive a “Do-it-Yourself Guide: How to get Rip-Off Revenge and your money back too...” See Copy of Defendants’ home page attached hereto as Composite Exhibit “D” and incorporated herein by reference.

42. Defendants' website, "www.ripoffreport.com," also offers advertising banner ads for sale, which advertisers can pay Defendants money and their company name and logo will appear on Defendants' website. See copy of Defendants' advertising page attached hereto as Composite Exhibit "E" and incorporated herein by reference.

43. Further, Defendants solicit Internet consumers for "donations" "for the high cost of providing [the] service." See Copy of Defendants' solicitation page attached hereto as Exhibit "F" and incorporated herein by reference.

44. Here, Defendants publish and make available for viewing more than a dozen false stories about Plaintiffs with reckless disregard for the truth of such stories. See stories attached hereto as Composite Exhibit "G" and incorporated herein by reference.

45. As consumers search for Plaintiffs' products and services on the Internet by using Plaintiffs' Marks, they are directed to Defendants' website as a result of the search, and once consumers are on Defendants' website, they are subjected to the false and defamatory articles published by Defendants about Plaintiffs.

46. Defendants have misappropriated the goodwill associated with Plaintiffs' Marks, for their own commercial use and for their own illegal financial benefit.

47. Defendants are using Plaintiffs' Marks for the purpose of, amongst other things, diverting "hits" and attention of Internet users, initially searching for Plaintiffs' goods and services, away from Plaintiffs' website and directing them to Defendants' website.

48. Defendants' use in commerce of Plaintiffs' Marks is likely to cause consumer confusion, initial interest confusion, to cause mistake, or to deceive customers and prospective customers as to the origin or sponsorship of Defendants' website, products and services, and to cause consumers to initially mistakenly believe that Defendants' website is a product of Plaintiffs', or is sponsored, licensed, authorized or approved by Plaintiffs, all to the detriment of Plaintiffs, the trade, and the public.

49. Such diversion has resulted in, and continues to result in, substantial and irreparable harm to Plaintiffs in Lee County, Florida.

50. Defendants' aforesaid acts have harmed Plaintiffs' reputation, severely damaged Plaintiffs' goodwill, and have diverted substantial sales from Plaintiffs.

51. Plaintiffs have no adequate remedy at law.

**COUNT I – FEDERAL TRADEMARK INFRINGEMENT**

52. Plaintiffs reallege and reaver paragraphs 1 through 51 as if fully set forth herein.

53. With full knowledge and awareness of Plaintiffs' ownership and prior use of the "RUSS WHITNEY" and "WHITNEY" marks, Defendants have intentionally used in commerce, and upon information and belief, will continue to intentionally use the marks in commerce, which use is likely to cause consumer confusion or initial interest confusion, to cause mistake or deceive consumers and the public at large.

54. Defendants' aforesaid acts constitute infringement of Plaintiffs' rights in violation of § 43 of the Lanham Act, 15 U.S.C. § 1114 and § 1125, and upon information and belief, Defendants' use of Plaintiffs' marks is intentional and willful.

55. Plaintiffs have no adequate remedy at law.

**WHEREFORE**, Plaintiffs, WHITNEY INFORMATION NETWORK, INC. and RUSS WHITNEY, demand judgment be entered in their favor against all Defendants for violation of § 43 of the Lanham Act, 15 U.S.C. § 1114 and § 1125, award Plaintiffs recovery for violation of rights, profits, damages, costs and attorney fees pursuant to 15 U.S.C. § 1117, injunctive relief pursuant to 15 U.S.C. § 1116, and for such further relief this Court deems just and proper.

**COUNT II – FALSE DESIGNATION OF ORIGIN, FALSE DESCRIPTION  
AND FALSE REPRESENTATION UNDER 15 U.S.C. § 1125(a)**

56. Plaintiffs reallege and reaver paragraphs 1 through 51 as if fully set forth herein.

57. Defendants have intentionally used, and upon information and belief, will continue to use in commerce Plaintiffs' marks, which use constitutes false designation(s) of origin, false or misleading description(s) of fact, or false or misleading representation(s) of fact, which are likely to cause confusion, initial interest confusion, or to cause mistake, or to deceive as to the affiliation, connection, or association with Plaintiffs, or as to the origin, sponsorship, or approval of Defendants' goods, services or commercial activities by Plaintiffs.

58. Defendants' aforesaid acts constitute unfair competition, false designation of origin, and/or false description or representation in violation of § 43 of the Lanham Act, 15 U.S.C. § 1125(a).

59. Plaintiffs have no adequate remedy at law.

**WHEREFORE**, Plaintiffs, WHITNEY INFORMATION NETWORK, INC. and RUSS WHITNEY, demand judgment be entered in their favor against all Defendants for violation of § 43 of the Lanham Act, 15 U.S.C. § 1114 and § 1125, award Plaintiffs recovery for violation of rights, profits, damages, costs and attorney fees pursuant to 15 U.S.C. § 1117, injunctive relief pursuant to 15 U.S.C. § 1116, and for such further relief this Court deems just and proper.

**COUNT III – COMMON LAW TRADEMARK INFRINGEMENT**

60. Plaintiffs reallege and reaver paragraphs 1 through 51 as if fully set forth herein.

61. Defendants' aforesaid acts constitute false designation(s) of origin, false or misleading description(s) of fact, or false or misleading representation(s) of face, which are likely to cause confusion, initial interest confusion, or to cause mistake, or to deceive as to the affiliation, connection, or association with Plaintiffs, or as to the origin, sponsorship, or approval of Defendants' goods, services or commercial activities by Plaintiffs.

62. Plaintiffs have no adequate remedy at law.

**WHEREFORE**, Plaintiffs, WHITNEY INFORMATION NETWORK, INC. and RUSS WHITNEY, demand judgment be entered in their favor against all Defendants for violation of Plaintiffs' marks, award Plaintiffs recovery for violation of rights, profits, damages, costs and, injunctive relief and for such further relief this Court deems just and proper.

**COUNT IV – DEFAMATION PER SE OF BUSINESS REPUTATION**

63. Plaintiffs reallege and reaver paragraphs 1 through 51 as if fully set forth herein.

64. Defendants' websites were created for commercial and economic gain and thus the selected stories published by Defendants are designed to entice customers to purchase Defendants' product, services and advertising opportunities.

65. The stories published by Defendants regarding Plaintiffs are false and were published with malice and reckless disregard for the truth or falsity of such stories with the intent to injure Plaintiffs, their business reputation and to illegally divert customers away from Plaintiffs.

66. Defendants do not verify the truth or accuracy of the stories contained on their website, Defendants simply publish the stories and hold Plaintiffs out to the public as "ripping off" their customers.

67. The stories published by Defendants contain false information about specific products and services produced and provided by Plaintiffs, specifically claiming, *inter alia*, "Russ Whitney Lied about the 3 day seminar ripoff Cape Coral, Florida," "Russ Whitney ripoff Cape Coral, Florida," Russ Whitney, Scam Report," "Russ Whitney Deceptive Business Practices," and "Russ Whitney ripoff, dishonest, fraudulent, no service, ripped off and scammed, screwed others too..." just to name a few. See Composite Exhibit "G."

68. The false statements of fact published on Defendants' website are clearly unambiguous and when read and construed by Internet users searching for Plaintiffs' products and services, the libelous nature of such statements are clear.

69. Defendants charge Plaintiffs' business and CEO, Russ Whitney, as unscrupulous, dishonest and unworthy of confidence through the publication of such false and defamatory stories.

70. As a direct and proximate result of Defendants' publication of the defamatory information, Defendants have inflicted an immeasurable amount of damage and injury upon Plaintiffs' business and reputation, including, but not limited to, loss of significant profits and loss of goodwill.

71. As Plaintiffs' principal place of business is located in Cape Coral, Lee County, Florida, the bulk of the damages and injury to Plaintiffs business and reputation has occurred in Florida.

72. Defendants' statements have, at all times material hereto, been directed and continue to be directed to a citizen of the State of Florida.

**WHEREFORE**, Plaintiffs, WHITNEY INFORMATION NETWORK, INC. and RUSS WHITNEY, demand judgment be entered in their favor against all Defendants for compensatory and consequential damages, punitive damages, post judgment interest, and injunctive relief, court costs and for such other and further relief as this Court deems just and proper.

Dated: January 22, 2004

Respectfully Submitted,

By: 

Scott W. Rothstein, Esq.  
Florida Bar No.: 765880  
Christina M. Kitterman, Esq.  
Florida Bar No.: 595381  
ROTHSTEIN, ROSENFELDT  
DOLIN & PANCIER, P.A.  
**Attorneys for Plaintiff**  
300 Las Olas Place  
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**Thank you for your request. Here are the latest results from the TARR web server.**

**This page was generated by the TARR system on 2004-01-14 17:19:46 ET**

**Serial Number:** 76179948

**Registration Number:** (NOT AVAILABLE)

**Mark (words only):** RUSS WHITNEY

**Standard Character claim:** No

**Current Status:** A non-final action has been mailed. This is a letter from the examining attorney requesting additional information and/or making an initial refusal. However, no final determination as to the registrability of the mark has been made.

**Date of Status:** 2003-07-11

**Filing Date:** 2000-12-14

**Transformed into a National Application:** No

**Registration Date:** (DATE NOT AVAILABLE)

**Register:** Principal

**Law Office Assigned:** LAW OFFICE 116

**Attorney Assigned:**  
SNAPP TINA LOUISE Employee Location

**Current Location:** M7D -TMO LAW OFFICE 116 - DOCKET CLERK

**Date In Location:** 2003-07-11

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**LAST APPLICANT(S)/OWNER(S) OF RECORD**

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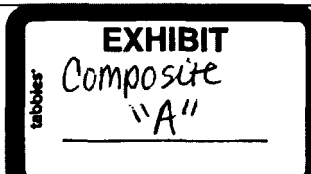
1. Whitney Information Network, Inc.

**Address:**  
Whitney Information Network, Inc.  
4818 Coronado Parkway  
Cape Coral, FL 33904  
United States  
**Legal Entity Type:** Corporation  
**State or Country of Incorporation:** Florida

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**GOODS AND/OR SERVICES**

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Educational services, namely, conducting classes, workshops, seminars and conferences in the field of real estate

**International Class:** 041

**First Use Date:** (DATE NOT AVAILABLE)

**First Use in Commerce Date:** (DATE NOT AVAILABLE)

**Basis:** 1(b)

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**ADDITIONAL INFORMATION**

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**Name Portrait Consent:** The name Russ Whitney identifies a living individual whose consent is of record.

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**MADRID PROTOCOL INFORMATION**

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(NOT AVAILABLE)

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**PROSECUTION HISTORY**

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- 2003-07-11 - Non-final action mailed
- 2003-06-02 - Case file assigned to examining attorney
- 2003-05-29 - Report petition to revive - granted
- 2002-04-12 - Petition to revive - Received
- 2002-02-08 - Abandonment - Failure to respond
- 2001-05-30 - Non-final action mailed
- 2001-05-17 - Case file assigned to examining attorney
- 2001-05-09 - Case file assigned to examining attorney

---

**CONTACT INFORMATION**

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**Correspondent (Owner)**

LOUIS R. GIGLIOTTI (Attorney of record)

LOUIS R. GIGLIOTTI  
BRINKLEY MCNERNEY MORGAN SOLOMON  
200 EAST LAS OLAS BLVD., SUITE 1900  
FORT LAUDERDALE, FL 33301

---

**Thank you for your request. Here are the latest results from the TARR web server.**

**This page was generated by the TARR system on 2004-01-14 17:21:03 ET**

**Serial Number:** 75889257

**Registration Number:** (NOT AVAILABLE)

**Mark (words only):** WHITNEY

**Standard Character claim:** No

**Current Status:** A non-final action has been mailed. This is a letter from the examining attorney requesting additional information and/or making an initial refusal. However, no final determination as to the registrability of the mark has been made.

**Date of Status:** 2003-07-11

**Filing Date:** 2000-01-06

**Transformed into a National Application:** No

**Registration Date:** (DATE NOT AVAILABLE)

**Register:** Principal

**Law Office Assigned:** LAW OFFICE 116

**Attorney Assigned:**  
SNAPP TINA LOUISE Employee Location

**Current Location:** M7D -TMO LAW OFFICE 116 - DOCKET CLERK

**Date In Location:** 2003-07-25

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**LAST APPLICANT(S)/OWNER(S) OF RECORD**

---

1. Whitney Information Network, Inc

**Address:**

Whitney Information Network, Inc  
4818 Coronado Parkway  
Cape Coral, FL 33904  
United States

**Legal Entity Type:** Corporation

**State or Country of Incorporation:** Florida

---

**GOODS AND/OR SERVICES**

---

educational services, namely conducting classes, workshops, seminars and conferences in the field of real estate, finance, global network communications, business opportunities, mortgage lending, and credit repair

**International Class:** 041

**First Use Date:** (DATE NOT AVAILABLE)

**First Use in Commerce Date:** (DATE NOT AVAILABLE)

**Basis:** 1(b)

---

**ADDITIONAL INFORMATION**

---

(NOT AVAILABLE)

---

**MADRID PROTOCOL INFORMATION**

---

(NOT AVAILABLE)

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**PROSECUTION HISTORY**

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- 2003-07-11 - Non-final action mailed
- 2002-10-09 - Letter of suspension mailed
- 2002-03-04 - Communication received from applicant
- 2002-09-20 - Report petition to revive - granted
- 2002-03-04 - Petition to revive - Received
- 2001-12-29 - Abandonment - Failure to respond
- 2001-04-12 - Non-final action mailed
- 2000-12-15 - Communication received from applicant
- 2000-06-15 - Non-final action mailed
- 2000-06-08 - Case file assigned to examining attorney
- 2000-06-08 - Case file assigned to examining attorney
- 2000-06-01 - Case file assigned to examining attorney

---

**CONTACT INFORMATION**

---

**Correspondent (Owner)**

Louis R. Gigliotti (Attorney of record)

LOUIS R. GIGLIOTTI  
BRINKLEY, MCNERNEY, MORGAN, SOLOMAN  
& TATUM, LLP  
200 EAST LAS OLAS BOULEVARD, SUITE 1900  
FORT LAUDERDALE, FLORIDA 33301-2248

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**PLAINTIFFS’  
COMPOSITE  
EXHIBIT “B”**

**WebPosition Concise Report**

**Search Positions for www.ripoffreport.com**

Report created Monday, January 12, 2004 at 07:06 AM by WebPosition Gold version 2.10.0

Registered To: Scott Durkin.

