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UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

FILED
APR 22 2005
MICHAEL W. DOBBINS
CLERK, U.S. DISTRICT COURT

GEORGE S. MAY)
INTERNATIONAL COMPANY,)
)
Plaintiff,)

Case Number: 04-C-6018

-vs-

Judge Norgle

XCENTRIC VENTURES, LLC,)
RIP-OFF REPORT.COM)
BADBUSINESSBUREAU.COM,)
ED MAGEDSON, VARIOUS)
JOHN DOES, JANE DOES AND)
ABC COMPANIES,)
)
Defendants.)

NOTICE OF FILING

To: James K. Boreia, Esq.
David O. Yuen, Esq.
Tressler, Soderstrom, Maloney & Priess
233 South Wacker Drive, 22nd Floor
Chicago, Illinois 60606-6308

PLEASE TAKE NOTICE that on April 22, 2005, Plaintiff George S. May International Company, by and through its attorneys Seyfarth Shaw LLP, filed with the United States District Court, Northern District of Illinois, Eastern Division, its **SECOND DECLARATION OF RACHEL M. KINDSTRAND IN SUPPORT OF PLAINTIFF'S MOTION TO COMPEL**, a copy of which is attached hereto and hereby served upon you.

**GEORGE S. MAY INTERNATIONAL
COMPANY**

By: Rachel M. Kindstrand
One of Its Attorneys

Bart A. Lazar, Esq.
Ronald L. Lipinski, Esq.
Rachel M. Kindstrand, Esq.
Seyfarth Shaw LLP
55 East Monroe, Suite 4200
Chicago, IL 60603
(312) 346-8000

UNITED STATES DISTRICT COURT
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ED MAGEDSON, VARIOUS)
JOHN DOES, JANE DOES AND)
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Defendants.)

Case Number 04-C-6018
Judge Norgle

**SECOND DECLARATION OF RACHEL M. KINDSTRAND IN SUPPORT OF
PLAINTIFF'S MOTION TO COMPEL**

I, Rachel M. Kindstrand, have personal knowledge of the facts alleged herein, am competent to testify, and if called as a witness, would testify as follows:

1. I am an attorney licensed and in good standing with the State Bar of Illinois, and I am admitted to practice before the General Bar of the United States District Court for the Northern District of Illinois, Eastern Division.

2. I have entered an appearance as counsel for Plaintiff George S. May International Company in the above-captioned case.

3. I make this declaration in support of the Exhibits which are attached to this Second Declaration. This Second Declaration is made in support of Plaintiff George S. May International Company's Motion to Compel Answers to Its First Set of Interrogatories and Requests to Produce Documents and Things, and is submitted with Plaintiff's Reply Brief In Support of Its Motion to Compel.

4. On April 22, 2005, I personally went to Defendants' website, www.ripoffreport.com. I clicked on the link entitled "Donate." I printed the webpage asking for donations and containing the PayPal logo, and attached it as Exhibit 1 to this Declaration.

5. On April 22, 2005, I personally went to Defendants' website, www.ripoffreport.com. I clicked on the link "Revenge Guide." I viewed and printed the webpage entitled "The Rip Off Revenge" which describes the guide authored by Defendant Ed Magedson. I also viewed and printed a copy of the pop-up advertisement that appears once an individual accesses www.ripoffreport.com. The webpage and advertisement are attached as Exhibit 2 to this Declaration.

6. On April 22, 2005, I personally went to Defendants' website, www.ripoffreport.com. I viewed and read the material on the website homepage which discusses the filing of class action lawsuits, and which has a link allowing individuals to email www.ripoffreport.com. I also clicked on the link "Volunteer." I viewed and printed the webpage entitled "WANTED Consumer Advocates Lawyers Experienced Business People." The homepage material and the webpage entitled "WANTED..." are attached as Exhibit 3 to this Declaration.

7. On December 10, 2004, I personally went to Defendants' website, www.ripoffreport.com. I clicked on the link "Rip-off Reporters." I viewed and printed the webpage entitled "Wanted Rip-off Report Reporters." This webpage is attached as Exhibit 4 to this Declaration.

8. On April 22, 2005, I personally went to Defendants' website, www.ripoffreport.com. I ran a search for "George S. May," and from the search results I clicked on a link to a report entitled "George S. May ripoff 'The Prostitute of the Consulting

Business'..." Various advertisements are located on the side and bottom of the report. I viewed and printed the report and advertisements, and portions of the reports and advertisements are attached as Exhibit 5 to this Declaration.

9. On April 21, 2005, I personally went to Defendants' website, www.ripoffreport.com. I ran a search on the website for "EDitor" which refers to Defendant Ed Magedson, and the search term "Illinois." I viewed and printed the results of the search which indicates "76 Entries Found," and viewed and read one of the postings from "Robin, Chicago, Illinois" discussing a gym company located in Chicago, Illinois, and containing a response from the EDitor. The search results and the report from "Robin, Chicago, Illinois" and response from the EDitor are attached as Exhibit 6 to this Declaration.

10. On December 15, 2004, I personally went to Sterling Network Services website, located at www.sterlingnetwork.com. I clicked on the link entitled "contact." I viewed and printed the webpage, which includes an address and contact information for SNS Chicago, IL. This webpage is attached as Exhibit 7 to this Declaration.

11. On April 22, 2005, I personally went to Defendants' website, www.ripoffreport.com. I clicked on the link entitled "About Us," and viewed and printed the webpage entitled "About the Ripoff Report." This webpage is attached as Exhibit 8 to this Declaration.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on April 22, 2005
Chicago, Illinois.


Rachel M. Kindstrand

Exhibit 1

...by consumers, for consumers

RIP-OFF

a service of badbusinessbureau.com

Home | File | Search | Register | Login

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

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

If we've helped you in some way, please don't forget about us. Click here to read our plea for assistance, only if we helped you.

We need your help!

You may use the following method to donate:



Paypal accepts both Credit Cards and Debit Cards..

What Donations are used for?

THE HIGH COST OF PROVIDING THIS SERVICE

The *badbusinessbureau.com* and the Rip-off Report are comprised of more than 117,000 web pages, which grows every hour, every day. We host a web site with an extensive search engine with sophisticated placement capabilities and a dedicated database server. Also, we have enhanced firewall security, due to the nature of the Rip-Off Report, to guard against continuing attempts to intrude and commit sabotage against the site. The system is backed up, monitored and managed constantly. Many new costly additions are projected for the web site, including your pictures, to be featured weekly on our front page, soon to be added. (Send us your photos now so they may be added to your Rip-off Report!)

The Rip-Off Report also needs equipment ranging from cameras, recorders, computers, office supplies, to high-speed Internet services, which we constantly upgrade, to include the support of our state-of-the-

art investigations. In pursuit of the bad guys, we also need to pay volunteers' expenses, technicians and traveling costs to investigate rip-off businesses... so you won't become a victim too. We ask for your support so we can be there for you when you need us in the future. \$1.00, \$5.00, \$10.00, \$20.00... or whatever you can give us, would go a long way to help with these expenses.

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

Why donations are needed?
CLICK HERE TO UNDERSTAND MORE ON WHY WE NEED YOUR HELP.

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

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

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

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

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

You may use the following method to donate:



Paypal accepts both Credit Cards and Debit Cards..

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

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

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

We always encourage your valuable feedback!

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

Thank you for your support!

Sincerely,

Staff & volunteers
badbusinessbureau.com

Your NON-tax deductible donation can be sent to our volunteers, by snail mail:
badbusinessbureau.com
P.O. Box 310 Tempe, Arizona 85280

The above address is for donations only.

You may use the following method to donate:



Paypal accepts both Credit Cards and Debit Cards..

