

EXHIBIT 2 – Part 3

and family, and have to pay for a airfare, hotel and food during that time as well. Then they spent almost another hour teaching us how to do the 'easy' deal, wholesale assigns. They taught that it does not profit as highly as everything else is touted to, but enough to help offset the cost of airfare and hotels, and to help us get our credit looking good and get us out of some of our consumer debt. They went into deep detail about wholesaling, gave us lots of notes, and gave us e-mail addresses to use to contact them prior to finalizing any deals, so they can make sure we haven't missed any small details. At this point, we have not gotten a response to the one email we sent this week, and were unable to contact anyone by telephone either. Instead we have recieved messages concerning the evacuation for the hurricane, with promises to return our call as soon as possible.

As soon as we attend some of the advanced training, I will be happy to post on here how it works out. If it is bad, I will tell you (as well as the BBB) and if it is good, I will tell you. We expect to be attending our first one in about a month and a half.

Regina - Lynchburg, Virginia
U.S.A.

STOP! ..before you think about using the Better Business Bureau (BBB)... [CLICK HERE](#) to see how other consumers were victimized by the BBB's false or misleading information. Don't be fooled! It has been reported, when there are thousands of complaints and other investigations underway by authorities, the BBB has no choice but to finally give an UNsatisfactory rating to a BBB member business that is paying the BBB big membership fees every year. When a business is reported that is NOT a BBB member, BBB files WILL more likely show an UNsatisfactory rating, then reportedly shake down that company to become a member of the BBB. One positive thing about the BBB is, either way, if a business has an unsatisfactory rating with the BBB, you can be sure, the business is bad. But what about all those BBB member businesses that had complaints filed against them? Consumers never get to hear about them. What about the BBB advertising to the public? Is this a false and misleading perception they are giving about "consumer confidence" when dealing with a business? Click here to understand more of what consumers and business alike are saying about the BBB. You decide. ..Remember. The BBB membership is not earned, it's paid for!

Rebuttal Consumer Comment

Submitted: 9/24/2004 8:56:25 PM

Modified: 9/24/2004 11:19:22 PM

Not a scam!!!

In response to the above, I went to a Whitney seminar at the end of July 2004. I took notes and did in fact purchase the software. I have a full time job working 40 hours a week and also work about 20 hours a week looking for properties, making offers, and evaluating repairs and the profits of such properties and have been doing this for approx. 45 days. It does take time but if you keep working at this you will find that property. I am getting ready to close my first deal and will have a net bring home of \$9000. That is more than I make in 4 months. I believe in the Whitney Corporation.

I recently joined a group called REIA (Real Estate Investment Assosiation) This group can also help you in achieving your goals. You "can" purchase real estate for 0 down. It does work but you have to be willing to work for it.

Nothing in this world is free and there is no such thing as easy money. You "will" have to work and be dedicated. This is a business and if you do not put time and money into a business it does not work.

For those of you who say this is a scame, try working for 20 hours a week at this. It is not hard and does take time. If I can do this anyone can.

Robin - Urbana, Ohio
U.S.A.

Rebuttal Consumer Suggestion

Submitted: 9/28/2004 6:44:53 AM

Modified: 9/28/2004 2:24:08 PM

Just the facts If this is not a scam I ask someone to give some details to prove it.

Here is another very vague reply. Give us some details. If the Whitney seminar is not a scam please tell us what you were taught and how you applied it to your purchase.

Robin, did you learn more from Whitney or your local REIA? Which one was less expensive and gave the most info? I would bet it was the REIA.

No one is claiming you cannot buy homes for zero down. We are claiming it is extremely risky and not easy to pull off. We are also claiming the info Whitney charges you thousands for is available for a small fraction of that elsewhere.

Notice that no one here or on other boards ever gives details of the purchase they made or the Whitney strategy they used to buy the property. If you made the purchase then explain the details to give it some credibility.

If this is not a scam I ask someone to give some details to prove it.

Dan - Jersey City, New Jersey
U.S.A.

Rebuttal Consumer Comment

Submitted: 9/28/2004 4:28:57 PM

Modified: 9/28/2004 9:47:40 PM

Responding to Dan, everyone is entitled to their own opinion

In response to Dan's questions, at the three day conferance I learned how to put together a business plan and that it was possible to succeed. I learned the majority of what I know from the Whitney Group. I actually called and had many questions that were answered by the WG. The gentleman from Whitney that I had spoken with suggested that I look to see if there was a local group called REIA and enroll to further my knowledge about properties in my area.

I have only been to one group meeting for REIA and it did cost \$100 to join for the year. What I found is that they have purchased many differant pieces of software from many organizations such as Whitney.

Let me ask you this Dan. If you had mastered a way to buy and sell homes and developed the software would you sell it?

The only people who feel scamed or ripped off is the people not smart enough to use the software once they purchase it. The software is tax deductible and if you use it I can promise you you will get a return on your money.

As for what I learned through the WG, I learned what mistakes to avoid, how to stay committed, what types of mortgages are assumable, what types of financing is available, how to put together a finacial statement, how to interview a realtor, accountant, lawyer, and banks that would be willing to give a single mother with less than perfect credit financing.

I learned how to manage my own business.

I am not saying that this is for everybody and I know that it is not. I purchased the software and was very sceptical because it took everything in my savings to purchase the software. Yes, it is true that it may be a little expensive but wouldn't you rather spend the \$\$ on something that works rather than less on something that didn't?

All I am saying is that you have to apply what you learn such as how to buy and sell on assignment. I learned this in the seminar and I will not have to put one penny down or have to pay for closing and just go in and walk out with a ck. Even if this is the only deal I walk away doing I will have made a \$7000.00 profit.

In an assignment of contract you purchase a property that the seller is willing to sell or has to sell for a resonable price. The key is to get the property for a considerable amount less than what it could actually sell for on the normal market. (the property might need minor repairs) You have to make sure that you have an assignment clause in your contract. Then once you have agreed on a price list the property to target another buyer (such as an add in the paper that lists the selling price at still less than what the value of the home is) This will may it appeal to many buyers. Then you will negotiate a price with that buyer and assign the contract to him/her. Then when the home goes to closing you walk away with a ck. Do you understand now that it works?

I am thankful for what I have learned and I think that everyone is entitled to their own opinion. But it does work.

I hope that this answers your questions.

Robin - Urbana, Ohio
U.S.A.

Rebuttal Consumer Suggestion

Submitted: 9/29/2004 6:47:37 AM

Modified: 9/29/2004 11:56:54 PM

Not all the facts

Assignments are all well and good IF (and it's a big if) you can get the property assigned. Generally, people sell properties below "market value" because they are worth less than market value. Due to needed repairs or other problems. Otherwise why would any one sell you a house for considerably less than it is worth?

Those deals are needles in a haystack. Also, what happens if you cannot assign the sales contract????? Do you think you simply walk away? Also, you claim in one post that you made \$9000 and in the next \$7000. Are you aware of the tax issues involved with this profit?

Robin said, "As for what I learned through the WG, I learned what mistakes to avoid, how to stay committed, what types of mortgages are assumable, what types of financing is available, how to put together a financial statement, how to interview a realtor, accountant, lawyer, and banks that would be willing to give a single mother with less than perfect credit financing."

All this info was available to you through you REIA for the \$100. Also, you get input from people in the game. Whitney probably cost you at least \$1600 for the seminar and another \$2000 for the software (both estimates). Now, If you had only joined the REIA you would be \$3500 ahead of the game.

The software is not worth the money paid because you can create your own criteria based spread sheet on your own. So why pay the \$2000 for it? I can tell you now that there is no way you learned to "manage your own business" in three days. I have been in this business for a long time in multiple states and every state and every situation is different. They may have given you a blaket overview, but, so can a book that costs about \$30.

Also, you claim to be working about 20 hours a week. I think that is an accurate number. However, look at other people claiming they had success with WIN. They claim they work 3 hours a week. That is impossible.

Dan - Jersey City, New Jersey
U.S.A.

Rebuttal Consumer Comment

Submitted: 9/30/2004 12:17:48 PM

Modified: 9/30/2004 9:50:52 PM

Dan -

"Those deals are needles in a haystack"

Yes, but most income opportunities are the same way. Just like trying to find customers to buy your product. You advertise on television, radio or print hoping that maybe 0.5% of the population becomes your customer. You expend great amounts of money to pay for advertising so that you don't have to call everyone personally and give your sales pitch. This is how every consumer product is sold.

So you call numerous people and question them about their situation and their property. You spend 20 hours a week doing this, and may only find one or two prospects. You may get to the property and find that the whole structure is leaning and the frame is out of square. You strike it off of your list and move on. You spend another 20 hours making calls while scanning the classified ads, hoping to find one that matches your criteria, or fits into your formula. (and yes, you can possibly find the needle after only 3 hours of calls, and end up with this month's paycheck. This can't happen 100% of the time, but it is possible.) You know what keywords to look for that tell you either to call on the ads or to not waste your time. This knowledge allows people to be more productive with their time. If you want a list of keywords, go read a book.

"Also, what happens if you cannot assign the sales contract????? Do you think you simply walk away?"

Consider this, Dan. You have a contract that you are trying to assign. If you cannot find a buyer, you have a clause in the contract stating that it is contingent upon finding financing. Finding an assignee would satisfy that clause. You can walk away stating that you could not get financed for this property. The seller has the option not to accept your offer for purchase and sale knowing that you do not yet have financing in place. But if they do, you have a way out. There are NUMEROUS contingencies you can include in you offer to purchase that would allow you to walk away at your sole discretion. If you want a list, go read a book.

"Are you aware of the tax issues involved with this profit?"

So many people get upset about taxes. I think about it this way. If I was paying one Million dollard in income tax to the government, I would be on cloud nine. That just means that I made a whole lot of money. You have a \$7000 profit and have to pay capital gains - SO WHAT? They won't take it all. Taxes are a business expense. All true business people are aware of this fact and pay their taxes as required.

But also consider this - There are things you can do with that money to reduce your tax responsibilities. Do you think they failed to discuss this fact? Granted, they could not offer us enough information to enable us to become lawyers, but we know what to ask our lawyers in order to find one that can create the desired effects for us. They flat out tell us not to be stupid and get into tax trouble. They say what is possible and tell us to go to our lawyers or CPAs and get it done legally. If you want specifics, go read a book.

"Generally, people sell properties below "market value" because they are worth less than market value"

Market value is the amount that a particular house in it's current condition will sell for to the average buyer. The market value for my prospective property is less than the market value of it's identical twin next door, because it has 3 broken windows, needs all the carpet to be cleaned, needs minor landscaping and paint on the inside and outside. The seller is motivated because they are going to be foreclosed upon. They would rather sell the house for WHATEVER they can get for it and keep a foreclosure off their credit record. You can buy it for \$10,000 less than the market value (remember - market value is the amount you could resell the property for at this moment), because time is of the essence for the seller. She only has 30 days to get the property off her back. You have presented the best offer they have received, because you have done enough assignment deals prior to this to have enough cash to pay the amount due to the mortgage company, which means that all the other buyers that have come around that do not have financing in place will take much longer to close than you will. So she will take less from you knowing that you can close the deal ASAP. This is only one type of motivated seller.

This is not taking advantage of someone's situation either. You are helping them out of their foreclosure. You would not be able to help people out of their foreclosures if you were losing money on every deal. Of course there will be profit.

Now let's think about the profits. You have a house you could hold onto until you find a buyer who will buy a house in poor condition for more than what you have paid on it. This works, but you could take \$5,000 and improve the property which would bring it's sale value up by more than \$15,000. This is called sweat equity.

I suppose you want the transcript of the entire 3 day training to be convinced. I paid the cash for the class. Nobody wants to give up every bit of knowledge which they paid for, in order to convince a bunch of nay-sayers who don't know what they are talking about.

This forum is for people who feel they have been ripped off, which means they paid the money and did not get what they expected out of it.

Then there are people who paid the money, know what they are talking about, and are rebutting to try and give the original complainer a new perspective (Like this is not a sit on your couch and do nothing and make a million thing - you actually have to use the knowledge given)

like myself, who acknowledges the fact that you can gather all this information out of various books and organizations, but paid for the convenience of having it taught to me in a classroom. Some people learn better this way, as opposed to self-study, which could take a year of reading to acquire all the information WG has to offer, given the repeat information in every single book you will encounter and have to sift through, just to glean one single unique idea out of 350 pages of text covering junk you already have read 10 times.

Then there are the people who have not attended the classes. These are the ones who

should be reading these posts and judging for themselves whether or not they want to take the risk. They have a choice to read the books for themselves, or pay someone to listen to them say "here is how I did it." This is not a place for an ignorant person who has not attended the training to try and presume they know what it is that is being sold, or try and gripe and whine in order to get all this information for free. This is what you want, isn't it? For us to divulge every golden tip in order to convince just a couple of people that we are not fools for making our own decision, that we are not fools for choosing to pay the money and then still admit that we feel that is was worth it to us.

Obviously anyone that has anything good to say about anyone who took their money **MUST** be a shill. No one in this world is honest anymore. Hey, maybe the classes didn't even happen, and we sent our money and showed up to a class room where there was nothing more than a bunch of confused P**sed-off people. That **MUST** be the truth. (Please note the sarcastic cynicism overshadowing the previous statement.)

Make **YOUR OWN** decision. If you would rather save the money and spend the time reading and reading, you can get the same effect. Heck, you could even buy Russ's books and get a bit of knowledge about his experiences.

Or you could decide that time is more precious to you - you can always make more money.

It is a personal decision, and if you don't have first-hand knowledge about the company on the stand here, you are not doing anything to help other people make an informed decision. That's what this site is about - to share our **EXPERIENCES** - not to point fingers and accuse people you don't even know of being liars. I love the anonymity the internet provides. It makes the liars lie more and makes the nay-sayers more bold than they ever would be in person. Would you call me a shill to my face??? Don't answer yes, because until we meet, you never know.

The point is - if you don't believe it, go read a freakin book. That's your choice. Stop pretending you know about something or someone you have never seen.

Amber - Renton, Washington
U.S.A.

Rebuttal Consumer Comment

Submitted: 9/30/2004 12:54:11 PM

Modified: 9/30/2004 10:34:55 PM

Another attempt at perspective

I also wanted to make the point that you can buy the software on eBay. I did.

The software is helpful, but you have to make your own decision about whether you want to buy it, or search for (or try to program for yourself) software that will do what you want it to do.

There **IS** other software out there. Stop complaining that they try to sell stuff to you.

That is what the world is about. I don't see you protesting every ad on television because McDonald's is trying to take your money for an inferior product. Is a non-fresh pattie of low-quality hamburger, a wilted piece of lettuce, and a bun with a few sesame seeds worth \$4.49 to you? If not, don't buy it. If you buy it, you are not a victim of their advertising, you are a victim of your own decision to continue to patronize a restaraunt and buying a product when you could make it for a fraction of the cost at home. (Not to mention that some people LOVE McDonald's food - others don't.)

