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#1 Source For Critical Business Opportunity Reviews On The Net

Online Gurus - John Beck

Number of Customer Reviews for John Beck: 29
Click Here to view Customer Reviews.

Would you like to provide a review for John Beck? If so click here:

ProgramCritique.com Review:

Real Estate can be a thriving business for you if you know the art of doing the trade. Real estate has created many millionaires in the business. John Beck has to his credit a book titled, "Buy Real Estate Free and Clear for Pennies on the Dollar". The book takes account of how investors can make use of the tax sales process for buying free and clear real estate for a few pennies on the dollar.

WELLD KNOWN IS JOHN J. SUTER, THE OWNER OF PROGRAMCRITIQUE.COM, USING HIS 20 YEARS OF EXPERIENCE IN BUYING AND SELLING REAL ESTATE, HE IS CREATING NEW OPPORTUNITIES AND NEW INVESTMENT OPPORTUNITIES FOR PEOPLE WHO WANT TO ACQUIRE FINANCIAL FREEDOM AND FOR THOSE PEOPLE THAT ARE LOOKING FOR A NEW WAY TO QUALIFY TO BE A PARTNER IN THE MARKET THAT SERVES THEM BEST EVERYTHING YOU ARE DOING AND ONLY WE SUPPORT BY FEB-03-1978 PLEASE CALL ME IF YOU ARE READY TO CHANGE YOUR LIFE YOU WILL BE GLAD THAT YOU DID

Several books dealing with various aspects of the Real Estate business are available under the name of John Beck. These include Tax Dead Edition Book, Real Estate for Pennies on the Dollar, Tax Lien Edition book, John Beck Amazing Profits Book, and Free & Clear Real Estate Directory. Other materials include Free & Clear Properties by Mail Book, Quick Start Video and Free & Clear CD to Hottest Links and Making Money with Free & Clear Properties on the Internet. The package further includes a consulting program with a counselor who can guide you and answer your queries.

While the package is good, some people think the price is a little high. John's book and other informational packages have stirred divergent response from the users. One client has to say that though he liked John's book and the *Distress Sales Report*, his TV informational tax lien products or services does not impress much. There are a few points that you must not ignore about Mr. Beck's services. While ordering the course designed, you will have the impression that Mr. Beck talks about his infomercial in a simple and easy way, but when you go through it, you will find that things are entirely different. You need an associate to make the information comprehensible and to get his aid you have to pay somewhere between \$3,000 and \$10,000. This is certainly not free and quite disgusting when you understand the scheme of things behind it.

The program highlights the opportunity created by availability of taxed out property of the poor and underlines processes by which you can utilize this opportunity to become wealthy. The program is pro big government that morally abets private property thefts. Consequently, it is not recommendable to use the product and services associated with it as it propagates the idea of procuring niches by depriving the poor.

It is not truthful towards marketing its programs as well. Some programs while claimed to be free are not actually so and thus lack transparency and make the customer distrustful. Conclusively, I do not recommend John Beck's product and services for boosting your Real Estate Business.

I am a real estate investor and all I can tell you is that you need to develop a network of people that you work with who can make you strong where you are weak. If you are being mentored by another individual or group or have gone thru course after course and have tried to succeed but are finding it difficult give me a call at 760-931-4770 or e-mail me at john@jcbbooks.com and I will discuss with you my program. I have money available for gap financing and fix up so that you can succeed. I already have 40 students that I am helping. These are not my students but another company that specializes in mentoring. My capacity is limited so I am very selective. So contact me to see if you qualify.

Customer Reviews for John Beck:
(Click Review title to go to review)

Pages: 1 2 Next >>

Review Title:	Reviewed By:	Rating:	Helpful?
John Beck has made my life difficult	Jesse Gibson from Michigan	1 Star	10 of 53
Shady Sales Presentation by John Beck	Harry Sullivan from Seattle, WA	1 Star	400 of 537
Doing business with John Beck	Eddie from Utah	1 Star	378 of 306
John Beck should be left	Jenna from Sacramento Ca	1 Star	576 of 598
Properties in CA cannot be purchased for 10 cents on a \$1	Rafel from Mojave CA	1 Star	204 of 273
John Beck The Land Bank	Carmen Whitefield from Chicago, IL USA	1 Star	235 of 242

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Not a member	<i>Caroline Lee from Oxnard California (U.S.A.)</i>	1 Star	210 of 210
John Beck I can live without!	<i>Lola from USA</i>	1 Star	177 of 192
John Beck's system is a scammer's	<i>Rex Walker from Fremont, Ca USA</i>	1 Star	155 of 185
John Beck helps only those that are 100% committed!	<i>John Levi from USA</i>	1 Star	205 of 228
Valuable Informations:	<i>D D from Lima, Off USA</i>	1 Star	140 of 250
As John Beck helps only those that are 100% committed!	<i>Greg Martin from Santa Fe, NM</i>	1 Star	152 of 183
Review: John Beck helped me out!	<i>Odalis F. Ramos from Miami, FL USA</i>	1 Star	173 of 330
Mr. Beck's system only for the people who have money to!	<i>Angel from USA</i>	1 Star	125 of 243
Did not work for me!	<i>Carla Grace from Unsworth, B.A.</i>	1 Star	83 of 95
John Beck number 1 scammer!	<i>B Corviglia from NC</i>	1 Star	170 of 178
Unethical Phoney: John Beck Scam Artist!	<i>Jan from Texas</i>	1 Star	72 of 73
I Almost Spent More Money On John Beck!	<i>Darlene from Riverside, CA</i>	1 Star	23 of 25
Missing Money In My Account Was Taken From John Beck!	<i>Fred Cornekes from Baltimore</i>	1 Star	20 of 25
People that work for John Beck Give Him a Bad Name!	<i>Micky from New York City, N.Y.</i>	1 Star	15 of 18
Most People Are Trying to Make An Honest Dollar, But Not John Beck!	<i>Cindy from Pennsylvania</i>	1 Star	18 of 23
Emergency Credit Fund Was Used Up By John Beck!	<i>K. Carotta from Orlando Florida</i>	1 Star	30 of 31
Some People Just Aren't Smart Enough To Understand John Beck!	<i>Amanda from Tennessee</i>	1 Star	37 of 44
John Beck knows how to Get Your Money!	<i>J Mac Donald from Canada</i>	1 Star	17 of 17
John Beck's Dishonest Business is not Worth the Trouble!	<i>Anonymous from Houston, TX, USA</i>	1 Star	10 of 20

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Customer Review for John Beck:

50 of 51 people found the following review helpful:

Review:

May 13, 2008

By Jason Gibson from Michigan

Review:

Jason Gibson from Michigan

Review Title:

John Beck Has Made My Life Difficult.

Rating:

1 Star (or Disastrous)

Review:

I was scammed out of more than \$5,000 by John Beck. The John Beck mentoring system does nothing but give you a few web sites and tell you to sign up for an eBay account. They do not do anything that they promise to do. They do not help you at all.

The John Beck property vault seems like a fraud also. They have auction listings for houses that the government is not even selling. I have called and the government wasn't even selling the houses listed. They also have auction listings for counties on January 1. When you call that county there are no auctions until July. There have been several counties that I have called and no auctions going on the ones that John Beck has them listed on the property vault.

The LLC is also fraud. They charged me \$614.95 for LLC and I never even received the LLC.

Was this review helpful to you? YES NO

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Customer Review for John Beck:

498 of 527 people found the following review helpful:

Review

December 22, 2004

Reviews:

Mary Sullivan from Seattle, WA

Review Title:

Shady Sales Presentation by John Beck.

Rating:

1 star (for unacceptable).

Review:

I purchased the John Beck materials off the internet. The materials will take many focused hours of study with much additional research to fill in the knowledge gaps probably intentionally included. Then came the sales call. A gentleman calls for a pre-qualification interview that is intended to screen out a select few who meet a criteria that gives you access to a coach. Then the coach calls - WHOA!

If you don't jump at the opportunity to sign up for anywhere between \$4,500 to get phone coaching to \$11,500 to actually meet Mr. Beck at one of his seminars you are told you are not the type of person they are looking for. Whew, that was close. By the way, the evening after I said my final good-byes to the first coach the coach's manager calls me the next day and tries to smooth things out with me to see if he can sign me up. I must be awfully special to garner such attention huh?

Was this review helpful to you?



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Customer Review for John Beck:

178 of 296 people found the following review helpful:

Review:

December 27, 2004

Reviewer:

Title from Amazon:

Review Title:

In my opinion a SCAM.

Rating:

1 Star (or unacceptable)

Review:

JONNY BECK'S program is a huge scam! I've spent \$5,000 and received 10 half hour worthless coaching sessions that taught me nothing. PLEASE learn from my \$5,000 dollar mistake and don't buy into these sales pitch it is EXTREMELY worthless. STAY AWAY!!!!

Was this review helpful to you? Yes No

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Customer Review for John Beck:

574 of 598 people found the following review helpful:

Review:
 January 13, 2005
Reviewer:
 John from Sacramento Ca.
Review Title:
 John Beck Ripped Me Off.
Rating:
 1 Star (or Unacceptable)

Review:
 I ordered the original program from the infomercial for \$39.95. Soon thereafter I received a couple of small books, and more infomercials on dvd. Almost immediately thereafter I began receiving high pressure sales calls.

To make a long story short, they convinced me to invest \$12,960.00 in their mentoring program. They said I would be their next TV infomercial success story. After they charged that amount to my credit card (which was magically the exact amount I had available) the extended bullshit mentoring sessions began.

I only received 25 minutes each week, I would speak with their "professional" who was supposed to coach me to success. He provided me with no new information, nothing revolutionary, and after 4 calls, I was ready to cancel.

Of course, they said they had a no refund policy. I wrote them a cancellation letter, and called my attorney. My attorney advised me to contact my credit card company, and inform them that this was a fraud, and thank God they credited the amount to my account.

However, there are 45 days in which John Beck's Mentoring of America has to dispute it. DONT FALL FOR THIS ONE. IN MY OPINION AND EXPERIENCE OF THEM IT'S A HUGE SCAM. JoAnn Sacramento Ca

Was this review helpful to you?

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Customer Review for John Beck:

204 of 213 people found the following review helpful:

Review:
February 22, 2005
Reviewer:
Rufus from Mojave CA.

Review Title:
Properties in CA cannot be purchased for 1-2 cents on a \$.


Rating:
1 Star (for the scripture).

Review:
I bought John Beck's program only to find that
in CA you have literally hundreds of bidders
bidding on-line for these so called "pennies on
the dollar" properties, there is no way you can
actually purchase one unless you have big bucks.
This is something his TV infomercial fails to
mention. Also, if you notice it's the same success
stories over and over. No one new. Save your money.

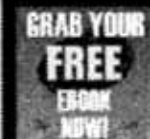
Was this review helpful to you? Yes No

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Customer Review for John Beck:

275 of 242 people found the following review helpful:

Review:

March 9, 2005

Reviewer:

Gamiyn Whatfield from Chicago, IL, USA

Review Title:

John Beck: The Land Bank

Rating:

1 Star (of 5 available):

Review:

After purchasing the free and clear program I was convinced to purchase the land bank which was advertised by web ad systems they set up the web site the land bank.com which had all these properties that John Beck had acquired and we could have people go to our web site and they could purchase these properties for pennies on the dollar.