Feel free to send us suggestions and comments to our editorial staff.	Technical questions can be addressed to our webmaster.	Best if viewed with Netscape 4, Internet Explorer 4, or AOL 4.0. Support for JavaScript is needed to submit and search for reports.	Having trouble searching or filing a report? It may be a browser problem. See our FAQ for help
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[Home](#) | [File](#) | [Update](#) | [Search](#) | [Pictures](#) | [Lawsuits\(Coming Soon\)](#) | [Revenge Guide](#) | [Privacy Policy](#)
[Volunteers](#) | [Thank You!](#) | [Editorial](#) | [Donate](#) | [Link](#) | [FAQ](#) | [E-Mail Us](#) | [ED Magedson - Founder Rip-off Report.com](#)



Exhibit 2

"From the founder of Rip-off Report.com"

Victim of a Rip-off?

Get the Do-It-Yourself Guide To Rip-off Revenge and Your Moneyback100.com

Only \$21.95
Includes Priority Shipping

To Read More or Order a Copy [Click Here](#)

"Using the Rip-off Revenge Guide, in 2 days I got a newer car worth over \$9,000 more"

"We used the Do-It-Yourself Guide and in just 17 minutes we got a check plus 15%"

Jason and Rob

Rip-Off REVENGE™

HELPING VICTIMS COLLECT IN A FEW DAYS

LEGALLY AND INSTANTLY

- ✓ STOP THEIR BUSINESS FLOW
- ✓ MAKE THEM FEEL UNCOMFORTABLE
- ✓ GET THE MONEY OWED TO YOU WITHIN A FEW HOURS OR JUST DAYS, 99% OF THE TIME

SPONSORED BY: Consumers Against Consumer Rip-Offs

HELPING VICTIMS COLLECT IN A FEW DAYS OR HOURS!

Tired of Legal Fees?

Don't trust lawyers?

Don't trust the Scales of Justice?

Tired of Collection Agencies?

Waiting years to collect?

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

Victim of a Rip-Off? by an Auto dealer, Auto repair, home



All orders shipped Priority Mail

I have created the Rip-Off Revenge™ as a way to empower people with honest grievances to take action on them.

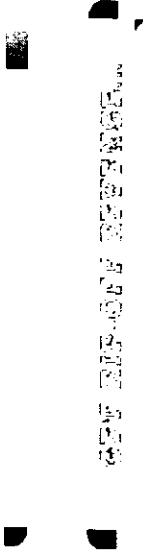
In our society today, lawyers, & businesspeople are often more concerned about what they can get away with than what is fair. Misuse of power like that upsets me! They say it's all "business". They take away the personal values of honesty and integrity and show no mercy except maybe some token political correctness. It's time for people who have been taken advantage of to get honest attention!

See what others are saying about the Rip-Off Revenge™ Techniques

4 easy steps .. However... most businesses give in by step 2

builder, retail store, or any type of business.

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



GET RIP-OFF REVENGE™



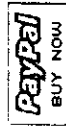
How to get RipOff Revenge...

1. File a detailed Rip-off Report™ with the BAD Business Bureau's website at: <http://www.ripoffreport.com/> include what you are owed at then end of your Report.

2. Order your copy of Rip-Off Report.com Do-it-Yourself Guide: How to get Rip-off Revenge™ ..and your money back too!

Select your country to order now:

United States - \$21.95



Paypal accepts both Credit



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

-Jason and Rob
Glendale, Arizona

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

"I bought your Do It Yourself Guide. I'll have to admit the thought of paying for a book to help me get what I felt I was already owed to me sounded like a rip-off. I was without a vehicle because I paid for repairs to my car that was never done. The garage manager kept insisting they replaced everything they charged me for. Being without a car gave me the determination I needed to start the steps in the guide book. I followed your instructions and can't believe what satisfaction it gave me! I was almost disappointed when the garage manager agreed to repair my car again and was refunding the money I already paid. I think consumers let so many things "slide by" because we are unsure of what to do. I never could have done it without your step by step instructions. I was able to get what was rightfully mine all legally without the expense of an attorney. It sure worked for me! Thank you very much"

-Casey
Kansas City, Missouri

"Not only did your site help us expose a great story in our local paper, but, your Do-it-your self guide actually saved me from losing thousands on home repairs that I knew were not my responsibility. Proof consumers like me can fight back and win."

-Andrew S.
San Jose, California

Cards and Debit Cards..

S. Sarri
Long Island, New York

"As an attorney, my experience has been that the justice system is usually the best way to right a wrong. Unfortunately, the process can be too expensive and time consuming to address some situations.

Recently, I found myself in such a situation so I turned to the Rip-off Revenge™ Guide. Using the step by step process in the guide, I was able to resolve a dispute with a building contractor that I had not been able to resolve with threats of administrative and legal action. The Rip-off Revenge™ Guide really works."

- Maria
Phoenix, Arizona

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

-George M
Detroit, Michigan

**YOUR FIRST STEP
TO REVENGE**

First go to...



Report

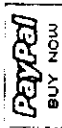
**to file your report
and begin your
Rip-off revenge**

Click Here



Select your country to order now:

United States - \$21.95



Paypal accepts both Credit Cards and Debit Cards..

OR, Pay by Mail

You may also pay by check or money order to:

Rip-off Revenge™

PO Box 310

Tempe, Arizona 85280

Not convinced? ... Keep reading

Rip-off Report Do-It-Yourself Guide to Rip-off Revenge™ and your money back too... provides you with the tools you need to successfully and quickly resolve

most consumer complaints.

STEP BY STEP INSTRUCTIONS

This Do-It-Yourself Guide: How to get Rip-off Revenge™ and your money back too in most cases, is a detailed guide with 4 simple step by step instructions explained in detail with illustrations, photos and examples that will show you how to: Get Rip-off Revenge™ and Your money back too... and even more *sometimes!*

ALSO INSIDE:

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



includes shipping and handling

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

Rip-off Revenge™ Do-it-yourself
guide is \$21.95 including Priority
Shipping anywhere in the United
States, \$31.95 for Canada, and
\$41.95 for all other countries.

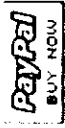
All orders are shipped to
arrive within 5 days
or less from receipt of orders.

Pay by Mail

You may also pay by check or
money order to:
Rip-off Revenge™

Select your country to order now: OR

United States - \$21.95



PO Box 310
Tempe, Arizona 85280

Paypal accepts both Credit Cards
and Debit Cards..

to pay with your debit or credit card

Feel free to send us suggestions and comments. | ED Magedson - Founder Rip-off Report.com
© 2003 Rip-off Revenge™

Exhibit 3

...by consumers, for consumers

RIP-OFF

a service of badbusinessbureau.com

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

Home Search Register Login

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

Victim of a consumer Rip-off? Want justice? Rip-off Report™ is a worldwide consumer reporting Website & Publication, by consumers, for consumers, to file & document complaints about companies or individuals who ripoff consumers.

Unlike the Better Business Bureau, badbusinessbureau.com / Rip-off Report™ does not hide reports of "satisfied" complaints. ALL complaints remain public in order to create a working history on the company or individual in question; unedited.

Rip-off Reports cover every category imaginable! You can **Browse the latest Reports**, **Search the Reports**, or submit your report now for FREE, by clicking on **File Report**.
CLICK HERE to view over 1,000 different topics & Categories you can file under...

BY FILING A RIP-OFF REPORT IT'S ALMOST LIKE CREATING YOUR OWN WEB SITE ..It's FREE.
Your Rip-off Report will be discovered by millions of consumers! Search engines will automatically discover most reports. This means that within just a few days or weeks; your report may be found on search engines when consumers search, using key words relating to your Rip-off Report.

Hit Counter
3,797,252,036
visits to the

Search for Company or Individual

USE Advanced search

Search

- 4/22/05, Illinois - My Diet Patch Ripoff Frauds Tinley Park Illinois *Consumer Comment ..Yeah to my credit card company
- 4/22/05, New York - Integra Financial Or Centurian Financial scam,credit card Champplain New York
- 4/22/05, South Carolina - Cottman Transmission Norris (Owner) Cottman Corp (Carol - Email From Cottman Cust. Relations) Poor Workmanship - Corporate Office does not properly handle complaints - Consumer Beware of Cottmans Columbia, South Carolina *Update ..no action yet
- 4/22/05, Missouri - Rick Stitt / Revolution Helicopter / Stitt Industries STOLEN MINI 500 & \$20,000 Excelsior. Ripoff! Springs Missouri *UPDATE EX-employee responds ..ROB.