My point is - value is in the eye of the beholder. But you cannot judge a McDonald's hamburger's quality based on their ads, any good word of mouth or bad word of mouth. You have to cough up the \$4.49 to find out, or keep your mouth shut and keep your money. If all you hear is bad, don't do it. If there is a mixed review, you must decide if the risk is worth finding out. A burger is easy, I know that \$2000 is not an easy amount of money to spend. (Unless you are spending it on a computer system, an X-box with a case of games, a plasma TV or financing for a shiny new car.)

I would rather spend \$2000 on the possibility of gaining some knowledge as opposed to spending it on a television which will hinder my chances of success.

The value of education in this country is so low, when you compare it to the amount people spend for "immediate gratification" - the amount people spend in interest every year in order to have a plasma TV, TiVO, or new car NOW (as opposed to waiting, saving, paying cash, and saving - hold on to your hats - \$8000 of finance charges over 4 years for a new SUV.)

So if you have never financed a car, carried a balance on your credit card for more than a month, or paid \$70/month for 500 cable channels, then you can say that you have never been ripped off, and \$2000 is too much for an education.

If you have been ripped off by a car salesman or your Visa carrier, then share about your experiences, but don't talk about a service or product you have never patronized. Let people make their own decisions.

Amber - Renton, Washington
U.S.A.

Rebuttal Consumer Suggestion

Submitted: 10/1/2004 8:08:29 AM

Modified: 10/1/2004 10:27:17 PM

News for Amber

I have been in this business for more years then you probably have known it has existed.

The inability to find someone to purchase a contract DOES NOT qualify as a contingency for not being able to acquire financing. Tell you what get yourself a contract to buy and try backing out claiming you cannot find someone to sell the contract to. See how fast you end up having to pay a lawyer to straighten it out. If they

can find a buyer at a higher or the same price you might be safe if not you may find yourself in hot water. I have done numerous SFH, MFH, and land development deals and can tell you right off the bat that I know alot more then you on this subject.

In regards to taxes. I agree most everyone knows they have to pay taxes on cap gains. However, people should not distort the claim of profit. If you take in \$7000 you have to pay your taxes, you have to take out attorney fees, misc. expenses for advertising or costs related to the contract. So you cannot claim "I made x amount of dollars PROFIT." It is not all profit.

I don't need to patronized a product to know people are getting ripped off. Paying \$2000 for software that you can create for free of under \$100 is a rip off. I don't need to get taken to know others are. That is the silliest thing I have ever heard. Read the reviews of Whitney and look at Whitney's own reports. About 90% of the people that take the boot camp seminars never buy a property or recoup what the spend. Most Whitney students that claim they are making money cannot back it up with facts that are researchable. Give us the info on the property you bought. I can look at any property record from my computer and verify what you paid and sold the property for. Each transaction is recorded at the clerk's office.

You make the comparison and a hamburger. That is way off base. Look at it this way. You could buy a car for \$25,000 or get the same car with more personalized features for \$2,500. Which would you buy???? Whitney students don't know any better and buy on impulse after hearing a Ra Ra speech from the group.

You scenario where the people would "sell the house for whatever they can get for it" is WAY off base. Tell us how many of this EXACT type of deal have you put together? If they try to buy the house for less than what will cover the mortgage the deal will not go through. The bank would work with them before they would let that happen. The bank has protections written into it's mortgage. And by the slight chance they don't it will cloud the title and you will be sitting on the place.

Also, very few VERY FEW properties can be inproved with \$5000 to raise their value by \$15,000. A kitchen is the most "even money" fix up. And even with that you generally only rasie the value by about %80 of what you spend (a \$10,000 renovation would raise the value \$8,000 tops). You can read a ton of industry publications that will tell you this. But, if you heard it at a boot camp it most be true! A cpat of paint and some cheap carpeting costing \$5,000 WILL NOT raise the value of a property by \$15,000. That is a documented fact in industry publications. Think about it like this. Why would someone add \$15,000 to a property's value if they could do it themselves for \$5,000. Do you think everyone buying homes (except you) is a rube and has noone (realtor, attorney, contractor) on their end advising them????

You mention \$2,000 for an education (which it is not). If you have taken a Whitney course you know the full gambit of courses will run you over \$50,000. You know you cannot pull off a full deal with only one bootcamp. They is always something more to buy. If not WIG would have noone to market to and have to close up shop.

So let's review:

You cannot claim "profit" if you are not accounting for expenses.

If you carry out a contract hoping to pawn it off the way you are claiming and try to back out YOU WILL end up in court settling it.

You have made many hypothetical claims (if this, this, and this, all occur and the planets are in their right phase you will make money) without any real verifiable sales, purchases and facts.

Bottom line you are parroting what you heard at a seminar without having been able to apply the knowledge to real scenarios.

Look at other posts. People claim to have been able to buy property in Costa Rica with only 3 hours works. Bull! Just getting the due diligence done takes weeks.

So, unless you can post some verifiable facts your posts should be considered hot air.

**Dan - Jersey City, New Jersey
U.S.A.**

Rebuttal Consumer Suggestion

Submitted: 10/1/2004 6:42:51 PM

Modified: 10/2/2004 12:58:26 AM

RE investing is great, but you have to carefully discern what you hear

Hi, I read through these and am quite amazed at the responses. I won't vouch for Whitney specifically, as I have not bought his material, but I did buy Legrand's stuff and we have a part time business now, buying about 1 house per couple of months. Some of those are purchased outright, some are just taking over the debt. I read where someone asked for proof of how it's done to not be a "shrill", whatever that is. The best way to buy houses at a discount is to get third party private individuals who will loan their money to buy the property and you pay them interest like you would a bank. Except these private individuals will lend based on "value", not on purchase price like banks. ie if I find a house I can buy for \$65k, but it is worth \$100k after it gets \$10k in work, a private person is happy to loan me the money (75k) and have 75% loan to value protection. It is a very secure loan. So that lets you buy houses without using your own money or trying to work with banks. They would only loan about 90% of the 65k amount because that is the purchase price they base loans on. Make sense? That's just their screwed up policy. Anyway, my point is that this kind of knowledge on how to do things came out of programs like Whitneys. But it took time to learn the details and figure out the whole thing with experience. Some will say deals like the above are never found. Well, we find enough to do 6 houses part time since january, so I don't know how many there are, but consistent advertising has produced enough calls from people in these situations requiring a sale at a discount to do very well. I'm happy to answer any more questions if I see them posted here. I'm not sure what else I can provide to the naysayers here on the website as far as my credibility without

compromising my privacy to a lot of peeople i don't know. I guess Whitney's stuff could be crap, but I hope those of you who think so don't give up on RE investing because of the bad experience. Go find another program and work hard, just don't expet much for free.

Corey - Fredericksburg, Virginia
U.S.A.

Rebuttal Consumer Comment

Submitted: 10/3/2004 7:28:49 PM

Modified: 10/3/2004 8:25:40 PM

The flaming does not help people to make an informed decision...

Thank you Corey. You made a point that I failed to make in my last post.

Dan, no body is going to be foolish enough to post any personally identifying information. If I (or anybody else) were to give you an address or parcel number, you would truely be able to verify that the deals actually took place - but you would also have a lot more information than you are entitled to. Considering the fact that there are a lot of Trolls out there...

(defined - people who lurk around on public forums trying to create waves in a contolled discussion, flame or defame people personally, or cause harm to individuals by trying to expose personal information while posing to be something or someone they are not...)

... It would be dangerous to allow access to my (or Carol's or anybody else's) home address, phone number or even my last name. It is painfully apparent that you are very upset. Be it because some people disagree with your opinions, the fact that you cannot (or will not) back up any of your claims any sooner than we will, or because some people called you to the carpet to say 'who the heck do you think you are to presume that you can judge who is honest and who is not, when all you know about them are the 4 paragraphs written on a web page?'

Or maybe you are just a caring guy who gets mad when his fellow down-trodden honest working Americans' dreams are taken advantage of. I don't know.

The whole idea that the VALUE is in the eye of the beholder is the underlying idea that my commentary is built upon.

There are people who paid WHATEVER they paid, for WHATEVER they got, and they are not crying about it... either because it is JUST MONEY, or because they feel like they got what they expected out of their purchase. These people have a right to be heard as well, without being flamed.

If I end up in jail or in debt for tring to follow the American dream and become

successful in whatever endeavor I choose to pursue, I am the only one to blame if I mess up because I took a statement out of context or did not put in my due diligence in order to cover my own ASSETS and make sure I am acting within my rights and the limits of the law.

If WEG is teaching illegal tactics, they will be called to the stand. I am no lawyer, but I feel that they were very responsible when it comes to the materials that they taught to me. They don't stand in front of the class and tell people to evade taxes by illegal means. They don't teach people to put themselves in a situation where they will get into trouble when making an offer. If they were teaching methods that were landing their students in jail or financial trouble, there would be A LOT more negative word of mouth than there is, and the FTC or the Attourney Generals in every state would get so many complaints that action against them would be justified.

I will be the first to say that if you are unhappy, make an official report to the FTC, the Attourney General of your own state, as well as the State of Florida. They will look at your complaints and decide if Whitney is teaching any illegal tactics, or if the person who submitted the report is upset because they didn't put enough effort into their business to make huge profits for them. It is not up to us to decide what is right or wrong. Otherwise I would be named "The Honorable Judge Amber" and you would be named "The Honorable Judge Dan."

Likewise, the Attourney General or the FTC would not give any weight to a complaint submitted by you, Dan, because you do not have first-hand knowledge of the product. All you know is hearsay. My only reason for bringing that point up is in hopes that anyone reading this page trying to make an informed decision will know that there are some who are more informed than others, when it comes - specifically - to the 3 day training classes. Having attended the training, I am satisfied even though I am not a millionaire (yet). I am satisfied because even though I am not by any means an expert in real estate investing, I walked away from that classroom with (if nothing else) a starting point for the path to making my dreams come true. As stated before, if I end up in jail as a direct result of the methods I have been taught, my opinion will differ. If I end up in jail because I was hasty and ignorant in my actions, that is my problem and not the result of taking any classes. If I end up going through my whole life and never getting my investment of \$2000 back, that is not the fault of WEG either. That is my own fault for not using the knowledge, time and opportunities I have been given, be it from WEG, a book I read or from God.

I will never be convinced that you have the credentials you have stated any more than you will ever be convinced of any claims that anybody else has made or will make. The reason being that there is no way for any party to back up these claims while still preserving their privacy. And privacy is a heck of a lot more important than proving anything to a faceless person in New Jersey who presumes that they are a better judge of value than any other person who might be inclined to share his or her own opinion.

There is nothing you can say to make me mad or sorry about the decision I have made, and I want everyone to know about it. Whitney has a mixed review - that is apparent to anyone who cares to try and find out.

My objection to the complaints out there is this - I have not personally seen any

complaints from anybody who has actually gotten into legal trouble as a direct result of WEG's teachings. The only people who are upset are the ones who feel that the classes did not meet their expectations and the price was inflated.

That brings us back to the point that value is in the eye of the beholder. You cannot please everybody. That is a sad and painful reality of doing business.

If someone was unhappy about the quality of the three-day training, I cannot imagine they would be inclined to spend another nickel on any products from this company. The ones that continue to pay in are usually satisfied with what they have gotten, and they have every right to be so. But what people fail to realize is that paying for training does not guarantee success. You will only succeed if you continue to try and you will only fail if you give up before you succeed.

As for myself - I am not a millionaire (if that is the true measure of success...) but that does not mean that I will not succeed. I have many goals in my life and financial security is only one of them. I will consider myself a failure if I become complacent and settle for less than I need, need more than I can achieve, or sacrifice my morals in order to attain something I do not deserve. Until then, I am still kicking, and I do not have the time to stress myself out over some cash that I paid to somebody willingly, because it did not magically turn me into other people's definition of success. I just happen to believe that this knowledge will CONTRIBUTE to getting me to the place I hope to be in the future. If I am wrong, that is your opinion and it is my right to be so.

Amber - Renton, Washington
U.S.A.

Rebuttal Consumer Comment

Submitted: 10/5/2004 10:05:58 PM

Modified: 10/6/2004 12:55:34 AM

Whitney building wealth, question for people who found success in this program

After reading through all the goods and bads, I just have a simple question for people who found success in this program. Using my common sense. If I discovery a secret way in the real estate business, why would I offer only \$2000 thousand dollars for others to make more than I would. I could hire few hundred workers (\$30 per hour) each month and generate millions if I knew this system is working. For some of ya who had worked for Whitney, instead of spend three days push people to buy your advance training programs, you could just spend that much time buying real estate yourself and make double or even triple amount of money. I guess the reason you are doing what you do, it is more profitable. Let's face it, real estate you need to find prospectives, but this, they all come to you with greater than 50%chance of closing.

To all, best of luck, next time apply things with your common sense and listen to others.

Gorden - Pasadena, California
U.S.A.

Rebuttal Consumer Comment

Submitted: 10/6/2004 6:50:48 AM

Modified: 10/6/2004 10:23:14 AM

That's right Gorden. Whitney has switched from making money in real estate to running an information business.

He found less work and more money in it for himself. Common sense, however, does not cause me to gather from that fact the conclusion that there is no money to be made in real estate, or that it does not work. Look beyond the ends of your noses, people.

I hope that in the future I can compile enough material to make an informationally intensive product that would be of enough value to enough people that I can quit rehabbing homes and sit at the top of a big corporation. I am sure you would not turn down an opportunity like that either.

Common sense tells me that there are MANY MANY ways to make money in this world. Some are more profitable than others, and some are more suited to different types of people. Let's face it... if I could be in Donald Trump's shoes right now, I think I would. I just don't have the means as of yet.

Bill Gates is one of the richest men in the world. (Decidedly, the richest in America.) If I had Gorden's common sense, I would abort all other means of income and try and create a suite of software that I can sell for what is way too much money in many people's opinions. But alas, I am not a computer programmer. I suppose I could spend \$2000 to go to a community college and get STARTED trying to learn how to code as well as the multitudes of people good ol' Billy has coding for him. I assure you that a community college education would only be the beginning, and maybe if I spent \$30,000 on schooling, I might have a chance at learning how to code well enough to ENTERTAIN the idea of competing with Microsoft. (In reality, that education would probably only afford me the opportunity to become a rich man's employee.)

Just because Whitney decided he did not want to continue in a labor-intensive business, making a few thousand dollars at a time, and decided that his knowledge might bring in more money in to his account (Which it does) does not mean that there is no money to be made in real estate, or that it does not work. It means he has moved on, and maybe in the future, many of these people in real estate will end up using their real estate profits to start an even more profitable company. Would they be a testament to the idea that real estate does not work? Au contraire, my friend. They would be a testament that real estate does make money for people, it was a stepping stone for them, and it was a stepping stone for Whitney.

Amber - Renton, Washington
U.S.A.

Rebuttal Consumer Suggestion

Submitted: 10/6/2004 11:43:16 AM

Modified: 10/6/2004 10:12:38 PM

Making money?? Whitney is the head of a corporation that has NEVER made a profit, publicly traded company, so all this info is available.

They did report a profit one year and the SEC made them revise it to show the actual loss. So now the question becomes why, if Whitney is so knowledgeable about investing in property, did he give up "making millions" to run a company that has consistently lost money???? Look at what Whitney makes each year as head of the company (also available via the SEC) and compare that to the millions he claimed he was making in real estate investing.