**Jump to Keywords for:**

[7Search] [About.com] [Ah-Ha] [AltaVista] [AOL Web Sites] [AskJeeves] [Epilot] [Excite] [FindWhat] [Google] [HotBot] [ICQSearch] [IWon] [Jayde] [Kanoodle] [LookSmart] [Lycos] [MSN] [Netscape] [Open Directory] [Overture (Formerly Goto)] [SearchFeed] [Teoma] [WiseNut] [Xuppa (Formerly Bay9)] [Yahoo Directory] [Yahoo Web Matches]

**Visibility Statistics**

First Place Rankings: 0	Top 5: 4	Top 10: 4	Top 20: 11	Top 30: 22
Moved Up: 5	Moved Down: 12	Same: 7	Total: 24	Gain/Loss: -7
Keywords: 6	Engines: 27	Visibility Score: 176	Visibility Percentage: 3.62%	<a href="#">Online Help</a>

**AltaVista**

Keyword	Position	Page	Last Position	Change	URL
Russ Whitney	21	3	21	0	www.ripoffreport.com/reports/ripoff52981.htm
Russ Whitney	22	3	22	0	www.ripoffreport.com/reports/ripoff67097.htm
RussWhitney	18	2	18	0	www.ripoffreport.com/reports/ripoff67097.htm
Russ	Not in first 30.	Not in first 3.	NA	NA	No pages found.
Whitney	Not in first 30.	Not in first 3.	NA	NA	No pages found.
Whitney Education Group	Not in first 30.	Not in first 3.	NA	NA	No pages found.
Whitney Information Network	Not in first 30.	Not in first 3.	NA	NA	No pages found.

**HotBot**

Keyword	Position	Page	Last Position	Change	URL
Russ Whitney	16	2	15	-1	www.ripoffreport.com/reports/ripoff43714.htm
Russ Whitney	25	3	NA	6+	www.ripoffreport.com/reports/ripoff19270.htm
RussWhitney	Not in first 30.	Not in first 3.	NA	NA	No pages found.
Russ	Not in first 30.	Not in first 3.	NA	NA	No pages found.
Whitney	Not in first 30.	Not in first 3.	NA	NA	No pages found.
Whitney Education Group	Not in first 30.	Not in first 3.	NA	NA	No pages found.
Whitney Information Network	Not in first 30.	Not in first 3.	NA	NA	No pages found.

**EXHIBIT**  
Composite  
"B"

### 7Search

Keyword	Position	Page	Last Position	Change	URL
Russ Whitney	Not in first 30.	Not in first page.	NA	NA	No pages found.
RussWhitney	NM	NM	NA	NA	No pages found.
Russ	Not in first 30.	Not in first page.	NA	NA	No pages found.
Whitney	Not in first 30.	Not in first page.	NA	NA	No pages found.
Whitney Education Group	NM	NM	NA	NA	No pages found.
Whitney Information Network	NM	NM	NA	NA	No pages found.

### About.com

Keyword	Position	Page	Last Position	Change	URL
Russ Whitney	16	2	15	-1	<a href="http://www.ripoffreport.com/reports/ripoff43714.htm">www.ripoffreport.com/reports/ripoff43714.htm</a>
Russ Whitney	24	3	NA	7+	<a href="http://www.ripoffreport.com/reports/ripoff67097.htm">www.ripoffreport.com/reports/ripoff67097.htm</a>
RussWhitney	Not in first 30.	Not in first 3.	NA	NA	No pages found.
Russ	Not in first 30.	Not in first 3.	NA	NA	No pages found.
Whitney	Not in first 30.	Not in first 3.	NA	NA	No pages found.
Whitney Education Group	Not in first 30.	Not in first 3.	NA	NA	No pages found.
Whitney Information Network	Not in first 30.	Not in first 3.	NA	NA	No pages found.

### Ah-Ha

**Ah-Ha may sometimes rotate an ad from eBay or another partner within its search listings. Therefore, you may see one or two 'partner' listings vary each time you run a report.**

Keyword	Position	Page	Last Position	Change	URL
Russ Whitney	Not in first 30.	Not in first page.	NA	NA	No pages found.
RussWhitney	Not in first 30.	Not in first page.	NA	NA	No pages found.
Russ	Not in first 30.	Not in first page.	NA	NA	No pages found.
Whitney	Not in first 30.	Not in first page.	NA	NA	No pages found.
Whitney Education Group	Not in first 30.	Not in first page.	NA	NA	No pages found.
Whitney Information Network	Not in first 30.	Not in first page.	NA	NA	No pages found.

### AOL Web Sites

**AOL Web Sites is currently alternating their rankings at times. Therefore, you may rank in a certain position on the first search, and then a subsequent identical search a few minutes later may show somewhat different rankings. We assume this is temporary and will eventually be corrected by AOL Web Sites.**

Keyword	Position	Page	Last Position	Change	URL
Russ Whitney	Not in first 30.	Not in first 2.	NA	NA	No pages found.
RussWhitney	Not in first 30.	Not in first 2.	NA	NA	No pages found.
Russ	Not in first 30.	Not in first 2.	NA	NA	No pages found.
Whitney	Not in first 30.	Not in first 2.	NA	NA	No pages found.



Whitney Education Group	Not in first 30.	Not in first 2.	NA	NA	No pages found.
Whitney Information Network	Not in first 30.	Not in first 2.	NA	NA	No pages found.

### AskJeeves

Keyword	Position	Page	Last Position	Change	URL
Russ Whitney	23	3	21	-2	<a href="http://www.ripoffreport.com/reports/ripoff32721.htm">www.ripoffreport.com/reports/ripoff32721.htm</a>
Russ Whitney	24	3	22	-2	<a href="http://www.ripoffreport.com/reports/ripoff19270.htm">www.ripoffreport.com/reports/ripoff19270.htm</a>
RussWhitney	Not in first 30.	Not in first 3.	NA	NA	No pages found.
Russ	Not in first 30.	Not in first 3.	NA	NA	No pages found.
Whitney	Not in first 30.	Not in first 3.	NA	NA	No pages found.
Whitney Education Group	3	1	3	0	<a href="http://www.ripoffreport.com/reports/ripoff14776.htm">www.ripoffreport.com/reports/ripoff14776.htm</a>
Whitney Education Group	4	1	4	0	<a href="http://www.ripoffreport.com/reports/ripoff52044.htm">www.ripoffreport.com/reports/ripoff52044.htm</a>
Whitney Information Network	Not in first 30.	Not in first 3.	NA	NA	No pages found.

### Epilot

Keyword	Position	Page	Last Position	Change	URL
Russ Whitney	Not in first 30.	Not in first page.	NA	NA	No pages found.
RussWhitney	NM	NM	NA	NA	No pages found.
Russ	Not in first 30.	Not in first page.	NA	NA	No pages found.
Whitney	Not in first 30.	Not in first page.	NA	NA	No pages found.
Whitney Education Group	Not in first 30.	Not in first page.	NA	NA	No pages found.
Whitney Information Network	Not in first 30.	Not in first page.	NA	NA	No pages found.

### Excite

Keyword	Position	Page	Last Position	Change	URL
Russ Whitney	Not in first 30.	Not in first page.	NA	NA	No pages found.
RussWhitney	Not in first 30.	Not in first page.	NA	NA	No pages found.
Russ	Not in first 30.	Not in first page.	NA	NA	No pages found.
Whitney	Not in first 30.	Not in first page.	NA	NA	No pages found.
Whitney Education Group	11	1	14	+3	<a href="http://www.ripoffreport.com/reports/ripoff14776.htm">www.ripoffreport.com/reports/ripoff14776.htm</a>
Whitney Education Group	16	1	7	-9	<a href="http://www.ripoffreport.com/reports/ripoff52044.htm">www.ripoffreport.com/reports/ripoff52044.htm</a>
Whitney Information Network	Not in first 30.	Not in first page.	NA	NA	No pages found.

### FindWhat

Keyword	Position	Page	Last Position	Change	URL
Russ Whitney	Not in first 30.	Not in first page.	NA	NA	No pages found.
RussWhitney	NM	NM	NA	NA	No pages found.
Russ	Not in first 30.	Not in first page.	NA	NA	No pages found.
Whitney	Not in first 30.	Not in first page.	NA	NA	No pages found.
Whitney Education Group	Not in first 30.	Not in first page.	NA	NA	No pages found.
Whitney Information Network	NM	NM	NA	NA	No pages found.

**Google**

Keyword	Position	Page	Last Position	Change	URL
Russ Whitney	Not in first 30.	Not in first 3.	NA	NA	No pages found.
RussWhitney	Not in first 30.	Not in first 3.	NA	NA	No pages found.
Russ	Not in first 30.	Not in first 3.	NA	NA	No pages found.
Whitney	Not in first 30.	Not in first 3.	NA	NA	No pages found.
Whitney Education Group	Not in first 30.	Not in first 3.	NA	NA	No pages found.
Whitney Information Network	Not in first 30.	Not in first 3.	NA	NA	No pages found.

**ICQSearch**

Keyword	Position	Page	Last Position	Change	URL
Russ Whitney	Not in first 30.	Not in first 3.	NA	NA	No pages found.
RussWhitney	Not in first 30.	Not in first 3.	NA	NA	No pages found.
Russ	Not in first 30.	Not in first 3.	NA	NA	No pages found.
Whitney	Not in first 30.	Not in first 3.	NA	NA	No pages found.
Whitney Education Group	Not in first 30.	Not in first 3.	NA	NA	No pages found.
Whitney Information Network	Not in first 30.	Not in first 3.	NA	NA	No pages found.

**IWon**

**Note: Recently IWon appears to be returning different search results depending on the hour of the day the search is being done. Therefore, your rankings may fluctuate often.**

Keyword	Position	Page	Last Position	Change	URL
Russ Whitney	Not in first 30.	Not in first 3.	NA	NA	No pages found.
RussWhitney	Not in first 30.	Not in first 3.	NA	NA	No pages found.
Russ	Not in first 30.	Not in first 3.	NA	NA	No pages found.
Whitney	Not in first 30.	Not in first 3.	NA	NA	No pages found.
Whitney Education Group	Not in first 30.	Not in first 3.	NA	NA	No pages found.
Whitney Information Network	Not in first 30.	Not in first 3.	NA	NA	No pages found.

**Jayde**

**Note: on some searches, Jayde does not return the exact number of matches requested.**

Keyword	Position	Page	Last Position	Change	URL
Russ Whitney	Not in first 30.	Not in first 3.	NA	NA	No pages found.
RussWhitney	NM	NM	NA	NA	No pages found.
Russ	Not in first 30.	Not in first 3.	NA	NA	No pages found.
Whitney	Not in first 30.	Not in first 3.	NA	NA	No pages found.
Whitney Education Group	Not in first 30.	Not in first 3.	NA	NA	No pages found.
Whitney Information Network	Not in first 30.	Not in first 3.	NA	NA	No pages found.

**Kanoodle**

**To improve your rankings on Kanoodle, you'll need to set up a Kanoodle.com account and place bids similar to Overture.com. Since the Google portion of the Kanoodle results are so similar to other Google-based engines, only the paid Kanoodle listings will be shown on this report.**

Keyword	Position	Page	Last Position	Change	URL
Russ Whitney	NM	NM	NA	NA	No pages found.
RussWhitney	NM	NM	NA	NA	No pages found.
Russ	Not in first 30.	Not in first 3.	NA	NA	No pages found.
Whitney	Not in first 30.	Not in first 3.	NA	NA	No pages found.

Whitney Education Group	NM	NM	NA	NA	found. No pages found.
Whitney Information Network	NM	NM	NA	NA	No pages found.

**LookSmart**

Keyword	Position	Page	Last Position	Change	URL
Russ Whitney	Not in first 30.	Not in first 2.	NA	NA	No pages found.
RussWhitney	Not in first 30.	Not in first 2.	NA	NA	No pages found.
Russ	Not in first 30.	Not in first 2.	NA	NA	No pages found.
Whitney	Not in first 30.	Not in first 2.	NA	NA	No pages found.
Whitney Education Group	Not in first 30.	Not in first 2.	NA	NA	No pages found.
Whitney Information Network	Not in first 30.	Not in first 2.	NA	NA	No pages found.

**Lycos**

Keyword	Position	Page	Last Position	Change	URL
Russ Whitney	Not in first 30.	Not in first 3.	NA	NA	No pages found.
RussWhitney	Not in first 30.	Not in first 3.	NA	NA	No pages found.
Russ	Not in first 30.	Not in first 3.	NA	NA	No pages found.
Whitney	Not in first 30.	Not in first 3.	NA	NA	No pages found.
Whitney Education Group	Not in first 30.	Not in first 3.	NA	NA	No pages found.
Whitney Information Network	Not in first 30.	Not in first 3.	NA	NA	No pages found.

**MSN**

Keyword	Position	Page	Last Position	Change	URL
Russ Whitney	18	2	17	-1	<a href="http://www.ripoffreport.com/reports/ripoff43714.htm">www.ripoffreport.com/reports/ripoff43714.htm</a>
Russ Whitney	27	2	NA	-4+	<a href="http://www.ripoffreport.com/reports/ripoff19270.htm">www.ripoffreport.com/reports/ripoff19270.htm</a>
RussWhitney	18	2	17	-1	<a href="http://www.ripoffreport.com/reports/ripoff43714.htm">www.ripoffreport.com/reports/ripoff43714.htm</a>
RussWhitney	28	2	NA	3+	<a href="http://www.ripoffreport.com/reports/ripoff19270.htm">www.ripoffreport.com/reports/ripoff19270.htm</a>
Russ	Not in first 30.	Not in first 2.	NA	NA	No pages found.
Whitney	Not in first 30.	Not in first 2.	NA	NA	No pages found.
Whitney Education Group	Not in first 30.	Not in first 2.	NA	NA	No pages found.
Whitney Information Network	Not in first 30.	Not in first 2.	NA	NA	No pages found.