The web ad systems has gone out of business. I have had people purchase properties and when I try to get the deed there has been no response. There is no one to call no response from e-mail at the John Beck customer service, WHAT A SCAM!

Was this review helpful to you? Yes No

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Customer Review for John Beck:

196 of 210 people found the following review helpful:

Review: **March 12, 2005**

Reviewer: **Edwards Leon from Oakland California (USA)**

Review Title: **Not Happy!**

Rating: **1 Star (or Unacceptable)**

Review: **I found this program to be seriously sub-standard. Especially, considering that I spent \$3270.00 on his program and just to get an idiot from Arizona telling me to move to Nevada to buy properties!**

The customer service people where rude.

I have asked for my money back. No help at all!!!

Was this review helpful to you? Yes No

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Customer Review for John Beck:

177 of 192 people found the following review helpful:

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March 27, 2005

Reviewer:

Linda from USA

Review Title:

John Beck I Can Live Without.

Rating:

2 Star (or Unacceptable)

Review:

I purchased the whole coaching thing.

Trust me it is a bomb. These people teach you nothing new. They tell you that you can get your money back on taxes, indeed you can, but you have to open up a business.

Plus you don't get the whole thing back right away...the IRS only gives you back so much at the time. Trust me...I spent almost \$6000...

I did call Mr. John Beck at his home, and he talked to son, he told me he was going to help me and all. He asked me to e-mail him if I had any questions...

But his whole mentoring thing is just way to over priced. Don't buy it. In my opinion the information is not worth \$50.00.

Was this review helpful to you? Yes No

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Customer Review for John Beck:

155 of 185 people found the following review helpful:

Review

March 21, 2005

Reviewer:

Rita Weiner from Fremont, CA USA

Review Title:

John Beck's Systems Is a Bummer.

Rating:

1 Star (or Unconscieble).

Review:

My husband just purchased the free and clear manuals with their cd's. We are supposed to have somebody call us tonight, but after I read all these reviews, there is no way in the entire world I will spend one more penny on his programs.

Thank you all for these reviews, people like you help us not get into more debt than we are right now.

Was this review helpful to you?

yes no

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Customer Review for John Beck:

265 of 448 people found the following review helpful:

Review

March 29, 2005

Reviewer:

John Levi from USA

Review Title:

John Beck helps only those that are 100% committed.

Rating:

5 Stars (out of 5 stars)

Review:

I don't understand all the negativity. I invested 14k to work with John Beck's experts and I made 10 times plus on my investment in 8 weeks. This program changed my life no one is paying me to say this. I owe John Beck everything.

Was this review helpful to you? Yes No

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Customer Review for John Beck:

243 of 250 people found the following review helpful:

Review:

April 4, 2005

Business:

D D From Lima, OH USA

Review Title:

Valuable Information!

Rating:

1 Star (or Unacceptable)

Review:

I read all the reviews and they helped me from making the mistake of giving this guy my money, and I would like to pay this very good website on.

This site has records on John Beck's company by the BBB, and I wasn't surprised that they had the worst rating on the BBB scale.

I hope this site will help you out like it did me.

<http://www.bbb.org/BBBWeb/Formz/Business/CompanyReport.stm?onPage.aspx?CompanyID=13210171&sr=1> John Beck's BBB Report

Was this review helpful to you?

Yes No

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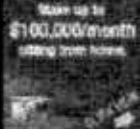


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Customer Review for John Beck:

157 of 181 people found the following review helpful:

Review
July 3, 2005 [by Greg Martin from Santa Fe, NM](#)

Review Title
No: John Beck helps only those that are 100% committed.

Rating
1 Star (or unacceptable)

Review
This guy was paid to give positive comments by John Beck's distributino company do not listen to his review. I have seen his reviews elsewhere. He wants to it John Beck's G. Pay no attention to his review. He is a fraud.

Was this review helpful to you? Yes No

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Customer Review for John Beck:

323 of 336 people found the following review helpful:

Review

July 4, 2005

Reviewer:

Odalis F. Ramos from Miami, FL USA

Review Title:

Beware John Beck ripped me off.

Rating:

1 Star (or Unacceptable)

Review:

I am a single mother that has to work like a dog to provide for my family. So when my daughter told me that she saw this infomercial about real estate I was willing to at least check it out. I ended up being convinced and called in the order.

When I finally received everything, there were so many things that I did not understand! Then they started calling! Since I did not understand a thing on those types I believed that coaching was just what I needed... until they told me that it cost \$4,245. They knew that I started to panic and that I was beginning to have second thoughts.

Then they began to holla wash me saying that, the money was the start of something great, so I did it.

That night something was telling me that I had made a big mistake, but I was thinking about my daughter and mother.

The coaching so far has been so difficult and I really do not understand anything except that they want me to buy some books and give me more to read and more confusion. What I am trying to say is that I have not learned anything except that it is not really going to cost me pennies on the dollar unless a few thousand is a few pennies!

I have been taken for a very expensive ride and I have realized it too late. I need to find a way to get out of this because like I said before I'm a single mother and I can not be throwing away money I need to invest it on something that will help my and my family!

Was this review helpful to you? Yes No

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Customer Review for John Beck:

255 of 243 people found the following review helpful:

Review:

July 30, 2005

Reviewer:

Angel from USA

Review Title:

Mr. Beck's System Only For The People Who Have Money :(

Rating:

1 Star (for Unacceptable)

Review:

I learned that John Beck's Free & Clear Real Estate System is for people who have a very good amount of money and good credit. For those who don't have good credit like myself and very low income it is a misfortune.

John's program which they don't tell you until you purchase the program is, you either have to have a great amount of money and/or credit to succeed. On his show he says, you can start with as little as \$100.00. Okay stupid me for not paying attention before I ordered the package but even so I asked them how I could get started with a hundred to \$1,400.00, and they say, "well that's a little hard being that the economy is doing bad so you would need a lot more than that because the bids start out higher than that."

Okay that's one problem for me. Another is that Beck's team, they give a list of websites that either don't work and the one that does work for Texas, they say I have anything to do with real estate. I felt ripped off! Oh well that was a well learned lesson! I will never again order anything from John Beck!

Was this review helpful to you? Yes No

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Customer Review for John Beck:

80 of 95 people found the following review helpful:

Review:

Oct 22, 2005

Review:

Constance from Hanover P.A.

Review Title:

Did not work for me.

Rating:

1 Star (or Unacceptable)

Review:

I have been in the program since April 2005, and have not accomplished what we needed. I have Garice and I am trying to take care of my children after I am gone. I actually thought this would be helpful. I have everything covered, but I thought this would be maybe extra in case they wanted to go to college!!!

Was this review helpful to you? Yes No

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Customer Review for John Berks

170 of 174 people found the following review helpful:

Review
Oct 20, 2005
Reviewer:
B Covington from NC
Review Title:
John Berks number 1 scammer.
Rating:
1 Star (for the acceptable).

Review:
After being tricked into buying the "mentoring sessions" I found out that the coach knew almost nothing. I read books from the library and learned more than he taught me. When I complained, I was promised a new coach, which never happened. I have lost quite a lot of money on this program AND HAVE NOT MADE ONE DIME. I am trying to learn on my own and am working with a good mentor who is helping me to feel better about myself. This program made me feel very guilty.

Was this review helpful to you? Yes No

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Customer Review for John Beck:

72 of 73 people found the following review helpful:

Review:
April 8, 2007
Reviewer:
Jan from Texas
Review Title:
Unethical Phony: John Beck Starts Attack.
Rating:
1 Star (for Unacceptable).

Review:
The \$40 package from the infomercial was a disorganized hodge-podge of information that could not be applied. The DVD with John Beck focused on tax items, but the follow-up sales call focused on tax sales.

The sales rep called and said they wanted to recruit a select few students (for thousands of dollars) who would provide success stories necessary for the FTC to show that the claims made in their infomercial were valid. The rep said they made most of their money from the \$40 infomercial package and would guarantee return of the tuition if I provided success stories. It would have been unethical for me to agree to provide success stories about what they were selling in their infomercial. I should write a letter to the FTC.

It was clear to me that I could not be successful unless I received continued access to their database of property information and buyers that were allegedly lined up. They said that I would have continued access as long as I provided success stories, but that wasn't in writing.

They also used strong arm sales tactics like tag-teaming and insisting on a "Yes" or "No" right then. Lucky for me a tornado siren went off right then and I took that as a sign!

I wish I had checked this site first. Thanks for the link to the BBB.

Was this review helpful to you? Yes No

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Customer Review for John Beck:

22 of 25 people found the following review helpful:

Review
February 2, 2008
Review from Riverside, CA

Review Title:
I Almost Spent More Money On John Beck.

Rating:
1 Star (or Disacceptable)

Review:
Just today I bought John Beck's \$39.95 informational package. I'm glad I got online to get more information. I definitely will not be spending anymore money on his company, I knew there was a catch to being that successful. I am a single mother working hard to take care of my family and in no way am I going to be working that hard for John Beck! Thank you all for your information.

Was this review helpful to you? Yes No

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Customer Review for John Beck:

20 of 25 people found the following review helpful:

Review

February 21, 2008

Reviewer:

Fred Corneilus from Baltimore.

Review Title:

Missing Money In My Account Was Taken From John Beck.

Rating:

2.0 star (see unacceptable).

Review:

I checked my latest bank statement and was surprised to see a check card purchase for \$39.95 paid to INEQUIPROPPRIETY. I have never heard of this John Beck company in my life. My bank security people said they have not heard of the company either, and they are eager to get to know it. This is not a scam, folks. It's a crime.

Was this review helpful to you? Yes No

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Customer Review for John Beck:

16 of 16 people found the following review helpful:

Review

February 23, 2008

Reviewer

Nicky from New York City, N.Y.

Review Title

People That Work For John Beck Give Him a Bad Name.

Rating

1 star (or this is terrible).

Review

Take a look at another site called *Infomercial Scams* and you will find over 30 pages of dissatisfied customers all with the same experience. John Beck is misleading and his customer representatives are rude. When you don't give them highly personal information over the phone they treat you like you are a leper or a loser who's wasting their time, at best. Then try to get the order canceled? You have a better chance of finding the man on the moon.

Was this review helpful to you? Yes No

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Customer Review for John Beck:

18 of 23 people found the following review helpful:

Review:

February 25, 2008

Reviewer:

Ginny from Pennsylvania

Review Title:

Most People Are Trying To Make An Honest Dollar, But Not John Beck.

Rating:

1 star (or this acceptable).

Review:

Thank goodness I didn't agree to anything else John Beck tried to add onto what I already bought. Most of the links for my state aren't any good and as for John Beck's personal vault, you have to pay extra if you want the information on the tax sales.

I don't have a lot of money to be wasting it on scams. I guess when you have a lot of money you really don't need a conscience to go with it. I work two jobs and am just scraping by so, I figured I would try this out. Well, he's getting it back and hopefully I'll get my hard earned money back.

Was this review helpful to you? Yes No

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Customer Review for John Beck:

30 of 31 people found the following review helpful:

Review
February 25, 2008

Reviewer
K. Caretto from Orlando FLorkta.

Review Title
Emergency Credit Card Was Used Up By John Beck.

Dating
1 star (or 1 unacceptable).