I am glad you brought up Trump. If Whitney knows so much about investing that he can teach "ten of thousands" of people every year, why not move on to bigger and better things? Why go from making millions (his claim) to running a company in the red? I am not saying Whitney has discontinued his RE investing (in fact I know this is not true). However, I am saying most people move up to development where the real money in RE is. I have it on good word most developers in SWFL won't touch any of his projects. Whitney moved into SWFL when the market was ice cold. If he was as wise as he claims he would be a red hot land developer right now. HE ISN'T. Look into developers in that area. At least 5 are doing EXTREMELY well (actually making ten of millions). One developer sold \$40 million worth of property in 24 hours!!! Why isn't Whitney one of them? Why isn't he linked up with them??? I know several developers in that area and none will touch him with a 50 foot pole. Amber, do you know more than these brilliant RE investors? I am willing to be you don't.

The point I am trying to make is do your research. You will notice that none of the pro-whitney people ever take negative comments without getting upset. Part of it has to do with them not wanting to accept the fact that they may have gotten taken. They refuse to accept the fact they paid way too much for way too little and have nothing to show for it. Whitney has said an overwhelming majority of his students NEVER mak a RE deal.

Each state is different. Whitney gives general information that is not state specific. There are also the upsells. Always keeping you on the line keeping you wanting more.

Also, several states have stepped in to tell Whitney he needs to change his sales pitch in order to do business in their state. Doesn't that strike you as odd? Again, do your research. Everything I have said is verifiable on the internet.

If Whintey could actually do what he teaches he would be Trump. The fact that he isn't speaks volumes. He will not reveal what property he owns or has owned so people can verify his claims. That also speaks volumes. If you make a claim than back it up.

Dan - Jersey City, New Jersey

U.S.A.

Rebuttal Consumer Comment

Submitted: 10/7/2004 11:34:08 AM

Modified: 10/7/2004 1:53:59 PM

Russ Whitney Intensive Training.. something is not right

I went to the Intensive 3 day course in NYC. From the start I could tell this was flim flam. First off the main "instructor" was trying to pass off this motivational nonsense. He mentioned that whenever anyone asks you how things are going you should respond "great... fake it till you make it.. That alone turned me off. It was so cheesy and fake I felt like jackass for being duped into signing up for this crap..Then this so called instructor said something very revealing . He said that during the break should any of students start making negative comments about the training he (the instructor) would have them leave the premises. This made me think I was either being inducted into a cult or I was at some kind of political rally..no dissent allowed.

Then this jerk kept pressing how we would have to spend up to \$30,000 to further our training. I knew right there and then it was the old "bait and switch" game. What a con artist. I mean \$30,000 where the hell would most people come up that?? oh thats right we should charge it to our credit cards... This is a one way ticket the poor house and bankruptcy..

BY the way I recently purchased some property without having to use any of that jackss Whitney's techniques.. and guess neither does anyone else... Whitney is a scam and a sham... Someone ought lock this guy up with guys from Enron..

So please if your thinking about signing up for this nonsense PLEASE SAVE YOUR MONEY TO BUY THE PROPERTY YOU WANT AND DON'T WASTE IT ON THIS CRAP.

Serge - New York, New York
U.S.A.

Rebuttal Consumer Comment

Submitted: 10/7/2004 12:10:18 PM

Modified: 10/7/2004 6:43:03 PM

I am intrigued, Dan

You have finally made an interesting point, Dan. I am not so bull headed that I would ignore this last post. I was not aware of these other developers that are doing so well. Would you be so kind as to post your sources? This is one situation where you can in fact back up your claims without sacrificing your privacy. Please show me where you have obtained this background information. Everyone has a right to know if the sources you are basing these claims on are reputable. And please, do me a favor and just forget about posting John Reed's website.

I am humble enough to admit when someone else is right, but I cannot concede yet as I am not yet convinced.

I still doubt that I will be convinced that Whitney is in fact a crook, selling a useless product. And that is the real question here, isn't it?

"You listen, not to discover, but to find something that confirms your own thoughts. You argue, not to find the truth, but to vindicate your thinking."

I am sure that you will come through with some credible sources, and I will be very interested to see what you have to offer. I am not arguing just for the sake of sticking up for a guy I don't know... I simply get disgusted when people want to place blame on everyone else for their own decisions that they made under free will. There were no guns being held at anybody's heads, which means IMO - Nobody is a victim as they claim to be, unless it is of their own ignorance.

Amber - Renton, Washington
U.S.A.

Rebuttal Consumer Suggestion

Submitted: 10/8/2004 6:57:44 AM

Modified: 10/8/2004 6:50:08 PM

What?!?!?! Land in Cape Coral (where Whitney operates) is RED HOT right now

What do you mean you were not aware of the other developers? Do a google search for Cape Coral Developers and you will find the top five. I am not telling you who exactly gave me the info. Land in Cape Coral (where Whitney operates) is RED HOT right now. I know developers in the area that are cleaning up. If Whitney is so wise why wasn't he in on the boom? He is plas with Dan Kelly (who runs a development company and has been with Whitney from the get go) and Kelly isn't making a go of the development game. Whitney has been in that are longer than ANY other developer currently making serious money. Why isn't her king of the hill?

As for the financial info you can go to the SEC's website and obtain the company's financial info.

You said yourself in your very first post that the reps at the free seminar LIED TO YOU. They told you only a certain amount of seats were available. They told you that you had to pay right then and there. It turns out both were untrue. Didn't this raise a red flag about theie business tactics? That is called a hard sell. What do you think the motive behind getting people at the seminar to raise their credit limits was???? More money to spend right there on Whitney products. You must have thought they were just trying to help.

You never answered your own questions. You claimed Whitney left the RE game to move up to manage a large company. You made the assertion that this was a more

profitable venture. The SEC filings do not match your claim. WIN has lost money consistantly. If Whitney was making millions (again his claim) in the RE gam why leave for a job that pays less for a company that operates in the red year in and year out? Would you take business advice from a man that cannot run a profitable business? That would be like taking marriage advice from a man that has been divorced 12 times.

Whitney is just not a reputable person. If you had read his site answering John Reed's site, he made the claim that he was a dovoted family man and husband. Whitney had an affair that resulted in a child. Then he fought paying child support and claimed he could not afford a lawyer. All these documents are available at the Lee County Clerks website (although most require you to pay for copies). So is a man that cheats on his wife, gets a woman pregnant, denies he is the father, when proven to be the father fights paying support, claims he cannot afford a lawyer (while claiming to be a multi-millionaire in books) a devoted husband and family man? That says alot about him as a person and in turn him as a business man. If he would lie to his wife and lie to the courts why would he tell you the truth?

Say what you want abot Reed. Some of the stuff you need to take with a grain of salt but other stuff is 100% verifiable. Whitney claims (actually claimed, if you notice he took down www.whiteny-facts-vs-johntreed.com) that Reed is off base when discussing the homes he owned in NY. Yet, he offers no support to the claim. If Reed is wrong tell us what property you owned that made you a millionaire at that time.

I have offered things of substance you have offered woulda, shoulda, coulda. Things I have said can be backed up and verified. Nothing you have said can be.

NONE of these self proclaimed gurus will offer any evidence of property they own. So how to you know they are what they claim? You don't sound like you have done much research on Whitney at all.

You have not put together one deal yet you claim his strategies are the real deal.

Dan - Jersey City, New Jersey
U.S.A.

Rebuttal Consumer Comment

Submitted: 10/11/2004 7:03:35 AM

Modified: 10/11/2004 9:07:44 AM

Just Attended the 3-day Cash Flow Seminar (Russ Whitney) 3 day "boot camp"

I just attended the 3 day Cash Flow Seminar, which is associated with the Wealth Intelligence Academy, which is Russ Whitney's organization and thought I'd give my comments here.

The lead in to the 3 day "boot camp", was a free seminar that I attended approximately 1 month ago, which lasted about 4 hours. This was strictly motivational, that you can

do it, etc. As a free seminar I expected a sales pitch to sign for additional educational tapes, classes, etc, whatever. But in my never ending search to figure out how to become financially independent, and my belief that real estate is a great way to do it, I go to these seminars to see what I can pick up for free. There is always some little bit of info that I can use. 4 hours of my time is not a waste to me if I can learn something useful.

At the 4 hour seminar they offered a 3 day boot camp for \$99.00. I was the first in line. 3 days @ \$99 is \$33 per day. Well worth it to pick up a few good ideas. PLUS I could bring someone. I brought my daughter who also has a desire to become independent, so the class became \$16.50 per day. What I didn't expect was lunch daily. If I were to purchase lunch with drink, etc, it would have cost me , I figure, \$10 per day. So, at \$99 less \$60 for lunches (me and daughter), the boot camp actually cost each of us \$19.50, \$6.50 per day. Who can complain about this?? The classes were 10 hours Friday and Saturday, and 8 hours on Sunday, with 1 1/2 hours worth of breaks per day, approx. Did I expect them to pitch something else? Definately! Did I learn anything here? Absolutely! Yes, Yes, Yes! Believe me, this was well worth the \$\$\$ and time. Yes, a lot of time, especially during the 2nd day, was spent on motivating us to buy the education program, as well as pitches throughout, BUT that was not the only focus. There was a lot of education offered, through examples and techniques. My daughter and I both filled up a legal pad with notes, plus. If you let the pitch get in the way of the education offered, you were making a big mistake. Kind of like not being able to see the forest for the trees.

OK, now on to the pitch. As I said, I was expecting it. What I didn't expect was the cost. Geez! The lowest price package offered was \$7490.00. There were so few people signing that another program was offered at \$5500 or so, one less class plus the software. All classes offered the software. Not all classes offered the mentor program.

Now here's the thing with me, and I suspect a lot of people are the same. I purchased the Carlton Sheets no money down program about 2 years ago. I bought Robert Allens book and Rich Dad, Poor Dad. (Great book, by the way, after reading I had the courage to buy my first investment house.) I have also purchased several other books, reports, etc. and belong to The Creative Investor (internet site). So 2 years have gone by since my first educational endeavor (Carlton Sheets), and where am I today? I have only 1 house, that I purchased, no money out of my pocket, but certainly in debt to 1) the bank, 2) my friend who lent me down and repair money. I am not sorry I have this house. It has paid off to this point (I just purchased it in June). It scares me to take thousands of \$\$ of my very hard to come by money, and put it into an educational program like the ones they offered. However, what scares me more is being in the same place 10 years from now. I'm 54 years old. Where will I be at 64? I have no retirement, no savings. And at the rate I'm going I can't see that I'll be anywhere different anytime soon.(went through a divorce at the age of 46, by the way, and thus the situation).

I really do believe that I will get a good return on my investment with a few classes, at least to pay for the courses. If this group can motivate me and give me as much education as they did in these 3 days, then how much more can they offer with these intense classes? How much is too much when you really need the help and the desire. I'm a person who needs someone to hold my hand and give me the courage as well as

the education. The education I can easily get off tapes, books, etc, but for me that hasn't been enough. I think I need the face to face classes and strong motivators, which I think these people can offer. Our instructor was a wealth of knowledge, and I suspect that the instructors for the classes also will be top notch. You expect to pay top \$\$ for top quality products, right?

That's just the way I see it. I purchased the Classic Package for \$7490, which includes 2 classes and the software. I need to get to the class via air, and stay in a hotel for 3-4 nights, so the expense will even be greater. I have 3 days to cancel, and believe me, I am going back and forth with this, it's really scary. But I need to move on or stay stuck. If I spend this money I know I'll work it, because I will be truly motivated to earn my investment back! That's the way I am. Can I get the same information from tapes and books? Probably. Will they motivate me to move on? I don't know? Will I be successful if I buy this course? I don't know.

But I do know that this company offers a way to move towards financial independence. For a person like myself who has been beaten down with negativity and has had NO financial training until just recently, I think I need it. I do not feel that I have been ripped off to this point and therefore have no reason to suspect that I will be ripped off with the courses and classes. The hurdle is, do I want to put out that much money? It's a tough decision to make. The fear may overtake me and I might still cancel!

I spent thousands of dollars on a traditional college education. It got me into a low paying social services job.

Jeannie - Aliquippa, Pennsylvania
U.S.A.

Rebuttal Consumer Comment

Submitted: 10/11/2004 3:49:54 PM

Modified: 10/11/2004 5:22:25 PM

Whitney has provided my husband and I with what we paid for

Greatest of luck to you Jeannie..

I too purchased a package from the 3-day bootcamp (see my post above.) My husband and I are a bit younger than you(30 and 28, respectively), and quite happy to have this opportunity presented to us now, before our kids are begging us for college money! lol

We will be attending our 1st training, the Advanced Real Estate one, this week, and Wholesales next month and Forclosures the month after that, then our mentor in Jan or Feb.

At first, we had a hard time getting in contact with anyone from Cape Coral, but since the hurricanes have passed, they have been great. We get emails, and phone calls, as reminders, as motivators, and as assistance to our questions.

If you change your mind, best of luck to you with your endeavors. It's alot of money, believe me, I know, I did it too. If you don't change your mind, again, best of luck! I too feel the need for motivation, not just education, and so far Whitney has provided my husband and I with what we paid for.

Regina - Lynchburg, Virginia
U.S.A.

Rebuttal Consumer Comment

Submitted: 10/12/2004 11:08:35 AM

Modified: 10/12/2004 9:15:33 PM

Here we go again... How long will this battle of wits hold up? I am wasting WAY Too much time on this debate.

Dan - put up some links to this easily verifiable information and make it easy for EVERYONE who comes to this page to find out what you know. Not all people are as web savvy when it comes to background checking and would benefit from some web addresses to start out with. Put up some names of developers that won't deal with Whitney and the source where you obtained this information. "RED HOT" is an objective term - but up a link to the statistics that you based this statement from. After all, not everyone keeps up on the real estate markets on the other side of the country and tend to keep up with what is going on locally.

"I am not telling you who exactly gave me the info."

WHY in the world not?!? If your source is credible, there is no reason not to. Of course, if it is your magic 8 ball, I wouldn't mention it either if I were you.

Help everyone out - this is what you want, isn't it? Back your statements up with CREDIBLE sources - After all, anyone can come here and say "I know this and that da dah da dah da dah..." just like you and I - but you claim to have verifiable facts - so post where you verified them. If there is a SUCCESSFUL developer who you know for a fact won't deal with Whitney, tell us who, and how you found this out.

As for the Hard Sell... they were referring to the packages of materials. True, they didn't mention that there were more available by mail order, but come on, really. Marketing is cut-throat and you know it. Are you so naive that you don't see it EVERYWHERE you look?!? Don't tell me you have never used any "marketing tactics" to make some money for yourself. The whole consumer world is filled with tactics like that. So what? Get over it.

"What do you think the motive behind getting people at the seminar to raise their credit limits was????"

True, but it is ULTIMATELY the decision of the individual to make that purchase if they CHOOSE. The information is still useful to those who do not go to the advanced

training, as is much of the other info we have obtained from the class.

"NONE of these self proclaimed gurus will offer any evidence of property they own. So how to you know they are what they claim?"