**Netscape**

Keyword	Position	Page	Last Position	Change	URL
Russ Whitney	Not in first 30.	Not in first 3.	NA	NA	No pages found.
RussWhitney	Not in first 30.	Not in first 3.	NA	NA	No pages found.
Russ	Not in first 30.	Not in first 3.	NA	NA	No pages found.
Whitney	Not in first 30.	Not in first 3.	NA	NA	No pages found.
Whitney Education Group	Not in first 30.	Not in first 3.	NA	NA	No pages found.
Whitney Information Network	Not in first 30.	Not in first 3.	NA	NA	No pages found.

**Open Directory**

Keyword	Position	Page	Last Position	Change	URL
Russ Whitney	Not in first 30.	Not in first page.	NA	NA	No pages found.
RussWhitney	Not in first 30.	Not in first page.	NA	NA	No pages found.

Russ	Not in first 30.	Not in first page.	NA	NA	No pages found.
Whitney	Not in first 30.	Not in first page.	NA	NA	No pages found.
Whitney Education Group	Not in first 30.	Not in first page.	NA	NA	No pages found.
Whitney Information Network	NM	NM	NA	NA	No pages found.

### Overture (Formerl / Goto)

Keyword	Position	Page	Last Position	Change	URL
Russ Whitney	25	1	24	-1	www.ripoffreport.com
Russ Whitney	33	1	24	-9	www.ripoffreport.com
RussWhitney	40	1	Not in first 30.	NA	www.ripoffreport.com
Russ	Not in first 30.	Not in first page.	NA	NA	No pages found.
Whitney	Not in first 30.	Not in first page.	NA	NA	No pages found.
Whitney Education Group	Not in first 30.	Not in first page.	NA	NA	No pages found.
Whitney Information Network	Not in first 30.	Not in first page.	NA	NA	No pages found.

### SearchFeed

Keyword	Position	Page	Last Position	Change	URL
Russ Whitney	Not in first 30.	Not in first 6.	NA	NA	No pages found.
RussWhitney	Not in first 30.	Not in first 6.	NA	NA	No pages found.
Russ	Not in first 30.	Not in first 6.	NA	NA	No pages found.
Whitney	Not in first 30.	Not in first 6.	NA	NA	No pages found.
Whitney Education Group	Not in first 30.	Not in first 6.	NA	NA	No pages found.
Whitney Information Network	Not in first 30.	Not in first 6.	NA	NA	No pages found.

### Teoma

Keyword	Position	Page	Last Position	Change	URL
Russ Whitney	23	3	23	0	www.ripoffreport.com/reports/ripoff32721.htm
Russ Whitney	24	3	24	0	www.ripoffreport.com/reports/ripoff19270.htm
RussWhitney	Not in first 30.	Not in first 3.	NA	NA	No pages found.
Russ	Not in first 30.	Not in first 3.	NA	NA	No pages found.
Whitney	Not in first 30.	Not in first 3.	NA	NA	No pages found.
Whitney Education Group	4	1	3	-1	www.ripoffreport.com/reports/ripoff14776.htm
Whitney Education Group	5	1	4	-1	www.ripoffreport.com/reports/ripoff52044.htm
Whitney Information Network	Not in first 30.	Not in first 3.	NA	NA	No pages found.

### WiseNut

Keyword	Position	Page	Last Position	Change	URL
Russ Whitney	Not in first 30.	Not in first 3.	NA	NA	No pages found.
RussWhitney	Not in first 30.	Not in first 3.	NA	NA	No pages found.
Russ	Not in first 30.	Not in first 3.	NA	NA	No pages found.
Whitney	Not in first 30.	Not in first 3.	NA	NA	No pages found.
Whitney Education Group	Not in first 30.	Not in first 3.	NA	NA	No pages found.
Whitney Information Network	Not in first 30.	Not in first 3.	NA	NA	No pages found.

### Xuppa (Formerly Bay9)

Keyword	Position	Page	Last Position	Change	URL
Russ Whitney	Not in first 30.	Not in first page.	NA	NA	No pages found.

RussWhitney	Not in first 30.	Not in first page.	NA	NA	No pages found.
Russ	Not in first 30.	Not in first page.	NA	NA	No pages found.
Whitney	Not in first 30.	Not in first page.	NA	NA	No pages found.
Whitney Education Group	Not in first 30.	Not in first page.	NA	NA	No pages found.
Whitney Information Network	Not in first 30.	Not in first page.	NA	NA	No pages found.

### Yahoo Web Matches

Keyword	Position	Page	Last Position	Change	URL
Russ Whitney	Not in first 30.	Not in first page.	NA	NA	No pages found.
RussWhitney	Not in first 30.	Not in first page.	NA	NA	No pages found.
Russ	Not in first 30.	Not in first page.	NA	NA	No pages found.
Whitney	Not in first 30.	Not in first page.	NA	NA	No pages found.
Whitney Education Group	Not in first 30.	Not in first page.	NA	NA	No pages found.
Whitney Information Network	Not in first 30.	Not in first page.	NA	NA	No pages found.

### Yahoo Directory

Keyword	Position	Page	Last Position	Change	URL
Russ Whitney	NM	NM	NA	NA	No pages found.
RussWhitney	Not in first 30.	Not in first page.	NA	NA	No pages found.
Russ	Not in first 30.	Not in first page.	NA	NA	No pages found.
Whitney	Not in first 30.	Not in first page.	NA	NA	No pages found.
Whitney Education Group	NM	NM	NA	NA	No pages found.
Whitney Information Network	Not in first 30.	Not in first page.	NA	NA	No pages found.

**POWER TIP:** If you only want to see the TOP position for each keyword/engine, then check 'Display only my TOP ranking page on the Concise and Competitive Analysis reports' on the Options tab and re-run the Mission.

**Not in first 30** means your Web site was not found in the top 30 positions. You may scan more matches by increasing Matches to Scan under the Mission Option Tab. [Click here for why WebPosition may not be finding matches!](#) (Run the Page Generator and Page Critic for help on improving these rankings.)

**NA** means Non-Applicable or no prior day's positions to report yet.

**NM** means No Matches were found for that keyword search.

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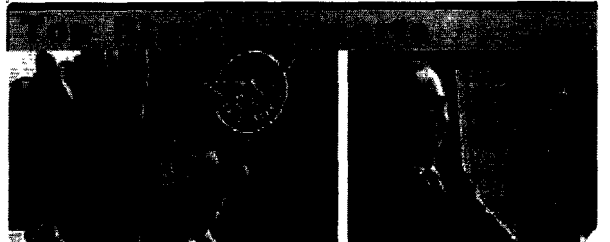
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**Fairbanks Capital Corporation**  
 LEADER OF THE PACK IN PREDATORY LENDING owned and operated by The PMI Group, publicly-traded corporation NYSE Lawsuits nationwide under investigation

**Lou Pearlman Rip-off** - Trans Continental, TC Talent devolves Boy-Bands to Rubber Band Ethics  
**Bernard Rip-off** - allege st tactic existent of hidc False r



**Carolina Furniture**  
 Henry Lee Privette fraud N Carolina Att. General 200 complaints against Privette's furniture company

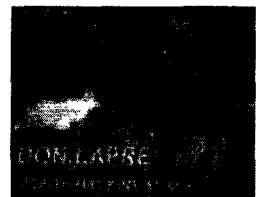
**Ramada Plaza Resort Rip-off**  
 Consumers nationwide: No Slack in Change of Date due to Military Deployment.

**Primerica Rip-off**  
 Consumers Complaine - Evil Pyramid-schemed Appendix of Citigroup

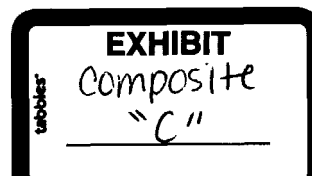
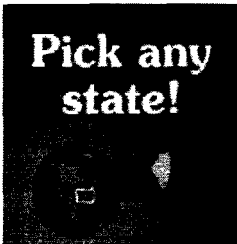
**Bill I Chevrolet cons**  
 nation MSRP



**Ugly Duckling now Drive Time**, same scam different name, employee inside information



**Don Lapre Rip-off**: The o making money in this get-r scheme is Don Lapre





search, using key words relating to your Rip-off Report™.

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Search the Rip-Off Report™ before you do business...

Retail stores with bad return policies, checking & credit theft, rebate fraud or other unscrupulous business policies; such as phony auto repairs, auto dealer bait-and-switch tactics, restaurants with bad service or food, corrupt government employees & politicians, police corruption, home builders, contractors, unethical doctors & lawyers, online stores that sell non-existent products, dead beat Dads & Moms, landlords & tenants, employment career business opportunity, and individual con artists who scam consumers. These are just a few of the countless topics available, and the list is continually modified as new categories emerge.

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Pizza Hut employee abuses, criminal activity, health code violations

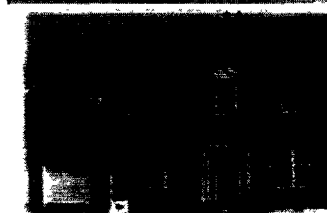


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Mesa Police corruptive viol discrim their ow

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**Dead Beat Dad Donald "Reed" Powers**



**Dead Beat Dad Daryl Thomas Palmer**



**Hampton Virginia police & fire department corruption & racism**



**OSTRIC SCAM Ted Loe Steve I bilk mill ser**



**Bill Groh Mega Tan Salon Ripoff Thousands of consumers**



**Con Artist MAX Maxwell Ivany**



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filed which you may want to be a party to. The more Reports filed on a Company or individual, the more likely it is that the authorities and attorneys will want to take action.

**MEDIA ATTENTION**

Quite often the media is interested in the Reports you filed and ask us to assist in their investigations giving you the publicity needed to help your cause. **File your Report now!** In the event your Rip-off Report™ is of interest to the media, we will put you in contact with them. Rip-off Report™ works regularly with most TV News Magazines & Networks and their affiliates, NBC, CBS, ABC, Fox News and local and National newspapers including The New York Times the Wall Street Journal to Auto Motive News.

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If you are a business with a report(s) filed against you, you have a chance to make it right. If handled correctly, your Rip-off Report can actually help improve your reputation. We offer you the opportunity to file a REBUTTAL to any report. (See the REBUTTAL BOX at the end of the specific Rip-off Report™ you wish to rebut). Every company receives complaints, but how they handle those complaints separates good business from bad business.

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If you are an employee or ex-**



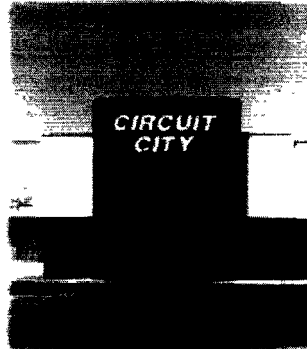
Forecast Homes ..Rip-Off builders out of California



Credit Card Fraud: Tail O' The Pup Restaurant, NY Adirondack Mts.



New York Rip-Off Gown C WORL GC



Circuit City stores selling returned merchandise as new!



Bank United BIG Texas Rip-Off



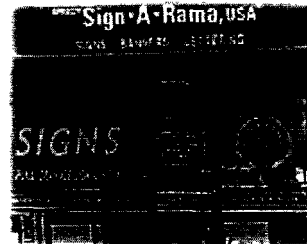
BP/Am Station



Wal-Mart Auto Center ruined my car



C/NV Con Auto Rip-Off



Sign-A-Rama Franchise Fraud



Storage USA Company Rip-Off



Ryan build cust



How the City of Mesa Arizona put me and over 300 tenants OUT OF BUSINESS



Realty Executives broke into our home.



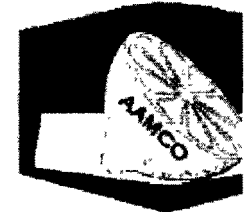
Just F char Auto I not n



Ryder Truck Rental consumer ripoff



Al Collins Graphic Arts School



AAMCO, American Transmission Speci

employee with privileged information about the company or individual reported, and you can provide "insider information", please click on the REBUTTAL Box at the end of the specific Rip-off Report™ you wish to give information on. This sort of information is often very helpful to an investigation and always needed.

### **WHISTLEBLOWERS**

*Employees who want to expose corruption should file a Rip-off Report™. Any employees who do so should be protected by Federal Whistleblower Laws, additionally; Rip-off Report™ treats all victims as a **confidential source**. Remember, we are a publication; and we will never voluntarily reveal your identity. Instead we will protect our sources under the First Amendment of the US Constitution*

### **DOING BUSINESS WITH THE COMPANY OR INDIVIDUAL REPORTED...**

Consumers, just because a Company or Individual is reported on Rip-off Report™ does not necessarily mean you should not do business with them. By reading the experiences of other consumers, you will now be able to make more educated decisions, because now you know what to watch out for.

### **USE YOUR REPORT TO GET WHAT IS COMING TO YOU**

Faxing your Rip-off Report™ to the Company or Individual you have just reported can serve as a very valuable negotiating tool.

Include in your negotiation that you have the ability to **UPDATE your Report and reflect their good business practices** by explaining that their eagerness to satisfy the complaint and make things right will be seen by the entire world. Also, explain that failure to respond/rectify the situation will also be seen.

**YOU MUST NOT** call them threatening to file a report if they do not comply with your demands... this may be construed as Blackmail! You must first file a Rip-off Report™, then fax them a copy, offering them a chance to rectify the wrong that they did to you. Explain that then, and only then, you will UPDATE your Rip-off Report™ in a positive way; if deserved.

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If you see a company with a good number of Rip-off Reports™, we have the database of contact information. We will e-mail those victims to contact you. Often we have additional information which does not appear on the victims

Rip-off Report™. We receive thousands of e-mails weekly on Rip-off businesses. We also have contact data on many of those victims as well.