Fairbanks Capital Corporation LEADER

Larry Bagwell
Kids.com AKA

Helene Goldnade!

Rip-Off Report
as of 4-21-2005
at 8:30:00 AM MST

133,818
Reports Entered
as of 4-22-2005
at 10:25:00 AM
MST

**CLICK
HERE**



Discount Hotel
Reservations by
GoHotelRooms.com

HELPING YOU, THE CONSUMER...
Search the Rip-off Report™ before you do
business with retail stores with bad return policies,
checking & credit theft, rebate fraud or other
unscrupulous business policies such as phony
auto repairs, auto dealer bait-and-switch tactics,
restaurants with bad service or food, corrupt
government employees & politicians, police
corruption, home builders, contractors, unethical
doctors & lawyers, online stores that sell non-
existent products, dead beat dads & moms,
landlords & tenants, fraudulent employment &
business opportunities, and individual con artists
who scam consumers. These are just a few of the
countless topics available, and the list is
continually modified as new categories emerge.

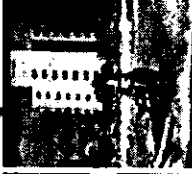
**FILING A CLASS ACTION LAWSUIT &
NOTIFYING THE AUTHORITIES**

Filing a Rip-off Report™ is important because you
are helping us to help you, and others like you,
achieve justice. We are able to accomplish this by
working with the proper authorities for
prosecution, and working with lawyers by using
your report to help organize lawsuits. It is
important that you know that your information is
held strictly confidential, and your identity is
protected by the First Amendment of the US
Constitution.

*We will contact you if a lawsuit is being
considered or has been filed which you may want
to be a party to. The more reports filed on a
company or individual, the more likely it is that the
authorities and attorneys will want to take action.*

MEDIA ATTENTION

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



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

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

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

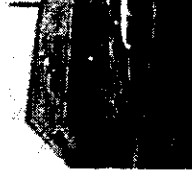


JustOurKids.com
exploits child
modeling ripoff
scam FTC
injunction
ignored



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

Bill Heard
Chevrolet
ripoff to
consumers
nationwide
no MSRP
stickers



ripoff ZaZou
Model
Management
lies touts
Magda only
real talent
success



Don Lapre Rip-off: The only
one making money in this get-
rich-quick scheme is Don
Lapre

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

HELPING YOU, THE REPORTED BUSINESS OR INDIVIDUAL MY COMPANY HAS BEEN REPORTED! HOW DO I RESPOND?

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

EMPLOYEE INSIDER / EX-EMPLOYEE INFORMATION

If you are an employee or ex-employee with privileged or insider information about a reported company or individual, please click on the REBUTTAL box at the end of the Rip-off Report™ to post your comments. This sort of information is often very helpful to an investigation.

WHISTLEBLOWERS

information

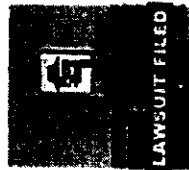


OCWEN CLASS ACTION LAWSUIT FILED Ocwen Bank Ripoff racketeering, breach of contract, unfair debt collection practices, overcharging borrowers bogus service, late and escrow fees, harassment, mail fraud



immigrant workers dropped off to live in make-shift tree houses working for \$50.00 a week.

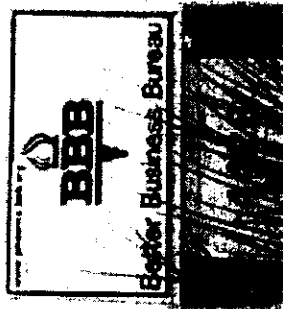
Civil & Human Rights Violations.



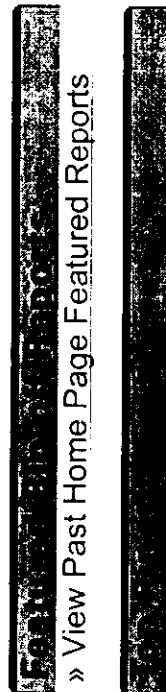
Pizza Hut employee abuses, criminal activity, health code violations discrimination & corruption against their own officers



Mesa Arizona Police civil rights violations, discrimination & corruption against their own officers



Better Business Bureau BBB Racketeering Enterprise fraud to consumers



» View Past Home Page Featured Reports



»Alyon Technologies »First National »JD Marvel »Credit/CCA

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

- »Girls Gone Wild
- »Consolidated Media
- »Tiran Zaken
- »MCI Worldcom
- »MWI Connections
- »Consumer First
- »Freedom Resources
- »Lenox Capital
- »Capital Choice Consumer
- »Gibson Trust
- »Providian

DOING BUSINESS WITH THE COMPANY OR INDIVIDUAL REPORTED

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

USE YOUR REPORT TO GET WHAT IS COMING TO YOU

Faxing your Rip-off Report™ to the Company or Individual you have just reported can serve as a very valuable negotiating tool. Include in your negotiation that you have the ability to UPDATE your Report and reflect their good business practices by explaining that their eagerness to satisfy the complaint and make things right will be seen by the entire world. Also, explain that failure to respond/rectify the situation will also be seen.

YOU MUST NOT call them threatening to file a report if they do not comply with your demands. this may be construed as blackmail! You must first file a Rip-off Report™, then fax them a copy, offering them a chance to rectify the wrong that

they did to you. Explain that then, and only then, you will UPDATE your Rip-off Report™ in a positive way; if deserved.

**ORGANIZING CLASS ACTION LAWSUITS
VICTIMS & LAWYERS, WHO WANT TO SUE
COMPANIES OR INDIVIDUALS REPORTED**

Victims & attorneys who are interested in pursuing litigation against a particular company reported on this website may contact us directly. It is inappropriate to solicit business using this website other than through prior arrangement. This is largely because we need to ensure, the best we can, that our readers are not being taken advantage of again.

If you see a company with a good number of Rip-off Reports™, we have the database of contact information. We will e-mail those victims to contact you. Often we have additional information which does not appear on the victims Rip-off Report™. We receive thousands of e-mails weekly on Rip-off businesses. We also have contact data on many of those victims as well.

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

**IT'S MORE IMPORTANT TO FILE ON RIP-OFF
REPORT™ THAN WITH BBB & WE'RE JUST
AS IMPORTANT AS ATTORNEYS GENERALS
AND INVESTIGATIVE AGENCIES**

Many government sites (and the BBB) are only in place to collect all the information from you, the

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

By failing to make this information available publicly, it makes it harder for consumers to get educated about exactly what scams they should watch for. In addition, when these agencies fail to make these individual complaints public, consumers are robbed of the opportunity to know how bad a company or Individual really is, and why.

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

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

Unfortunately, many (not all) Attorney General

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

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

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

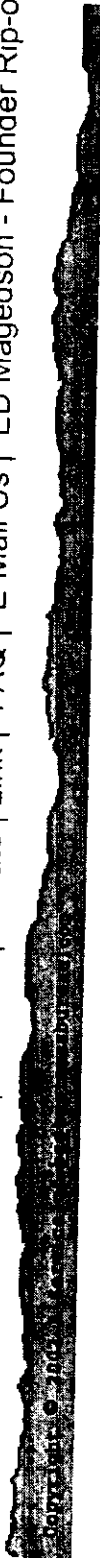
**Don't let them get away with it!TM
File your Report Now!**

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

Technical questions can be addressed to our webmaster.

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WANTED
Consumer Advocates
Lawyers

Experienced Business People
 Retired politicians, lawyers, business people who consider themselves Consumer Advocates!

Are you interested in **HELPING** consumers who have been victimized across the United States. Handle cases from your home state or where ever you may be able to be of service to consumers who have been victimized.

Please click below to e-mail us your background and what areas you want to help out in. Helping victims of consumer rip-offs for a couple of hours free is good advertising and could result in future revenue.