You can do public records searches by name that will show you all documents filed with that name as an interested party. Although, typically they will have their business names or the names of trusts on the documents. But that does not stop you from going to the DOR website and find out if they hold any business licenses and begin your search from there. If you are referring to the people posting on these forums - I guess we're all outta luck, jack. It's just not important enough to put anyone at risk - after all, you might be a disgruntled psycho who would do anything to make people agree with you. Face it, we don't trust you or any other anonymous person who might lurk this page.

"If Reed is wrong tell us what property you owned that made you a millionaire at that time."

That is a HOLLOW attempt to add credibility to a man who put together such a slanderous website filled with immature commentary and libelous text that he obviously has a major PERSONAL grudge with Whitney himself.

"If Whitney was making millions (again his claim) in the RE gam why leave for a job that pays less for a company that operates in the red year in and year out?"

Obviously you have never heard of multiple streams of income. I don't think anyone leaves a profitable venture to go into a new unknown one. But some do start a new one on the side, hoping it will be successful. All I can say to that at this moment is that RE gave him the money to start up a new business and operate it for a year. He must have bought and sold a few houses and made a bit of profit at it in order to get to that starting point. He is not losing money in RE. WIN reporting losses does not speak for his knowledge in the RE field. Plus, you have to consider the deferred revenue. I assume you are looking at only the first few statements that show net losses - which is taking those numbers out of context. Some businesses run on accrual basis, and if there are outstanding liabilities, it does not matter that they exceed the amount of expenses - it is not counted as income until the liabilities are paid.

Look at the historical data of the stock for the last two years. When compared side-by-side to the monthly growth patterns of the NASDAQ, DJIA and the S&P, RUSS was above the average growth over the whole timeline for the last two years. Why is that?

"Whitney had an affair that resulted in a child... blah blah blah..."

All of this is personal and says nothing about the effectiveness of his methods. How many people think Bush is a better president than Clinton? Well I know that by comparison on MANY levels this country was in better shape back then. Lewinsky did not affect that fact ONE BIT. Personal details are incidental and have no bearing on how effective a person can be in business. Besides, his wife is still with him, isn't she? I suppose she was a victim of a hard-sell as well... You cannot judge a person's character by observed actions if you do not know the person AND the inside influences

there may be. Nevertheless, it still says nothing about the effectiveness of his methods.

"Each state is different. Whitney gives general information that is not state specific."

Contracts or foreclosure law is really the only thing that changes from state to state. However, there are two methods in foreclosure law; one is judicial foreclosure and one is non-judicial foreclosure. So, you have half your states as trustee states and half of your states as mortgage states, some of those operate pretty similar. There are small nuances such as redemption time periods etc. and there is a manual that depicts those differences in each state. How would you know what information Whitney gives anyways? I thought you never bought in, therefore have never heard what it is that they teach.

"You have not put together one deal yet you claim his strategies are the real deal."

I am not claiming anything - I am stating that EVERYONE who complains about this company is saying that they are angry because when they got to the Training there were more things to spend their money on, and yes, the items are priced out of the average person's budget. Whitney put a value on the information he has to offer and some people pay, and others disagree with the value. A value dispute does not constitute calling someone a crook.

If you paid for the three day training, you received a compilation of information and materials. If you are unhappy, HONESTLY consider why:

Many people buy diet pills only to get fatter - because they think the diet pills alone will be their miracle and they won't need to um, let's see... exercise... cut out the McDonalds, chips, soda and ice cream... put a little discipline, perserverance and effort into their endeavors.

Many people buy into a money making idea only to get poorer - because they think the information alone will be their miracle and they won't need to MAKE the calls, search and search, TALK to the people, BUILD their network of professionals, DO THE MATH and background checks, do the clean up and labor, be professional, INVEST further into their business (time and money), STUDY the field, read the informational and motivational materials, CUT OUT the BS spending and start thinking like an investor as opposed to a consumer. Put a little DISCIPLINE, PERSERVERANCE and EFFORT into their endeavors.

Are you the one who doesn't follow through? Did you try for 2 days and then give up? Did you only make 2 offers this week? Did you read the classifieds at all? Are you mad because you paid \$2000 for someone to tell you that it is not easy? Are you mad because you could have bought a big-screen TV with that money? HONESTLY - if that is why you are angry - it is not the fault of Whitney. If you can HONESTLY say that you have put in ALL the effort and followed his advice to the letter for an EXHAUSTIVE amount of time in many areas of your state, and never made a dime... then speak up - put up a description of all your efforts and what you did or did not achieve from them.

My objection from the beginning is that I have never EVER heard of someone saying

that they tried with everything they have and nothing worked. The ones who give up are **SURE TO FAIL**.

And don't point at me personally - I have not made a deal yet because I have yet begun - I am a full time student (read: NO money or time yet) have a credit score of 535 (read: was once recently an ignorant 18 year old) and am in the **PROCESS** of correcting these items. Believe me, when I have paid off my medical bills in collections and have the slightest bit of money to start with, after school is out, I will be trying my darndest to **PROVE YOU WRONG**. If I get back above zero and submit 1000 offers and not a single one profits me a cent, I promise I will come here and let you know that I am wrong. But I cannot call this guy a crook because I did not put forth the effort to work it.

So people, do you **GET MY POINT?** Nobody has been put in jail because of Whitney's teachings. The training has helped a percentage of people to be successful (although we cannot get an accurate percentage because there is a constant uproar whenever anybody claims success or satisfaction)

Do you really think that **ZERO** percent actually were successful in RE after attending the classes? Your success **DEPENDS ON YOU**.

Now take what you have heard, sift what you want, listen to what you believe and what makes sense to you, and **CHOOSE** whether or not to find out for yourself, understanding that you will get a lot of information covering a lot of bases in a short amount of time, and that 3 days of training will not make you an expert.

Know that you have to work, you have to search and compete, and you will have to invest money into your own business beyond the \$2000 for the training. Know that you will have the **OPTION** to pay more money for more training, but you don't have to, and they won't belittle you for making your own decision.

You are the only one who can be held accountable for your own success or failure. You have to make the decision for **YOURSELF** if you want to study on your own or pay to sit in a classroom. You have to decide for **YOURSELF** if this sounds like it will be a good starting point and a useful tool for you. Nobody is saying it will work for you. But there are people who say that is worked for them. Take that for what it is worth.

Amber - Renton, Washington
U.S.A.

Rebuttal Consumer Comment

Submitted: 10/13/2004 3:02:00 PM

Modified: 10/13/2004 4:36:41 PM

DISHONEST AND OVERPRICED ..WOLVES IN SHEEP'S CLOTHING

I attended the 3 day seminar, Its not worth the price to my own opinion because I was able to get the same information for much less from another company later on but this

is not the real issue

My bone is that I got interested the further training packages and asked the rep on their refund policy he said "You will get your money back up until the 1st day of the training so I went ahead and registered with a \$3000 deposit. Anyhow after thinking about it I called back a few days later to cancel and was told by a rep that the deposit is non refundable and that I should take a look at my contract. This is very mean and dishonest. This is a company that gives the impression of "helping" the average person to climb up but in reality ripping people off of their hard earned dollar by being dishonest. I am suprised pple are not put in jail for stuff like this.

BEWARE OF WOLVES IN SHEEP'S CLOTHING

Cynthia - Newark, New Jersey
U.S.A.

Rebuttal Consumer Comment

Submitted: 10/14/2004 5:52:27 PM

Modified: 10/14/2004 6:32:33 PM

BUY THE BOOK!

I have been reading this page for over an hour and all I see is people complaining about a guy who is making money. Are you jealous? I have read comments about him being jailed for robbery. Who cares if his information is valid? I would not spend that much money on something I could find in a book for \$1 on ebay. I bought his book and I guarantee that anyone who really wants to change their life would take the time to educate themselves.

People are going to college everyday and how many of them go out in the real world happy about spending hundreds of thousands of dollars on their educations. The doctors? The lawyers? Well guess what folks, their taking your money too. Everyone is in it for the money. Are you honestly going to say that if you could bottle up the ingredients that you would keep it to yourself.

Of course not. You would do the same things. Yes, he went from real estate to selling information. Isn't that how most of them do it? They start out doing it to pay the bills or the make the lives of their families a little better. Some of them hit the jackpot and decide that someone will pay for that information. Are any of you honestly going to say that if you had the one thing that could make you a ton of money that you wouldn't sell the idea? People like to complain when they realize that someone isn't going to do the work for them. I'm not really on either side here. I bought his book and it has a lot of good information in it.

I couldn't care less about his reasons for publishing the book. It was my decision to pay for it. It was your decision to pay for his course. There are a lot of so called "gurus" out their selling information and they all get bashed.

Maybe because the bashers didn't come up with that million dollar idea. They did the

work. Do you think it's free to get published? Nothing is free. I am not disagreeing with the fact that some are marketing the same ideas in a different form. But who isn't? How many times has a song been remade or even a movie and they make millions.

There are a lot of people that have gone to these seminars and came out with facts that they put to good use and have profited. Everyone is looking for proof and it seems to me they are really looking for the answers that they couldn't figure out for themselves.

They heard the same information you did. If they made money why hate? All I'm saying is if you do the work you will eventually get rewarded but nobody gets rewarded for sitting on their couches thinking about how to destroy someone who didn't take them by the hand and do the deals for them.

I know that you get what you deserve. I am like everyone else looking for a way to make that million. Of course, I haven't found it but I'll tell you I have learned a lot from the books I've read.

Why spend your money on seminars when all of their information can be found in print. Do you honestly think you're gonna get more than the average person who can't afford it. And like everyone else who has had something to say here I'm sure I'm going to get ripped apart. No I haven't made millions. But I have common sense. I've done enough to have an extremely comfortable bank account.

And I'll give everyone a tip. Work pays off. Stop complaining and go out and do the work. I have one very good book that I would pay thousands for just for the information in it. That is what due diligence gets you. Not whining.

BARBIE - WEBSTER, Massachusetts
U.S.A.

Rebuttal Consumer Comment

Submitted: 10/17/2004 9:42:55 AM

Modified: 10/17/2004 4:10:06 PM

Intensified Real Estate Training AKA Millionaire U

My husband and I attended the Intensified Training course that was recommended by the 3 day bootcamp instructor as the 1st advanced training course we should take. The course was held in Fort Worth Texas, for three days, in October 2004.

This class was just what it was advertised to be. If you would like a reference, the course description at http://www.wealthintelligenceacademy.com/realestate_investment.aspx was accurate.

We are satisfied that we have invested our money in a good education. We have 6 more classes still included in the package we purchased from the bootcamp, and a mentor will personally come to our area and help us get things together. There was no sales attempt whatsoever at the training we came from, not for us, or for the other people there who had purchased much smaller packages than we had. The class focused on

cash flow and motivation. The instructor introduced us to several previous students that live in the area, each with a different level of success from Whitney Education. We even met one who completed the courses over a year ago and has yet to make a deal. He was not angry or bitter, he just had a list of reasons (excuses) for being too busy to do the work involved in investing.

No one offered us easy money, fast riches, or 'sounds too good to be true' schemes. Instead we were offered solid leads, information, motivation, great reading lists, and the opportunity to spend time with some very successful people, asking them whatever we wished and getting straightforward answers.

Anyone who is reading this website, trying to decide if they can get rich quick and easy by investing in Whitney training, you need to know, our instructors favorite saying this week, and one also embraced by the company, was:

"Some people dream of success while others wake up and work hard for it." ~Author Unknown~

If you are not willing to do the work taught by the classes, then don't waste your money on them. If you are truly looking for someone to teach you what kind of work to be doing to enable you to become wealthy,(or maybe your goal is just to be free from debt,) I fully believe that Whitney is the way to go.

One other thing, please don't bother to ask me any of the techniques taught. As has been stated many times on this board, they are all available to you from many sources, such as books, the internet, & REIOs; I just happened to pay someone a lot of money to do the homework for me and provide me with live assistance with my questions and problems along the way. I am certain that anyone who is dedicated to making their RE investment business work, can do so, with or without Whitney. What a person pays the Whitney Education Group to do is to guide and motivate them along the way.

Regina - Lynchburg, Virginia
U.S.A.

Rebuttal Consumer Comment

Submitted: 10/17/2004 7:07:25 PM

Modified: 10/17/2004 10:16:09 PM

Amber & Regina: Please Address Serge & Cynthia's Concerns

To: Amber and Regina:

Please address the concerns of Serge (of NY) and Cynthia (Newark, NJ). It seems that in your haste to answer Dan, you guys have passed over these two former Russ Whitney customers. It would be great to hear your views on their experiences. God bless you all.

Sharon - Newport News, Virginia
U.S.A.

Rebuttal Consumer Comment

Submitted: 10/18/2004 9:49:31 AM

Modified: 10/18/2004 1:36:11 PM

Okay Sharon

I promised myself I would not waste any more time on this crap, but you are right, there are issues that have not been addressed.

Cynthia - I am sorry to hear that you lost your money. But I must ask you this - How many people did you bother about this? I mean, did you just take the answer from the first desk-jockey you spoke to? I admit, you should not have to persist to get a refund on something like this, and I will not defend Whitney's company if this is truly what happened. But perhaps they told you that you had the customary 3 days to back out and you misunderstood them. It is a possibility and I am only speculating. When I was at the training, I put a deposit on the software. Later, I decided to buy it cheaper on eBay, and asked for a refund. They had my money back in my bank account within 3 days. I had no problem getting a refund. That is my experience. But given your situation, if it were me, I would have asked for the supervisor, and his supervisor, and so on. I would tell them that I will keep going above people's heads until I am dealing with Whitney himself, and failing that, I am prepared to work in conjunction with the BBB, FTC and the attorney generals in both my own state and the state of Florida in order to get my money back. I am confident that if you were persistent, you would have gotten your money back. If you take what people say at face value you will never succeed in real estate, that's for sure. You need to negotiate - and that goes for all areas of life. If you just bought houses for the asking price all the time, you would be missing out on a lot of potential savings. You have to make a low offer - and if it is rejected, make ANOTHER one. Don't just walk away. A quitter is the surest to be a failure. And just to keep from being ripped apart, I am going to restate - I don't agree with those business practices IF IN FACT that is what actually happened, and if it wasn't a misunderstanding on your part. Keep on trying to get your money back. And keep in mind that being a pushover is not going to help you succeed in anything. (Calm down, I am not calling you a pushover - I don't know you - I am just pointing out the possibility that you may have been, and saying that if you were, stop it)

Serge - Fake it till you make it - They explained this one to us - apparently they didn't explain it to you (or you weren't listening to anything but your own hee-HAWing)

What this means is you have to present yourself as a professional - even on your first deal. If you present a low-ball offer and you look like you just got off of an 8 hour shift at a blue-collar job, the agent will assume this is all you can afford and be less willing to negotiate than he would if you were dressed for success. People make judgements about other people all the time - this is the sad truth. And sadder still, people judge how much they can take you for. If you look and speak like you know what you are talking about, an agent will be less likely to waste your time trying to get more money from you than you are willing to pay. If you act like an investor as opposed to a

consumer, you will get more respect from the business people you deal with. You must do this, even on your first few deals. This is what "fake it until you make it" means. Call it motivational nonsense if you choose, but it makes sense, and is advice given to protect your own interests.