We are anxious and willing to join forces with victims and attorneys to stand up for the rights of consumers and help them get justice. E-mail us. Both victims and attorneys should send their e-mails to:

**[ClassAction@ripoffreport.com](mailto:ClassAction@ripoffreport.com)**

**MORE IMPORTANT TO FILE  
ON RIP-OFF REPORT™ THAN  
WITH BBB & WE'RE JUST AS  
IMPORTANT AS ATTORNEYS  
GENERAL OR  
INVESTIGATIVE AGENCIES**

Many government sites (and the BBB) are only in place to collect all the information from you, the consumer; in most cases, never making it available for others to see. Listing your complaint on many Government sites is usually no better than filing with the Better Business Bureau (BBB). In fact, utilizing such sites is often just a waste of time; giving you false hope. Perhaps most frustrating is that the federal agencies tasked to investigate these disreputable enterprises receive tax dollars to do so, yet come to **bad**businessbureau.com for the results of our investigations and data, which we collect at no cost to the consumer while benefiting them.

By failing to make this information available publicly, it makes it harder for consumers to get educated about exactly what scams they should watch out for. In addition, when these agencies fail to make these

individual complaints public, **consumers are robbed** of the opportunity to know how bad a Company or Individual really is, and why.

On the other hand, many government agencies have and do come to the Rip-off Report™ for information. We have assisted, and continue to assist many government agencies for some time now, including local and state police departments, the FBI, FTC and Attorney General offices from around the country

Since all the Reports are out in the open for everyone to see, in a way, this embarrasses these agencies into doing something about these scams when they see so many Reports on a Company or Individual.

Unfortunately, many (not all) Attorneys General Offices and government agencies will not move against a rip-off unless there will be some sort of publicity, associated with some political hay to be made. Additionally, they normally won't take action if the Rip-off does not exceed \$50,000. However, your Reports have helped to change this. Reporting your experiences on Rip-off Report™ is the next best thing to getting your story on TV or in a newspaper. In fact, many national TV networks and several local TV stations from all around the country come to the Rip-off Report™ for information. They do this because they know that the BBB, Attorneys General, and other agencies are not reliable or cooperative sources when compared to Rip-off

Report™. News stations know that they will get information from us that are unobtainable elsewhere.

Rip-off Report™ has instigated many local and national stories that have resulted in help for victims worldwide, in one way or another. Now that the government has cut back spending even more in this area, this dollar amount required to get the attention of investigative agencies will likely get even higher. This means that we can expect even less action, since fewer people and resources will be available to work on all these Rip-offs.

Additionally, by filing a Rip-off Report™, you might be contacted by one of us to notify you to make contact with a law firm that has shown interest in your case. We get requests every week for class action lawsuits; bringing victims together with lawyers willing to sue the company after reading your filed Rip-off Report™.

**Don't let them get away with  
it!™**

**File your Report Now!**

Feel free to send us suggestions and comments to our editorial staff

Technical questions can be addressed to our webmaster.

Best if viewed with Netscape 4, Internet Explorer 4, or AOL 4.0. Support for JavaScript is needed to submit and search for reports.

If you are having trouble submitting via our JavaScript form such as Web TV users, please use our Non-JavaScript form

Having trouble searching or filing a report? It may be a browser problem. See our FAQ for help

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**PLAINTIFFS’  
COMPOSITE  
EXHIBIT “D”**

**THE Rip Off REVENGE™**

**HELPING VICTIMS COLLECT LEGALLY AND |**

- ✓ STOP THEIR BUS
- ✓ MAKE THEM FEEL UP
- ✓ GET THE MONEY ( WITHIN A FEW HC DAYS, 99% OF

SPONSORED BY: **Consumers Against Consumer Rip-Off**

**HELPING VICTIMS COLLECT IN A FEW DAYS OR HOURS!**

**Tired of Legal Fees?**

**Don't trust lawyers?**

**Don't trust the Scales of Justice?**

**Tired of Collection Agencies?**

**Waiting years to collect?**

**"Go ahead... ..sue me!" Sound familiar?**

**Victim of a Rip-Off? by an Auto dealer, Auto repair, home builder, retail store, or any type of business.**

*Get Rip-off Revenge™ and your money back too!*

**RIP OFF REVENGE?**

I have created the Rip-Off Revenge™ as a take action on them.

In our society today, lawyers, & businesspeo get away with than what is fair. Misuse of po They take away the personal values of hone: some token political correctness. It's time for honest attention!

See what others are saying about the Rip

**RIP OFF REVENGE...**

**RIP OFF REVENGE?**

How to get RipOff Revenge...





1. File a detailed **Rip-off Report™** with the BAD Business Bureau's website at:  
<http://www.ripoffreport.com/> ..include what you are owed at then end of your Report.
2. Order your copy of Rip-Off Report.com Do-It-Yourself Guide: How to get Rip-off Revenge™ ..and your money back too!

To order now click [HERE](#)

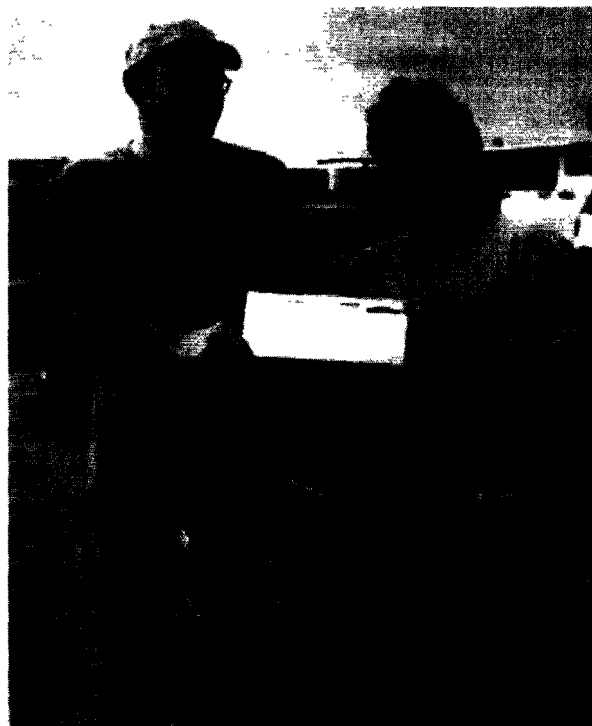
YOUR FIRST STEP  
TO REVENGE

First go to...



to file your report  
and begin your  
Rip-off revenge

Click Here



"We used the Do-It-Yourself Guide and... in just 17 min we got a check . plus 15%. We got Rip-off Revenge and money back too!"

-Jason and Rob  
Glendale, Arizona

"I was extremely discouraged after being taken by a fraudulent financial entity. What's worse is that I was so embarrassed that I would not have taken action even if I knew how to. Luckily I read the preview edition of Rip-Off Revenge guide. Not only did the book help me to realize I had nothing to be ashamed of, it allowed me to obtain retribution. Without the Revenge Guide, I would have been lost. Thank you Rip-off Report for taking the time to construct such a wonderful book!"

-S. Sarri  
Long Island, New York

"I fell for one of the credit card scams. I didn't think I would ever get my money back. After several unsuccessful attempts at trying to communicate with the company I was ready to give up. I found your site, read all the reports and filed a Rip-off Report along with all the others. Then I followed your suggestions in your Rip-off Revenge Guide and it worked! My money was returned."

-George M  
Detroit, Michigan

**\$19.95 includes shipping**

→ **Order it now! ...to**  
**CLICK HERE to**

You may also pay for  
**badbusi**  
**PC**  
Tempe:

## **Not convince**

**Rip-off Report Do-It-Yourself Guide to Rip-off** provides you with the tools you need to solve your complaints.

## **STEP BY STEP**

**This Do-It-Yourself Guide: How to get Rip-off** most cases, is a detailed guide with 4 simple steps with illustrations, photos and examples that show you how to get your money back too... *and even more!*

### **ALSO INSIDE:**

- How to Recoup from Credit Card Scams!
- Repairs YOU Can Make to Your Credit File!
- Postal Scams to Avoid
- What the Small Print Says on Credit Cards!
- Tips for Collecting on Court Judgements!
- Planning on Moving? Read this before you move!

**Buying a copy of Rip-off Revenge™ you will** pay to help keep the Rip-off Report.com viable.

**RIP OFF REVENGE?** **\$19.95**  
includes shipping

## **Do-it-Yourself Guide: How to get Rip-off Revenge™ and your money back too..**

**Rip-off Revenge™ Do-it-yourself guide is**  
**\$19.95**  
including Priority Shipping and Confirmation

**All orders are shipped to arrive within 5  
days  
or less from receipt of orders.**

**To order now click [HERE](#)  
to pay with your debit or credit card**

---

Feel free to send us:  
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**PLAINTIFFS’  
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EXHIBIT “E”**



- File Report
- Update Report
- Search Reports
- Picture Reports
- Editorials
- Thank you!
- Volunteer
- Rip-off Reporters
- Link to Us
- Lawsuits
- Revenge Guide
- Donate
- About Us
- FAQ

RipoffReport.com offers four different size ad spaces on the left column of e Rip-off Report. Each option is designed to meet every business objective an marketing budget, to target the specific state or states your business is in. Y can purchase space for one state or several states. National advertisers car their ad on all Rip-off Reports from every state.

**Ads are available in 4 sizes**

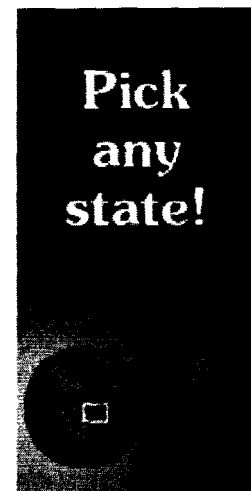
Through August 2002, take 40% off the Rates below. Your ad can be as low as \$19.00 a month.



120 x 60 pixels



120 x 120 pixels



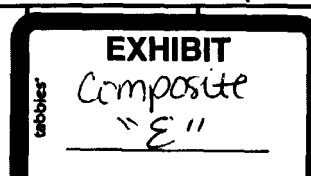
120 x 240 pixels

- File size: 10k or less
- Format: .gif or .jpg, static or animated
- Link to company web page (Advertising Board approval required - No sexually-orient ads, No Rip-offs, etc.)
- Flat rate, targeted audience

**LOCAL ADVERTISING RATES PER STATE.** Specific Search by Sta

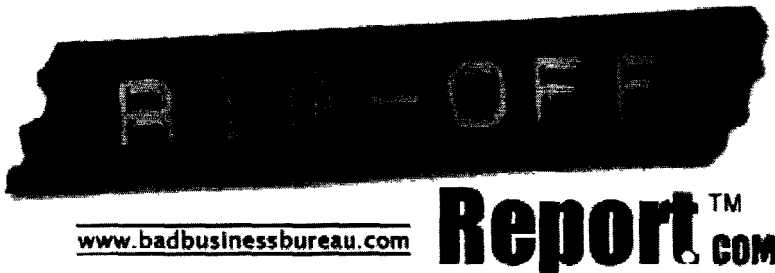
Contract Rate 120x60 pixels	Contract Rate 120 X 60 pixels	Contract Rate 120 X 120 pixels	Contract Rate 120 X 240 pixels	State(s) you want.: abbreviate
<b>3 month minimum</b>	\$55.00 each month <b>Total \$165.00</b>	\$65.00 each month <b>Total \$195.00</b>	\$78.00 each month <b>Total \$234.00</b>	
<b>6 Month Value Rate Agreement</b>	\$29.00 each month <b>Total \$174.00</b>	\$39.00 each month <b>Total \$234.00</b>	\$54.00 each month <b>Total \$324.00</b>	
<b>12 Month Super Value Rate Agreement</b>	\$20.00 each month <b>Total \$240.00</b>	\$32.00 each month <b>Total \$384.00</b>	\$42.00 each <b>Total \$504.00</b>	

**NATIONAL ADVERTISING RATES** on all rip-off reports



Sidebar box ad rates for coverage on all report pages.	Contract Rate 120x60 pixels	Contract Rate 120 pixels X 120 pixels	Contract Rate 120 pixels x 240 pixels
<b>3 Month Run</b>	\$323.00 each month <b>Total \$969.00</b>	\$423.00 each month <b>Total \$1269.00</b>	\$580.00 each month <b>Total \$1740.00</b>
<b>6 Month Value Rate Agreement</b>	\$269.00 each month <b>Total \$1613.00</b>	\$353.00 each month <b>Total \$2117.00</b>	\$460.00 each month <b>Total \$2760.00</b>
<b>12 Month Super Value Rate Agreement</b>	\$224.00 each month <b>Total \$2688.00</b>	\$294.00 each month <b>Total \$3528.00</b>	\$350.00 each month <b>Total \$4200.00</b>
			Sub-Total Costs
Take an additional 10% discount for advertising in 3 states			
			Total Cost For Ads

We reserve the right to refuse advertising to anyone, at anytime solely at our discretion!



RipoffReport.com offers one Premium Banner Ad that will appear on TOP of EVERY Rip-off Report page throughout the site. This premium spot guarantees the most impressions.

We also have three Premium fixed footer banners available that appear at the base of EVERY Rip-off Report on the site.

Both placements are on the dynamically searched pages and are fixed to the permanent .html pages, which are registered on hundreds of search engines with over 20 thousand pages a many more every hour of the day.

**Premium Banner Ads** are available in 1 size for top or bottom page placement.



468 x 62 pixels

- File size: 14k or less
- Format: .gif or .jpg, static or animated
- Link to company web page (Advertising board approval required- No sexually-oriented No Rip-offs, etc.)
- Flat rate, targeted audience

**PREMIUM SPONSOR: BANNER AD NATIONAL RATES**

Premium Banners on top or bottom center of every report page.	Contract Rate 480 x 60 pixels Report Footer AD to follow at the end of every Rip-off Report	Contract Rate 480 x 60 pix. Report Header The top banner AD on every Rip-off Report
<b>4 Month Run</b>	\$461.00 each month <b>Total \$1843.00</b>	\$605.00 each month <b>Total \$2419.00</b>
<b>6 Month Value Rate Agreement</b>	\$384.00 each month <b>Total \$2304.00</b>	\$504.00 each month <b>Total \$3024.00</b>
<b>12 Month Super Value Rate Agreement</b>	\$320.00 each month <b>Total \$3840.00</b>	\$420.00 each month <b>Total \$5040.00</b>

<b>Total Cost For Banners</b>
-------------------------------

We reserve the right to refuse advertising to anyone, at anytime solely at our discretion!