This will be a volunteer service using your knowledge and experience to help other consumers fight Rip-offs. As a volunteer you will provide support, suggestions and recommendations how to fight back. You will be helping turn the tide towards honesty and fighting greed, corruption and rip-offs.

Every day we get consumers who have been ripped off and are told by lawyers ..it will cost you too much or take too long, or ...isn't worth the hassle.

Let us know your background, City and State your in and states your interested, areas of knowledge and how many cases you would be willing to handle a week or month.

Click below to **VOLUNTEER**.

info@badbusinessbureau.com

Exhibit 4

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Rip-Off Report Reporters



We need bad businesses reported

Are you a consumer advocate? Here at the bad business bureau, we believe the public is in need of heroes and heroines, or consumer advocates, who want to expose bad business and get them to clean up their act. At the Rip-Off Report, we call these consumer advocates Rip-Off Reporters. Do you have what it takes?

Become a Rip-Off Reporter

You may have just finished entering in a Rip-Off, but still have the feeling that you need to do more. We've created the Rip-Off Reporter section of the Rip-Off Report to allow people to collaborate in an effort to expose bad business more effectively.

Were always looking for new stories. We have many leads and information on people who are victims of a Rip-Off and we need you to investigate and submit that story.

Below we have outlined some Rip-Off reporting tactics to use in digging up bad businesses or expanding on the report you may have made to create a larger file on a particular business. The larger the file we can create and the more accurate information on a business's bad practices, the better chance we have of making them succumb to the pressure and change.

Questions to ask

1. Are there other people who have had similar experiences?

Well we would like to solicit your help in finding out all you can on a particular Rip-Off.

2. Is there trend with a particular companies business practice?

If so, can I find other people with similar experiences to post to the Rip-Off Report? Searching the internet will produce some interesting results. Email them and ask them some questions about their experience. Get them to submit their own report at www.RipOffReport.com.

3. Is the business a chain?

If so, the business' bad practices may not be limited to the local store your involved with and may be a national problem. Try finding out if similar problems exists at other locations outside your state.

Searching the Internet is excellent method of finding information similar to your report and to answering some of these questions. There may be other questions to ask depending on the type of situation you have. If you have any questions you can always e-mail us at info@RipOffReport.com

For your satisfaction, at first...

Unfortunately, we will not be able to pay at this time. Normally, our Rip-Off Reports are anonymous, but if you want exposure, simply provide your first name, followed by the words RIP-OFF REPORTER, in the text of the report so that people may respond to your report if they have further information about the posting you made. Once we see your work over a period of time, we feel you're honest and dedicated, and depending on the region you're in you will be considered for compensation.

Contact our professionals

With the RipOffReport.com, we feel we have given you a great tool and resource for bringing bad businesses to the attention of the world. But if you feel you need more information or help, let our professionals know by contacting them via reporters@RipOffReport.com.

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

Technical questions can be addressed to our webmaster.

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

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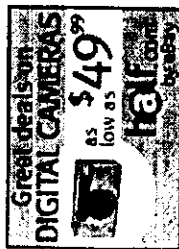
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Submitted: 6/17/2004 7:13:48 PM
Modified: 10/30/2004 5:48:41 PM

George S. May ripoff "The Prostitute of the Consulting Business" A complete, total, incredibly horrible, lying, deceitful company Park Ridge Illinois *UPDATE EX-employee responds ..George S. May International nails another one, THANK you to RIP OFF REPORT!

Company
George S. May Company
Address:
**303 N. Southwest Hwy
Park Ridge Illinois
U.S.A.**
Phone Number:
800-999-3020
Fax:

Two words: Stay away. This company is a complete joke. I was interviewed on a Friday by a "Executive Analyst" (I use that title very loosely), who told me how great I was, how special I could be in this job, what a selling job. I was then put on the phone with some person at the

headquarters, who told me to call him back on Monday to confirm if I wanted the job. It all sounded great, so I called him back on Monday to accept. Bad move.

I had to quit my job with 1 week notice, and start with them in a week in Park Ridge. I went to a training class in Illinois, where they sugar coated the whole situation. They avoided the hard questions, told us how we'll save the lives of these people, and feel so good about it. Nothing could be farther from the truth.

When I went out, I was verbally abused by my "Senior Executive" (Once again, a clown disguising as this position), and told to "Go do my job." What you have to deal with is sales reps. going in before you and lying to get the sale, and then you have to deal with that and an abusive supervisor. The clients were totally confused, wanted to get rid of me, I wanted to leave, but was forced to sit there and push push push this "saving plan" to them. I managed to get one person out of four to sign up, and feel terribly guilty about it now. I was out for a total of 2 weeks, and at the end of the 2 weeks, I'd had it. I was out tons of money, wasn't eating or sleeping right, and gave up.

Please please please avoid them at all costs. That includes potential clients. I've talked to business owners in my hometown who refer to them as "The Prostitute of the Consulting Business", and that is being kind to them.

Disgusted
Somewhere, Michigan
U.S.A.

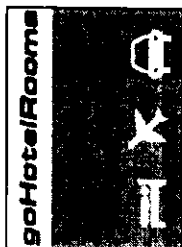
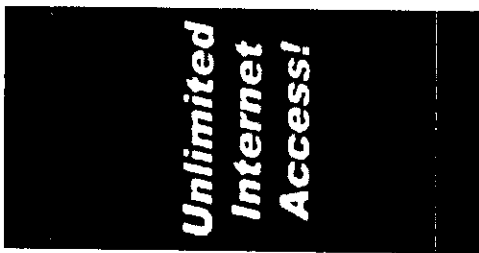


If you would like to see more Rip-off Reports™ on George S. May Company, please use the search box below

George S. May Company Search

In order to assure the best results in your search:

- Keep the name short & simple, and try different variations of the name.
- Do not include ".com", "S", "Inc.", "Corp", or "LLC" at the end of the Company name.
- Use only the first/main part of a name to get best results.



Discount Hotel Reservations
GoHotelRooms.com

Trade video games
Nutritional Supplements



This is...

Chet - Was In Los Angeles Now In Provo, Utah U.S.A.

Ripoff Reports filed and they said thank you to badbusinessbureau.com

Rebuttal UPDATE EX-employee responds

Submitted: 10/30/2004 5:17:31 PM Modified: 10/30/2004 5:48:40 PM

Chet is right! George S. May could take care of their problems like Fashion Rock did!

My former employer, George S. May, should get out of the employment head hunting business. Furthermore, they should not butt heads with the likes of this website. Just admit your errors and make your piece with Mr. Magedson. Afterall, no business is perfect and we ALL know that GSM has more than their share of skeletons they don't want out of the closet.

According to the Bureau of Ethical Internet Communication, companies, not wanting to get into protracted litigation and wanting to just clean up information, found paying Ripoffreport cheaper than getting into a long drawn out legal battle. The settlements are typically in the \$25,000 range. That is how much Fashion Rock had to pay to get them off their back. The website is [DELETED]

Think about it. Isn't it better to settle out of court, than probably loose in court? Mr. Magedson must have some inside track with the legal profession to do so well in court.

Former Employee - Phoenix, Arizona U.S.A.


CLICK here to see why Rip-off Report, as a matter of policy, deleted either a phone number, link or e-mail address from this Report.

REBUTTAL BOX
MY COMPANY HAS BEEN REPORTED!
HOW DO I RESPOND?
Are you an owner, employee or ex-employee with either negative or positive information about the company or can you

provide "insider information" on this company? Do you have a consumer suggestion on how to resolve this problem or how to avoid it in the future? ONLY these types of responses will be added to the filed report, and will be posted within 24 hours of receipt. Make your voice heard. Let them know your side, too! CLICK HERE to Send us your rebuttal on this specific report only.

or
***If you are also a victim of the same company or person, **YOU NEED TO FILE YOUR OWN RIP-OFF REPORT.**
CLICK HERE to File your OWN Rip-Off Report



 **napster.**

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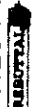
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Search Results
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LEGEND:

Within last 7 days More info from user Rebuttal from company or devotee Photos contained with the report.