"He said that during the break should any of students start making negative comments about the training he (the instructor) would have them leave the premises."

They never said anything even remotely close to that at my training session in Seattle. But I can speculate on this - There are a lot of people who paid good money to sit with you for 3 days in this seminar. I know that there was an APPROPRIATE time that the instructor allowed questions and concerns. All concerns were addressed. But I can imagine that if you were acting like the jackass you say you felt you were, you were probably not confining your comments to appropriate times and were disrupting the class. I can imagine you were interjecting with comments that contributed NOTHING to the class, such as the immature name calling and other hee-hawing that didn't address any specific question that could be answered. I can imagine that they crammed as much information into 3 days in NYC as they did here in Seattle, which means that they do not have time to debate and argue with someone who is immature or unreasonable, or who might be a troll who wants nothing more than to ruin it for everyone - After all, there ARE people there who WANT to be there, WANT to listen to all that there is to be said, and can keep their yaps shut for long enough to listen and absorb all the information that was actually presented. There are people who can listen to someone say "fake it until you make it" and regardless of what they THOUGHT one phrase meant, could continue to listen to and learn from the other information without throwing a fit. They were wise enough to not let one or two comments ruin the rest of it for them. And THEY probably feel like they got their money's worth.

Bait and switch?!? Did they take your money and insist that you pay more before they give you anything? No, they gave you 3 days worth of instruction (as advertised), and offered more training for an additional price. Obviously you don't know what bait and switch means. This comes down to yet another person who was caught off guard by the fact that there is more out there to spend their money on, and disputes the value of these advanced training options. Did you really think that 3 days in a classroom is all it would take for you to become an expert? I am sorry if you are disappointed, but there is no easy or low-cost way to be successful. If it is too much money and not worth it to you, don't buy it. How hard is that?

BUT - If you are ambitious enough, you can make the money to pay for it. If \$30,000 is enough to bankrupt you, you ABSOLUTELY need to do something about it. If you start thinking more like an investor and less like a consumer, larger dollar amounts are more attainable. I don't know how much money you make, but in my area, \$30,000 is less than the median annual income of most SKILLED trades. Are you working in a skilled or professional trade? If not, I would imagine that you are the type of person who just wants the easy answer and are not willing to work for it. If this is you - I am sorry but Real Estate is not for you.

If you really desire, you can manage your money so that you could afford to invest, but it takes effort and self-control. I am not going to analyze your budget, but I would bet that you have Cable TV and a balance on some credit cards (Used to purchase

consumer items). Being in New York, I cannot speculate on whether or not you have a car, but if you have a loan on a car, look at how much you paid, with interest. How much do you spend on entertainment and impulse items? How much do you spend for immediate gratification? If you cannot even estimate these numbers for the last couple of years, you are not managing your money.

According to Monster.com, the Cost of living in Queens, New York is approximately 36.8% less than New York, New York. You are living in a pretty expensive area. You are not stuck in your financial situation - you have options that could make you more money or save you more money. You could afford an education if you just start searching for the answer to the right question - which is "HOW can I afford this?"

I do not want you to answer with specifics on what you do, how much you make, and what you spend it on. These are rhetorical questions. They are meant to stimulate some thought about how much you really want to stop being a consumer and what you are willing to sacrifice temporarily in order to secure your financial future.

In New York, New York, The median annual salaries for various careers are:

---Retail and food service---

Food Prep Worker - \$25,023

Retail Sales Staff - \$27,353

Retail Store Manager Assistant - \$39,933

Retail Store Manager - \$46,265

---Skilled Trades---

Auto Mechanic I - \$36,032

Auto Mechanic III - \$53,612

Drywall Installer - \$43,126

Diesel Engine Mechanic - \$43,113

Welder I - \$33,354

Welder III - \$50,091

---Health Care---

Medical Records Coding Technician - \$41,816

Medical Social Worker - \$59,403

Chiropractor - \$89,290

Family Practice Physician - \$166,084

Anesthesiologist - \$296,627

---Real Estate---

Title Examiner - \$36,351

Real Estate Sales Agent - \$36,993

Mortgage Credit Supervisor - \$70,059

Commercial Real Estate Appraiser - \$85,096

Property Manager - \$87,771

Commercial Real Estate Manager - \$143,189

I put these numbers up because I wanted to give everyone some perspective here. Any of the careers that average more than \$50,000 are going to require some schooling,

definitely more than 3 days worth. If you want to be successful, you should know this. You should know that you have the option to become an anesthesiologist and make almost 300 grand a year, but you will have to go to college for more than 3 days to make those wages, and I guarantee that school will cost you more than \$30,000.

To become an Anesthesiologist requires many years of education. After four years in college to earn an undergraduate degree, the prospective anesthesiologist attends four years of medical school to earn a Doctor of Medicine degree. He/she must then complete another four years of training in an accredited Anesthesia Residency Program. The physician may then complete another one or two years in a subspecialty of anesthesia such as Obstetrical Anesthesia, Cardiac Anesthesia, Pediatric Anesthesia, or Pain Management.

It takes 14 years of effort to earn the right to call yourself an anesthesiologist.

I am sure the people who are attracted to Whitney's programs do not want to spend 14 years in school. They probably don't want to spend 4 years in school, otherwise they would be a professional of some sort, and be earning the wages that they need in order to save and invest enough to become financially independent.

Apparently, they do not even want to spend more than 3 days in school, and they expect to be making triple figures and expect it to be handed to them with minimal effort or investment. Everybody wants easy money, but if there was a way to make money without working or without knowledge or skill, everybody would have all the money they need. It takes money to make money, no matter if you want to be a real estate overlord or a diesel engine mechanic.

You get out of life nothing more than what you put into it.

If you do nothing else, buy Robert Kiyosaki's book - Rich dad Poor dad, and READ it. (~\$5.95 on half.com) This will help you sort out what your liabilities REALLY are. It won't make you a real estate investor, but it is essential to help you see what people (including yourself) are wasting your/their money on.

Keep on searching, pushing, trying, learning and investing. Stop saying you can't afford things - your mind will stop there and "I can't afford it" will be your answer. Start asking HOW you can afford things - You will be pointing your mind towards the answers to the RIGHT questions.

So Sharon, I hope this is sufficient to fulfill your request. I am sure you and everyone else already knew what I was going to say. If you wanted me to respond in order to pick another fight or start another debate, I am sorry, but I am done with this argument now. Say what you want about me, I will not come back to defend myself - it is just not important enough to me.

I have made my point and any INTELLIGENT person who reads over this page will be able to decide if Whitney's training is right for them, which is the point, isn't it? We are not going to find the meaning of life here.

Best wishes to all.

Amber - Renton, Washington
U.S.A.

Rebuttal Consumer Comment

Submitted: 10/19/2004 7:57:48 AM

Modified: 10/19/2004 8:24:07 PM

Rspose to Amber, I've seen all types of scam and ripoffs, and Russ Whitney is scammer and a fraud. He's selling to the public at inflated prices information that can be read at the public library.

First off, Amber you made a lot assumptions about me that were wrong. First, never once did I interrupt the instructor during his presentation. Second, I am a quite skilled worker I make over \$60,000 a year on my regular salaried job. Plus I own and operate 2 small business, and guess what you Whitney schill from Seattle I own REAL ESTATE worth close to \$1MM. I don't know what your background is, but don't ever try to tell me that I hee Hawed anyone or that I don't know what a bait and switch is... Sweet heart being from New York I've seen all types of scam and ripoffs, and Russ Whitney is scammer and a fraud. If this guy wasn't a scam artist why the hell would he have some many complaint lodge against him on this site. Is everyone else wrong and you and Whitney are right???... He's selling to the public at inflated prices information that can be read at the public library, which is fine, but don't try to convince me this guy is some kind of con artist. Finally my dear my financial position is better than most I have little consumer debt and I own my car out right.. so take your Whitney ideaology waste more of your money

Serge - New York, New York
U.S.A.

Rebuttal Consumer Comment

Submitted: 10/19/2004 8:21:15 AM

Modified: 10/19/2004 8:40:19 PM

AMBER: I AM DOING JUST THAT

To Amber;

Nothing was mentioned about customary 3 days. The customary 3 days contract was secretly attached to the back of our invoice. I saw it a few days later but I am not bothered about that because we were not told about it and it still remains unsigned. There was no "misunderstanding" but there was "misrepresentation".

Trust me, I will not take this kind of robbery lying down. I have notified them that I will take it to the highest level in this country to get my refund. I am in the process of

contacting govt agencies and also preaching the gospel of not signing up for his class to anyone that crosses my path.

As I have said before, organisations like this should be closed down and the owners should rot in jail

Cynthia - Newark, New Jersey
U.S.A.

Rebuttal Consumer Comment

Submitted: 10/20/2004 6:26:58 AM

Modified: 10/20/2004 10:49:00 PM

In response to Sharon

I have read and read this post, I guess just morbid curiosity, lol. So for, I have tried to refrain from commenting on anyone else's situation and just give my own perspective, because I guess I thought that's what people come here to read... what happened to other people, not what other people think about other people... anyway, on to my answer..

Cynthia, when I read your post, I did feel compelled to answer but resisted the urge for the above stated reasons. I do always try to keep in mind that when we read a message on here, we are only hearing part of one side of the story, so without asking alot more questions about you and what you've done so far, it's not really the business of anybody here to be giving you advice.

Since someone asked me to, I will say that in your shoes, I would do as Amber and you have already suggested, and certainly not take it lying down, and if I felt I was truly wronged, I would hire an attorney. Any attorney worth his salt would make every attempt to get the offending company to not only repay your money, but to pay your attorney fees as well. It is my sincere hope that we are not getting all of the story or that there has just been a misunderstanding, because I do not want to do business with a bad company either.

Oh, and by the way to everyone else, I concur with Cynthia that the 3-day return policy was never mentioned when we were signing up for the additional training. I found it and questioned it prior to signing anything though and knew what my options were. I would suggest that anybody paying that kind of money for anything read every single line of 'fine-print' you can find.

Serge, to your post I really had no interest in responding. However, again, since I was asked to...

At the beginning of my bootcamp, it was also suggested that anyone who is outright rude or negative would be asked to leave. It was explained alot like Amber said, that the people here all paid good money to be here and learn, and if your intentions are just to nay-say and disrupt the class, then you are not welcome. I noticed that somehow the assumption was made that YOU were one of the 'asked to leave' people, which I would

not have assumed since you said you indeed attended the 3-day bootcamp.

As far as the information presented at the bootcamp and your opinion of it, my instructor NEVER said anything that sounds so cheesy as "fake it till you make it", she had much more class than that. After attending an advanced training though, where actually several of the advanced training instructors live nearby and dropped in on the class, I noticed that there are extreme differences in some of the teachers and thier teaching styles (not unlike any other type of school.) From what you have described, it doesn't sound like I would have liked your 3-day instructor either, but who knows, I'm only reading part of one side of the story, remember? ::shrug::

Serge, it's your opinion, your entitled to it, and it is what people read this board to hear.

So, to Sharon, I personally do not feel 'ripped-off', as a matter of fact, I feel pretty darn good about my investment. Serge attended a similar bootcamp training from the same company, and he feels like the information is not worth the price so has not paid for any further information. In the future I will attempt to answer any other direct questions aimed at me, but I do not spend my time just perusing this board looking for people to reply to, so it is not likely that I will post about what other people post here unless directly asked to do so. I'm in the process of building up my own business, and believe, just as was taught in my Whitney training, it isn't easy work! I'm very thankful that the Whitney company and trainers have made themselves readily available to me, because I've had many questions and will likely have many more.

Best of luck to all of you and the decisions that you make. If I remember and find the time, I will try to post to let you know how my next training goes. I am actually expecting a child very soon, so it is hard to stay 'on track' with RE as much as I really should be, so I think I'm in the 'gets there slow' group, lol.

Regina - Lynchburg, Virginia
U.S.A.

Rebuttal Consumer Comment

Submitted: 10/23/2004 11:24:01 PM

Modified: 10/24/2004 12:33:18 AM

What now? searched "Whitney Education" on Google and found this sit

Wow! What now? I simply searched "Whitney Education" on Google and found this site. In Sept., 2004, I attended a free seminar and paid the \$1,540.00 for the 3 day course. My wife and I are scheduled to attend this course in Nov. in Little Rock, AR.

I've spent the last hour or so reading these posts and I'm feeling a bit confused. I am simply a person who knows that there are creative ways to make money and better provide for my family. I made the mistake of not getting a college education and for the past few years (in a panic type mode) have been searching for a way to improve myself

and my family. I feel that it is too late to go back to school because in the 4 years that it would take to get a degree, we will be financially sunk.

Have I made the wrong choice again in beleaving that I can make it in RE Investing? I had no idea that WE was looked upon this way. I just stayed up too late one night, watching TV. I was slow to react to the infomercial but thouht it might be true. What now?

Blake - Springdale, Arkansas
U.S.A.

Rebuttal Consumer Comment

Submitted: 10/24/2004 7:57:48 PM

Modified: 10/24/2004 9:19:36 PM

Blake pretty controversial

Blake,

I know this particular thread of this site has gotten pretty controversial, and that can get pretty confusing. I have no idea if the money you spent already is refundable, if that is what you are looking for, you should probably call the company. If you decide to go ahead and take the three day training, you are one up on everybody else there...well, actually, several up. Here is what you now know walking in, that they won't know:

1. There are a few people out there claiming to be doing well with Whitney strategies, and you have to be willing to work for it if you want to be one of them.
2. They will try and sell you advanced training, and it is very expensive. I think the smallest package offered is now around \$10,000, and they go up to over \$35,000. When they tell these prices on the second day of training, you will see plenty of shocked faces in the room around you, because those are HIGH prices.
3. On the first day, they will teach you how to get ALOT of credit. They do it so you can actually pay for the training they are offering, but let me tell you, when they teach you how to do that stuff to the credit card companies to get higher limits with lower interest..IT WORKS!
4. Bring a lot of paper and be prepared to take pages and pages of notes. You have paid good money to be there, and they will teach you alot of stuff. The real problem with what they teach is, they cram SO MUCH into the three days that it is almost impossible to retain any of it without darn good notes. Take someone with you who is really really 'book smart' if you aren't yourself, so they can soak up anything you miss. They do give you a little notbook thingy to take notes on, but it isn't nearly big enough if you take the notes you should, which most people won't.
5. If you don't buy advanced training, still go to the third day! That is truly the day when they teach the most practical tips. I think they wait until that day because all the people who aren't serious about it seem to quit when they hear the sales pitch at the end of

the second day. On the third day, you'll notice the class is like, 1/4 what it was the first day. There were some people who didn't buy but still came back on the 3rd day, and most of them left when we broke for lunch. They then missed even more valuable info. What I'm trying to say is, don't leave until they tell you goodbye, or you are going to miss something you've already paid for!

Please, don't take this post to you as a sales pitch to go to the training, because it isn't. The decision is yours to make, and you sure have plenty of opinions here to base it on. After what happened to Cynthia, I really do not know if your 'bootcamp money' is refundable. If it isn't, I urge you strongly to go to the three days with a mind ready to learn, so you won't have wasted your money. So far, my husband and I really like our training. We went to the bootcamp in.. August I think, and have attended one advanced training. We have been doing all the 'homework' we were assigned, and plan on making our first offer on a house tomorrow. I sure am praying that it all works out like they said it will!