Review:
My fault for not doing more research on John Beck, but I used the only EMERGENCY credit card I had available for nothing. The vault list is a fake. I actually contacted writers to find out that their house was not in any distress or had any liens against it. Certain states don't even have these sales any longer, but according to John Beck they do.

My coach only called me three times and they were to be 30 minute sessions and after 10 minutes he was off the phone. The last phone call I had from him, he was to call me back and never did. I can not even get a refund now, so I wanted \$2,100.

Was this review helpful to you? yes no

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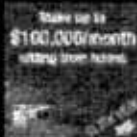
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Customer Review for John Beck:

37 of 44 people found the following review helpful:

Review: *February 28, 2008* [View all reviews for John Beck](#)

Reviewer: *Amanda from Tennessee* [View all reviews from Tennessee](#)

Review Title: *Some People Just Aren't Smart Enough To Understand John Beck.*

Rating: *2 Stars (or Acceptable).* [View all 2 star reviews for John Beck](#)

Review: *When I got my order, I found that John Beck uses hard to understand terms. He uses a lot of "ifs" and "maybes" while he is talking. He also only uses Iowa and Texas as examples during his discussions. When I tried to use the Internet it was even more difficult. I think he does not explain his tactics clearly. I thought I was getting something more simple that I got and now I'm more confused than ever.*

I would NOT recommend anyone buy this program unless you can wade through hard to understand terms. It is not what you think you are going to get when you hear him on T.V.

Was this review helpful to you? Yes No

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Customer Review for John Beck:

17 of 17 people found the following review helpful:

Review
March 28, 2008
Reviewer:
I MacDonald from Canada

Review Title:
John Beck Knows How to Get Your Money.

Rating:
1 Star (or Unacceptable)

Review:
I got caught up in John Beck's scam. I am from Canada, and could not even get through with the numbers provided. One person with whom I talked said they were still trying to perfect Canada.

I asked for my money back, and I was told "sorry, too late." Can anyone out there please help me recover my losses? I was told right off the bat that John Beck was a lawyer. I got the surprise runaround when trying to cancel, left message for a certain someone to get back to me. Lo and behold, no response.

I'm a single mom trying to raise two boys. I've been scammed for over \$3000. I will call my lawyer.

Was this review helpful to you? YES NO

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Customer Review for John Beck:

19 of 20 people found the following review helpful:

Review

March 26, 2008

Reviewer:

Anonymous from Houston, TX, USA

Review Title:

John Beck's Dishonest Business Is Not Worth the Hassle.

Rating

1 Star (of five acceptable).

Review:

I purchased John Beck's program and went through the training. Then, I purchased more training tools and even the land they said you could buy pennies on a dollar. All from John Beck's business associates. I still have not made a profit, but lost money because the land is too small to be of any use to anybody.

The Execs eat your up! John Beck's program did not honor their refund requirements to this day and I am still fighting to get half of my money back as promised in their policy after I sold one piece of land. I reported them to the Better Business Bureau of Utah in 2007.

Was this review helpful to you?

Yes No

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Online Gurus - John Beck

Number of Customer Reviews for John Beck: 29
Click Here to view Customer Reviews.

Would you like to provide a review for John Beck? If so click here:

ProgramCritique.com Review:

Real Estate can be a thriving business for you if you know the art of doing the trade. Real estate has created many millionaires in the business. *John Beck* has to his credit a book titled, *"Buy Real Estate Free and Clear for Pennies on the Dollar"*. The book takes account of how investors can make use of the tax sales process for buying free and clear real estate for a few pennies on the dollar.

NEEDS TO HAVE TO BE A SUCCESS. THE NUMBER OF PROGRAMS THAT ARE BEING OFFERED ARE EXPLODING. IF YOU ARE NOT A REAL ESTATE INVESTOR, YOU WILL NOT BE ABLE TO TAKE ADVANTAGE OF THESE OPPORTUNITIES. YOU WILL NEED TO HAVE A STRONG NETWORK AND WANT TO QUALIFY YOURSELF IN ORDER TO BE ABLE TO TAKE ADVANTAGE OF THESE OPPORTUNITIES. WHAT YOU ARE OFFERING AND HOW YOU ARE OFFERING IT. PLEASE CONTACT ME IF YOU ARE READY TO CHANGE YOUR LIFE. YOU WILL BE GLAD THAT YOU DID!

Several books dealing with various aspects of the Real Estate business are available under the name of *John Beck*. These include *Tax Deed Edition Book, Real Estate for Pennies on the Dollar, Tax Lien Edition Book, John Beck Amazing Profits Book, and Free & Clear Real Estate Directory*. Other materials include *Free & Clear Properties by Mail Book, Quick Start Video and Free & Clear CD to Hottest Leads and Making Money with Free & Clear Properties on the Internet*. The package further includes a consulting program with a counselor who can guide you and answer your queries.

While the package is good, some people think the price is a little high. John's book and other informational packages have stirred divergent response from the users. One client has to say that though he liked John's book and the *Distress Sales Report*, his TV informational tax lien products or services does not impress much. There are a few points that you must not ignore about Mr. Beck's services. While ordering the course designed, you will have the impression that Mr. Beck talks about his infomercial in a simple and easy way, but when you go through it, you will find that things are entirely different. You need an associate to make the information comprehensible and to get his aid you have to pay somewhere between \$3,000 and \$10,000. This is certainly not free and quite disgusting when you understand the scheme of things behind it.

The program highlights the opportunity created by availability of taxed out property of the poor and underlines processes by which you can utilize this opportunity to become wealthy. The program is pro big government that immorally abets private property thefts. Consequently, it is not recommendable to use the product and services associated with it as it propagates the idea of procuring riches by depriving the poor.

It is not truthful towards marketing its programs as well. Some programs while claimed to be free are not actually so and thus lack transparency and make the customer distrustful. Conclusively, I do not recommend John Beck's product and services for honing your Real Estate business.

I am a real estate investor and all I can tell you is that you need to develop a network of people that you work with who can make you strong where you are weak. If you are being mentored by another individual or group or have gone thru course after course and have tried to succeed but are finding it difficult give me a call at 760-931-4770 or e-mail me at john@jbsbks.com and I will discuss with you my program. I have money available for gap financing and fix up so that you can succeed. I already have 40 students that I am helping. These are not my students but mother company that specializes in mentoring. My capacity is limited so I am very selective. So contact me to see if you qualify.

Customer Reviews for John Beck:

(Click Review Title to go to review)

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Review Title:	Reviewed By:	Rating:	Helpful?:
John Beck is not worth the hassle:	Leslie from Waldorf, MD	1 Star	1 of 1
John Beck Was Unable to Help Me in Real Estate:	Jesse from Little Rock, AR	2 Stars	12 of 14
Work Hard and John Beck's Program Works:	Anonymous from Chicago, IL, USA	4 Stars	6 of 14
John Beck's Program Advertised on Infomercial:	Concealed from Miami, FL	1 Star	3 of 3

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Customer Review for John Beck:

2 of 2 people found the following review helpful.

Review

April 22, 2009

Reviewer:

J. Martin from Wakarusa, MO

Review Title:

John Beck is not Worth the Hassle.

Rating:

1 star (for Unacceptable).

Review:

I ordered the John Beck system and it was a bunch of paper books I could have made. All they said was to go online to look for people who advertised tax sales (i.e. the sheriff's office or the public county office). Plus, some of the places I was referred to then had to purchase a list for additional money.

Then, I started to receive phone calls asking me how much I had left on my credit card. When I told them it was raised and they wanted me to get another credit card to pay for the house. I said no because I wasn't comfortable with that idea. I told them no because I didn't want to get left with the bill.

They still continue to call and sue if I have thought about it anymore. I keep telling them no. I haven't lost any money so that is good. Anyone who reads this, it is ok to say no if you aren't comfortable with their deal.

Was this review helpful to you? Yes No

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Customer Review for John Beck:

12 of 14 people found the following review helpful:

Review
April 25, 2009
Reviewer:
Jason from Little Rock, AR

Review Title:
John Beck Was Unable to Help Me in Real Estate.

Rating:
2 Stars (for Acceptable).
Review:
The information in John Beck's Tax Foreclosure program is not truthful. Report content fills the different CDs. The much-touted Property Vault is worthless. Lists of how many properties by county with the parcel # and owners name still requires a trip to the assessors office to find details. The Enhanced List was not available.

Was this review helpful to you? Yes No

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Customer Review for John Beck:

6 of 14 people found the following review helpful:

Date:

June 5, 2008

Reviewer:

Anonymous from Chicago, IL, USA

Review Title:

Work Hard and John Beck's Program Works.

Rating:

4 Stars (or Above Average).

Review:

If your parents taught you as a child that money comes easy, then yes, John Beck may seem like a scam. If the service or the mentor were to give out all of their secrets, then you would be their competition. You have to take what they say, and learn on your own what they intend. Once you put your mind and your time to it, you'll understand what they are trying to teach you.

My husband and I have made a lot of money, and we owe it all to our mentor that was provided to us by the program. I am not affiliated with John Beck, so don't even go there. Those who have failed at the program are lazy and/or not intelligent. If you had a go-getter aspect or an ounce of intelligence, you would be successful like us.

Was this review helpful to you? Yes No

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Customer Review for John Beck:

3 of 3 people found the following review helpful

Review:
July 7, 2008 - [CRITIQUE THIS OPPORTUNITY](#)

Reviews:
Concerned from Infomercial, [IT](#)

Review Title:
John Beck's Program Advertised on Infomercial

Rating:
1 Star (or unacceptable)

Review:
I ordered John Beck's program after watching the infomercial. It turns out that
the program materials get you very little additional information from what you
see on the infomercial. The additional information are website links that you
could have used Google to find.

Also, be prepared to receive a phone call from a high pressure salesperson for
coaching services costing \$15,000 plus. This is a real waste of your time and
cash.

Was this review helpful to you? Yes No

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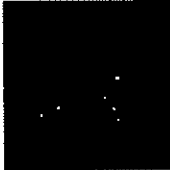
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The vast majority of "Money Making Opportunities", whether they be "Get Rich Quick Schemes", "Multi-Level Marketing Schemes", "Start-Up Business Opportunities", (either at home or otherwise) "Franchise Opportunities", "Internet Opportunities", "Real Estate Schemes", "Investment Schemes", "Business Acquisition Opportunities", "Asset Protection Structures", are either not profitable, ethical or just pushing the envelope too far and are either illegal or very close to being illegal.

Over 90% of these so-called "OPPORTUNITIES" are bogus!!!..or have serious shortcomings!!! I'm going to expose these programs right in this website. I'll even tell you which opportunities turned out to be real. You'll find a plethora, 1,600 plus, ProgramCritique.com and 20,000 plus public critiques/reviews of the most popular Business Opportunities, Work At Home Business Opportunities, Investment Opportunities, Offline and Online (Internet) Marketing Techniques (Opportunities) within this site. The names of the folks that own these companies are even listed and reviewed within this website. Just click on the area of interest and protect yourself!

My name is John C. Sbicca and within this website I'm about to unveil the appalling truth about these so called "Business Opportunities" and their never ending lies and marketing deceptions. However, on a positive note I will be revealing the "Top Opportunities and their hush-hush marketing secrets that are guaranteed to change your life for the better! Over the last 26 years I have researched literally thousands of the different offers you've probably seen in magazines, T.V., and more recently on the net. I have spent my hard earned money on dozens of these and to little or no avail. The last one was in mid 2004 to the tune of \$2,500.00. You can read about this under C.A.N. Systems, owner Rawney Mcvaney.(master bad boy) I think I must have sucker stamped across my forehead.