Date	Title	State
1. 4/7/2005 9:50:00 AM	MyDietPatches ripoff Tinley Park Illinois *Editor's Suggestions on how to get your money back into your bank account! Alternative Health: My Diet Patches Illinois	Author: Grand Haven, Michigan
2. 4/4/2005 11:45:51 PM 	AIU Online aka American Intercontinental Univerity Online ripoff Scam artist in totally bad business Hoffman Estates Illinois *Editor's Comment *Consumer Comment ..While you are on the phone with Texas Women's University, ask them about their current problem with their accreditation. Adult Career & Continuing Education: AIU Online Aka American Intercontinental University Online Illinois	Author: Sherman, Texas
3. 3/21/2005 12:22:51 PM 	Columbia House HSN Video Library Columbia House - TV Scam, one-time purchase went beserk, numerous charges on my account ripoff McHenry Illinois. *Editor's Suggestions on how to get your money back into	

	<p>your bank account! *Consumer Suggestion ..Watch out for Columbia House... Buying Clubs: Columbia House HSN Video Library Author: Phoenix, Arizona Illinois</p>
<p>4. 3/21/2005 9:59:00 AM</p>	<p>Privacy Matters Ripoff Unauthorized billing will not issue refund FRAUD Des Plaines Illinois *Editor's Suggestions on how to get your money back into your bank account! On-Line Business: Privacy Matters Author: South Bend, Indiana Illinois</p>
<p>5. 3/11/2005 6:48:41 AM </p>	<p>Enterprise Car Rental Deceptive wording on rental contract deceptive company Matteson Illinois *Editor's Comment Auto Rentals: Enterprise Car Rental Author: matteson, il Illinois</p>
<p>6. 3/2/2005 9:00:00 PM</p>	<p>Moonlight Marketing ripoff Palatine Illinois *Editor's Suggestions on how to get your money back into your bank account! Corrupt Companies: Moonlight Marketing Author: manchester, Connecticut Illinois</p>
<p>7. 2/27/2005 5:47:00 PM</p>	<p>MyDietPatches ripoff, lies and fraudulent billing Tinley Park Illinois *Editor's Suggestions on how to get your money back into your bank account! Corrupt Companies: MyDietPatches Author: Temple, Texas Illinois</p>
<p>8. 2/16/2005 11:27:00 AM</p>	<p>Health Plan Administrators, Inc. ripoff! Dishonest, fraudulent billing. Rockford Illinois : *Editor's Suggestions on how to get your money back into your bank account! Health Insurance: Health Plan Administrators Author: Crossville, Tennessee Illinois</p>
<p>9. 2/13/2005 9:59:29 PM </p>	<p>Simpleescapes Ap9* ripoff Des Plaines Illinois *Editor's Suggestions on how to get your money back into your bank account! *Consumer Suggestion ..you know it is a ripoff when... Sales People: Simpleescapes Ap9* Author: Irvine, California Illinois</p>
<p>10. 2/8/2005 11:37:00 AM</p>	<p>Carleton Sheets PEI Ripoff It appears this company is FRUDULENTLY charging my Credit Card Burr Ridge Illinois *Editor's Suggestions on how to get your money back into your bank account!</p>

<p>11. 1/28/2005 1:44:50 PM  </p>	<p>Corrupt Companies: Carleton Sheets PEI Illinois ztel ripoff deceptive company *Editor's Comment Telephone Companies: ztel Illinois Author: BARTLETT, IL</p>	<p>Author: Inkster, Michigan</p>
<p>12. 1/22/2005 11:13:58 PM </p>	<p>Sick from Pizza Hut food and no one will listen .Pizza Hut, NPC International and Tricon Global (Pizza Hut, KFC & Taco Bell) will not stand behind their product *Consumer Comment ..you should go to the ER and have a bacteria run on you Pizza & Take Out: Pizza Hut, NPC International and Tricon Global (Pizza Hut, KFC & Taco Bell) Illinois Author: , IL</p>	
<p>13. 1/12/2005 8:54:00 AM</p>	<p>Homeworks Plus ripoff Des Plaines Illinois *Editor's Suggestions on how to get your money back into your bank account! Corrupt Companies: HomeworksPlus Illinois Author: Cincinnati, Ohio</p>	
<p>14. 12/31/2004 4:54:00 PM</p>	<p>MyDietPatches.com The DietPatch ripoff, lied, told me to file a dispute with my bank knowing that it was too late, Tinley Park Illinois *Editor's Suggestions on how to get your money back into your bank account! Weight Control: The DietPatch Illinois Author: Walton, Indiana</p>	
<p>15. 12/31/2004 9:32:00 AM</p>	<p>Homeworks Plus ripoff dishonest fraudulent billing DesPlains Illinois *Editor's Suggestions on how to get your money back! Con Artists: Homeworks Plus Illinois Author: Garfield Hts., Ohio</p>	

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LEGEND:

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Date	Title	State
16. 12/30/2004 8:43:00 AM	WORLD GYM, ASF International Ripoff Prolongs contract without authorization and charges bank accounts and credit cards beyond membership contract doesn't tell you you have to write letter to formally end contract World Gym, ASF Chicago Illinois Denver Colorado *Editor's Suggestions on how to get your money back!	Author: Chicago, Illinois
17. 12/20/2004 9:20:00 AM	Misc. Health Specialists: WORLD GYM, ASF International Mydietpatches ripoff Totally fraudulent company with no intentions of refunding the money. Tinley Park Illinois *Editor's Suggestions on how to get your money back into your bank account!	Author: Revere, Massachusetts
18. 12/19/2004 12:14:00 PM	Corrupt Companies: Mydietpatches MWI Connections HOMEWORKSPUS Ripoff Unauthorized withdrawal from credit card account credit card fraud Des Plaines Illinois *Editor's Suggestions on how to get your money back!	Author: Acworth, Georgia

	Illinois	My Diet Patches scam artist fraudulent billing to my bank account Tinley Park Illinois and internet *Editor's Suggestions on how to get your money back into your bank account! Weight Control: My Diet Patches Illinois Author: Alhambra, California
19. 12/10/2004 7:06:00 AM	My Diet Patches NOT A LEGITIMATE BUSINESS, FRAUDULENT ADVERTISING, RIPOFF Tinley Park Illinois *Editor's Suggestions on how to get your money back into your bank account! Weight Control: My Diet Patches Illinois Author: Orland Park, Illinois	Jeff Paul Systems - Instant Profits Organization ripoff scam, false TV advertising, VERY costly, false business opportunity that can damage your own credit history Bartlett Illinois *Editor's Suggestions on how to get your money back into your bank account! *Consumer Comment .You usually get what you pay for. Internet Marketing Companies: Jeff Paul Systems - Instant Profits Organization Illinois Author: Mayo, Florida
20. 12/9/2004 7:30:00 AM	My Diet Patch owes me \$70.00 from a reimbursement of patches never received. Rip-off! Tinayan Illinois *Editor's Suggestions on how to get your money back into your bank account! Alternative Health: My Diet Patch Illinois Author: Aliso Viejo, California	Mydietpatches - btd ripoff unauthorized charges on my bank card, refused to refund or speak to me Tierney Illinois *Editor's Suggestions on how to get your money back into your bank account! Alternative Health: Mydietpatches - btd Illinois Author: ventura, California
21. 12/6/2004 5:24:17 PM 	My Diet Patches ripoff dangerous, harmful, bad, scam Tinley Park Illinois *Editor's Suggestions on how to get your money back into your bank account! False TV Advertisements: My Diet Patches Illinois Author: Pahrump, Nevada	Diet Patch Whole product garbage!! Money back gaurentee a lie!! Tinley Park Illinois *Editor's Suggestions on how to get your money back into your bank account!
22. 11/22/2004 11:31:00 AM		
23. 11/19/2004 10:25:00 PM		
24. 11/15/2004 1:56:00 PM		
25. 11/5/2004 10:33:00 AM		