Good luck to you and your family, and I hope whatever decision you decide works out the way you wish. =)

Regina - Lynchburg, Virginia
U.S.A.

Rebuttal Consumer Comment

Submitted: 11/5/2004 1:44:59 PM

Modified: 11/5/2004 7:59:01 PM

3-Day Training Seminar

I just attended the 3-day training seminar in St. Louis. I've spent the last hour reading through this post and I would encourage anyone to read John Reed's web postings on this matter at johnreed.com.

I invested (I use the term "invested" quite loosely) the \$99 for the three day course from at a motivational seminar I recently attended. I went the first day and did not attend the other two days when I realized I was being scammed. Did I get some information? Sure, otherwise they wouldn't be able to sell the big stuff. Could I go out and buy a house tomorrow? Absolutely not. Everyone's comments here are interesting, but what concerns me are the comments made in these posts about "you don't have what it takes to be successful," or "you have to work hard in order to make it work." I, for one, am a successful business executive. I do not have a college degree (working on it now). How did I do it? I busted my tail for years to prove myself is how. As a result, I'll probably be able to retire financially independent around the age of 50. But working hard doesn't mean you succeed. I have many friends who have worked their tails off just like I did and fallen flat on their faces. Why? Because that's reality.

I would also ask anyone who is considering really using this guy's stuff to consider the ethical implications. Doesn't something just bother you about using other people's unfortunate financing situations to make money? Forget what they tell you about creating a win-win situation. It just doesn't add up. If you can sleep at night with your

Jag in the garage knowing that some poor shmoe barely escaped Bankruptcy because he helped you finance it with a "win-win" situation, more power to you.

I'd rather stick to selling lemonade on the side of the road.

Good luck to you all.

Mike - Saint Louis, Missouri
U.S.A.

Rebuttal Consumer Comment

Submitted: 1/28/2005 2:48:08 PM

Modified: 1/28/2005 11:34:08 PM

Put it in perspective!

I am a residential remodeler and am planning on getting into realstate at some level. I am as skeptical as they come and don't believe in get rich quick schemes or multi-level marketing of any kind. I was persuaded by my partner to attend the 4hr pitch. I have to say that the info was very interesting and made sense. I was intrigued. My partner and I did split the \$1000 cost the media package and agreed to attend the 3 day boot camp.

I was very impressed with the amount of information that was presented in the three days (I took tons of notes). When you break it down it was well worth the \$\$\$\$. It breaks down, for two people, to \$167 per day per person for the course. I thought that I knew what I needed to know to get going in Realstate. I know brokers, appraisers, RE Agents and have family that have dabbled in Realstate. The course brought up many points that I would have never thought of and I identified some very costly mistakes that family members made in the past. I did not buy any further packages or the software package. Although I think that at \$1600 for the software and legal forms was a steal. (I have estimating software that cost me more than \$4000. The fact that they asked people to put more on their credit cards to buy these Advanced Training Courses than most of the people in attendance made in a year, did not sit well with me. I do feel that at \$167 a day, it was well worth the info as well as the questions it raised. I figure that one mistake in realstate, at any level, could cost me a heck of a lot more than that. Russ Whitney may or may not be a crook, but I feel that at the "Boot Camp" level, I received good value for my money.

Mark - Irving, Texas
U.S.A.

Rebuttal Consumer Comment

Submitted: 2/28/2005 12:13:10 PM

Modified: 2/28/2005 8:59:37 PM

Thanks to all of your posts, I will not be attending.

I recently signed up for a free Russ Whitney seminar. I've been scammed by other

wealth-building schemes in the past, so I thought I would research the company before attending. Thanks to all of your posts, I will not be attending.

Amber's posts did not help Whitney's cause at all. Her comments made me realize that I did not need this program. I also realized that I already know most of the so called "secrets".

I earn a modest \$27,000 per year as a construction worker and am studying for my real-estate licensure. My new bride and I just purchased a home with no money down and recieved cash back at closing. I had no credit, and my wife had a mediochre credit score when we made an offer on this home. The home is a two-flat, but had never been used as a two-family dwelling. We now rent the upstairs and are able to make most of the mortgage payment with the rental income. It costs us less (per month) to own a home than what we previously paid in rent, AND we get huge tax write-offs. Our credit score is climbing. All of these things were simple and easy to do, and none of them are secrets. If you want a secret, here it is: Most wealth-building programs are very profitable, but only for the scammers, not the "scammees". Real-world knowledge is free for the taking.

Looking at the Whitney success rates made me realize that I'm actually better off than the vast majority of Russ' "students", in spite of the fact that I had no training when I purchased my home.

Paying for the real-estate training offered by your state's realtor's association is a far better deal, even if you don't plan on being a sales associate. You will learn all about different types of financing, laws that govern real-estate transactions, repairs/remodels that will give you the best return for your money, etc. My training only costed me \$179.00, and it came through a state-regulated association.

I can see how getting started on the road to real estate wealth could be difficult, if you've already spent hundreds or even thousands on Whitney's programs. If you save your money and combine it with common sense, you'll be much better off.

John - Monroe, Wisconsin
U.S.A.

Rebuttal Consumer Suggestion

Submitted: 3/1/2005 2:16:28 PM

Modified: 3/1/2005 5:45:40 PM

My Take On This "Free" Workshop.

Hey there Everyone,

I hope that this rebuttal finds you in good spirits and health.

This MUTHA F%CKA is now in town. I would like to warn the general public to stay away from his "free seminar", for the only purpose of his "free seminar" is to sell gullible people on his program or workshops.

It's a big scam! John T. Reed is absolutely correct about this scum bag. This man is a

f%ck!ng genetic imbreed like the rest of them. He makes a living stiffing innocent people.

This monkey profits by frivolously suing others, taking advantage of homeowners, that loose their properties due to unfortunate circumstances, and peddling unproven "wealth building" garbage to the general public.

QUESTIONS:

- 1. Why is this result of incest selling his "wealth building" information and strategies to total strangers?**
- 2. Before getting one to enroll into his program, is this dufus willing and able to provide absolute PROOF regarding his so called "success stories?"**
- 3. Willing and able to provide absolute PROOF of the exact success to failure ratio of his program? If no, why not?**

These genetic imbreeds seem to have no problem peddling their garbage, but have much difficulty standing behind their fraudulent claims.

- 4. Why does the cost of his workshops vary tremendously? Does one learn how to earn bigger profit's by shelling out a few more thousands? LOL.**
- 5. Are there any guarantees? Now don't be stupid and assume I mean income guarantees. I mean any guarantees, that what's being shoveled will be delivered? John Beck the "attorney" is selling bags of gold, but delivering bags of \$h!t.**
- 6. Can this monkey refer interested takers to complaints or reports, that have been resolved in the public eye?**

This baboon's AD reads: Millionaire Swears Under Oath He Can Show Any Honolulu Area Resident How To Build Wealth In A Single Year!

- 1. I am broke as a mutha f%ck!ng joke, but would Still Swear Under Oath, that I Can "Show" Any Honolulu Resident How To Build Wealth In A Single Year! This statement says or proves absolutely nothing. Shady!**
- 2. John Beck is an attorney, but still rips people off, therefore, when someone says they "swear under oath" to something, it means or proves absolutely nothing.**

As a matter of fact, when someone seems adamant about wanting to share his or her "wealth building" strategies to total strangers, it should be looked upon as desperation to further perpetuate their scam.

This baboon's AD also reads: PROOF THAT IT WORKS.

Doctors, lawyers, postal workers, professionals and trade workers, polititians, housewives, policemen, and opportunity seekers from all walks of life have benefited for years from this exclusive, one of a kind, hands on training.

He forgot one thing, to furnish proof! Testimonials don't say or prove anything about ones character or their "wealth building" program. Why the f%ck should anyone just take the words of total strangers and printed material?

This baboon's AD also reads: Coming To The Honolulu Area March 7-10 Call Now 1-800-916-0011 for exact times and locations. SEATING IS LIMITED, so remember to CALL NOW and register early.

Gee, had no problem printing all the unsubstantiated claims and unproven testimonials, but find it a problem to provide the exact locations and times of the events?

This is an absolute clear indication of a company attempting to lure people in.

2. Could it possibly be, that the exact locations and times have not been determined yet?

3. Could it be, that he wanted to keep the event private, as to not be disrupted by all, that have been scammed by him and his bogus workshops in the past?

I welcome any and all shills and bend over cronies of this scam to come forward and address this rebuttal in a public forum.

I have many more questions, but need to ask them at a later time. Do not attempt to address, nor answer any of my questions with excuses. I will make you feel very uncomfortable, thus slowly but shurely have you uncover your own scam for the world to see.

If you are a shill, don't waste your time trying to defend this scam with excuses! We need businesses to start coming forward with answers to our questions, not more unproven "success stories" who possess low self esteems.

Until next time, take care Everyone cause I care, Aloha from Hawaii and God Bless.

P.S. Any and media companies, that may be interested in a story regarding the Real Estate Mentoring Scam, feel free to contact me through a rebuttal and I will respond as soon as time permits.

Reid - Aiea, Hawaii
U.S.A.

Rebuttal Consumer Suggestion

Submitted: 3/1/2005 9:36:02 PM

Modified: 3/1/2005 10:00:27 PM

If This Program Is Not A Scam, PROVE IT!

Hey there Everyone,

I hope that this rebuttal finds you in good spirits and health.

WARNING: I don't give a f%ck what anyone says, this imbreeds programs, seminars, workshops, etc, etc are all scams!

1. There are no such thing as legitimate Real Estate mentoring programs, seminars, workshops, etc, etc.
2. These jerk offs are merely profiting from the sales of the bogus courses.
3. If their programs were really worth what they claim, why in the world would they sell the "wealth building" information to total strangers?

Even my own parents weren't concerned about my success as this "result of incest" is. Trailor trash mutha f%cka!

4. Why in the world would anyone agree to peddle the garbage, as opposed to participating in the programs themselves?
5. Why does the cost of these Real Estate programs differ from victim to victim?
6. Is the information that much better for a thousand dollars more? LMAO

7. The cost for John Beck's Mentoring scam is directly proportional to ones "available credit", which literally means ones "credit limit."

Yeeeeeah! too bad the value of world class automobiles weren't measured and determined using this same method. LMAO at yet another "result of incest." Trailor trash mutha f%cka!

8. If his programs were legitimate, why hasn't anyone from the company been willing to come forward in the public eye to resolve the many complaints?
9. Why not come forward in the public eye and just lay it all out in the open?
10. Why not fully disclose the exact terms and conditions of the program?

Save the Infomercials, unproven success stories (testimonials), unsubstantiated claims and fraudulent sales pitches for a rainy day. None of these say or prove a damn thing.

Until next time, take care Everyone cause I care, Aloha from Hawaii and God Bless.

Reid - Aiea, Hawaii
U.S.A.

Rebuttal Consumer Suggestion

Submitted: 3/2/2005 12:23:40 AM

Modified: 3/2/2005 9:43:29 AM

Just Another Unproven Scam!

Hey there Everyone,

I hope that this rebuttal finds you in good spirits and health.

WARNING: Real Estate Mentoring courses are nonsense and unproven. Some things are certain however, and they are:

1. Infomercials are deceptive and misleading.
2. Infomercials have many disclaimers burried deep within the much fine print.
3. Any and all income claims in Infomercials are unsubstantiated and unproven.
4. Sales pitches from these fraudsters are unsubstantiated and unproven.
5. All testimonials by "success stories" are unsubstantiated and unproven.
6. Infomercials in general are unsubstantiated and unproven.
7. Real Estate professionals would have nothing to gain by sharing their "wealth building" strategies to total strangers.
8. This shmuck has a bad reputation and is notorious for taking people "behind closed doors" and frivolously suing them in attempt to shut them up. I have news for this queer!
9. Hopefully this queer will someday reunite with the rest of his bend over buddies behind bars, John Beck, Carlton "Sheet" head, Tom Vu (world's ugliest baboon), Donkey Lapre, Bean Raviolli (faggy boy), and the rest of the rat pack.
10. A legitimate business can and definitely would be willing and able to prove their program genuine in the public eye.
11. A legitimate business would never allow this many complaints to be accumulated against them and would definitely not allow this many complaints to go unacknowledged and unresolved in the public eye.
12. A legitimate business would definitely be willing to come forward in the public eye and disclose everything regarding their products and or services.
13. What's the success to failure ratio of this dweebs' Real Estate Workshop? Where's the f%ck!ng proof?
14. Real Estate programs are all scams! These so called "gurus" are totally unable to stand behind any of their claims.
15. These so called "gurus" earn enormous profits from the sales of their bogus

programs. Mentoring total strangers to use their "success strategies" would be preposterous and detrimental to their own livelihoods.

16. This con artist gives a false impression of family man with a moral character and strong religious background, etc, etc, but his actions and reputation says otherwise.

17. I whole heartedly believe, that this Jackass will someday stiff the wrong person. The more times he makes his way out to Hawaii, the better the chances of him stiffing that wrong person.

The heading for this baboon's fraudulent Ad reads:

Millionaire Swears Under Oath He Can Show Any Honolulu Area Resident How To Build Wealth In A Single Year!

The key word in this fraudulent AD is "can!"

Heck, even I "can" teach others to build wealth! Question is "will" he?

I would like to invite this monkey to have a full blown discussion with me on this website. I'm sure there are many victims of his fraudulent activities, that either have questions or would like to request a refund.

Until next time, take care Everyone cause I care, Aloha from Hawaii and God Bless.

P.S. Any media company that may be interested in investigating and reporting a story on Real Estate mentoring scams, feel free to contact me through this website.

Reid - Aiea, Hawaii
U.S.A.

Rebuttal Consumer Suggestion

Submitted: 3/2/2005 11:11:41 AM

Modified: 3/2/2005 1:08:15 PM

Prove Something About Your Fraudulent Program You Little Biiach!

Hey there Everyone,

I hope that this rebuttal finds you in good spirits and health.

WARNING: This maggot is going to be in Honolulu sometime next week. DO NOT attend his seminar. His income claims are unsubstantiated, his Real Estate "weath building" workshops are unproven and flat out scams.

How do I know this?

1. Why in the world would anyone sell his or her "wealth building" strategies to total strangers for less than the income potential claimed?
2. His program uses a fraudulent Infomercial and deceptive newspaper AD to market his bogus seminar.
3. Testimonials are unsubstantiated and unproven, income claims are unverified and unsubstantiated, sales pitches are unsubstantiated and deceptive.
4. In a nutshell, his entire system is UNPROVEN!
5. This "result of two cousins having engaged in sexual intercourse" is nothing but a f%ck!ng con! Si\$\$y that is notorious for taking people behind closed doors and attempting to extort monies.
6. Unable to back up any of his fraudulent claims.
7. Selling bags of gold (the dream), delivering bags of \$hit (nothing.) The many unacknowledged and unresolved complaints regarding "mentoring" programs are ABSOLUTE proof of this jacka\$\$es program being nothing but a scam.
8. Why does the cost of his program fluctuate tremendously from victim to victim? Is the information that much more valuable for a few thousands more? More motivational coaching perhaps?
9. Why all the hidden disclaimers in his fraudulent Infomercial burried deep within fine print?
10. Why is this clown unwilling to come forward in a public forum and have a full blown discussion/interview with his victims. John Beck the "attorney" wouldn't even agree to this. LOL.
11. Why is he blowing off reports regarding his fraudulent seminars and workshops?
12. Where is this imbreeds team of hired shills?
I can't wait to hear from a team of genetic imbreeds. I love nothing more than hearing a bunch of EXCUSES as to why they believe what they're peddling is legitimate.
13. Hypes himself up on his Infomercial and website. Wants to give people a false impression, that he's a family man all good and wholesome, religious and a bunch of other nonsense.