You are probably saying to yourself...yeah this guy is a sucker he is giving FREE information to save my proverbial BACKSIDE! I am doing this because after 26 years in business I am sick and tired of being jerked around, lied to, stolen from, led down the proverbial path of BULLCHAVICK (a Johnism for you know what) by all these so called business GURUS who just too often turn out to be fraudsters, con-men, con-women, scam artists, etc. This stuff is everywhere, and for opportunity seekers like you and me, we encounter a never-ending sea in Magazines, TV, Newspapers, the Internet. Read about how I had \$1,000,000 stolen from me in 1999 by a con man in the alleged Bank-Debenture Business. Ouch! This hurt a lot of people.

I was raised in the shoe business and straight out of college worked for my family business. That is a real whopper of a story of greed and family destruction. In any event I left the family business after 3 years and went out on my own and have been self-employed since. I have enjoyed the heights of exhilaration and the depths of despair. My problem is I want to believe in people. (what I really need is a good therapist) Throughout my 20's and 30's and yes (although I hate to admit it) now well into my 40's I have always said to myself that someone needs to protect the public from all of these con artists, these pathabgical liars. So many of them have no conscience and suck you in with false hope and promises.

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Lord only knows that the regulators are swamped and really do not have the time to properly protect the public. So I finally decided to take action and do my part to expose all the scammers and con artists for what they are. My life has been characterized by being scammed on many occasions so I view my job as a testing ground if you will, and research as many of these Business Opportunities as I can. By spending my time and money on finding out who is naughty or nice, I can help you save your money from loss and getting coal in your stocking for Christmas.

I am taking a bullet for you! I get threats and take the heat every day from people and or companies that do not like the truth being exposed to the public about some of their business practices and or their opportunities. Lucky for you I am willing to do this! It is not that you may make money with them it is more that they do not like anyone expressing their opinions and or experiences if they are negative.

The point is this: You could spend a small fortune testing all these different Business Opportunities out for yourself. Like me, you'd probably find out that 90% plus do not work. When I say do not work I mean even after you do everything that you are told by the literature or a mentor and you do not make any money profitably. I have learned in my life that all opportunities take time, money and expertise. But naturally there is no guarantee. But for crying out loud you should at least be able to make money profitably if you have the correct mix of time, money and expertise. Unfortunately, this is just not the case with the vast majority of opportunities. Every opportunity that I help others get to know I actually successfully use on a daily basis profitably. How else can you really help someone else?

I have spent my adult life buying and testing and starting a number of different Business Opportunities and consequently making fortunes and losing them. Yes, and now I am making a living out of testing and researching these various Business Opportunities so I can educate and inform the public which ones actually "DO" work. I want everyone to know which Business Opportunities actually will make you an income you can live on. The most important point is I want to let you know which ones didn't pass the test!

I've already put in thousands of hours and spent an enormous amount of money to bring you timely and money saving information. And since hundreds of new Business Opportunities come out every month, I continue testing and critiquing the newest Business Opportunities to hit the market.

You don't need to waste anymore of your time or money because the answers are all right here in this website. And there is no charge to read any of the critiques or reviews you'll find at this website! I built this website to educate and inform the public about which Business Opportunities to avoid and which ones actually produced a rock solid income.

If you find that I am missing a critique or review on a certain Business Opportunity, or you would like to send me your experience with a particular Business Opportunity please email or call me to let me know the name of it and I'll spend my money to sign up for it, test it, and review it for you. Let me spend my money on you! I love to test Money-Making Systems and Business Opportunities. Why? Because when I'm done testing them, I just add them to this website.

Currently, I'm making a tremendous income by using the methods from the top performing Business Opportunities, Investment Opportunities and Marketing Techniques I've found that work! Although I will let you know what these are, I will also let you know of the 90% plus that do not work. So, put something comfortable on, kick your shoes off and read, read, and read some more to protect yourself. Come back often for updates, by ProgramCritique.com, the public, and discover the hottest money making opportunities available today.



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Have you always wanted to be or are you already self-employed? Do you want to be able to flood your business with customers? Do you want an avalanche of traffic to your website? I am going to EXPOSE the best boys and girls, and the weaknesses in their money-making Business opportunities, thereby easily saving you from risk and financial ruin! I will also give you on a silver platter the proven tips, tricks and secrets of the top offline and online marketers and their successful business opportunities!

The vast majority of "Money Making Opportunities", whether they be "Get Rich Quick Schemes", "Multi-Level Marketing Schemes", "Start-up Business Opportunities", "Franchise Opportunities", "Investment Opportunities", "Real Estate Opportunities", "Investment Business Opportunities", "Business Acquisition Opportunities", "Lead Generation Schemes", are either not profitable, or at best putting the avalanche too far and are extra large or very slow to bring profit.

My name is John C. Stacca and within this website I'm about to show the opening truth about these so called "Business Opportunities" and what really goes on and marketing techniques, no matter, at a certain time I will be revealing the "Top Opportunities and their multi-faceted marketing secrets that are guaranteed to change your life for the better over the next 25 years! I have researched nearly thousands of the different "Money Making Opportunities" in magazines, TV, and have recently on the net. I have saved my hard earned money in dozens of these and to date of no avail. The last one was in the year of 2004 to the tune of \$2,000.00. You can read about the under C.A.N. Systems, under Money Making Center had too! I wish I had had another stamp across my forehead!

You are probably saying to yourself "well the guy is a nutcase he is giving FREE information to save my precious \$600.00! I am doing this because after 30 years in Business I am sick and tired of being played around, led on, taken from, and denied the proverbial pot of gold. I'm a doctor for you know what? By all these so called Business Oportunities you just get left out to the predators, can't win, can't lose, can't win, can't lose. The stuff is ridiculous, and for somebody's bottom line you and me, as someone's merchandise in a magazine, TV, Newspaper, and Internet. Read about how I had \$1,000,000.00 in 1999 by a car man in the alleged Home-Decorative Business. Ouch! The hurt a lot of people.

I was raised in the stock business and straight out of college worked for my family business. That is a real whopper of a story of greed and family destruction. In one event I left the family business after 2 years and went out on my own and have been self-employed since. I have enjoyed the heights of excitement and the depths of despair. My problem is I want to please a people, what I really need is a good doctor. Throughout my 30's and 30's and you (although I hate to admit it) will see me with my hand always held in prayer that someone would protect the public from all of these one-time, three professional sales. So many of them have no conscience and such you will feel hope and promise.

Lord only knows what the regulators are supposed and really do not have the time to properly protect the public. So I finally decided to take action and do my part to expose the scammers and con artists for what they are. My life has been "characterized" by being scammed on many occasions so I view my job as a "doctor" of you will see me and research as many of these Business Opportunities as I can. By revealing my tale and money on being out who is naughty or nice, I can help you save your money from being eaten in your stocking for Christmas.

I am going to expose to you the truth and show the best ways that you can make use of the information that is out there. I will show you the best ways to protect your business and your information, and I will show you the best ways to protect your information and your business.

The point is this: You could spend a small fortune looking at these different Business Opportunities out for yourself. Like me, you'd probably find out that 90% plus do not work. When I say do not work I mean even after you do everything that you are told by the literature or a mentor and you do not make any money. I have learned in my life that all opportunities that are money and expertise. But naturally there is no guarantee. But for your own sake you should at least be able to make money profitably if you have the correct mix of time, money and expertise. Unfortunately, this is not all the case with the vast majority of opportunities. Every opportunity that I have offers you to know if actually something you can use on a daily basis. Probably, you also can see really help someone else!

I have spent over \$100,000 buying and testing and creating a number of different Business Opportunities and consequently making fortunes and losing them. Yes, and now I am making a living out of testing and researching these various Business Opportunities so you can make use of the information that is out there. So, you work, I want everyone to know which Business Opportunities actually will make you, in plain language you can use on, the most important part is I want to let you know which ones don't pass the test!

I've already put in thousands of hours and spent an enormous amount of money to bring you money and money saving information. And since hundreds of new Business Opportunities come out every month, I continue testing and critiquing the newest Business Opportunities to let the market.

You don't need to waste amounts of your time or money because the attacks are all right here in this website and there is no charge to read any of the critiques or reviews you'll find in this website. I kept the website to educate and allow the public about which Business Opportunities to avoid and which ones actually produced a real and income.

If you feel that I am making a mistake or review on a certain Business Opportunity, or you would like to send me your experience with a particular Business Opportunity please email or call me at the below. The name of it and I'll send you money in sight for \$1,000.00, and repeat it for you. Let me spend the money on you. I use to test Money-making Systems and Business Opportunities. Why? Because when the same testing them, I just add them to the website.

Currently, I'm making a tremendous income by using the methods from the top performing Business Opportunities, Investment Opportunities and Marketing Techniques I've found that work! Although I will let you know what these are, I will also let you know of the many plus that do not work. So, get something considerable on, but your check off and read, read, and read some more to protect yourself. Come back often for updates, by ProgramCritique.com, the public, and discover the hottest money making opportunities available today.

WE HAVE TESTED AND ON CRITIQUED HUNDREDS OF OPPORTUNITIES AND THIS HAS CREATED A BIG BOX FULL OF INSIDE. CLICK HERE NOW TO LEARN HOW TO MAKE \$1,000, \$1,500, AND \$1,000 AND TALK TO NO ONE!

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Online Gurus - John Beck

Number of Customer Reviews for John Beck: 29
Click Here to view Customer Reviews.

Would you like to provide a review for John Beck? If so click here:

ProgramCritique.com Review:

Real Estate can be a thriving business for you if you know the art of doing the trade. Real estate has created many millionaires in the business. John Beck has to his credit a book titled, "Buy Real Estate Free and Clear for Pennies on the Dollar". The book takes account of how investors can make use of the tax sales process for buying free and clear real estate for a few pennies on the dollar.

HELLO MY NAME IS JOHN C SBICCA, THE OWNER OF PROGRAMCRITIQUE, USING MY 26 YEARS OF EXPERIENCE OF BEING SELF-EMPLOYED I AM CREATING MILLIONNAIRES AND MULTI-MILLIONNAIRES. I AM LOOKING FOR PEOPLE THAT WANT TO ACHIEVE FINANCIAL INDEPENDENCE. FOR THOSE PEOPLE THAT ARE 100% SERIOUS AND WANT TO QUALIFY TO BE INVITED IN TO MY MASTER MIND GROUP THEN STOP EVERYTHING THAT YOU ARE DOING AND CALL ME DIRECTLY AT 760-931-4770. PLEASE CALL ME IF YOU ARE READY TO CHANGE YOUR LIFE! YOU WILL BE GLAD THAT YOU DID!

Several books dealing with various aspects of the Real Estate business are available under the name of John Beck. These include *Tax Deed Edition Book*, *Real Estate for Pennies on the Dollar*, *Tax Lien Edition book*, *John Beck Amazing Profits Book*, and *Free & Clear Real Estate Directory*. Other materials include *Free & Clear Properties by Mail Book*, *Quick Start Video and Free & Clear CD to Hottest Links and Making Money with Free & Clear Properties on the Internet*. The package further includes a consulting program with a counselor who can guide you and answer your queries.