	<p>Alternative Health: Diet Patch Illinois Author: Rockland, Massachusetts</p>
<p>26. 11/3/2004 12:33:00 PM</p>	<p>My Diet Patches ripoff, money taken out of bank account without authorization from me Tinley Park Illinois *Editor's Suggestions on how to get your money back into your bank account!</p> <p>Corrupt Companies: My Diet Patches Illinois Author: MCDOWELL, Kentucky</p>
<p>27. 10/27/2004 9:13:00 PM</p>	<p>Cosmetique This company is a BIG RIPOFF Chicago Illinois *Editor's Suggestions on how to get your money back into your bank account!</p> <p>On-Line Stores: Cosmetique Illinois Author: Baskin, Louisiana</p>
<p>28. 10/25/2004 9:02:00 PM</p>	<p>Diet Products - Original Diet Patches ripoff stole money out of my account Orland Park Illinois *Editor's Suggestions on how to get your money back into your bank account!</p> <p>Drug Manufacturers: Diet Products - Original Diet Patches Illinois Author: Huntington Beach, California</p>
<p>29. 10/5/2004 5:06:00 PM</p>	<p>MyDietPatches ripoff Ordered free sample and canceled but my credit card was charged \$169.95 HELP Can't afford to pay for something I did not even order Tinley Park Illinois *Editor's Suggestions on how to get your money back!</p> <p>Alternative Health: MyDietPatches Illinois Author: Mebane, North Carolina</p>
<p>30. 10/1/2004 9:24:00 PM</p>	<p>mydietpatches RIPOFF! I ordered a one-week free trial on the internet at that site only to pay S+H of the product. I got sent a years supply and was billed 169.95 to my credit card without authorization!! Tinley Park Illinois *Editor's Suggestions on how to get your money back into your bank account!</p> <p>Alternative Health: my diet patches Illinois Author: Frederick, Maryland</p>

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Date	Title	State
31. 9/26/2004 12:07:20 AM 	Capital Acquisitions & Management Company Aka CAMCO Threatening to put a 14 year old debt back on my credit. Also, threatening to call my current creditors if I do not send them a payment. Rockford Illinois *Consumer Comment ..WHAT DOES WRITE OFF MEAN!	
32. 9/23/2004 10:54:00 AM	Collection Agencies: Capital Acquisitions & Management Company (aka) CAMCO Illinois Mydietch rip-off! Product didn't work! Tinley Illinois *Editor's Suggestions on how to get your money back into your bank account! False TV Advertisements: Mydietch Illinois	Author: Glendale, Arizona
33. 9/22/2004 8:29:24 PM 	Merchants Credit Guide Co. Zenith Aquisition Corp, HouseHold Credit Co calls & hangs up on me, refuses to give me original creditors phone number, address, or billing Chicago Illinois *Consumer	Author: griffin, Georgia

	<p>Suggestion ..Information on the Law dealing with Debts and Divorce</p> <p>Collection Agency's: Merchants Credit Guide Zenith</p> <p>Aquisiton ,HouseHold Credit Illinois</p> <p>Author: glendale, Arizona</p>
<p>34. 9/22/2004 2:08:00 PM</p>	<p>Mydiet Patches.com ripoff Harlem Illinois *Editor's Suggestions on how to get your money back into your bank account!</p> <p>Drug Manufacturers: Mydiet Patches.com Illinois</p> <p>Author: 46516, Indiana</p>
<p>35. 9/20/2004 11:52:00 AM</p>	<p>My Diet Patches.com Unauthorized withdrawal of money. Rip-off! Tinley Park Illinois *Editor's Suggestions on how to get your money back into your bank account!</p> <p>Alternative Health: My Diet Patches.com Illinois</p> <p>Author: Lake forest, California</p>
<p>36. 9/19/2004 5:37:00 PM</p>	<p>CIC Credit Monitoring ripoff Nationwide Illinois *Editor's Suggestions on how to get your money back into your bank account!</p> <p>Corrupt Companies: CIC Credit Monitoring Illinois</p> <p>Author: Downers Grove, Illinois</p>
<p>37. 9/13/2004 9:07:00 PM</p>	<p>MyDietPatches ripoff scam Tinley Park Illinois *Editor's Suggestions on how to get your money back into your bank account!</p> <p>Alternative Health: MyDietPatches Illinois</p> <p>Author: Vancouver, Washington</p>
<p>38. 9/11/2004 11:52:31 PM </p>	<p>MyDietPatches.com this company takes money out of your personal account without your knowledge Tinley Park Illinois *Editor's Suggestions on how to get your money back into your bank account! *Consumer Comment ..Banks & Fraud</p> <p>Weight Control: MyDietPatches.com Illinois</p> <p>Author: Sayre, Oklahoma</p>
<p>39. 8/12/2004 12:34:00 PM</p>	<p>The Original Diet Patch ripoff They took 169.00 out of my bank account Orland Park Illinois *Editor's Suggestions on how to get your money back into your bank account!</p> <p>Drug Manufacturers: The Original Diet Patch Illinois</p> <p>Author: Burleson, Texas</p>

<p>40. 8/8/2004 11:28:08 PM </p>	<p>Arcadia Financial Ltd., Bad Report Filed Against Credit 5 Years After Loan - Bankruptcy Discharged them 3 years ago!! *Editor's Comments *Consumer Comment ..trailer park solution for debt Financial Services: Arcadia Financial, LTD. Illinois Author: Forsyth, Mo</p>
<p>41. 8/8/2004 7:41:00 PM</p>	<p>MyDietPatches ripoff Tinley Park Illinois *Editor's Suggestions on how to get your money back into your bank account! Alternative Health: My Diet Patches Illinois Author: St. Clair Shores, Michigan</p>
<p>42. 8/1/2004 6:12:00 PM</p>	<p>John Trader SA Chlasso Keep charging me every month for cigarettes I only recieved one time. ripoff Chicago Illinois *Editor's Suggestions on how to get your money back into your bank account! Specialty Stores: John Trader SA Chlasso Illinois Author: Auburn, New York</p>
<p>43. 6/30/2004 8:34:00 AM</p>	<p>MWI Simple Escapes Simple Escapes ripoff USA Illinois *Editor's Suggestions on how to get your money back into your bank account! Travel Services: MWI Simple Escapes Illinois Author: Davis Junction, Illinois</p>
<p>44. 6/9/2004 6:16:00 PM</p>	<p>ABP The company sent me a sample packet and then without my consent they took out \$169 from my account. I didn't want to use the product, so I sent it back and that was a month and a half ago and still have not received my money. Tinley Park Illinois *Editor's Suggestions on how to get your money back into your bank account! Drug Manufacturers: A B P Illinois Author: winter haven, Florida</p>
<p>45. 5/25/2004 7:53:00 AM</p>	<p>MyDietPatches.com fraudulent billing Tinley Park Illinois *Editor's Suggestions on how to get your money back into your bank account! Weight Control: MyDietPatches.com Illinois Author: Palmyra, New Jersey</p>

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Date	Title	State
46. 5/18/2004 12:26:00 PM	MyDietPatches.com ripoff! My bank account was robbed of \$169.50 without permission, and when I called to complain I was laughed at. Tinley Park Illinois *Editor's Suggestions on how to get your money back into your bank account!	Author: Texas, Texas
47. 5/18/2004 11:49:00 AM	Original Diet Patch got my credit card number some way and charged me twice and have refused to refund me. Rip-off! Tinley Park Illinois *Editor's Suggestions on how to get your money back into your bank account!	Author: fuquay-varina, North Carolina
48. 5/7/2004 1:36:28 AM	Alternative Health: Original Diet Patch International Profit Associates ripoff, lied, threatened, verbal abuse Buffalo Grove Illinois *Consumer Comment ..Why the IPA Ads? ... * Editor's Staff Comment	