[www.badbusinessbureau.com](http://www.badbusinessbureau.com)

**Report**™  
**com**

**Online Banner Ads ... No rotating ads, your ad is in a permanent position.**

Reach Tens of Thousands of Consumers each week  
Your Ads can be purchased by targeting the specific State

This gives you, the advertiser, a directed campaign to those potential customers seeking your products and services in your State. For as little as **\$20.00 per month**, per state, you get a banner ad that thousands of consumers will see each day!

- Advertising Your Business on the Rip-off Report is Easy!
- **Repetition and recognition is the key to advertising.**
- Your advertisement will not rotate like other web sites.
- **Keep Your Ad in the Same Position all the Time!**
- If you don't have an ad, our graphics agency can create one for as low as \$100.

Your ad will always appear on new Rip-off Reports filed every hour, automatically.

**EXAMPLE :** Let's say you want to advertise your Business in Florida. When a consumer se for any Rip-off Report from the state of Florida, your advertisement will be there - in the sar position, on every Rip-off Report. No matter how many new Rip-off Reports are added, you will appear instantly.

### HOW TO SUBMIT YOUR AD

Sign up today to start advertising your product or service. E-mail us your Advertisement, cc information and one of our customer service associates will help you get going. E-mail us a [ads@ripoffreport.com](mailto:ads@ripoffreport.com) and a staff member will get back to you from 8-5 EST. You may send copy of your banner ad and the link to your website address with your contact information and what contract rate you would be interested in. Contact info:

Name: \_\_\_\_\_ Company: \_\_\_\_\_  
Phone: \_\_\_\_\_ e-mail: \_\_\_\_\_  
Web Site: \_\_\_\_\_ Address: \_\_\_\_\_  
City State Zip: \_\_\_\_\_

You may fax us your information to 305-832-2949

- We reserve the right to refuse any advertising for any reason.
- Just because you are an advertiser does not mean you are immune from being repo Rip-off Reports.

### Don't Have a Web Page or a Banner Advertisement?

We will create your web page and banner ad. Price will vary depending upon type of ad, animation, and artwork requested. Send your proposed ideas for your advertisement to [ads@ripoffreport.com](mailto:ads@ripoffreport.com) and someone will get back to you with a quote.

Feel free to send us suggestions and comments to our editorial staff.

Technical questions can be addressed to our [webmaster](#).

Best if viewed with Netscape 4, Internet Explorer 4, or AOL 4.0. Support for JavaScript is needed to submit and search for reports.

If you are having trouble submitting via our JavaScript form such as Web TV users, please use our [Non-JavaScript form](#).

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**PLAINTIFFS’**

**EXHIBIT**

**“F”**



- File Report
- Update Report
- Search Reports
- Picture Reports
- Editorials
- Thank you!
- Volunteer
- Rip-off Reporters
- Link to Us
- Lawsuits
- Revenge Guide
- Donate
- About Us
- FAQ

If we've helped you in some way, please don't forget about us.

## We need your help!



### What Donations are used for?

#### THE HIGH COST OF PROVIDING THIS SERVICE

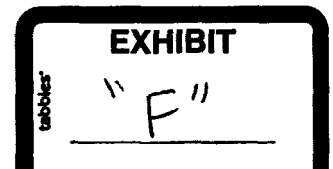
The **badbusinessbureau.com** and the Rip-off Report are comprised of more than 62,000 web pages, which grows every hour, every day. We host a web site with an extensive search engine with sophisticated placement capabilities and a dedicated database server. Also, we have enhanced firewall security, due to the nature of the Rip-Off Report, to guard against continuing attempts to intrude and commit sabotage against the site. The system is backed up, monitored and managed constantly. Many new costly additions are projected for the web site, including your pictures, to be featured weekly on our front page, soon to be added. (Send us your photos now so they may be added to your Rip-off Report!)

The Rip-Off Report also needs equipment ranging from cameras, recorders, computers, office supplies, to high-speed Internet services, which we constantly upgrade, to include the support of our state-of-the-art investigations. In pursuit of the .bad guys, we also need to pay volunteers' expenses, technicians and traveling costs to investigate rip-off businesses... so you won't become a victim too.

We ask for your support so we can be there for you when you need us in the future. \$1.00, \$5.00, \$10.00, \$20.00... or whatever you can give us, would go a long way to help with these expenses.

We take pride in our ability to get the best results for our readers and would appreciate any financial support you can offer to assist us in maintaining our unprecedented results.

### Why donations are needed?



**TOGETHER, WE ARE  
A CONSUMER-REPORTING NEWS AGENCY,  
BY CONSUMERS, FOR CONSUMERS.**

The Rip-Off Report and **badbusinessbureau.com** work very hard on behalf of consumers, to help preserve civil and human rights, the goal of consumer advocacy. In response to reports placed on the website, we research abuses and help individuals defend their rights. Since our inception, we have helped consumers collect well over a million dollars to date, and prevented the loss of untold millions more for our readers. Additionally, thousands of consumers have thanked us for forewarning them about disreputable businesses through the Rip-Off Reports.

***The badbusinessbureau.com/ Rip-off Report is not funded by the businesses they monitor and report on as does the Better Business Bureau. Consequently, never informing the public about the actual nature of the complaints. We need funding from consumers to maintain your database of complaints, so others won't be victimized... Together, we are a consumer-reporting news agency, by consumers, for consumers.***

The Rip-Off Report and **badbusinessbureau.com** can give you the information you need! In order to do this job well, - offering consumers the best help and the most comprehensive information available - we need YOUR help. We need assistance from the general public to generate the funds needed to continue to offer this service nationwide and beyond. The more funds we raise, the more consumers we can help on a daily basis. Alternatively, if you can help with our needs list, please contact us by e-mail [donations@ripoffreport.com](mailto:donations@ripoffreport.com) and we will be glad to let you know what we most urgently need.

***How to make a Non-Tax Deductible Donation...***



We need your support so we can continue this valuable service; \$1.00, \$5.00, \$10.00, \$20.00... or whatever you can give. With your permission, we would also like to add your name to a list of contributors on our website, so visitors to the Rip-Off Report can see who has contributed. You may also contribute anonymously.

You can either send donations by snail mail to our US Post Office Box below, or click below to contribute by credit or debit card (a secure site).

**If we've helped you in some way, please don't forget about**

**us.**

We always encourage your valuable feedback!

Don't let them get away with it™! Make sure they make the Rip-off Report.

Thank you for your support!

Sincerely,

Staff & volunteers  
**badbusinessbureau.com**

Your NON-tax deductible donation can be sent to our volunteers, by snail mail:

**badbusinessbureau.com**  
P.O. Box 310 Tempe, Arizona 85280  
The above address is for donations only.

**click here to use our secure payment method with a credit or debit card below**

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Technical questions can be addressed to our webmaster

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EXHIBIT “G”**



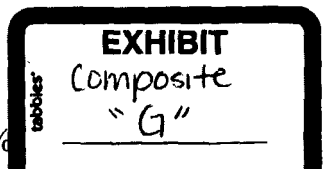
Add pictures  
to your  
Rip-off Report

**Search Results**  
**Criteria: russ whitney, in All Reports:**  
**9 Entries Found, Showing 1 - 9**

**LEGEND:**

**NEW** Within last 7 days    **UPDATE** More info from user    **REBUTTAL** Rebuttal from comany or devotee    **PHOTOS** Photos contained with the report.

Date	Title	State
1. 9/24/2003 10:34:00 PM	Russ Whitney Lied about the 3 day seminar ripoff Cape Coral Florida <i>Financial Services: Russ Whitney Education Nationwide</i>	Author: Scottsdale, Arizona
2. 9/17/2003 3:37:00 AM	Russ Whitney ripoff Cape Coral Florida <i>Financial Services: Russ Whitney Florida</i>	Author: Phoenix, Arizona
3. 9/10/2003 10:58:22 PM <b>REBUTTAL</b>	Russ Whitney - Scam Alert - Whitney Education Group Cape Coral Florida *Consumer Comment ..Whitney supporters or employees <i>False TV Advertisements: Whitney Education Group Inc Florida</i>	Author:
4. 8/31/2003 9:55:15 PM <b>REBUTTAL</b>	Russ Whitney Of Whitney Education Group, Inc. High pressure sales tactics. Seminars "we pay for" are actually infomercials.Keep you on the phone until you upgrade your package. Cape Coral Florida *Consumer Comment ..also Ripped of & sucked in by the fast talking Russ Whitney <i>Corrupt Companies: Russ Whitney Florida</i>	Author: Renton, Washington
5. 8/14/2003 12:14:18 AM <b>REBUTTAL</b>	Teach Me To Trade, Russ Whitney, W I N, Teach Me To Trade, Russ Whitney, Wealth Information Network deceptive company, slime-balls - watch out for these guys Florida Nationwide *Consumer Comment ..Teach Me To Trade Seminar <i>Home based business: Teach Me To Trade Nationwide</i>	Author: San Diego, CA
6. 5/21/2003 10:46:39 PM <b>UPDATE</b>	Russ Whitney ripoff, dishonest, fraudulent, no service. ripped off and scammed screwed others too ripped off and scammed Cape Coral Florida *UPDATE ..russ whitney the scam continues	



**Corrupt Companies: Russ Whitney**  
Florida

**Author: medicine**  
hat, Alberta

7. 1/31/2003  
11:35:54 PM

**Russ Whitney Deceptive Business Practices Cape Coral Florida**

**False TV Advertisements: Russ Whitney**  
Florida

**Author: Evergreen, Colorado**

8. 10/16/2002  
12:26:48 PM

**LeaseComm, Russ Whitney, Inc, EquityCorp, CreditCards, Com.E-Commerce, MPAP Program, Bait & Switch Operation, Unfair, Unethical Business Practices, Corrupt, Greatest Rip-Off Scheme Ever, Unbelievable That They Are Able to Continue This Deception, Western Regional Office: Newark California**

**Multi Level Marketing: LeaseComm, Russ Whitney, Inc. EquityCorp. CreditCards.Com.E-Commerce.MPAP Program.**  
Massachusetts

**Author: Merced, CA**

9. 4/21/2002  
12:16:29 PM

**E Commerce Exchange, Russ Whitney Inc., Dot-Com Solutions/Independent Marketing, Inc. Leasecomm, E Com high pressure rip-offs; deceptive information; illegal judgment Woburn, Ma.; Irvine, Ca.; Cape Coral, Fl; Sandy, Ut; Draper, Ut.**

**Internet Marketing Companies: Leasecomm, E Commerce Exchange, Russ Whitney Inc., Dot-Com Solutions/Independent Marketing, Inc.**  
Massachusetts

**Author: manhattan beach, CA**

**LEGEND:**

**NEW** Within last 7 days    **UPDATE** More info from user    **REBUTTAL** Rebuttal from comany or devotee    **PHOTOS** Photos contained with the report.

Showing page 1.

Feel free to send us suggestions and comments to our editorial staff.

Technical questions can be addressed to our [webmaster](#).

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Category:  
**False TV Advertisements**

Submitted:  
**2/21/2002**  
Modified: **9/10/2003**  
**10:58:22 PM**

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## **Russ Whitney - Scam Alert - Whitney Education Group Cape Coral Florida \*Consumer Suggestion ..Stop the Russ Whitney Rip Off**

---

Company  
**Whitney Education Group Inc**  
Address:  
**4010 Corronado Parkway  
Cape Coral Florida  
U.S.A.  
Phone:  
1-800-741-7877**

---

### **STAY AWAY FROM RUSS WHITNEY - THIS GUY IS CROOKED....**

What ever this guy is selling [fraudlently pushing], stay away, he makes his money mostly by trying to act like an expert,with no college education. His website is wonderful, you would think he was an expert. He is good at promising people a money making real estate system that does not work. He walks off with the cash, and you loose your money....He tries to sell you more...It happened to me...his acting like an expert is only part the course! And as for the OTC stock update on his company, how about Russ....STOP ROBBING PEOPLE, and be a decent person and give people their money back!!! Then your stock would be valued at nothing!

### **Company Search**

If you would like to see more Rip-off Reports™ on Whitney Education Group Inc, please use the search box below

In order to assure the best results in your search:

- Keep the name short & simple, and try different variations of the name.
- Do not include ".com", "S", "Inc.", "Corp", or "LLC" at the end of the Company name.
- Use only the first/main part of a name to get best results.
- Only search one name at a time if Company has many AKA's.



[Click here](#) to go to our *advanced search* page.

## **Rebuttal** Consumer Suggestion

Submitted: 4/18/2003 6:28:06 AM

Modified: 4/18/2003 11:49:18 PM

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### **Stop the Russ Whitney Rip Off**

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I went to a free seminar given by Whitney and saw several people giving away lots of money to become realestate millionaires.

I'm thinking there should be a way for some organization, like ripoffreport, to contact all the attorney generals in each state to give them the heads up regarding dishonest business practices of guys like Russ Whitney.

Thanks for letting me say my two cents worth.

John - St. Louis, Missouri  
U.S.A.

## **Rebuttal** Consumer Comment

Submitted: 6/26/2003 6:38:39 AM

Modified: 6/26/2003 10:09:16 PM

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### **In today's society, you must be careful in any dealings with ANY person or persons claiming to have "the answer" to your financial woes.**

---

You cannot take it for granted that ANYONE'S plan for their financial deliverance is the answer which will work for you.

You must remember that when you attend any of the free seminars designed to inform you of a way to "relieve your financial burdens", they already know that your mind is open to learning an "easier" way to make money. Therefore, you are opening the doors to these people, allowing them access to your soul.

STOP going to the seminars, cut down their audience, and these types of individuals will dissappear on their own. Without an audience, they are dead in the water.

Make sense?

Sande - Fort Myers, Florida  
U.S.A.