While the package is good, some people think the price is a little high. John's book and other informational packages have stirred divergent response from the users. One client has to say that though he liked John's book and the *Distress Sales Report*, his TV informational tax lien products or services does not impress much. There are a few points that you must not ignore about Mr. Beck's services. While ordering the course designed, you will have the impression that Mr. Beck talks about his infomercial in a simple and easy way, but when you go through it, you will find that things are entirely different. You need an associate to make the information comprehensible and to get his aid you have to pay somewhere between \$3,000 and \$10,000. This is certainly not free and quite disgusting when you understand the scheme of things behind it.

The program highlights the opportunity created by availability of taxed out property of the poor and underlines processes by which you can utilize this opportunity to become wealthy. The program is pro big government that immorally abets private property thefts. Consequently, it is not recommendable to use the product and services associated with it as it propagates the idea of procuring riches by depriving the poor.

It is not truthful towards marketing its programs as well. Some programs while claimed to be free are not actually so and thus lack transparency and make the customer distrustful. Conclusively, I do not recommend John Beck's product and services for boosting your Real Estate Business.

I am a real estate investor and all I can tell you is that you need to develop a network of people that you work with who can make you strong

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where you are weak. If you are being mentored by another individual or group or have gone thru course after course and have tried to succeed but are finding it difficult give me a call at 760-931-4770 or e-mail me at John@jcsbicca.com and I will discuss with you my program. I have money available for gap financing and fix up so that you can succeed. I already have 40 students that I am helping. These are not my students but another company that specializes in mentoring. My capacity is limited so I am very selective. So contact me to see if you qualify.

Customer Reviews for John Beck:

(Click Review Title to go to review)

Pages: | 2

Next >>

Review Title:	Reviewed By:	Rating:	Helpful?:
John Beck Has Made My Life Difficult:	Jason Gibson from Michigan	1 Star.	50 of 51
Shady Sales Presentation by John Beck:	Mary Sullivan from Seattle, WA	1 Star.	490 of 537
In my opinion a SCAM.:	Eddie from Utah	1 Star.	378 of 396
John Beck Ripped Me Off!:	JoAnn from Sacramento Ca	1 Star.	574 of 598
Properties in CA cannot be purchased for 1-2 cents on a \$:	Rufus from Mojave CA	1 Star.	204 of 213
John Beck's The Land Banc:	Carolyn Whitfield from Chicago, IL USA	1 Star.	235 of 242
Not Happy!:	Eduardo Leon from Oakland California (U.S.A.)	1 Star.	196 of 210
John Beck I Can Live Without!:	Lella from USA	1 Star.	177 of 192
John Beck's System is a bummer!:	Rose Weiner from Fremont, Ca USA	1 Star.	155 of 185
John Beck helps only those that are 100% committed:	John Levi from USA	5 Stars.	265 of 448
Valuable Information!:	D D from Lima, OH USA	1 Star.	240 of 250
Re:John Beck helps only those that are 100% committed::	Greg Martins from Santa Fe, NM	1 Star.	152 of 181
Beware John Beck ripped me off!:	Odalis E. Ramos from Miami, FL USA	1 Star.	323 of 336
Mr. Beck's System Only For The People Who Have Money :(:	Angel from USA	1 Star.	235 of 243
Did not work for me!:	Constance from Hanover P.A.	1 Star.	83 of 95
John Beck number 1 bummer:	B Covington from NC	1 Star.	170 of 174
Unethical Phony! John Beck Runs Amuck:	Jan from Texas	1 Star.	72 of 73
I Almost Spent More Money On John Beck:	Desiree from Riverside, CA	1 Star.	23 of 25
Missing Money In My Account Was Taken From John Beck:	Fred Cornelius from Baltimore	1 Star.	20 of 25
People That Work For John Beck Give Him a Bad Name:	Micky from New York City, N.Y.	1 Star.	16 of 18
Most People Are Trying To Make An Honest Dollar, But Not John Beck:	Cindy from Pennsylvania	1 Star.	18 of 23
Emergency Credit Card Was Used Up By John Beck:	K. Caretto from Orlando Florida	1 Star.	30 of 31
Some People Just Aren't Smart Enough To Understand John Beck:	Amanda from Tennessee	2 Stars.	37 of 44
John Beck Knows How to Get Your Money:	J MacDonald from Canada	1 Star.	17 of 17
John Beck's Dishonest Business is Not Worth the Hassle:	Anonymous from Houston, TX, USA	1 Star.	19 of 20

Pages: | 2

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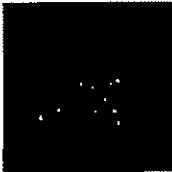
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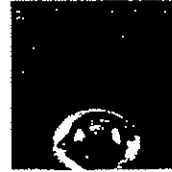
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where you are weak. If you are being mentored by another individual or group or have gone thru course after course and have tried to succeed but are finding it difficult give me a call at 760-931-4770 or e-mail me at John@jcsbicca.com and I will discuss with you my program. I have money available for gap financing and fix up so that you can succeed. I already have 40 students that I am helping. These are not my students but another company that specializes in mentoring. My capacity is limited so I am very selective. So contact me to see if you qualify.

Customer Reviews for John Beck:

(Click Review Title to go to review)

<< Previous Pages: 1 2

Review Title:	Reviewed By:	Rating:	Helpful?:
John Beck is Not Worth the Hassle:	Laurie from Waldorf, MD	1 Star.	2 of 2
John Beck Was Unable to Help Me In Real Estate:	Jason from Little Rock, AR	2 Stars.	12 of 14
Work Hard and John Beck's Program Works:	Anonymous from Chicago, IL USA	4 Stars.	6 of 14
John Beck's Program Advertised on Infomercial:	Concerned from Miami, FL	1 Star.	3 of 3

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RATINGS - REAL ESTATE COURSES

John Beck - Carleton Sheets - Russ Dalbey - Russ Whitney - John Alexander
Robert Allen - Ron Legrand - Bill Vaughn - Donald Trump - Lou Vukas - Robert Kiyosaki - Dave Lindahl - Wade Cook - Robert Shemin

Updated 07/27/2010

[**UPDATE:**The Federal Trade Commission (FTC) has filed a case with the US District Court for the Central District of California against the companies **John Alexander LLC**, **John Beck/Mentoring of America**, & **John Beck Amazing Profits LLC** on fourteen (14) counts of deceptive or unfair acts and practices. *Please do not judge all real estate programs by these two. There are good ones available - see below.*]

Skeptical about a program? Find enlightenment here.

Courses not rated here have rated too low to be included

The reviews (below) are based on the (5) most important considerations when choosing a real estate investing course:

Is it complete: There are 22 methods of real estate investing. Most programs only teach one or two. Only one covers all 22.

Reliability: Only three are highly rated at places like the Better Business Bureau

Coach (mentor) cost: Only one provides free coaching. All others charge from \$2000-\$45,000.

Coach Quality: Only one program utilizes actual investors as coaches. All others use trained telephone operators

Overall Cost: Most programs have hidden costs, monthly charges and/or expensive back-end upsells that are required for success. Only one program has no hidden charges, no monthly fees and no upsells.

Sources for these reviews include the Better Business Bureau, Attorneys General, FTC, customer input, and our personal review

Sources do **NOT** include "scam" sites of fraudulent or ill repute, such as "ripoffreport". If you want the truth about a business, rely upon LEGITIMATE sources such as the Better Business Bureau

It is not our intention to "slam" or malign any program - we simply present the facts, to help consumers make informed choices. Check with the BBB if you have concerns about any company or individual. **Questions? Email us...**



Click on the name of the Guru to read the full report

	Completeness	Low Coach Cost	Coach Quality	Success Rate	BBB Rating	Low Overall Cost	OVERALL RATING
<u>Bill Vaughn</u>	★★★★★	★★★★★	★★★★★	★★★★★	★★★★★	★★★★★	★★★★★
<u>Ron Legrand</u>	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★
<u>Robert Allen</u>	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★
<u>Robert Kiyosaki</u>	★★★★	n/a	n/a	★★★★	★★★★	★★★★	★★★★
<u>Carleton Sheets</u>	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★
<u>Russ Dalbey</u>	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★
<u>Donald Trump</u>	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★
<u>Dave Lindahl</u>	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★
<u>John Beck</u>	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★
<u>Russ Whitney</u>	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★
<u>John Alexander</u>	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★
<u>Lou Vukas</u>	★★★★	n/a	n/a	★★★★	★★★★	★★★★	★★★★
<u>Wade Cook</u>	See Report	See Report	See Report	See Report	See Report	See Report	★★★★

<u>Robert Shemin</u>	See Report	See Report	See Report	See Report	See Report	See Report	See Report	See Report
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Simple Man's Guide to Real Estate

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Compare the Best Selling Real Estate Courses

What Works What Does Not and Why

John Beck

Below you will find overall ratings for the major real estate gurus with links to their individual detailed review pages. Or, you can go to the [Home](#) page.

John Beck	★☆☆☆☆
Real Estate	★☆☆☆☆
Investment	★☆☆☆☆
Real Estate	★☆☆☆☆
Course Costs	★☆☆☆☆
Success Rate	★☆☆☆☆
Overall Rating	★☆☆☆☆
Real Estate	★☆☆☆☆
John Beck	★☆☆☆☆
Real Estate	★☆☆☆☆
Investment	★☆☆☆☆
Real Estate	★☆☆☆☆
Course Costs	★☆☆☆☆
Success Rate	★☆☆☆☆
Overall Rating	★☆☆☆☆

[UPDATE: On July 1, 2009 the Federal Trade Commission (FTC) filed a case with the US District Court for the Central District of California against John Beck and 24 other real estate gurus, including the companies Lita Alexander LLC, John Beck/Mentoring of America, John Beck/Amazing Profits LLC, Jeff Paul LLC, Mentors to Millions LLC, Mentoring of America LLC and Family Products LLC as well as John Alexander, Douglas Grawik, Gary Hewitt, John Beck and Jeff Paul as individuals (collectively listed as "Defendants"). In the complaint the FTC lists fourteen (14) counts of violations of Section 5(a) of the FTC Act which prohibits deceptive or unfair acts and practices in or affecting commerce. Misrepresentation or omission of material facts constitute deceptive acts or practices. Case information can be found at [http://www.ftc.gov](#)]

COMPLETENESS: Of the 11 real estate gurus, Beck's materials cover two very limited strategies - tax liens and tax deed sales, and more recently he has begun offering insurance or foreclosures. But like most other gurus with one exception (noted below), the course's seem to be composed of too much detail to do anything any good, which makes it necessary to buy into his expensive coaching. That is what Mr. Beck and most of those other "gurus" (with one exception noted below) are really selling - very expensive coaching. Their "program" is only a course intended to start leading the customer in, and is the basis for most of the complaints filed against him with the Better Business Bureau.

COACH COST: Up to \$15,000 or more

COACH QUALITY: John Beck's "Mentoring of America" or "Mentoring of Utah" with its own "Rating of the BBB" and a disclaimer in the aforementioned FTC case is to be avoided at all costs. It has been alleged to claim credit card balances and provide a variety of mentoring of any value. The Better Business Bureau does not give a worse rating than the one they bestow upon the group. These mentors are not investors, so their ability to help anyone is minimal, at best. They are a spent, or a trained, telephone operators, which is the basis of many of the complaints filed against Beck with the BBB. In other words, the most important and crucial part of his program apparently is not very helpful. Again, "Mentoring of America" used by several gurus (Beck, Alexander, Paul) should be avoided at all costs. There is ZERO value in their mentoring, and the cost is prohibitive.