	Corrupt Companies: International Profit Associates Illinois	Author: Jacksonville, Florida
49. 4/27/2004 8:35:00 PM	First Choice Credit Card Company ripoff Rolling Meadows Illinois *Editor's Suggestions on how to get your money back! Credit & Debt Services: First Choice Credit Card Company Illinois	Author: Phila, Pennsylvania
50. 4/16/2004 7:51:00 PM	The Original Diet Patch - ABPBT ripoff Tinley Park Illinois *Editor's Suggestions on how to get your money back! Corrupt Companies: The Original Diet Patch Illinois	Author: Ashburn, Virginia
51. 4/7/2004 3:47:00 PM	CIT Financial USA Ripped Off, Over \$2400.00, For Credit Card Terminal, ripoff Chigago Illinois *Editor's Suggestions on how to get your money back! Credit & Debt Services: CIT Financial USA Illinois	Author: huntington sta, New York
52. 3/31/2004 12:42:00 PM	The Original Diet Patch I ordered the free week to see what they would do. They sent me 2 free patches then billed my checking account \$169 dollars for more without my permission. Tinley Park Illinois *Editor's Suggestions on how to get your money back! Alternative Health: The Original Diet Patch Illinois	Author: Keithville, Louisiana
53. 3/21/2004 12:35:00 PM	The Original Diet Patch ripoff Tynley Illinois *Editor's Suggestions on how to get your money back! Alternative Health: The Original Diet Patch Illinois	Author: boise, Idaho
54. 2/23/2004 6:03:00 PM	Capital Acquisition And Management Company Recurring contacts for invalid account (I never had account with supposed Creditor) Rockford Illinois Credit & Debt Services: Capital Acquisition And Management Company Illinois	Author: North Richland Hills, Texas
55. 2/6/2004 6:45:03 PM	Alyon Technologies Aka Merchants' Credit Guide Co, Adam Kelly Aka Stephane Touboul ripoff Claimed they were a collection agency for an unpaid bill for Internet Porn hours; I do not have internet access! Chicago	

	<p>Illinois *Consumer Comment ..Dont send them a dime Adult Web Site: Alyon Technologies Aka Merchants' Credit Guide Co, Adam Kelly Aka Stephane Touboul Illinois Author: Lawton, Oklahoma</p>
<p>56. 2/3/2004 6:03:00 AM</p>	<p>AT&T ripoff-International call to Guinea Bissau West Africa which was NEVER made! Sounds like Alyon strikes again! <u>Aurora Illinois</u> Telephones: AT&T Illinois Author: Peoria, Arizona</p>
<p>57. 1/18/2004 1:24:00 PM</p>	<p>Alyon Technologies Inc. has internet adult pop up service which does not request a credit card number, therefore young children can access site and AOL gives name and address to bill Chicago Illinois Corrupt Companies: Alyon Technologies Illinois Author: Lodi, New Jersey</p>
<p>58. 12/19/2003 9:52:00 AM</p>	<p>MSI Merchant Service and CIT Lease Finance - Avoid them and all associations. They're predators of the small business person. Ripoff! Chicago Illinois Corrupt Companies: CIT Lease Finance - MSI Merchant Service Illinois Author: bedminster, New Jersey</p>
<p>59. 12/9/2003 10:36:00 AM</p>	<p>Alyon Technologies Inc - Merchants Credit Guide Co. ripoff Chicago Illinois Adult Web Site: Alyon Technologies Inc - Merchants Credit Guide Co. Illinois Author: Highland Lks., New Jersey</p>
<p>60. 12/8/2003 2:22:00 PM</p>	<p>Alyon Technologies - Merchants' Credit Guide ripoff Adam Kelly billed me for Alyon for services not requested. Chicago Illinois Adult Web Site: Merchants' Credit Guide - Alyon Technologies Illinois Author: Palm Coast,, Florida</p>

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

Date	Title	State
61. 11/25/2003 10:11:00 PM	Alyon Technologies - Adam Kelly ripoff bank working with porn site <u>Chicago Illinois Adult Web Site: Alyon Technologies Illinois</u>	Author: Shenandoah, Iowa
62. 11/4/2003 2:51:00 PM	Alyon Technologies - Adam Kelly ripoff dishonest (censored)billing from Merchants Credit Guide Company they say they represent Alyon Technologies, doing their dirty ripoff (censored) work for them, <u>Porno allies Internet Adult Web Sites: Alyon Technologies & Merchants Credit Guide Company Illinois</u>	Author: Mineola, New York
63. 10/22/2003 8:00:00 PM	Alyon Technologies ripoff billing for "premium web content" <u>Chicago Illinois Adult Web Sites: Alyon Technologies Illinois</u>	Author: lakeside, California

<p>64. 9/25/2003 4:58:00 PM</p>	<p>Alyon Technologies, Merchants Credit Guide, Jerel Washington ripoff Premium Web Content. Never got a bill, just a paper from a collection agency for \$454.77. Never heard of this company before. Chicago Illinois Adult Web Sites: Alyon Technologies - Merchants Credit Guide Illinois Author: Dickson, Tennessee</p>
<p>65. 6/1/2003 8:25:32 AM</p>	<p>Alyon Technologies billing us for a service which we have not used Norcross georgia Adult Web Site: Alyon Technologies Illinois Author: metamora, Illinois</p>
<p>66. 4/14/2003 11:26:08 PM  </p>	<p>Meiers Outdoor World ripoff abused & mistreated Fox Lake Illinois *Editor's opinion *UPDATE .. We did finally get our fence 10 days later plus Frank Meiers, gave us a small credit of \$100. Builders & Contractors: Meier's Outdoor World Illinois Author: Lake in the Hills, IL</p>
<p>67. 3/23/2003 6:04:28 PM  </p>	<p>Dish Network takes advantage and brow beats unsuspecting customers. Rotten customer service *Editor's Comment *UPDATE .. Problem solved with Dish Network ..I would not let them brow beat me Satellite Dish Companies: DISH NETWORK ILLINOIS Author:</p>
<p>68. 12/6/2002 2:58:51 AM  </p>	<p>DISHNETWORK Division of EchoStar Satellite Corporation ripoff, how is it, with all these reports I read, no one has been able to stop Dish ripoffs?? Palatine Illinois *Editor's Comment Satellite Companies: DISHNETWORK/Division of EchoStar Satellite Corporation Illinois Author: Canton, OH</p>
<p>69. 10/19/2002 </p>	<p>primerica They told me that mlm is illegal and that it is not mlm ripoff con artist fake ripoff Hillside Illinois *Editor's Comment *Consumer Comment ..looks like a MLM..smells like a MLM..must be a MLM Multi Level Marketing: primerica Illinois Author: Lincolnwood, IL</p>
<p>70. 9/30/2002 </p>	<p>Carmax, Hillside, IL Kings of false advertising Hillside Illinois *Editor's Comment *Consumer Comment ... Explain This..... Auto Dealers: Carmax, Hillside, IL Illinois Author: Crystal Lake, IL</p>
<p>71. 8/17/2002 </p>	<p>Emodel/Options Talent ripoff cheated employees and screwed the customers even more Rolling Meadows</p>

	Illinois Editor's Staff Comments *Consumer Suggestion ..Conflict Resolution Internet Marketing Companies: Emodel/Options Talent Author: Dolton, IL Illinois
72. 6/26/2002 	Best Buy Ripoff Stereo ..should be WorstBuy *REBUTTAL employee ..Maybe this will help Stereos: Best Buy Author: Rockford, il Illinois
73. 6/17/2002 6:08:35 PM 	Bernard Haldane Associates Gross Misrepresentation; Slick sales pitch - No product to back it up; Play on the Down and Out; Oak Brook Illinois *UPDATE ..Forced Retraction! *Editor's Comment Employment Services: Bernard Haldane Associates Author: Mount Prospect, IL Illinois
74. 5/26/2002 	Fast-Comm Fifth Avenue Video & More (Company) ripoff dishonest ripoffs Kankakee Illinois *Editor's Comment *REBUTTAL Owner of company ..Very strange indeed Computer Manufacturers: Fast-Comm Fifth Avenue Video & More (Company) Author: ., Arizona Illinois
75. 5/18/2002 	Ravens Trucking ripoff abused & mistreated ripoff business from hell Milford Illinois *Editor's Comment Corrupt Companies: Ravens Trucking Author: Danville, Il Illinois

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Submitted: 12/30/2004 8:43:09 AM
 Modified: 12/30/2004 8:43:00 AM

Category: Misc. Health Specialists

WORLD GYM, ASF International Ripoff Prolongs contract without authorization and charges bank accounts and credit cards beyond membership contract doesn't tell you you have to write letter to formally end contract World Gym, ASF Chicago Illinois Denver Colorado *Editor's Suggestions on how to get your money back!