His actions prove otherwise. this mutha f%cka has no conscience. He's a f%ck!ng phoney and I invite him to contact me so, that we can talk about my rantings/postings.

I would like to also give him the opportunity to pick the time and place, courtroom, where this phoney cries like the si\$\$y that he is and attempts to quiet people (John T. REED), or a public park where we can talk about his program alone as all real men would.

Want to take it one step further? Video taped discussion/interview, where he is able to fully disclose everything about his program? Of course not, didn't think so!

Until next time, take care Everyone cause I care, Aloha from Hawaii and God Bless.

P.S. Interested in the full story on what happens should one fall victim to the Real Estate Mentoring scam? Contact me through this website and I will respond as soon as time permits.

**Reid - Aiea, Hawaii
U.S.A.**

Rebuttal Consumer Suggestion

Submitted: 3/2/2005 6:38:36 PM

Modified: 3/2/2005 9:23:32 PM

Wuss Whitney Report.

Hey there Everyone,

I hope that this rebuttal finds you in good spirits and health.

Wuss Whitney is a phoney and his programs are scams! This trailer park "result of incest" mutha f%cka is the most sue happy person in the world.

I would love to get together with either John T. Reed and or the publisher of Mazu publishing (both presently being sued by Wuss Whitney and assist in bringing this con artist and his fraudulent activities to light.

Go to John T. Reeds website to view a huge \$h!tload of links, regarding Wuss Whitney, his scams and prior misdemeanor and felony convictions.

Until next time, take care Everyone cause I care, Aloha from Hawaii and God Bless.

**Reid - Aiea, Hawaii
U.S.A.**

Rebuttal Consumer Suggestion

Submitted: 3/2/2005 10:44:46 PM

Modified: 3/2/2005 11:27:00 PM

Having Fun With Barbie Shill Doll.

Hey there Everyone,

I hope that this rebuttal finds you in good spirits and health.

Yeeah! We all believe Barbie don't we? Is that her real name or what? Is her sister Bambi? LOL. Hey Barbie, I am a successful entrepreneur. I am not a shill for Wuss Whitney.

Please purchase my program. I will "mentor" you to success. I will "mentor" you to be the best frigin Barbie you can be.

All for only what your credit cards will allow. Please believe me when I say I'm an honest person. I know that my claims are unproven, but you have to believe me Barbie.

Disregard the fact that I'm a convicted felon. I want to "mentor" you to making upwards of \$15,000.00 a month or more. You have to purchase my program.

JUST A FEW OF MY UNPROVEN AND UNSUBSTANTIATED TESTIMONIALS.

- 1. I purchased Reid's system a little over a year ago and boy let me tell you! Every sexual position imaginable! I am now making more money walking the streets than I ever had. Thanks to his wonderful "mentoring" program! Cassie, NY**
- 2. So easy to understand. I now own the largest burger franchise. Ronald Redhead, South Bend, IA.**
- 3. Thanks to Reid's Real Estate expertise, I am now scamming folks all over the world and from every walk of life. Love ya! Wuss Whitney, Incest trailer park.**
- 4. Thanks Reid for everything. I now understand, that it makes no sense to shill for a fraudulent company. It's just that I possess a low self esteem and wanted Wuss and associates to like me.**
P.S. I'm really not as successful as I claim. Barbie Doll, Outer Space.

Are you not yet convinced Barbie?

HERE'S WHAT YOU'LL RECEIVE WHEN YOU ORDER MY FRAUDULENT PROGRAM.

- 1. I'll let you choose from more than ten different "mentoring" programs. I am well versed in many areas.**
- 2. The cost to you will be determined by what you have "available on your credit card. You may prefer to bend over for a discount.**
- 3. You'll receive 3 full months of telephone "mentoring" from my staff, which have been hand picked and mentored by me personally.**
- 4. Think about it! 12 full sessions by the unproven master himself! Self proclaimed guruman!**

I know, I know what you're thinking. Right about now, you're saying to yourself, what have I done do deserve such a great offer?

Well Barbie, you were born. This may very well be the last time you're granted such a

wonderful offer.

Remember, disregard the fact, that I have proven absolutely nothing about my program and let's put my felony convictions behind us. Why would I lie about such an offer?

My programs have a really high success rate. Please, please purchase my "mentoring" program. It could really boost your night job and rapidly increase your clientel.

Contact me through a rebuttal and have your credit cards handy.

Until next time, take care Everyone cause I care, Aloha from Hawaii and God Bless.

Reid - Aiea, Hawaii
U.S.A.

Rebuttal Consumer Suggestion

Submitted: 3/3/2005 1:38:37 AM

Modified: 3/3/2005 8:22:01 AM

More Mentoring Programs For Shill Barbie.

Hey there Everyone,

I hope that this rebuttal finds you in good spirits and health.

I'm sorry Barbie. I admit I lied. I was only trying to scam you. I honestly do have a mortgage license and an inactive Real Estate License, but my real area of "mentoring" expertise is in the retail and restaurant businesses.

Hey, at least I'm an honest crook unlike them weasels John Beck and Wuss Whitney. Are you still interested in my "mentoring" programs?

REID'S MENTORING PROGRAMS:

1. Restaurant
2. Retail
3. Everything sex excluding homosexuality and beastiality.
4. Real Estate
5. Scam 101 (one of the more popular programs). I've learned this from the fraudulent John Beck Mentoring Institute.
6. Pyramid building
7. Own and operate your own NFL franchise

8. How to get shill Barbie to agree to enroll into my program and run away with her money.

If there's any topic, that you're interested in and I'm unfamiliar with, please let me know. I will research it and still be willing to "mentor" you on the subject.

Contact me and have your credit card handy.

Until next time, take care Everyone cause I care, Aloha from Hawaii and God Bless.

Reid - Aiea, Hawaii
U.S.A.

Rebuttal Consumer Suggestion

Submitted: 3/3/2005 2:04:44 PM

Modified: 3/3/2005 10:34:37 PM

Are Shills Able To Hear Themselves?

Hey there Everyone,

I hope that this rebuttal finds you in good spirits and health.

WARNING: Wuss Whitneys programs are all fraudulent! The onus is now upon these crooks to start proving the legitimacy and worthiness of their programs. They can't and they won't!

They are totally unable to prove, that even 1% of all who enroll into their programs become successful.

My telephone sex "mentoring" program however, is the real deal. I've even provided testimonials from a few of my top students.

For only \$39.99 + shipping and handling, you'll receive a manual (porn mag), which clearly illustrates todays favored sexual positions.

For whatever you can spare on your credit cards, you may even receive one on one telephone "mentoring" with my personal staff.

1. Homosexuality topics: Featuring Bean Raviolli, Donkey Lapre and Wuss Whitney.
2. Incest related topics: Featuring Mike Evans from the fraudulent John Beck Mentoring Institute.
3. Abstinence: Featuring Tom Vu (The Asian Ape). I'm sorry, It's not nice to insult apes.
4. Jail bird sex: Featuring William J. Mckorkle.
5. Masturbation: Featuring John Beck.

6. Night life: Featuring Barbie, her sister Bambi and brother Ken.

Don't worry, I have every topic covered.

ALTERNATIVE MENTORING PROGRAMS:

1. How to shill without being so obvious or even worst yet, sounding like a total retard.
2. Bussing tables
3. Singing
4. Dancing
5. Driving

TESTIMONIAL: Thank you very much Mike Evans from the fraudulent John Beck Mentoring Institute for showing us the light. We especially appreciate you taking time out from your busy schedule and showing us how great sex can be with our own sons. We will definitely practice your wonderful teachings. Love always, Kayla, Margie, Rose, and Samantha. Caring Mothers. Salt Lake City, UT.

And the list goes on. Unlimited number of Mentoring programs you see? Sure I can't prove the legitimacy or worthiness of my "mentoring" programs, but what the heck, neither can all the other "mentoring" programs which exist.

Until next time, take care Everyone cause I care, Aloha from Hawaii and God Bless.

Reid - Aiea, Hawaii
U.S.A.

Rebuttal

Consumer Suggestion

Submitted: 3/4/2005 1:42:25 AM

Modified: 3/4/2005 4:30:57 AM

shills possess very low self esteems and are often just trying to win brownie points from their employers.

Hey there Everyone,

I hope that this rebuttal finds you in good spirits and health.

NOTICE: My "mentoring" programs are not genuine and have been posted for entertainment purposes only. I just want shills to realize how stupid they sound when attempting to convince the public of the \$h!t their shoveling.

Understand that shills possess very low self esteems and are often just trying to win

brownie points from their employers. Shills will even go as far as to literally bend over sexually. Desperate for money are we? LOL.

I personally worked with many of these fudge packers myself. Shills cry the most, but are the least willing and able to do anything about what it is their crying about.

They hear talks regarding union representation and turn on you like a bad habit. Shills will immediately take the company's side. Bunch of a\$\$ kissers, brown nosers and fudge packers.

Shills possess the same feeble mentality of battered women. Always complaining, but constantly returning to and deliberately placing themselves in bad situations. Is it their fault? No!

Low self esteem is to blame. Battered women, like shills, often feel as though they will be rewarded for their deeds.

The funny thing about shills however, is that the only thing they often receive from their fraud employers, are loads from their d!ck\$. LOL at shills.

Until next time, take care Everyone cause I care, Aloha from Hawaii and God Bless.

Reid - Aiea, Hawaii
U.S.A.

Rebuttal Consumer Comment

Submitted: 3/4/2005 5:16:53 AM

Modified: 3/4/2005 8:51:13 AM

do the research - please !

After reading all the posted comments and \$\$\$ involed I suggest just going to your local library and check out books on buying and selling real estate. I am sure it will cost less than 2 grand or however much you gave to Whitney.

Just a thought.

Michael - Bountiful, Utah
U.S.A.

Rebuttal Consumer Suggestion

Submitted: 3/5/2005 11:43:03 AM

Modified: 3/5/2005 7:07:25 PM

Attempting To Infringe On Peoples Right To Free Speech Are We?

Hey there Everyone,

I hope that this rebuttal finds you in good spirits and health.

Does this guy live for frivolous litigation or what? Everytime I check, he's suing someone new. I'm talking about people of major influence.

Reputable people that have the ability to spread the word regarding his scam. Publishers, Real Estate professionals, consumer advocates, etc, etc. Is this an attempt to "shut people up?"

Is this the kind of "guru" one should want to conduct business with had he been able to PROVE his program worthy and legitimate?

NO, NO, NO, I know what some of you shills are thinking. Save it!!!

I'm sorry to say, Infomercials, unproven testimonials, unsubstantiated claims, paid BBB memberships and merchant accounts says or proves absolutely nothing about a program, it's endorser or his reputation.

Money can purchase all sorts of meaningless advertising and also assist scam artists with setting up traps, but money by itself, can never shape ones reputation for being honest, worthy, or even genuine.

Until next time, take care cause I care, Aloha from Hawaii and God Bless.

Reid - Aiea, Hawaii
U.S.A.

Rebuttal Consumer Suggestion

Submitted: 3/6/2005 12:39:35 AM

Modified: 3/6/2005 6:45:31 AM

Can't Buy Believers!

Hey there Everyone,

I hope that this rebuttal finds you in good spirits and health.

John Beck, Wuss Whitney, Donkey Lapre, Carlton "sheet" head, Bean Ravioli (femme boy), Tom Vu (grotesque baboon), William J. Mckorkle (jail bait), along with the many other fraudsters claiming to be selling legitimate "wealth building" programs all have one thing in common.

They're all con artists just trying to buy believers. These program peddlers severely lack any proof of their program's being legitimate. They are totally unwilling to disclose the true stats regarding their program.

That's because they make fraudulent claims and are totally unable to live up to them. Their "success stories" (testimonials) are unsubstantiated and they're peddling their programs by means of deceptive advertising and bogus salespitches.

No one in this universe is selling legitimate "wealth building" programs to total strangers, that have the potential to earn them thousands in profits for only \$39.99 + S&H.

These offers are all fraudulent! Just come ons to accumulate a list of victims to contact, along with their contact info. The many unacknowledged and unresolved reports regarding these fraudulent businesses and their offers are not just mere coincidences.

Until next time, take care Everyone cause I care, Aloha from Hawaii and God Bless.

P.S. I am the only one in the universe selling legitimate "mentoring" programs. Contact me and have your credit card handy, so I can scam you out of thaousands, just like these thugs have been doing for decades.

Reid - Aiea, Hawaii
U.S.A.

Rebuttal Consumer Suggestion

Submitted: 3/9/2005 5:29:26 PM

Modified: 3/9/2005 10:08:48 PM

Say No To Imbreeding! Free Real Estate training? Are we getting desperate? LOL.

Hey there Everyone,

I hope that this rebuttal finds you in good spirits and health.

Just visited Wuss Whitney's website and now he's claiming to be offering "free" Real Estate training. Yeeeah!

.....And to think that his programs were scams when he was offering it to total strangers for just the amount one could spare on his or her credit card. \$15,000.00???? \$28,000.00??? ROF & LMFAO. MY F%CK1NG A\$\$!

Free Real Estate training? Are we getting desperate? LOL.

Until next time, take care Everyone cause I care, Aloha from Hawaii and God Bless.

Reid - Aiea, Hawaii
U.S.A.

Rebuttal Consumer Comment

Submitted: 3/14/2006 10:16:34 AM

Modified: 3/14/2006 10:16:34 AM

Appreciation RipoffReport, you're the best educational site

RipoffReport, you're the best educational site I ever stumbled. You have saved me the frustration and anger worth more than dollars can amount. Look at these scams out there posted your site! Wow! makes me wonder what kind of civilized brotherhood loving community we live in. On the flip, we all need to make money to survive, especially when we have a family to feed. In this dog eat dog world, I've been at the bottom of the barrel looking up, wondering where our next meal will come from. But is giving the soul, is worth giving up for money? How can these con artists say the blessing at the dinner table when knowingly the money paying for the food on the table is dirty money? These get rich schemes looked inticing when chips were down. I almost fell as a victim, but I stood firm and ignored these schemes. Landing on a good job, and staying away from the get rich scams, I was able to slowly get out of debt by bring a pay check home and saving as much as possible for a rainy day. Researching the web, I accidently found your site, and thanks to you (RipoffReport) you're my hero. It's some what amusing to me to see all of these con artists at work. But soon or later, they will get caught in there own game. For those poor souls whom been rip off, an educated consumer is less likely to get scamed. Please keep growing your database as I frequently

Charles - Crown Point, Indiana
U.S.A.