In all fairness, the government brought action against Beck and Mentoring of America, and the resulting settlement may have forced them to improve to some degree. But their mentors still are not trained, experienced investors.

Before buying into any real estate program, find out 1) if their mentoring is "in house" or farmed out to a third party, and 2, if the mentors are actual practicing investors. And above all, find out exactly what it will cost you in the end. Only one real estate investing program reviewed provided FREE mentoring from actual investors. For more information, go to the [Home](#) page, and see one of our two webinars "Rating of the Better Business Bureau".

BETTER BUSINESS BUREAU RATING: The Better Business Bureau gives John Beck an "F" rating, the worst rating they have, with complaints ranging from deceptive marketing practices, unauthorized credit card charges, misrepresentation, and false advertising concerning the offer's actual ability to generate profits as advertised. Many complaints allege the quality of mentoring services provided was not as represented, or did not meet their expectations. Clients complain that mentors are inexperienced, unprofessional, or unavailable when needed. Others report services consisted of one phone call a week. But mentoring services provided by the company taught them very little, or they were unable to apply the materials for practical usage. In other cases, customers indicated difficulty obtaining refunds, non-delivery of merchandise, or that the company fails to honor their money back guarantee. Several complaints allege that after the initial purchase, the company mis-contacts buyers by phone and uses high pressure sales tactics to sell additional high priced mentoring services.

OVERALL COST: The \$39.95 "cost" is very deceptive. When you place an order, you probably will not realize that you have just signed up to have your card debited by another \$29.95 every month. And that cost does not even include the mentoring, which starts at \$2,000. And if you stop paying the \$39.95/month, the materials you already purchased become virtually worthless, as all support is forfeited.

SUCCESS RATE: Unknown. From all sources that have been checked, there seems to be some of Beck's customers who achieve some small degree of success, on a limited basis. But that can be attributed to the simple fact that tax liens are not at all complicated, and anyone can invest in them without any help from Mr. Beck.

COMMENTS: Of all the programs we have carefully studied, only two in our opinion should be avoided at ALL costs, and John Beck's is one of them. We found one of many issues, and the cost is prohibitive considering tax liens are incredibly simple and need very little instruction. In fact, it is so simple that you can find a course for \$29.95/month, even by Bill Vaughn (include the online tax lien program and the foreclosure program with their course at absolutely no additional cost). It even includes free unlimited access to state-by-state and county-by-county tax liens, which other gurus charge a hefty monthly fee for.

If you are truly interested in really learning how to make money in tax liens & deeds or any other legitimate real estate strategy and receive the benefit of free unlimited coaching, all at a price you can afford with no monthly fees or add-ons, then you should go to [http://www.bbb.com](#) by investor(s) and see with your own eyes. But a creditable one found, as is the person who developed the Reverse Mortgage that has been endorsed by the Department of Housing and Urban Development (HUD). And the personal coaches are actual practicing investors who understand it's best to not-for-profit based to help others. It is the only low cost program found that provides free unlimited coaching from actual investors. And their mentors do not need full version) a lower fee to start immediately. It costs nothing to check it out.



Information provided herein is not intended to be a substitute for professional advice. Please consult your respective advisors.



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What Does Not
and Why

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It is not our intention to "slam" or malign any program - we simply present the facts, to help consumers make informed choices. Check with the BBB if you have concerns about any company or individual. Questions? Email us...



Click on the name of the Guru to read the full report

[UPDATE: On July 1, 2009 the Federal Trade Commission (FTC) filed a case with the US District Court for the Central District of California against the companies John Alexander LLC, John Beck/Mentoring of America & John Beck Amazing Profits LLC on fourteen (14) counts of deceptive or unfair acts and practices. Please do not judge all real estate programs by these two. There are good ones available - see below.]

	Completeness	Low Coach Cost	Coach Quality	Success Rate	BBB Rating	Low Overall Cost	OVERALL RATING
Bill Vaughn	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★
Ron LeGrand	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★
Robert Allen	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★
Robert Kiyosaki	★★★☆☆	n/a	n/a	★★★☆☆	★★★★	★★★★	★★★☆☆
Carleton Sheets	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★
Russ Dalbey	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★
Donald Trump	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★
Dale Lindahl	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★
John Beck	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★
Russ Whitney	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★
John Alexander	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★
Lou Vukas	★★★★	n/a	n/a	★★★★	★★★★	★★★★	★★★★
Wade Cook	See Report	See Report	See Report	See Report	See Report	See Report	★★★★
Robert Sherrin	See Report	See Report	See Report	See Report	See Report	See Report	★★★★

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John T. Reed's views of various Real-estate-investment gurus

[Reed Home](#)

[About John](#)

[Real Estate Home](#)

[B.S. Detection](#)

Here is an alphabetical list of famous real estate investment gurus and seminar organizations along with information about them which investors may find of interest. Where I have a relevant product, it is mentioned and linked to the appropriate page. The Federal Trade Commission has a similar page although they are reluctant to name names, but they do identify red flags to watch for at FTC.gov.

See John T. Reed's books on real estate investment and his monthly newsletter, Real Estate Investor's Monthly.

Top 5 Gurus viewed

Dolf DeRoos

Real Estate Riches

- Real Estate B.S. Artist Detection checklist
- John T. Reed on real estate investing information
- Who this page is for
- A few observations to make after ten years of reader feedback
- Why I created and maintain this page
- Real Estate Hook Reviews by John T. Reed

Robert Kiyosaki

Rich Dad, Poor Dad

Carlton Sheets

No Down Payment

Donald Trump

Art of the Deal

Russ Whitney

[where do I begin?]

By clicking on the guru in question, you can move quickly to the entry in question. When I got into real estate in 1967, there would only have been about ten gurus, all book authors, and all recommended. The all-recommended status continued until *Nothing Down* author Robert Allen came on the scene in 1979. Ever since, there has been an endless parade of B.S. artists coming into the real-estate-investment-advice field. False stories on infomercials. It is an embarrassment to the good people in the business.

If you want me to rate a guru, your best chance is to send me something he or she has written. I will not return it and I cannot guarantee to rate the guru.










         **NEW!** Every guru page now has this button in the sidebar to allow you to share or bookmark any of my guru articles on sites like Facebook, Stumbleupon, My Yahoo, Twitter, etc.

Table Key:

- I recommend
- No strong stance
- I do not recommend

A

Robert Abalos
John Adams
John Alexander
Robert G. Allen
Richard Arzaga

B

Jim Banks
Len Barry
John Beck
Ed Beckley
John Behle
Gary Belsky
Steve Bergsman
Robert A. Blair
Sonny Bloch
Bill Bowen
Scott Britton
Bill Bronchick
Albert Brown, Jr.
Louis Brown
Bob Bruss
Larry Burkatt
John Burley

F

David Finkel
Foreclosurebargains.com
ForeclosureListings.com
Foreclosureworld
Fortune 21
Dan Franklin

G

Richard Gardiner
Marc Stephen Garrison
Jane Garvey
Bill Gatten
Genesis Media
Thomas Gilovich
Charles Givens
Global Resource
Network
Steve Goff
Steven Good
Alisa Gorla
Benjamin Graham
Bill "Tycoon" Greene

H

Kevin D. Haag
Mark Haroldsen
Greg Hickman

M

MAI courses
Michael Martin
Tony Martinez
William McCorkle
Bill Mencerow
Kevin Myers
Mike and Irene Miller
Jack Miller
Joel S. Moskowitz
My own mother

N

Jimmy Napier
Nation Wide Real Estate
Discounters
Nationwide Real Estate
Discounters Corp
H. Roger Neal
Richard Neiswonger
Bill Nickerson
Bruce Norris
Nouveau Riche

P

Programcritique.com
George Paukert
Sidney A. Paskow

S

Al Seastrand
J.C. Shicca
John Schaub
Scott Scheel
David Schley
James Schwartz
Lonsie Scruggs
Carlton H. Sheets
Robert Shemin
Simple Man's Guide
to Real Estate
Howard Small
James Smith
Thomas Stanley
John Stefanchik
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<p>C</p> <p>Cash Flow Generator Joel Cassway CCIM Courses George F. Coats Peter Conti Wade Cook Creative Real Estate Online (See JP Vaughn)</p> <p>D</p> <p>Russ Dalbey Robert Dahlstrom William Danko Jay P. DeCima Dave Del Dotto Doif De Roos Claude Diamond Elmer Diaz Gary DiGrazia Joe Dominquez</p> <p>E</p> <p>Gary Eldred Gayle B. Ellison Michael R. Enelow CHH Enz Richard Epley</p>	<p>Tyler G. Hicks Tony Hoffman Larry Holder</p> <p>I</p> <p>Interlinkwealth IREM courses Robert Irwin</p> <p>J</p> <p>Victoria A. Jackson Vena Jones-Cox</p> <p>K</p> <p>Joe Kaiser A.D. Kessler Ernie Kessler Robert Kiyosaki Nick Koon</p> <p>L</p> <p>Joe Land Loral Langemeier Learning Annex Ron LeGrand David Lindahl Al Lowry Thomas J. Lucier</p>	<p>Dante Perano Wayne Phillips Tony Pico Larry Pino John Polk William Poorvu Richard Powelson</p> <p>R</p> <p>James Randel Real Estate Investment Forum Real Estate Link Marshall E. Reddick John & Greg Rice Jon Richards Leigh Robinson George Ropchan Stephen Roulac</p>	<p>Troy Aurelius Titus Donald Trump</p> <p>U</p> <p>John Ulmer US Mortgage Reduction</p> <p>V</p> <p>J.P. Vaughan Bill Vaughn Eugene Voliucci Tom Vu</p> <p>W</p> <p>Michael T. Warren Wealth Investment Network Stephen Weeks Fred Weiskauf David Whisnant Russ Whitney I.G. Williams Richard Wood</p> <p>Y</p> <p>Lance Young</p>
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Here is a link to three emails I received. The first guy refused to give me his name, so I changed the names of the gurus he mentioned. But some of the things he says I heard from other sources. Guru John Beck then saw it and confirmed it so I added his version of the story, which has the actual names of the gurus.

Robert J. Abalos

I read his book on *Investing in Land* and generally liked it a lot. See the entry below regarding Bill Bronchick for mention of a lawsuit by Abalos against Bronchick.

[SHORE #10, 2011](#)

John Adams—Unknown

Use my Real Estate B.S. Artist Detection Checklist to evaluate this guru.

John Alexander

Ridiculous prices (\$5,000) and numerous too-good-to-be-true promises. Forget about it.

Robert G. Allen (San Diego, CA)

Author of best-selling books *Nothing Down*, *Creating Wealth*, and *The Challenge*. One-time seminar guru and founder of many Robert Allen Nothing Down clubs around the U.S. Allen's advice is generally terrible. Although I did like a chapter he wrote on property-wanted ads. Otherwise, he is little more than a financial publicity stunt man.