## **Rebuttal** REBUTTAL employee

Submitted: 7/22/2003 1:03:49 PM

Modified: 7/22/2003 11:42:51 PM

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### **this is not a get rich quick scheme!!**

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I get so tired of people looking to get rich quick and then when they find something that requires, which you are told about from the very beginning, hard work and lots of sweat they freak out and say it is a rip-off. i have been in the mortgage industry for over 15 years and this is JUST ANOTHER TOOL TO USE in your desire to be self-employed. they tell you if you work it you can make money, they also tell you if you DON'T work it you won't. GEE, WHAT A CONCEPT!!!

just using the knowledge i learned in the free seminar, i have found in two days of working the system 3 properties. all are motivated and we will bring in a net income of around 3-3,500 per month for the 3!! we figured to keep living at the same income we are at now we need to have 15 rentals bringing a net income of \$731 per month per property. that does not include what we will make off of wholesale,etc. and this is only from the information from the first seminar!!

we bought a package deal which includes wholesale, foreclosures and manufactured homes. comes with the millionaire u and the mentoring program comes with it. sure it was a lot of money but this is a business and this is tax deductible for your business so what have you lost? sure they try and sell you more, but after all we are adults and it is OUR decision to say yes or no. but remember this, when you go to school to be a doctor you can't stop at an assoc. degree(2yrs) and say oh great now they want more schooling to be a Dr.think about it. way to much crying and whinning. maybe those that do are the ones who won't make it and then there will be more for us! what a wonderful thought!have a great day!! :-)

Carol - Missoula, Montana  
U.S.A.

## **Rebuttal** Consumer Comment

Submitted: 9/1/2003 12:53:23 PM

Modified: 9/1/2003 10:07:52 PM

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### **Whitney supporters or employees**

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I have a friend that is a former Whitney employee. His job was to surf the internet and post favorable information about Mr. Whitney's programs on sites that contain complaints about Mr. Whitney.

If you look at any site on which there is a rebuttal to a Whitney complaint the pro-whitney posters all use very similar scenarios. They all found 3-4 properties 3-5 days after attending his seminar and all will generate a profit of approx \$1000 each. Many use the Dr. analogy and many use the "same phone number for the last 20 years line" and often call those making the report "whiners" or accuse them of "killing others

dreams".

My friend had a "cue card" of information that he used the same info on every site. Interestingly he was told to post 75% of the time as a woman as it made the post "more empowering".

I think sites like this are great for consumers and don't like to see the good info thrown off by bogus support claims.

David - Cape Coral, Florida  
U.S.A.

## **Rebuttal** Consumer Comment

Submitted: 9/10/2003 9:34:39 AM

Modified: 9/10/2003 10:58:22 PM

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### **A Shill Of A Hun**

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To Carol from Missoula, Montana: Spoken like a true "Shill Of A Hun." You support everything that David said about his friend, a former employee of Russ Whitney. I take it that you've taken over his responsibilities of posting favorable comments for Russ Whitney's system. Isn't funny how most of the "Shills" always state that they have purchased 3 or for properties after just 3 - 5 days of attending Mr. Whitney's seminar. As a matter of fact, there was a report done about a few years ago regarding Mr. Whitney's \$5,000 - \$7,000 note purchasing course that stated that a LARGE percentage of Mr. Whitney's students failed. These students did everything that the course instructed them to do and then some. Even those students who were on Mr. Whitney's 30 minute informercial who claimed to make a substantial profit, actually barely made back the money they invested in the course.

To David from Cape Coral, Florida: I agree with you 100% about people posting positive feedback on rip-off scams. It is quite evident that they're paid shills in order to get more pigeons for the coop. It's a shame that people would falsify the success of a product, when in fact they know that product isn't worth the cost of air from the outdoors, just to get more people sucked in to a scam.

To Sande from Fort Meyers, Florida: Stopping the seminars sounds easier said than done. The best thing we could do for the general public is educate them of the scams that are out there and steer them to a site like The Rip-Off Report. You can lead a horse to water, but you can't make them drink. I've heard many stories of how people would hear that different programs were a scam, but they still went ahead and ordered the plan anyway, stating that: "Oh, Mr. So and So just didn't work hard enough with the plan." They went in with their eyes wide open and got ripped off. By the way, I almost ordered a plan from The Zaken Company, but I happened to do a general search on AOL and stumbled upon The Rip-Off Report and read all of the negative complaints of all that were ripped off by "Mr. Zaken" -- I owe many, many thanx to The Rip Off Report, because I would've been ripped off, had I not stumbled onto this site.

Sharon - Newport News, Virginia

U.S.A.

**REBUTTAL BOX**  
**MY COMPANY HAS BEEN REPORTED!**  
**HOW DO I RESPOND?**

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[CLICK HERE](#) to Send us your rebuttal on this specific report only.

or

\*\*\*If you are also a victim of the same company or person,  
**YOU NEED TO FILE YOUR OWN RIP-OFF REPORT.**

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Submitted:  
6/14/2003 3:20:40  
AM  
Modified: 8/31/2003  
9:55:15 PM

Category:  
Corrupt Companies

**Russ Whitney Of Whitney Education Group, Inc. High pressure sales tactics. Seminars "we pay for" are actually infomercials. Keep you on the phone until you upgrade your package. Cape Coral Florida \*Consumer Suggestion ..Russ Whitney is Being Sued**

**Russ Whitney**

Address:  
1612 E.Cape Coral Parkway  
Cape Coral Florida 33904  
U.S.A.  
Phone:  
800-238-0741  
Fax: -

I attended one of Russ Whitney's free seminars and got hyped up enough to sign up for a weekend seminar. That cost me \$1590.00 for a weekend that was basically an "overview" of all the materials you receive when you pay for the weekend. (books,cd's)

I was overwhelmed and very disappointed after discovering that they only give you enough information to give you the impression that it is vitally important to take additional "bootcamps" in order to learn what is necessary to succeed.

I again, was sucked into this salespitch because I was hungry for this information. They only feed you enough so you'll want "the rest of it". The "rest of it" cost me another \$6990.00.

I got home feeling sick to my stomach but convincing myself that when I go through their bootcamps, that I will have gotten enough information to make my money back.

Not long after the 3-day weekend, I received a call from Joe Gnazza. He evidently is in charge of upgrading the package you purchased to a higher level.

**Joe kept me on the phone for 1 1/2-2 hours leading me to believe he was "interviewing" me to be one of their next successful "Hall of Famers"**

**He used very deliberate series of questions to find out how much credit you have available. At first, he asks in such a way to see how much debt you have and then asks what your credit limit is on each credit card.**

**I asked "several" times how much it was going to cost me for what they were trying to sell me in addition to what I had already purchased. I never got a straight answer. They have a second person that gets on the phone with you to further wear you down. He would just tell me that it was anywhere from \$5,000-\$20,000.**

**It wasn't until they tallied up my available credit left on my cards that they hit me with "their" amount that it was going to cost me.**

**I was "never" given a receipt or a right to recind offer. Needless to say, I was absolutely sick over this newly incurred debt.**

**The phone coach that was included in this newly upgraded package was the biggest waste of money and time. She would call once a week for 10 weeks. It again, was just an overview of what I had already read and listened to on the cd's. Most weeks she just repeated the same material from the previous week.**

**Whew! That couldn't have gone fast enough! I even complained to her about the cost and how high pressured the phone call was. She just responded saying, "Just think of it as a Masters degree"**

**I attended the Millionaire U down in Cape Coral, Fl. and it was so fast paced that most of us were overwhelmed. It was also because you not only pay for the "platinum package" but you also pay for a flight, hotel, rental car and meals.**

**You just keep thinking that by the next "bootcamp" I'll for sure know enough to get this \$20,000 paid off. Not!!!**

**I attended one more bootcamp the end of April 2003. Most of the students were so mad that the instructors spent so much time trying to sell us on the "note" business than teaching us about Creative Financing.**

**Again, you figure how much money it takes to get to one of these bootcamps. A few of their employees admitted that Whitney Education knows the percentage that will sign up from the free seminar for the 3-day. And again, the percentages that will sign up for a package and from that the percentage that will actually spend the money to go the these bootcamps.**

**I have talked to several people about this and I have been encouraged to get ahold of the Attorney General of Florida. I have been told that because I never received a receipt or told I had the right to recind that I could dispute this.**

**I also feel very strongly that what I "thought" I was going to receive (value) of the**

information was a far cry from what I actually got so far.

Leilani  
Renton, Washington  
U.S.A.

### Company Search

If you would like to see more Rip-off Reports™ on Russ Whitney, please use the search box below

In order to assure the best results in your search:

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## Rebuttal Consumer Suggestion

Submitted: 6/14/2003 11:40:09 AM

Modified: 6/14/2003 10:11:55 PM

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## Russ Whitney is Being Sued

---

Leilani, sorry to hear of your troubles with the Russ Whitney organization. I have attended his free seminars, and watched his infomercial on TV, but he always seemed a little too "slick" for my taste, so I never bought any of his dubious material.

There are many negative comments on Whitney posted on numerous sites on the internet. Just use any search engine and type in >Russ Whitney scam< and you'll see what I mean.

One specific site I recommend is [www.johntreed.com](http://www.johntreed.com) You can read all the gory details of Whitney's legal problems, including his lawsuit against John Reed for posting negative information about him.

I encourage you to follow up and try to get your money back. Scammers like Whitney belong in the slammer!!

Jim - Aurora, Colorado

U.S.A.

# Rebuttal Consumer Comment

Submitted: 8/31/2003 3:36:26 PM

Modified: 8/31/2003 9:55:15 PM

## also Ripped of & sucked in by the fast talking Russ Whitney

My husband and I were also sucked in by the fast talking, overwhelming, hit them so hard they cant think tactics of Russ Whitney and his henchmen. If anyone knows of strategies that have worked to allow us to get our money back on either the seminars or the Mortgage Reduction program we would appreciate it. Also if anyone knows if the State Attorney for Washingto can be of any help, please contact us. So many more at the seminar lost more than we did.

Thanks,

Christine and Jim - Benton City, Washington  
U.S.A.

### REBUTTAL BOX

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or

\*\*\*If you are also a victim of the same company or person,  
**YOU NEED TO FILE YOUR OWN RIP-OFF REPORT.**

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Category:  
**Corrupt Companies**

Submitted: 4/8/2003  
9:50:47 AM  
Modified: 4/8/2003  
9:50:47 AM

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## **Whitney Education Group, Inc. Deceptive company leads you to believe that you can make money in realestate easily. Cape Coral Florida**

---

### **Whitney Education Group.**

Address:  
4818 Coronado Parkway  
Cape Coral Florida 33904  
U.S.A.  
Phone:  
941-542-8999  
Fax: 941-540-6511  
Email: [www.russwhitney.com](http://www.russwhitney.com)

---

We too are sitting here paying a debt of 11,000.00 on our credit card for the famous Russ Whitney program. What I want to know is how I can get my money refunded. Is there someone that can give me step by step directions without charging me for every word of advice? I see advertizements for books and instruction manuels but everyone wants to charge a fee. Can't we just help our fellow man with out making a buck?

Carol  
Washington C. H., Ohio  
U.S.A.

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Category:  
**Financial Services**

Submitted:  
9/24/2003 10:34:14  
PM  
Modified: 9/24/2003  
10:34:00 PM

---

## Russ Whitney Lied about the 3 day seminar ripoff Cape Coral Florida

---

Company  
**Russ Whitney Education**  
Address:  
**Nationwide, U.S.A.**  
Phone:  
800-741-7877  
Fax: -

---

On Friday, september 19th My wife and I attended a Russ whitney 3 day tranning class which turned out to be the most expensive informercial i have ever payed for. I was promised at the first 2 hour seminar that I would have a better understanding of what to do. NOT a bunch of Bull I read his books and I will tell you the same stuff in his building wealth book for 14.95 is the same stuff you will here in his siminar and the kit for \$1800.

My wife and I sat in this siminar and lesson to this guy talk about his freakin dogs and how to put your self further in debt. Here is what they do, they will tell you to call your credit card companies ask for a higher credit limit so you can use for future purchase of another product. The real deal is to sale you on the mentor program that requires you to pay redicules amounts of money for more 3 or 4 day classes. I am here to tell you do not waste your time or money just buy the 14.95 book and you will se the same information the is repeated over and over again in the \$1800 package.

Reggie  
Scottsdale, Arizona  
U.S.A.

### Company Search

If you would like to see more Rip-off Reports™ on Russ Whitney Education, please use the search box below

Russ Whitney Education

Search

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Don't let them get away with  
Make sure they make the Rip-off

[badbusinessbureau.com](http://badbusinessbureau.com)

**Rip-off Report.com**

Home Search

Submitted:  
9/17/2003 3:37:06 AM  
Modified: 9/17/2003 3:37:00 AM

Category:  
**Financial Services**

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## Russ Whitney ripoff Cape Coral Florida

---

### Russ Whitney

Address:  
[www.russwhitney.com](http://www.russwhitney.com)  
Cape Coral Florida  
U.S.A.  
Phone:

Fax: -

---

Russ Whitney is a convicted violent felon. Please see web site [www.johntreed.com](http://www.johntreed.com) and you will see physical empirical evidence that he is a ~~convicted violent felon who has been in prison more than once~~. He has been sued numerous times. There are plenty of other real estate gurus to follow if you wanna invest in real estate

Bryan  
Phoenix, Arizona  
U.S.A.

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Category:  
False TV Advertisements

Submitted:  
2/21/2002  
Modified: 9/10/2003  
10:58:22 PM

## Russ Whitney - Scam Alert - Whitney Education Group Cape Coral Florida \*Consumer Suggestion ..Stop the Russ Whitney Rip Off

Company  
**Whitney Education Group Inc**  
Address:  
4010 Corronado Parkway  
Cape Coral Florida  
U.S.A.  
Phone:  
1-800-741-7877

### STAY AWAY FROM RUSS WHITNEY - THIS GUY IS CROOKED....

What ever this guy is selling [fraudlently pushing], stay away, he makes his money mostly by trying to act like an expert,with no college education. His website is wonderful, you would think he was an expert. He is good at promising people a money making real estate system that does not work. He walks off with the cash, and you loose your money....He tries to sell you more...It happened to me...his acting like an expert is only part the course! And as for the OTC stock update on his company, how about Russ....STOP ROBBING PEOPLE, and be a decent person and give people their money back!!! Then your stock would be valued at nothing!

### Company Search

If you would like to see more Rip-off Reports™ on Whitney Education Group Inc, please use the search box below

Whitney Education Group Inc

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## **Rebuttal** Consumer Suggestion

Submitted: 4/18/2003 6:28:06 AM

Modified: 4/18/2003 11:49:18 PM

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### **Stop the Russ Whitney Rip Off**

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I went to a free seminar given by Whitney and saw several people giving away lots of money to become realestate millionaires.