Company
WORLD GYM, ASF International
 Address:
909 W. Montrose Avenue
Chicago Illinois 60613
U.S.A.
 Phone:
 773-348-1212
 Fax: 773-348-3811

World Gym sucks you into a membership contract. You join and pay. Then, your contract ends. They do not tell you EVER than you have to formally send an official letter to a company called ASF International to cancel your membership. This company has nothing to do with World Gym.

ASF International
640 Plaza Drive, Suite e300
Highland Ranch, Colorado 80129
(303) 986-9563
Fax: (303) 914-2746

It is scummy and gross. People do not realize that they are being robbed from their bank accounts and credit cards. It is very frightening. I was throwing away these letters, thinking they were junk mail. I had paid my membership to World Gym all at once when I joined, for the sole reason that I hate receiving bills, and the man working there, Jerome, told me I would never receive another bill in my life. He guaranteed me of this. He has since been fired, World Gym acknowledges his mistake, and yet they refuse to deal with the problem. This is really nasty. I am organizing a protest and alerting all members to the problem through a flier that I am going to hand out outside all World Gyms in Chicago. I am alerting the local print media as well.

Robin
Chicago, Illinois
U.S.A.

Editor's Suggestions on how to get your money back!

HERE IS WHAT RIP-OFF REPORT SUGGESTS YOU DO:

Go to your bank within 60 days of the charge, or as soon as you know about the charge, don't delay, and tell them that there has been fraudulent activity within your account. Explain that you wish you file a dispute, and demand that they assist you in accordance with Federal Regulation E.

According to the majority of victims interviewed by Rip-off Report, those who immediately called their banks to dispute the charges did not get very far. Many victims got the following responses from their banks: "we could not do anything for you" or "you waited too long; it has been more than 60 days".

If the bank is says that you have waited too long, explain to them how you called their 800 number as soon as the charges were found, and were told by the bank that nothing could be done. Remind the bank that they failed to assist you properly at the 800 # , and instead, provided you with an inadequate explanation of your right to dispute. Tell the bank that it's their fault time has expired, and since they gave you the wrong info to begin with, they will just have to deal with it, take the loss and reverse the charges.

Tell them the truth; this was unauthorized and your account was NOT to be charged! Keep emphasizing how you never authorized anything! Direct them to the hundreds of victims reports that were filed on Rip-off Report.com. And if you're at the bank, walk them over to their computer and make them go to this site! If you are on the phone with them, tell them you will wait while they access this site! Either way, be persistent!

DO NOT TAKE NO FOR AN ANSWER!

Let them know nicely, that you were advised to Report them (the Bank) and this situation to the Banking Commission in your state. Since each state has a different name for the agency/comptroller over banks, find that name before you call or get to the bank so you can throw it in their face. The more knowledgeable you appear to be, the further you will get.

And just continue to demand the Federal Regulation E form! The bank CAN, MUST and WILL reverse the charge! But, you must be persistent; ask to speak to the supervisor or the area manager for all the branches in the state.

Let the bank personnel know you are meeting with the media later in the day, that you would much rather they do the right thing (as most other banks have) by looking at the complaints and immediately reversing the charge(s) to your account; no matter how long ago it was. Be sure to call the Media if necessary so you are telling the truth.

If you have to, be loud (but nice) in front of other customers. If you are just calling by phone, the above tactics should still work. The bank can easily fax or mail to you the Federal Regulation E dispute form.

CHARGES TO YOUR CREDIT CARD

If the charge was to your credit card (not debit card, check card, or checking account), contact the credit card company as soon as possible to request a dispute form. Consumers usually have a little longer to dispute fraudulent credit card charges (up to 6 months), but it is better to act right away. In this type of situation, credit card disputes are usually successful since fraudulent companies often won't contest the disputed charge. In rare cases, credit card companies will review disputes, but refuse to reverse the charges. If this occurs, complain to a manager and let them know you will be filing a report here.

Remember... Don't let them get away with it! Make sure they make the Rip-off Report .. *The more Reports filed on a Company or individual, the more likely it is that the authorities, media and attorneys will want to take action.*

And good luck... Let us know how you do!

ED Magedson – Founder, Rip-off Report.com & Author of www.ripoffrevenge.com
EDitor@RipoffReport.com
badbusinessbureau.com
www.ripoffreport.com

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- *Use only the first/main part of a name to get best results.*
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**MY COMPANY HAS BEEN REPORTED!
HOW DO I RESPOND?**

Are you an owner, employee or ex-employee with either negative or positive information about the company or can you provide "insider information" on this company? Do you have a

consumer suggestion on how to resolve this problem or how to avoid it in the future? ONLY these types of responses will be added to the filed report, and will be posted within 24 hours of receipt. Make your voice heard. Let them know your side, too! CLICK HERE to Send us your rebuttal on this specific report only.
 or
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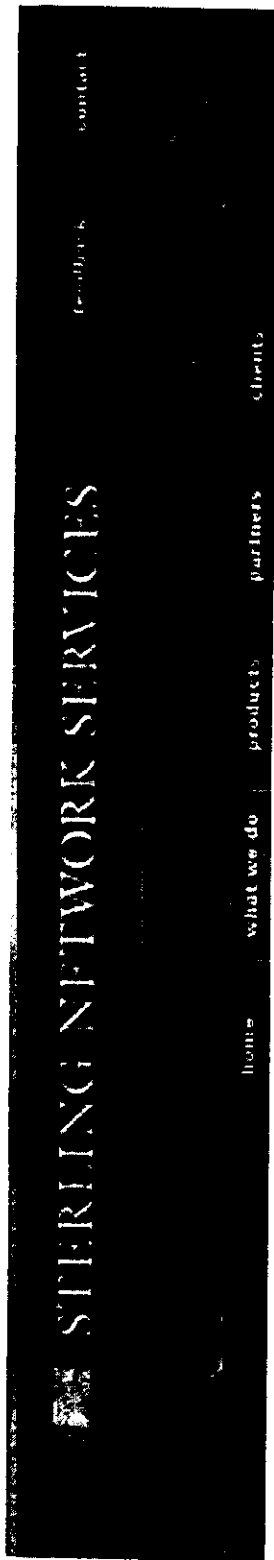
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Contact >

SNS Phoenix, AZ

Sterling Network Services LLC
 120 East Van Buren
 Suite 100
 Phoenix, AZ 85004

Directions to our Office
<http://www.sterlingnetwork.com/>

General 602.682.2200
 Fax 602.682.2212
info@sterlingnetwork.com

NOC 602.682.2210 9AM-5PM
 NOC 800.482.5310 After Hours
noc@sterlingnetwork.com

abuse@sterlingnetwork.com
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SNS Chicago, IL

1033 Skokie Blvd.
 Suite 600
 Northbrook, IL 60062

General 847.480.4000
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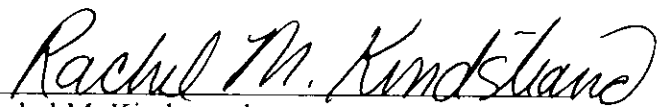
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I, Rachel M. Kindstrand, hereby certify that a copy of the **SECOND DECLARATION OF RACHEL M. KINDSTRAND IN SUPPORT OF PLAINTIFF'S MOTION TO COMPEL** was served on the following opposing counsel via United State mail, postage prepaid, on April 22, 2005:

James K. Borcia, Esq.
David O. Yuen, Esq.
Tressler, Soderstrom, Maloney & Priess
233 South Wacker Drive, 22nd Floor
Chicago, IL 60606-6308



Rachel M. Kindstrand