My book *How to Buy Real Estate for Little or No Money Down* photographically reproduces documents from his famous "Send me to any city" nothing-down deals. The L.A. Times accepted his "challenge" and made him do them in San Francisco which is near where I live. I went there and got all the documents on each of the seven deals. Some were also done in the county where I live.



On one, which was apparently typical, the documents seem to show that Allen lied to the first-mortgage lender—Bank of America—about whether there was any secondary financing (there was—a seller mortgage) and about his intention to occupy the San Francisco condo as his principal residence (He lived in Provo, UT at the time and never occupied the SF unit). At that time, June, 1981, when home mortgage interest rates were at 18%, Bank of America would only make loans to owner occupants and prohibited all secondary financing. I have their loan policy for the date in question in the book, too. My wife was a loan officer for Bank of America at the time. [Note to bogus guru: do not brag about deals that you do not want me to look into—especially in the San Francisco area. John T. Reed].

At best, you would have negative cash flow following his books. At worst, you would go bankrupt and wind up in jail. He doesn't put it this way, but his nothing-down techniques almost all require you to mislead an institutional lender or take advantage of an unsophisticated seller or both. The president of his Atlanta Robert Allen Nothing Down Club literally went to federal prison (at Eglin AFB, FL) for doing illegal nothing-down deals. There is virtually nothing in his material about how to make a profit. Rather he simply assumes that real estate goes up so much every year that you need only buy it to cash in. Click here for a little story about his association with probate guru Jim Banks.

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Allen himself got into financial difficulty with the IRS as early as 1984. In 1986, IRS filed a \$346,395.79 lien against Allen. In September of 1987, when I wrote an article exposing his financial difficulties, he also had:

- another \$65,649.90 IRS lien
- more than \$76,000 of delinquent tax warrants filed by the State of Utah
- lawsuits and judgments regarding over \$100,000 in unpaid fees to fellow gurus who spoke at his meetings

Allen declared Chapter 7 (total liquidation used when the bankrupt has a negative net worth) bankruptcy in San Diego on July 10, 1996 (Bankruptcy Petition #96-09323-LA). Bankruptcy creditors sometimes get pennies or nickels on the dollar. According to Allen's bankruptcy papers, his creditors got nothing. The Initial Meeting of Creditors was held on August 9, 1996. A lawyer tells me that Allen would have been asked questions under oath about his assets during that meeting. A copy of the transcript of that meeting would be interesting. It would typically be in the case folder. See my 8/96 article.

The Allen's attorney, Richard V. Vermazen, got \$2,000 to handle their bankruptcy according to court papers. The Allen's were discharged from their debts on 10/17/96. The case was closed with no distribution to the creditors on 10/31/96.

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The creditors who were stiffed in the bankruptcy file were:

- American Express Optima Card
- Bank of New York
- Citibank Visa
- Farmers Insurance Group (San Diego)
- Ferrerte & Slater ALLC (San Diego)
- Franchise Tax Board (California income tax)
- Internal Revenue Service
- John Graff (Highland, UT)
- Mark IV Properties (San Diego)
- McKay, Burton, Thurman (Salt Lake City)
- Neiman Marcus
- Nordstrom
- Robinson-May
- Saks
- Scalley & Reading APC (Salt Lake City)
- Scott Meredith Agency (New York city)
- Shurl and Gail Loveless (Provo, UT)
- Simon & Schuster (New York City)
- The Broadway (Phoenix)

The Allens may have had other creditors. These were the only ones listed in the bankruptcy court files. Now that Allen is running full-page ads touting his financial skills in the Twenty-First Century, one wonders if he has gone back and paid these creditors like his fellow Provo guru Howard Ruff did after his post-bankruptcy financial rebirth. No one has contacted me to say that he did pay off the creditors he stiffed in the bankruptcy.

In what must have been a weak moment when I was interviewing him for the '87 article, Allen told me I, "do a great job and that I keep guys like him honest." I have it on tape (with his knowledge and permission). I won't take credit for keeping him honest—or give anyone else credit for doing that.

I think Allen has an interesting story to tell. But it's not the one he sells. He should speak about real estate investment the way a reformed alcoholic speaks about drinking. For cheaper, accurate information on real estate finance, see my books on *How to Use Leverage to Maximize Your Real Estate Investment Return* and my newsletter articles on finance.



Later, he was sending out an e-mail soliciting customers for a business opportunity that has "nothing to do with real estate." As far as I'm concerned, nothing he has ever done had anything to do with real estate. It was merely about making Bob Allen rich and famous. I am told that his former associate Marc Stephen Garrison once had a private conversation with Allen that went something like this.

Garrison: "I'm concerned that our students are not using the real estate investment information we're teaching them after the course is over."
Allen: (wearily) "We're not in the real estate investment information business, Marc. This is show business."

If you paid thousands of dollars for one or more of Allen's courses, I hope you enjoyed the "show." Although I suspect you could have gotten more entertainment at the hottest play or musical on Broadway for a lot less.

[Click here to read an email from one of his seminar graduates.](#)

On 9/4/02, a reader told me Allen was back to 65% real estate in his current seminar.

SHARE

I also heard that Allen was telling people his bankruptcy was caused by an avalanche that destroyed an expensive home he and his wife were building. He tried to pawn that story off on me, too. Here are the details as I recall them. The avalanche occurred around February. But the IRS and the State of Utah had filed liens against him for non-payment of taxes months before the avalanche. Furthermore, I interviewed him by phone about all this and recorded the conversation with his approval.

I asked him what kind of real estate genius, as he was claiming to be at the time, would fail to insure his home. He said he did have insurance against the avalanche. "Did you file a claim?" "Yes." "Did the insurance company pay it?" "Yes." "So how did the avalanche cause your financial difficulties if it was fully insured?" He then mumbled something about a deductible. Gimme a break. At the time, he was claiming to be a multi-millionaire. Millionaires are not bankrupted by the deductible on their homeowners insurance. Plus there is still the pesky fact that he was in financial difficulty before the avalanche ever happened. And then there is the question of why he was building a mansion in the mountains when he was not paying his state and federal taxes like the rest of us.

Rich Arzaga, San Ramon, CA

Teaches a 10-night course at University of California, Santa Cruz extension in Cupertino, CA on real estate investment. For information, call Rich at 925-735-2600

Jim Banks

Probate speaker. I heard his free come-on speech. I talked to him afterward. He struck me as a first-class jerk—gratuitously hostile and belligerent. I do not recall ever discussing him with anyone who disagreed with that assessment or who valued his probate advice. I do not recommend him. I recommend Gary DiCrazia's probate book instead. Also, there is a chapter on probate in my *How to Buy Real Estate for at Least 20% Below Market Value*



A visitor to this Web site sent me the following: "I had found a 6-tape seminar by J.G. Banks entitled 'Treasure Hunting Probate Real Estate' for \$1.98 in a Sacramento thrift shop and it piqued my interest, particularly when he talks about \$20,000 to \$40,000 profit per deal. Jim Banks is not a polished speaker and he didn't use a quality tape production company. There were two copies of tape 6 in the package, one of them labeled as tape 2. I don't know why the original purchaser in 1987, at \$317.70 (the VISA receipt was still in the package), didn't get it replaced."

Click here for a humorous anecdote about Banks having to remove pages criticizing Robert Allen from Banks' *Treasure Hunting* book after Banks started appearing at Allen events.

A recent caller said Banks is now charging \$6,000 for his seminar. Lord, that's a lot of money! This caller said there were two phone numbers of satisfied customers in Banks' free presentation. My caller called both and found they were both "no longer in service." He asked Banks for the names and phone numbers of other satisfied customers and Banks flatly refused to give him any. If you want names of my satisfied customers, along with cities, states, and, in many cases, e-mail links, see the reader comments listed under my various book titles and my newsletter.

Len Barry

Yet another flim-flam medicine-show guru selling "Elixir of Real Estate Investment." 98% salesmanship and 2% real estate knowledge, only half of which is valid.

John Beck—I do not recommend his TV infomercial tax lien products or services

I love John the person, the writer, and the speaker. However, I have received an unacceptable number of complaints and nothing but complaints about Genesis Media Group, Inc. or Family Products, LLC or whatever. The company that sells the Free and Clear program through the infomercial and a "mentoring" or coaching program in which John trained the mentors, provides material that the mentors and mentorees use, and is on call to help them.

In the past, I relied heavily on John for his expertise on real estate investment. His 1970s and 1980s books, newsletters, and speeches were excellent. However, there is no longer a lot of reason to mention them because they are now unavailable and were written years ago.

SHARE

In the Twenty-First Century, he has gone the TV-infomercial-out-of-Utah route. There is not now and never has been a worthwhile Utah-based TV infomercial product. In fact, there are few, if any, worthwhile infomercial products from anywhere with the possible exception of record collections. I have tried to dissuade John from the Utah approach. I presume his other friends have as well. To no avail.

Click here: [Free Special Report on the Biggest Mistakes in Real Estate Investment](#)

Here is an item I published in my newsletter, *Real Estate Investor's Monthly* in January of 2002:

John Beck's 'Free and clear' infomercial

I had long heard of John Beck's infomercial for his "Free and clear" course on investing in tax-lien certificates, but I had never seen it—until recently. John is a long-time real estate investor and guru. He is also a lawyer and a friend of mine. My articles and books have often featured John's adventures and opinions.

I was channel surfing around 12:15 AM recently when I heard the name "John Beck." It was freaky. We tend to regard TV as another world. But when they kept saying John Beck and writing his name on the screen, I thought, "Hey, I know him! He's a real person, not a TV character!"

The infomercial features a young man and woman who finish each other's breathless sentences about how wonderful John's course is. They are as energized and enthused as only TV pitchmen can be.

From time to time, the scene changes to some guy interviewing John. But it was not the John I know. He is rumpled, low-key, laid back, thoughtful, slow to speak—sort of an intellectual Jimmy Stewart without the stuttering.

What I saw on TV was what I would expect if you gave him a dress-for-success makeover, made him double-park his car in downtown San Francisco, and had him drink diuretics for three hours without letting him go to the bathroom. He seemed to be sitting on the front of his chair and almost shouting his lines with a tremendous sense of urgency. The guy who interviewed him behaved the same.

Apparently the producers of the infomercial, Genesis Media, have found through focus-group research or something, that the way to market a book on investing in tax-lien certificates is to say over and over how cheap such purchases are—often under \$1,000 in the examples in the infomercial—and that those who buy such houses have no mortgage or mortgage payments. I am not sure they ever mentioned the phrase tax-lien certificates. It was cheap, free and clear, cheap, free and clear, cheap, etc.

One bit of John's influence was apparent. The commercial was honest. John repeatedly held up color photos of houses and stated the price at which they sold via delinquent-property-tax procedures. If John says it, it's true.

There were testimonials, but they, too, were honest as far as I could tell. For one thing, they claimed far less success than the outlandish nonsense you hear on other real-estate infomercials.

The testimonial givers were not identified, but one was Ron Starr, an investor and guru who has co-authored books with John and who has often been featured in my books and newsletter. Somehow, they made Ron look ten years younger in the infomercial—which I guess is not surprising after they made John look like an investment banker.

The infomercial appeared to have been part John insisting that it be honest and part Genesis insisting that everyone act like carnival barkers. From the emails I have received, the problem arises after you buy the \$39.95 course, then start receiving calls from boiler-room salesmen who pressure you into buying far more expensive services.