I'm thinking there should be a way for some organization, like ripoffreport, to contact all the attorney generals in each state to give them the heads up regarding dishonest business practices of guys like Russ Whitney.

Thanks for letting me say my two cents worth.

John - St. Louis, Missouri  
U.S.A.

## **Rebuttal** Consumer Comment

Submitted: 6/26/2003 6:38:39 AM

Modified: 6/26/2003 10:09:16 PM

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### **In today's society, you must be careful in any dealings with ANY person or persons claiming to have "the answer" to your financial woes.**

---

You cannot take it for granted that ANYONE'S plan for their financial deliverance is the answer which will work for you.

You must remember that when you attend any of the free seminars designed to inform you of a way to "relieve your financial burdens", they already know that your mind is open to learning an "easier" way to make money. Therefore, you are opening the doors to these people, allowing them access to your soul.

STOP going to the seminars, cut down their audience, and these types of individuals will dissappear on their own. Without an audience, they are dead in the water.

Make sense?

Sande - Fort Myers, Florida  
U.S.A.



## **Rebuttal** REBUTTAL employee

Submitted: 7/22/2003 1:03:49 PM

Modified: 7/22/2003 11:42:51 PM

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### **this is not a get rich quick scheme!!**

---

I get so tired of people looking to get rich quick and then when they find something that requires, which you are told about from the very beginning, hard work and lots of sweat they freak out and say it is a rip-off. i have been in the mortgage industry for over 15 years and this is JUST ANOTHER TOOL TO USE in your desire to be self-employed. they tell you if you work it you can make money, they also tell you if you DON'T work it you won't. GEE, WHAT A CONCEPT!!!

just using the knowledge i learned in the free seminar, i have found in two days of working the system 3 properties. all are motivated and we will bring in a net income of around 3-3,500 per month for the 3!! we figured to keep living at the same income we are at now we need to have 15 rentals bringing a net income of \$731 per month per property. that does not include what we will make off of wholesale,etc. and this is only from the information from the first seminar!!

we bought a package deal which includes wholesale, foreclosures and manufactured homes. comes with the millionaire u and the mentoring program comes with it. sure it was a lot of money but this is a business and this is tax deductible for your business so what have you lost? sure they try and sell you more, but after all we are adults and it is OUR decision to say yes or no. but remember this, when you go to school to be a doctor you can't stop at an assoc. degree(2yrs) and say oh great now they want more schooling to be a Dr.think about it. way to much crying and whinning. maybe those that do are the ones who won't make it and then there will be more for us! what a wonderful thought!have a great day!! :-)

Carol - Missoula, Montana  
U.S.A.

## **Rebuttal** Consumer Comment

Submitted: 9/1/2003 12:53:23 PM

Modified: 9/1/2003 10:07:52 PM

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### **Whitney supporters or employees**

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I have a friend that is a former Whitney employee. His job was to surf the internet and post favorable information about Mr. Whitney's programs on sites that contain complaints about Mr. Whitney.

If you look at any site on which there is a rebuttal to a Whitney complaint the pro-whitney posters all use very similar scenarios. They all found 3-4 properties 3-5 days after attending his seminar and all will generate a profit of approx \$1000 each. Many use the Dr. analogy and many use the "same phone number for the last 20 years line" and often call those making the report "whiners" or accuse them of "killing others

dreams".

My friend had a "cue card" of information that he used the same info on every site. Interestingly he was told to post 75% of the time as a woman as it made the post "more empowering".

I think sites like this are great for consumers and don't like to see the good info thrown off by bogus support claims.

David - Cape Coral, Florida  
U.S.A.

## **Rebuttal** Consumer Comment

Submitted: 9/10/2003 9:34:39 AM

Modified: 9/10/2003 10:58:22 PM

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### **A Shill Of A Hun**

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To Carol from Missoula, Montana: Spoken like a true "Shill Of A Hun." You support everything that David said about his friend, a former employee of Russ Whitney. I take it that you've taken over his responsibilities of posting favorable comments for Russ Whitney's system. Isn't funny how most of the "Shills" always state that they have purchased 3 or for properties after just 3 - 5 days of attending Mr. Whitney's seminar. As a matter of fact, there was a report done about a few years ago regarding Mr. Whitney's \$5,000 - \$7,000 note purchasing course that stated that a LARGE percentage of Mr. Whitney's students failed. These students did everything that the course instructed them to do and then some. Even those students who were on Mr. Whitney's 30 minute informercial who claimed to make a substantial profit, actually barely made back the money they invested in the course.

To David from Cape Coral, Florida: I agree with you 100% about people posting positive feedback on rip-off scams. It is quite evident that they're paid shills in order to get more pigeons for the coop. It's a shame that people would falsify the success of a product, when in fact they know that product isn't worth the cost of air from the outdoors, just to get more people sucked in to a scam.

To Sande from Fort Meyers, Florida: Stopping the seminars sounds easier said than done. The best thing we could do for the general public is educate them of the scams that are out there and steer them to a site like The Rip-Off Report. You can lead a horse to water, but you can't make them drink. I've heard many stories of how people would hear that different programs were a scam, but they still went ahead and ordered the plan anyway, stating that: "Oh, Mr. So and So just didn't work hard enough with the plan." They went in with their eyes wide open and got ripped off. By the way, I almost ordered a plan from The Zaken Company, but I happened to do a general search on AOL and stumbled upon The Rip-Off Report and read all of the negative complaints of all that were ripped off by "Mr. Zaken" -- I owe many, many thanx to The Rip Off Report, because I would've been ripped off, had I not stumbled onto this site.

Sharon - Newport News, Virginia

U.S.A.

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**MY COMPANY HAS BEEN REPORTED!**  
**HOW DO I RESPOND?**

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**RIP-OFF**

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Submitter  
6/14/2003 3:20:4  
AI  
Modified: 8/31/200  
9:55:15 PM

Category:  
**Corrupt Companies**



**Russ Whitney Of Whitney Education Group, Inc**  
**High pressure sales tactics. Seminars "we pay 1**  
**are actually infomercials.Keep you on the phone**  
**until you upgrade your package. Cape Coral Flc**  
**\*Consumer Suggestion ..Russ Whitney is Being**  
**Sued**

**Russ Whitney**  
 Address:  
 1612 E.Cape Coral Parkway  
 Cape Coral Florida 33904  
 U.S.A.  
 Phone:  
 800-238-0741  
 Fax: -

I attended one of Russ Whitney's free seminars and got hyped up enough to sign up for a weekend seminar. That cost me \$1590.00 for a weekend that was basically an "overview" of all the materials you receive when you pay for the weekend. (books,cd's)

I was overwhelmed and very disappointed after discovering that they only gave you enough information to give you the impression that it is vitally important to take additional "bootcamps" in order to learn what is necessary to succeed.

I again, was sucked into this salespitch because I was hungry for this

information. They only feed you enough so you'll want "the rest of it". The "rest of it" cost me another \$6990.00.

I got home feeling sick to my stomach but convincing myself that when through their bootcamps, that I will have gotten enough information to get my money back.

Not long after the 3-day weekend, I received a call from Joe Gnazza. He evidently is in charge of upgrading the package you purchased to a high level.

Joe kept me on the phone for 1 1/2-2 hours leading me to believe he was "interviewing" me to be one of their next successful "Hall of Famers"

He used very deliberate series of questions to find out how much credit I have available. At first, he asks in such a way to see how much debt you have and then asks what your credit limit is on each credit card.

I asked "several" times how much it was going to cost me for what they were trying to sell me in addition to what I had already purchased. I never got a straight answer. They have a second person that gets on the phone with you to further wear you down. He would just tell me that it was anywhere from \$5,000-\$20,000.

It wasn't until they tallied up my available credit left on my cards that they told me with "their" amount that it was going to cost me.

I was "never" given a receipt or a right to rescind offer. Needless to say, I was absolutely sick over this newly incurred debt.

The phone coach that was included in this newly upgraded package was the biggest waste of money and time. She would call once a week for 10 weeks again, was just an overview of what I had already read and listened to on the CDs. Most weeks she just repeated the same material from the previous weeks.

Whew! That couldn't have gone fast enough! I even complained to her about the cost and how high pressured the phone call was. She just responded saying, "Just think of it as a Masters degree"

I attended the Millionaire U down in Cape Coral, FL and it was so fast paced that most of us were overwhelmed. It was also because you not only pay for the "platinum package" but you also pay for a flight, hotel, rental car and

You just keep thinking that by the next "bootcamp" I'll for sure know enough to get this \$20,000 paid off. Not!!!

I attended one more bootcamp the end of April 2003. Most of the students were so mad that the instructors spent so much time trying to sell us on the business than teaching us about Creative Financing.

Again, you figure how much money it takes to get to one of these bootcamps. A few of their employees admitted that Whitney Education knows the percentage that will sign up from the free seminar for the 3-day. And again, the percentages that will sign up for a package and from that the percentage will actually spend the money to go to these bootcamps.

I have talked to several people about this and I have been encouraged to hold on to the Attorney General of Florida. I have been told that because I received a receipt or told I had the right to rescind that I could dispute that.

I also feel very strongly that what I "thought" I was going to receive (value) the information was a far cry from what I actually got so far.

Leilani  
Renton, Washington  
U.S.A.

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## Rebuttal Consumer Suggestion

Submitted: 6/14/2003 11:40:09 AM

Modified: 6/14/2003 10:11:55 PM

### Russ Whitney is Being Sued

Leilani, sorry to hear of your troubles with the Russ Whitney organization. I have attended his free seminars, and watched his infomercial on TV, but he always seemed a little too "slick" for my taste, so I never bought any of his dubious material.

There are many negative comments on Whitney posted on numerous sites on the internet. Just use any search engine and type in >Russ Whitney scam< and you'll see what I mean.

**One specific site I recommend is [www.johntreed.com](http://www.johntreed.com)  
You can read all the gory details of Whitney's  
legal problems, including his lawsuit against  
John Reed for posting negative information about  
him.**

**I encourage you to follow up and try to get your  
money back. Scammers like Whitney belong in the  
slammer!!**

**Jim - Aurora, Colorado  
U.S.A.**

## **Rebuttal** Consumer Comment

Submitted: 8/31/2003 3:36:26 PM

Modified: 8/31/2003 9:55:15 PM

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### **also Ripped of & sucked in by the fast talking R Whitney**

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**My husband and I were also sucked in by the fast talking, overwhelming  
them so hard they cant think tactics of Russ Whitney and his henchmen  
anyone knows of strategies that have worked to allow us to get our money  
back on either the seminars or the Mortgage Reduction program we would  
appreciate it. Also if anyone knows if the State Attorney for Washington  
of any help, please contact us. So many more at the seminar lost more  
we did.**

**Thanks,**

**Christine and Jim - Benton City, Washington  
U.S.A.**

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### **REBUTTAL BOX**

#### **MY COMPANY HAS BEEN REPORTED! HOW DO I RESPOND?**

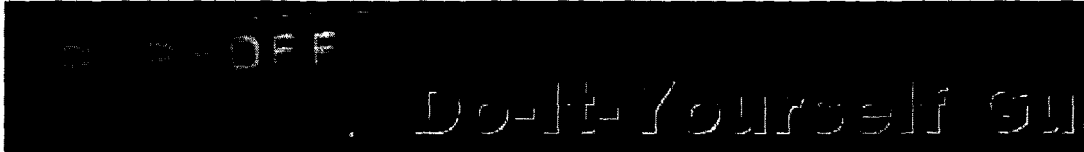
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Submitted: 6/5/2003  
 2:35:09 PM  
 Modified: 8/14/2003  
 12:14:18 AM

Category:  
 Home based business

**Teach Me To Trade, Russ Whitney, W I N, Teach Me To Trade, Russ Whitney, Wealth Information Network deceptive company, slime-balls - watch out for these guys Florida Nationwide \*Consumer Comment ..Teach Me To Trade Seminar**

**Teach Me To Trade**

Address:  
 Nationwide, U.S.A.  
 Phone:  
 800-428-5511  
 Fax: -

For the last week or so, I've been seeing spots on TV for a stock investment seminar called "teach me to trade" which is being held at three hotels in my area next week. I had considered attending one of the sessions, but first I wanted to find out a bit more about the outfit through online research. When I located their website through the search engine I used, I found out it was merged with Russ Whitney's Wealth Information Network (WIN). I have been familiar with the Rip-off Report for some time now, and remembered reading a few negative write-ups on Russ Whitney, so I saw this as a red flag.

I then reviewed a couple of the Russ Whitney write-ups on this site, and found that his company seems to go around the country milking people for all they're worth through high-pressure real estate seminars. I have reason to believe similar tactics would be used in the "teach me to trade" program, and therefore have decided not to attend. If you're considering attending this seminar, I have one word for you - DON'T!

Thank you Rip-off Report for steering me away from a potential disaster.

Chuck  
 San Diego, California  
 U.S.A.

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Teach Me To Trade

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## Rebuttal Consumer Comment

Submitted: 8/13/2003 7:09:36 PM  
Modified: 8/14/2003 12:14:18 AM

### Teach Me To Trade Seminar

I have attended a Teach Me To Trade Seminar. The seminar is extremely informative and the information one is presented with is accurate and up-to-date. Of course, if you want to learn how to trade securities successfully using Teach Me To Trade and also plan on attending the corresponding 3-day workshop, then you should also be prepared to spend quite a bit of money.

I have meet with stock brokers who informed me they spent much more money on other systems of stock investing, and what they learned with Teach Me To Trade doesn't even begin to compare with them. Will one be able to make \$5,000 a day, or over \$10,000 in a two week period using Teach Me To Trade?

If your a new-comer to stock trading with limited resouces to invest in the market, then you would be wise to question these amounts, but if you already have a previous background in trading securities then these amounts are not unreasonable.

One should consider the money they spend on Teach Me To Trade as money you would invest with any other type of professional education. I can honestly say without that education I would never have gained the confidence to trade securites on my own. You will never lose your money becoming educated. It has been said, one pays for their ignorance but not for their education. Teach Me To Trade is truly a "one-of-a-kind" educational trading system.

Mike - Anamosa, Iowa  
U.S.A.