Rebuttal Consumer Comment

Submitted: 3/16/2006 6:51:50 PM

Modified: 3/16/2006 6:51:50 PM

With a grain of salt

I attended the free seminar many years ago. I think it was only two days at that time. Being way too poor (cheap) to spring for the full seminar I decided this information must be available somewhere for less. I got Russ's book (I think I may have bought it). I also got some books at the library, most notably from Robert Allen and William Nickerson. Below are some details on what I have accomplished so you know I'm not a "schill".

In 1992 I borrowed \$6,500.00 from my 401k and bought a 4-plex in Denver where I live for \$75,000. He wanted \$80,000 for it, but accepted my price and carried financing on the balance. I also hunted for and found a real estate broker who would be willing to loan me the commission he was to receive on the sale. This amount also went to the seller as part of his down payment. As a side note, it is amazing to me how many brokers would rather have 100% of nothing than getting paid over the course of a

couple years. At the time I was doing slightly better than breaking even. I still own the building: it is now worth around \$300,000 and nets me about \$1,000 a month. This is after refinancing it to buy some other property I purchased later.

Later that year, with a partner I bought a 4-plex in Colorado Springs for \$90,000 where we assumed the note and the seller agreed to put \$6,000 in escrow which we would receive after refinancing the FHA note. He was a serious don't wanter because the note was at 11% and he had a negative cash flow of around \$400.00 a month. Within three days, we found a leak on the output of the water heater which cut our expenses by about \$300.00 and within six months we raised rents and refinanced the not for 8% which gave us an \$800.00 per month cash flow. We then sold it for \$138,000.

In 1994, I found another much larger 4-plex for 150,000. I offered full price with \$10,000 down which also came from my 401k, plus my favorite brokers commission if he would carry the balance. He agreed with the stipulation that the interest rate would increase every five years by 2% starting at 10%. I sold that property a little less than two years later for \$254,000. I then went into business with the profits and lost it all.

In 2000, I refinanced the first property above and pulled about \$80,000 out and bought three 4-plexes in Mesa Arizona. All three were pretty much identical for \$160,000 each. Because I put 20% down, I got a bank loan with very good rates and had about \$500.00 cash flow each month on all three. I sold these buildings about three years later for \$219,000 each.

I took the profit from these and bought a 47 unit building also in Phoenix for \$2,160,000. I learned an important lesson from that one: most property managers are rip offs so only buy property where you can manage it yourself. I walked away from that deal with my tail between my legs and a \$60,000 interest only note with a 2008 balloon.

In 2003 I bought a duplex and 4-plex from the same seller for \$150,000 and \$264,000 respectively. I offered him his full asking price with a concession of 5% due back to me at closing. I then got 95% loans on both making it a nothing down deal with the exception of closing costs which came to about \$10,000. I had about \$100.00 cash flow on the duplex and maybe \$200.00 on the 4-plex when full.

I guess the moral of the story is that it's definitely possible with the info you can find. It is important to find a broker who will carry his commission for a couple reasons. His commission will partially offset the sellers commission that he has to pay his listing broker. If you don't have a broker of your own, you will miss the 95% of property for sale that you think you can't buy because of the listing commission. Also, when you first start out and are scared to death of talking to sellers and sounding like you don't know a thing, which you really don't, you have the broker who usually does know what's going on and can do your talking for you. The other thing you can do which I also did is to become a broker yourself. That way you can borrow the commission from yourself and never have to pay it back.

Take care and good luck

Jeff - Aurora, Colorado

U.S.A.

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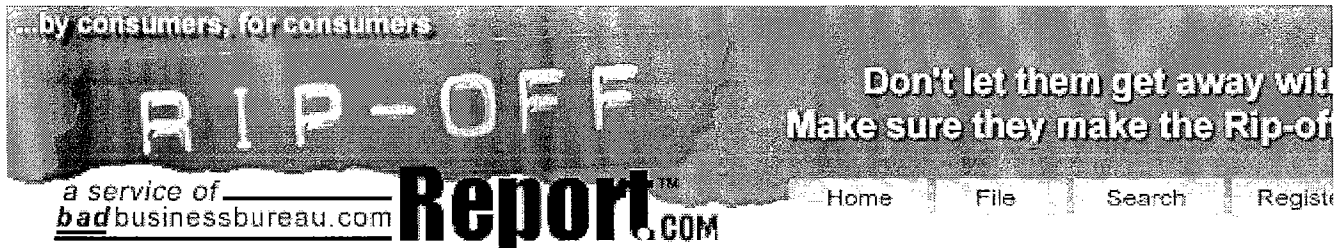
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Category:

Home based business

Submitted:

1/26/2005 5:16:42

PM

Modified: 2/20/2006

12:25:11 AM

Russ Whitney - Wealth Intelligence Academy - Premiere Investors Group - Cash Flow Generator Ripoff Dishonest, Scam Artist, Lying Thieves, No Due Diligence, and everything else you could think of Cape Coral Florida
***Consumer Suggestion ..If everyone complained we could put these theives out of business, never trust their instructors or testimonials, those people get paid to say that they made money.**

Company

Russ Whitney - Wealth Intelligence Academy - Premiere Investors Group - Cash Flow Generator

Address:

**1612 E. Cape Coral Pkwy
Cape Coral Florida 33904
U.S.A.**

Phone:

800-570-9533

Fax: 239-540-6562

Now on our 5th month, My fiance and I typed on computer and hand-signed a 2-page letter complaining we wanted our money back that we held our end of the bargain and they did not hold theirs and the only reason we bought the package was because they had a satisfaction guaranteed and now we are not satisfied in the first month we were not satisfied. We sent that letter by fax on 01-18-2005. I just called for the 4th time tonight 01-26-2005 and finally got an answer to the letter....

NO REFUND....

Kidding right, Nothing but Lies... They will never hear the end of me till we get the refund we were Promised, Guaranteed!

For \$15,000 I could buy me a brand new car to get me to and from the houses. The 15k invested is not an investment at all.

I am getting married this June and now have no money to use because I am paying the bills from the cards for the \$15,000. Talk about disrupting a life, they supposedly help people, not us and not the other people complaining on here.

It all started when my fiance and I went to the free seminar, I debated that it was a scam then but gave in to the idea we had a Chance To Cancel. Paid for the program, read the books over and decided to keep it and go to the three-day workshop in Cleveland, Ohio. Which is 2 hours away. So we both had to take off of work to attend and then pay for a place to stay since it was so far away.

Not convinced, but learned a little but, could have learned more and have something to show for the price of \$1,500.00 not including hotel and gas fees added for a Real Estate License and work as an agent.

My fiance and I went home and received a call a couple days later stating they wanted us to continue on and they were only choosing 5 people from the 3-day course to move on at a Discount. What a joke! What discount, Russ calls \$15,000.00 a Discount and for what Nothing.... Absolutely Nothing....

We continued calling them for 1 and a half months before we got our first trainer. They said, that they had 100% in-house financing after the first month if "for some ungodly reason" we would not have one flipped and made a profit of 15k to pay for it. Well we fought and after the first month without a trainer our bills came in and called as we were told to do and they said we have no in-house financing here you need to get more credit cards and transfer the balances around. LIED TOO AGAIN...

Never received a welcome letter we were told we would receive within 24-48 hrs of buying the package called to tell them, they never returned our calls. Lied To Again...

Then we finally get our coach, supposedly the best, because of our "rough start" as they said. We get an old man who has 15 kids no lie well maybe it is he told us and he works there, they all lie. All he did for our meeting was tell stories and they were only 2 stories repeated as if he had Alzheimer's and repeated them 15 times over. Then we were told this package was for a year, we only had 10 sessions and it ended without notice we had no idea LIED TO AGAIN...

It is now going on our 5th month of this year program, didn't learn anything from the old man, did our part on the end of the guaranteed and worked our butt off, we didn't just sit back, lax and not do anything, like most people figure us people complaining do. We have our team. We have made offers and not happy with the service at all.

NOT Satisfied... I wish I knew of this site before they ruined my dreams and aspirations and OUR WEDDING and OUR CREDIT.

Rachael
New Philadelphia, Ohio

U.S.A.

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Russ Whitney - Wealth Intelligence Academy - Premie

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Rebuttal Consumer Suggestion

Submitted: 2/2/2005 10:00:22 AM

Modified: 2/2/2005 1:16:06 PM

..If everyone complained we could put these theives out of business, never trust their instructors or testimonials, those people get paid to say that they made money.

Dear Racheal,

I just read you entry and I feel for you as I have been ripped off myself in a similiar situation. The way I resolved it was by consistently calling them and by notifying the appropriate government agencies. Let the scam artists know that you are going to contact the CFTC (Commodity Futures Trading Commission) www.cftc.gov and the FTC (Federal Trade Commission) www.ftc.gov as well as the Attorney General's office in your state and theirs. Also, Russ Whitney holds a public company under the stock symbol of RUSS. Tell them you will contact the SEC, Securities Exchange Commission. Report it to everyone.

These companies (cash flow, trading classes, and real estate seminars) are all scams they prey on people who looking to better themselves or get out of debt. They claim that this will give you financial freedom (it's a get rich quick scheme) only it's quite the opposite your paying into theirs. That is why they can live such lavish lifestyles. They take the seminar money and invest it for their own use.

In your case (the cash flow system) they took your hard earned money and it's that money that adds to millions and they use that to purchase the cash flow contracts. That is why they claim they are so successful at it because they use your money not theirs to purchase foreclosures and what not.

Also, never trust their instructors or testimonials, those people get paid to say that

they made money. There is never any substantiated proof. Don't give up! 15K to me grand theft larceny. Make sure you call and go onto the web site of the federal consumer agencies.

If everyone complained we could put these thieves out of business. Also, go to the search engine web sites like Google and search for cash flow fraud complaints. You'll find you were not the first and unfortunately won't be the last. Also, if they do end up giving you a refund, be aware that they will most likely give you a form to sign that you will not disclose anything about it. Good luck.

Michael - Chicago, Illinois
U.S.A.

Rebuttal Consumer Comment

Submitted: 2/20/2006 12:10:33 AM

Modified: 2/20/2006 12:10:33 AM

Russ Whitney Initial Classes not bad, but outrageous fees for advanced training

First let me say I honestly do not work for these people, I am always looking for good opportunities and this one sounded fair so I tried it.

I recently attended the 3 day training week end. We paid \$495.00. Is this a high pressure sales conference mixed with some good real estate advice and lessons? yes it is. If you think you are going to anyones' class similar to the CFG and they will not try and sign you up for something more though, know this, they all do it. That is what sales people do, they sell you things, of course they do, that is how they make their money, don't be naive.

Given that, you simply decide if you think they have anything of value you can extract from your time and money spent when they are not in 'sell mode'. I typically never sign up at an initial free seminar for most of these I attend, as I have gone to several. This training was for 3 full days, and they lay out what they will cover each day right on their website. They did live up to this part of the promise I must say. Some of the real estate investing information is quite valuable, some of it you may already know but what you don't can be worth the \$495 for 3 whole days "if" it helps you, some of it did help me. I would say if you don't want to feel burned split the cost with a partner like I did and then you only spend \$250.00 on the weekend, which again from my experience when they weren't selling more to us and were just straight teaching was worth it for the advice alone. You can do alot of the things they teach on your own without the advanced training but what you may not have before you walk in there is the basic guideline to do it which they do outline for you.

The part they don't tell you is that while they are teaching you about real estate they will also throw everything at you psychologically they can to convince you that you will never succeed or learn anywhere else but from their "advanced training". They push this message quite a bit between lessons, that you "need" it or you will not succeed.

This is cryptically fed to you off and on through the whole 3 days ramping up more and more to that end as the weekend unfolds.

Do I think they are actually buying and selling real estate? yes I do after talking to each of them seperately on breaks. Are they making money doing it, yes I believe they are. How much? that is the grey area.

Could you learn some great techniques and make money after their advanced training classes or even just the 3 day class? if you apply it most likely yes. Should you have to pay them between \$8000.00 being the cheapest course and \$90,000.00, yes \$90,000.00 if you chose not sign during the 3 days, \$40,000 if you did for all of their advanced courses, no joke, for that advanced training to learn the way to profit from real estate investing? absolutley not. Some people in the room actually laughed out loud at their fees, some got up and left, others actually signed up.

Bottom line is, how much is it worth it to you to sign up for this kind of hands on training? they take you out in the field and show you how a deal works with the advanced classes. Do you need them to train you or can you do it on your own? Can you get equivalent training or better for alot less money? I think so, so I took the 3 days of real estate investing information which does give you some good background on opportunities in the market as far as what is hot and what is not at least and I will build on that now by taking my \$8000.00 - \$90,000.00 and invest in some actual properties rather than give it to them so they can use it for the same purpose..

Tawana - Atlanta, Georgia
U.S.A.


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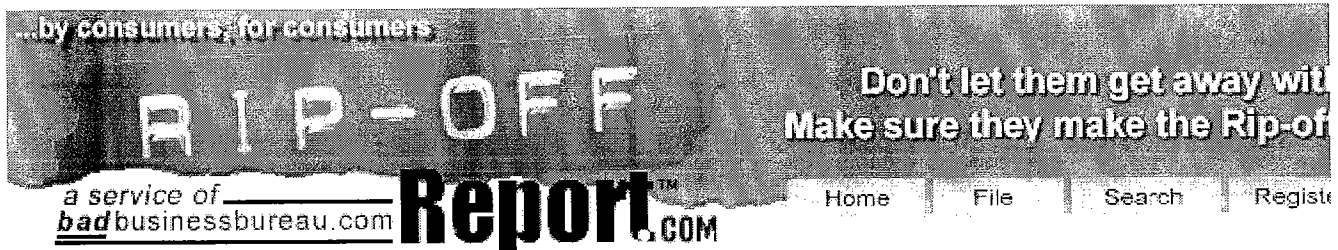
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Submitted:

12/19/2005 7:38:07

PM

Modified: 12/19/2005

7:38:00 PM

Category:

Seminar Programs

Russ Whitney ripoff Cape Coral Florida

Company

Russ Whitney

Address:

russwhitney.com

Cape Coral Florida

U.S.A.

Phone:

Fax: -

I attended one of Russ Whitney's Free seminars where I signed up for one of his beginner seminars for \$1,000. I split it with my dad and we both attended with the impression I would learn what I needed to know to go out and start investing in real estate. Almost half that seminar was just trying to sell you on the next seminar. One of their sales people was so pushy and rude for giving her my opinion of the seminar. I told her it wasn't very informative and very basic information I could have learned from a book. She tried to sign me up to the next seminar and was very rude to my dad and myself for not signing up for another seminar that day. I was thinking, "If they are so successful in real estate, why do they care if I join or not?"

My guess is that they are making alot of money from signing up people and not from real estate investing. I almost signed up today but something told me I should do some research first. I found some negative things from the Better Business Bureau and alot of negative comments on the internet. I am very glad not to have wasted all my money on this scam. If anyone knows of a real estate guru who is legit please let me know. I'm not letting this idiot stop me from pursuing my goals.

Carlos

San Antonio, Texas

U.S.A.

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