**REBUTTAL BOX**  
MY COMPANY HAS BEEN REPORTED!

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Category:  
**Corrupt Companies**

Submitted:  
 4/15/2003 1:02:20  
 PM  
 Modified: 5/21/2003  
 10:46:39 PM

**Russ Whitney ripoff, dishonest, fraudulent, no service. ripped off and scammed screwed others too ripped off and scammed Cape Coral Florida \*UPDATE ..russ whitney the scam continues**

**Russ Whitney**

Address:  
 1612east Cape Coral Parkway  
 Cape Coral Florida 33904  
 U.S.A.  
 Phone:  
 239-542-0643  
 Fax: 239-542-1490  
 Email: [www.russwhitney.com](http://www.russwhitney.com)

Russ Whitney took \$15000+ from me. This was for a software program, 3-day seminar in florida, and a mentoring program, 2-day seminar in calgary. I did not receive or haven't received my software and my mentoring was cancelled as russ fired pmi and I was left with nothing, and after many long letters and documents has refused me a refund. Russ Whitney should be in jail for both scamming people and for taking their money and not delivering the products from which you the customer have paid for. I paid last may 2001 and am still fighting for my money, which I've been told will not be refunded unless I sign this statement. 3,112.01 will be refunded if: I agree by my signature that as described above and acknowledge that Whitney Education Group Inc. has handled this matter to my complete satisfaction. Furthermore, I shall keep the existence and terms of this refund settlement agreement strictly confidential. Well you might of guessed that I refuse to sign this letter as \$15000 was the amount that I put in and getting only 3112.01 back when I never received their software, mentoring, or 3-day seminar. Is completely sad. I joined this program with great expectations and hopes and was left with nothing.

Robert  
 medicine hat, Alberta

Canada

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**Update** Submitted by the original author

Submitted: 5/21/2003 2:34:50 AM

Modified: 5/21/2003 10:46:39 PM

**russ whitney the scam continues**

Well I have been fighting since I last reported. You might have guessed that I have not recieved anything as of yet.I need a lawyer,but with most of my money tied up with russ it's hard to hire one.My case is a guaranteed win,as russ has made to many mistakes.

Sending me letters which he shouldn't have,and admitting that they screwed up but not willing to refund me..Well they do say that once a criminal always a criminal.I wish that I new about this Ripped off website and russ whitney.I could have saved alot of headaches.

THANKS RIPPED OFF FOR LETTING THE PEOPLE BE INFORMED, AND AWARE OF THESE TYPES OF COMPANIES AND THINGS.I'm advertising your website and my story...take care....

Robert - medicine hat, Alberta  
Canada

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Category:  
**False TV Advertisements**

Submitted:  
1/31/2003 11:35:54  
PM  
Modified: 1/31/2003  
11:35:54 PM

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## **Russ Whitney Deceptive Business Practices Cape Coral Florida**

---

### **Russ Whitney**

Address:  
1612 Cape Coral Parkway  
Cape Coral Florida  
U.S.A.  
Phone:  
800-741-7877  
Fax: -  
Email: [info@russwhitney.com](mailto:info@russwhitney.com)

---

On Thursday, February 28th, I was involuntarily separated from my position at the Rocky Flats Environmental Technology Site (RFETS) in Arvada, Colorado.

Soon after, I saw an infomercial on TV, claiming that I could be wealthy, beyond my wildest dreams if I would attend a free seminar at the Adams Mark hotel in Denver, Colorado.

At this first secession, a very talented presenter by the name of Rodney pontificated for several hours, relating success stories about how practitioners of these advanced techniques could produce untold wealth using real estate investment tools.

After the presentation was completed, we were then informed, to discover the "true secrets" of real estate investing, we would have to purchase an additional educational package for \$1580 where we, the students, would receive the secrets of wealth accumulation. I purchased and attended this seminar, fully expecting to be taught the secrets of real estate investing that Rodney had so vividly proclaimed in the previous secession.

Instead, what we got was just another three day tickler secession where these concepts were briefly over-viewed but were told if we really wanted to learn the trade and become millionaires, the students would have to purchase an entire series of boot-

**camps located across the nation.**

**Mr. John Gilmore, the boot-camp facilitator at the Denver, Colorado location in April of this year did an exceptional job of convincing the audience to invest anywhere from \$6,900 to \$32,890 for their program(s). His presentation was so effective and convincing that he actually encouraged the participants to use (max-out) every credit-card they owned, borrow money and / or use every means available to purchase this line of product(s).**

**I fell for this as did many others that day. Today, I am indebted to a tune of approximately \$12,500 for a series of semi-related tapes, boot-camps and real estate software package(s) which are at best, only marginally to totally useless and ineffective.**

**The Real Estate software package which was proclaimed by Mr. Gilmore to be valued at \$1995 is absolutely worthless. While attending the WholeSale Buying class in Fort Worth, Texas and the Real Estate Foreclosure class in Atlanta, Georgia, class facilitator (s), Todd Dotson and Tony Youngs urged students to ignore that software package and use the extensively abbreviated form(s) that were provided in their class-specific student work packages (see attachments). This drew immediate questions from several students as to why they were so vigorously encouraged to purchase this costly package and their response was "that's why Russ Whitney gets paid the Big Bucks".  
Outrageous**

**The Whitney organization is a high pressure sales team that sells numerous real estate "boot-camps" to potential real estate investors across the country. Their organization is extremely effective in marketing this program to unemployed, underemployed or doleful, displaced persons desperately looking for a get-rich quick scheme in the real estate market.**

**Out of pocket, I spent three (3) hours with a real estate attorney in Lakewood, CO, in an attempt to incorporate Russ's foreclosure techniques into the laws, as they currently exist in Colorado. The conclusion we came to was that these techniques were unworkable in Colorado, and to be successful, extensive modification to Russ's course (s) would be required, not to mention, a tremendous amount of cash.**

**In this age of corporate fraud and scandal, the fact that the Whitney International organization prays upon persons who may be in an precarious financial situation with visions of instant wealth and financial freedom appears disingenuous and dispiriting.**

**I have attached a list of students who attended the WholeSale Buying Camp in the Dallas-Fort Worth area this past summer. I have attempted to correspond to each of these persons and inquire regarding their success as a result of the seminar. Every person who choose to respond indicated this effort was at best, a marginal failure to a total waste of time and money.**

**All materials, tapes, study guides and software packages have been returned to the Whitney organization.**

**Ron**



Evergreen, Colorado  
U.S.A.

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Russ Whitney

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Category:  
**Multi Level Marketing**

Submitted:  
10/16/2002 12:26:48  
PM  
Modified: 10/16/2002  
12:26:48 PM

**LeaseComm, Russ Whitney, Inc, EquityCorp, CreditCards, Com.E-Commerce, MPAP Program, Bait & Switch Operation, Unfair, Unethical Business Practices, Corrupt, Greatest Rip-Off Scheme Ever, Unbelievable That They Are Able to Continue This Deception, Western Regional Office: Newark California**

**LeaseComm. Russ Whitney, Inc. EquityCorp. CreditCards.Com.E-Commerce.MPAP Program.**

Address:  
10-M Commerce Way  
Woburn Massachusetts 01801  
U.S.A.  
Phone:  
800-843-5327  
Fax: 781-994-4710

I attended a Russ Whitney "FREE" Seminar for Real Estate Investment Opportunities. This whole seminar was a "Set-Up" of Bait & Switch. The Operatives of this Scheme to Deceive are Very Good at what they do. This is a Very Organized Scam Operation. Probably the FBI is the Authority to get Involved. It's just a Matter of Finding the Exact Laws that They are Breaking and Finding the Right Legal Entity to Pursue Prosecution. I for one will be more Aggressive in this Pursuit.

I have Paid on an Item that I have never Benefitted from Just To Save My Credit, but This Company Also Attempts to "Steal" and Intimidate those who Pay as per Agreement. I was sent a Notice that a direct payment from my bank was denied and then they charged me Outrageous Late Fees, Processing Fees, etc. I talked to my bank and was told that no direct debits are ever denied. The first time that Leasecomm pulled that stunt, they must have took me for over \$100 and put 2 lates on my Credit Report (which is why I am so upset, the Original Rip-Off is almost Paid-Off, so I am

basically over that loss of \$59.00 a month, I chalk that off to bad experience and a never again philosophy on "Free" seminars, etc.), Leasecomm tried to pull the "PAYMENT DENIED BY BANK" again and this time, I called them up and told them point blank that they are lying and that I am in the Mortgage Industry and that I see on the Credit Reports of my clients how they rip people off and that I would pursue legal counsel if necessary.

They actually backed off and I did a Visa payment over the phone, so as not to take a chance of late payment on my Credit Report. They seem to prefer Credit Card debits for some odd reason?!!

I am going to talk to the Local DA here in my town, He is Very Aggressive and has gone after a couple big companies and Won. Think Positive. It would be great if somehow we were refunded all or at least part of our monies! : )

Good Luck to Everyone and I am Sorry for All of Us that this can happen in the USA. God Bless.

Dawn  
In The Central Valley, California

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In order to assure the best results in your search:

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- Do not include ".com", "S", "Inc.", "Corp", or "LLC" at the end of the Company name.
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or

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**YOU NEED TO FILE YOUR OWN RIP-OFF REPORT.**  
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Don't let them get away with  
Make sure they make the Rip-off

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Home File Search

Category:  
**Internet Marketing Companies**

Submitted:  
4/21/2002 12:16:29  
PM  
Modified: 4/21/2002  
12:16:29 PM

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**E Commerce Exchange, Russ Whitney Inc., Dot-Com Solutions/Independent Marketing, Inc. Leasecomm, E Com high pressure rip-offs; deceptive information; illegal judgment Woburn, Ma.; Irvine, Ca.; Cape Coral, Fl; Sandy, Ut; Draper, Ut.**

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**Leasecomm, E Commerce Exchange, Russ Whitney Inc., Dot-Com Solutions/Independent Marketing, Inc.**

Address:  
10 M. Commerce Way, Woburn, Ma. 1 Mauchly, Suite B, Irvine, CA.; 4818 Coronado Pkwy, Cape Coral, Fl. 33904; 9121 S Monroe St., Sandy, Ut. 84070/12222 S 1000 E, Suite 100, Draper, Ut. 84020  
Woburn, Ma.; Irvine, Ca.; Cape Coral, Fl; Sandy, Ut; Draper, Ut. Massachusetts U.S.A.  
Phone:

Fax: -

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**Under misleading information & extremely high-pressure, signed 4 yr. lease contract w/E-Commerce Exchange of Irvine, Ca. at Russ Whitney Real Estate seminar.**

**Sign it now-you have 3 days to cancel-we have to get out of here as it is late-we will send you filled in contract copy.**

**3 weeks later the filled in copy arrived with totally unusable equipment which I sent back and was resent equip. that was supposed to work but never got chance to use as program the lease was going to be used for was bogus; switched lease to Dot-Com Solutions, Sandy, Ut. also represented by E-Commerce Exchange of Irvine.**

**When huge problems surfaced with Dot-Com (more misleading seminar info) and was rudely treated when attempting to activate lease equipment I cancelled the lease, (after 5 mos. of not using it) sent unboxed equipment and letter of cancellation back to E-**

**Commerce Exchange.**

**Never heard back from ECX despite repeated attempts to contact them.**

**Leasecomm then began campaign of threatening letters and phone calls and eventually threatened to sue me which 2 CA. attorneys told me was illegal as it was a Ca. matter.**

**They sued in Ma. courts and obtained judgment against me which is on my credit report.**

**I have ignored them after receiving nothing but threats to my registered/return receipt letters in attempts to clear the matter up; the contract stipulates that they had to provide working, installed equip. for the contract to remain valid-something that never happened.**

**Now they tell me they are going to send the matter to a Ca. attorney to proceed-to which I said "good-then I will have a chance to have the truth come out"**

**At this point they asked me why I had not contacted them or the Ma. courts (I have a file 2" thick with proof that I did) and why I did not file a fraud affidavit (a new federal law) against them?**

**Leasecomm is attempting to paint themselves as an innocent bystander who got ripped off by ECX as they paid them for the 4 year lease.**

**So I am supposed to be the one who comes up with the money and ECX and Leasecomm get off free. What a racket!!!!**

**Consumer advocates from State Att. Gens to DAs of the counties these companies are in to the FTC in DC and the governors of these states have been absolutely no help.**

**So who is out there to protect the consumer?**

**Russ Whitney runs a program to steal money for "training sessions" which are high pressure sessions in which each person is taken out of the class one at a time and not let back in until they have agreed to sign up for more training running from \$6,000-over \$30,000.**

**If you can't afford it, they would finance it through a finance co. they work with.**

**Dot-Com Solutions promises one thing and when you try to build a web page you find out that it can't be done as they presented it; involves many times upgrading computer and internet access; and just when you are totally frustrated a telephone call comes from their "mentoring dept" which is an extremely high pressure call to get you to fork out another \$8000 for their mentoring program which will assure you you will be successful. They also totally ignore calls & letters.**

**Their companion co., Independent Mktg., does reply with cutesy letters and no help at getting your money back.**

All three of these companies are in bed with ECX of Irvine, Ca.; all 3 use fraudulent, high pressure methods to get you to sign up; all 3 make promises they can't keep, but they sure can keep your money.

Russ Whitney agreed (after having a "special" meeting) that they would return my initial investment as I felt that I had been misled, but only under the condition I return the training materials and TELL NO ONE about it. They have hedged because they are claiming they never received the materials back, despite my FedEx airbill, and FedEx is claiming they can't trace it. More hanky panky.

Dot-Com supposedly is no longer in business but Indep. Mktg. has taken over the mentoring, etc. and they are simply refusing to acknowledge my requests for my \$4650 (plus 2 year interest on my credit card and purchase of web sites which I returned to them, which comes to almost \$10,000 at this point), and referred me to another company who promptly answered me with the information that they never had any dealings with Dot-Com or Ind. Mktg.

Is anyone taking control of this and working on a class action suit against Leasecomm, ECX, Russ Whitney, Dot-Com, and Ind. Mktg?

If not, why not? Who is out there to get justice for these sleazy rip off con artists?

How can people like me, a 64 yr. old single woman who has no job, no assets, and no money and is considering filing bankruptcy to relieve myself of my credit card debt I ran up the past 3 years while attempting to find a job and get these home based businesses going, get their money back?

irma  
manhattan beach, California

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