I pass the complaining emails I get along to John and he seems to win most of them over when he contacts them. [2005 note: This is no longer the case.] I surmise that he is also asking Genesis to behave in such a way that fewer complaints are generated. I have never seen the \$39.95 course. I love John; have no use for Genesis.

I was asked to do an infomercial about an exchanging course many years ago. I refused in part because I felt the infomercial format had been used almost universally by sleazeballs. Although it would theoretically be possible to do an honest infomercial, the mere fact that I was using that medium would make me look like a sleazeball.

I said I might do it if I could make it look totally different, but when I described some ways I would want to do that, the producer rejected them out of hand. The only way they would do it was a fake talk show format. The only identification that it was a commercial that they would allow was a fine-print written disclaimer at the beginning and end of the half hour. No way, I said.

After years of recommending John's pre-infomercial stuff, I must now reluctantly categorize him as a "do not recommend." I do not recall ever having done that before with any guru. It is rare for someone to change his stripes so late in life. If anyone knows how to bring back the old John Beck, I would support the effort strongly.

On 7/22/09, I heard that the FTC sued Beck and others for \$300 million. I was not surprised. When John got involved in the infomercial-Utah telemarketer world, I strongly urged him to reconsider. To no avail.

SHARE ↪

Ed Beckley

Moved to Iowa to be near Mahatma Yogi transcendental meditation. Shut down by attorney general for not paying refunds. The Wisconsin state Bureau of Consumer Protection published a Guide for Wisconsin TV stations which lists several "Questionable infomercials," among them those of Ed Beckley's Home Business Technologies. See also David Marlin's letter.

John Behle (Salt Lake City)

Here is an item I posted on Behle on 4/16/99:

"Behle once tried to rent my mailing list. I refused to let him because I thought the advertising piece he wanted to send was misleading. It was made to look like a newspaper article and had a post-it note on it that looked like it came from a friend. It was signed "John B." I had received the same piece myself previously and called my friend John Beck to ask if he had sent it. That's when I first heard of John Behle."

Behle responded (4/17/99)

"Stabbed! - The latest victim

I had been so thrilled to stay off John T. Reed's hit list. He doesn't have a competing book about paper, so I thought I might be safe. Apparently someone inquired and now his faulty memory and facts have colored me too. It's not a big deal, just not true. I left a message on his voice mail which since it wasn't 'worshipful' will probably lead to further attacks. I guess I knew it was just a matter of time. Here's the scoop - I mean poop.

I've never tried to rent John's list. He has nothing to do with paper and wouldn't be an interesting list for me anyway. The only list I've ever rented in my life is Creative Real Estate Magazine (a couple times).

I doubt John cares about facts, but the letter/ad he is referring to was developed and marketed by a company named Unicorp or Millionaire Consulting Service. They marketed a consulting service for Bob Allen and Mark Haroldsen.

I sued them and won over the fact that they used their infamous "John B" letter as they called it. Nothing in the letter ever mentioned me or referred to me, yet in a marketing script that we uncovered it mentioned that if they thought it was a friend or relative that had sent it to not disagree with that. If they were upset or enquired (sic) as to who sent it, the marketer was told to say that it came from John Behle in their marketing department. I never had anything to do with their marketing department. For a few months I helped out in doing some training for their consulting staff and handling the most difficult consulting situations.

I sued them because many people did assume the letter came from me. At that time about 100,000 people per month had been reading the magazine articles I wrote for many different publications and my name was the first to come to many people's minds. They mailed out tens of thousands of these ads per week and just about anyone with the name "John B" paid the price. Chuck Abbot, Doug Holmes and Richard Allen that developed the ad said that they chose that name because almost anyone knew a "John B". I sued for \$750,000 in damages and because they didn't have a leg to stand on, they settled. I just wanted an apology, the cessation of any use of my name and just to rub Doug's nose in it a little. I received rights to use his mailing list (total junk), the Unicorp mailing list and had him sign a letter to clear up falsehoods that they had spread among their employees. I'm not a real vindictive person, so I didn't mail the letter. I guess I should have. Anybody want a 10 year old 30,000 name mailing list from a consulting service?

Once again, John T. Reed's facts are messed up. Hopefully he will show his intentions are honorable and clear it up. What do you wanna bet?

JOHN T. REED - I DO NOT RECOMMEND HIS RECOMMENDATIONS

From what I've heard, his books are very worthwhile reading, his opinions of others in many cases are flawed."

My (John T. Reed's) response (4/17/99) to John Behle's email:

I stand corrected. I was wrong. My apologies to John

Gary Belsky and Thomas Gilovich

Click here to read my review of their book, *Why Smart People Make Big Money Mistakes*.

□ SHARE # 21 13

Steve Bergsman

Here is a review of his book *Maverick Real Estate Investing*

Robert A. Blair, President of National Home Buyers Training Corporation

I am told they charge thousands of dollars for seminars. See my article on expensive seminars.

Sonny Bloch (deceased)

Radio and book guru. Sent to prison for income-tax evasion. Died in 1998.

Bill Bowen—Unknown

I recommend that you use my Real Estate B.S. Artist Detection Checklist to evaluate this guru.

Click here: [Free Special Report on the Biggest Mistakes in Real Estate Investment](#)

Scott Britton—University of Real Estate Letter

According to a promotional mailing I received, he sells a video in which you learn how to "make \$10,000 in 98 days" = \$10,000 divided by 98 = \$102.04 per day or \$102.04 divided by eight hours = \$12.76 per hour. According to my local want ads, you can make that much in jobs like the following: driver, chauffeur, customer service, child care site supervisor, carpet cleaner. Britton's way of making the \$12.76 a hour is rehabbing buildings that you must buy, rehab, then sell to get your money. There is far less risk and effort in a customer-service job.

Bill Bronchick

I disagree with him on due-on-sale clauses. See my article on the subject. I also reviewed a book he co-authored on flipping.

Here is an item that relates to Bronchick from my 6/07 Real Estate Investor's Monthly newsletter.

Abalos v. Bronchick

For years, I have been receiving communications that denounced *Investing in Land* author Robert Abalos, whose book I review favorably at my Web site guru rating page. Also, various things have been posted on the Internet denouncing him and denouncing me for refusing to denounce Abalos. Other gurus have received the same stuff and some turned against Abalos as a result. Bill Mencarow of www.paper-sourceonline.com and I did not.

The communications I received seemed part of an odd, orchestrated campaign rather than spontaneous communications from independent individuals, although they had the names of various seemingly obscure persons on them. I said so years ago at my Web site.

A month or two ago, I received a snail-mailed envelope with no return address. Inside was a credit report on Robert Abalos and nothing else. The person or entity that ordered the credit report was redacted.

I did not read the credit report, but I thought it was illegal for it to have been ordered for the purpose of injuring Abalos and equally improper for it to be sent to me and others. I sent Abalos an email about it asking if he wanted me to mail it to him. He did.

Abalos contacted the credit bureau in question. Although the entity ordering it had been redacted, the company was easily able to tell Abalos who ordered it from the date and time, which had not been redacted.

As a direct result of the credit report, Abalos, who is a lawyer, tells me he has now filed federal suit number 2:2007cv00844 on June 4, 2007 in Washington Western U.S. District Court (Seattle), Honorable Robert S. Lasnik presiding. The name of the suit is *Robert J. Abalos versus William Bronchick and Flamingo West Ltd*. William Bronchick is a well-known real estate guru and is himself a lawyer. You can see information about the suit at <http://dockets.justia.com/docket/court-wawdc/case-no-2-2007cv00844/case-1d-144087/>. The cause of action is violation of the federal Fair Credit Reporting Act (15 USC 1681).

If you want more details about the dispute, I refer you to the U.S. District Court files on this case and to the parties to the suit.

Bronchick sent me an email on 7/18/07, but asked me not to publish it. In it he says he did not send me the credit report he obtained and does not know who did. He also said he had a legal reason for ordering it, refused to say what it was, and invited me to guess what it was. He said that as of 7/18/07 he had not been served with the suit summons in spite of Abalos knowing where to serve him.

Bronchick was reportedly served on 8/2/07. Abalos says he was awarded a default judgment against Bronchick in 2007 or early 2008. Bronchick says the default judgment against him was vacated and that he won a defamation judgment against Abalos. Abalos says the preceding sentence is inaccurate.

Fun couple.

□ SHARE # 21 13

On 4/8/08, Bronchick sent me an email containing a "findings of fact and conclusions of law" against Abalos in Arapahoe County Court in Colorado that found Abalos made false allegations that Bronchick violated the Fair Credit Reporting Act and other criminal laws. (Case No. 07CV1463 Div 202) Note that this is different from the federal court in which Abalos filed his suit against Bronchick. The Colorado court said it made these findings of fact based upon "the testimony of William Bronchick and documentary evidence presented..." No mention was made of any testimony or evidence from Abalos. The Colorado court said that Bronchick suffered noneconomic damages of \$20,000.

Bronchick says his motion to dismiss was granted in Civil Case CO7-844RSL in Seattle on 6/23/08. That is the third case number I have seen in Bronchick/Abalos litigation. I am not familiar with the case.

Albert Brown, Jr.(Southern CA)—Unknown

I recommend that you use my Real Estate B.S. Artist Detection Checklist to evaluate this guru. A visitor to this site said he was a good guy with reasonable prices and ethical, practical advice.

Louis Brown—I do not recommend**Bob Bruss died 9/26/07**

Nationally syndicated real estate columnist, author of occasional books, publisher of *California Real Estate Law* newsletter and a national real estate advice newsletter. Solid investor with a law degree and extensive experience. He and I did not agree on everything, but I recommend his books, newsletter, and column without hesitation.

You can still buy his stuff after his death. Three things he said, and his material will still say, that I disagree with are:

- He repeatedly recommended the book *Nothing Down*. Not a single technique in that book is ethical and legal. They all require either deceiving an institutional lender or taking advantage of an unsophisticated seller or both.
- He urged use of single-family lease options which, in most cases, works by bamboozling would-be homeowners into paying large extra rent and front money for a home-purchase route that rarely results in homeownership and leaves the would-be homeowners far worse off. Bruss himself did not appear to do that to people but he said little about the distinction between doing it in a way that actually results in home ownership most of the time versus just using it to enrich the landlord and leave the would-be homeowner out in the cold.
- In one of his weekly Q&A columns he said it was OK to fudge the truth on a mortgage application. No it's not. It's a federal felony as well as immoral.

In general, however, his writing are rock solid.

Larry Burkett died 7/4/03

Author of *Business By The Book*, *The Complete Guide of Biblical Principles for the Workplace* and *Using Your Money Wisely, Biblical Principles Under Scrutiny*. Many people believe the Bible is the word of God. It turns out, there is considerable discussion of financial matters in the Bible. Larry Burkett is a sort of combination Bible fan and personal finance/business guru. His books give his interpretation of what the Bible says about various financial issues.

I do not disclose my religious beliefs. Nor do I tell other people what religion they should join. I leave that to people like Robert "Did I tell you I was a missionary" Allen. (A missionary is someone who tells you that you are in the wrong religion, he is in the right one, and that you should switch to his. That's Part I. In Part II, he tells you that you must send 10% or some such of your income to his religion's headquarters for the rest of your life if you buy Part I.)

Having said that, however, I must add that I welcome ethical analysis of the various approaches to real-estate investment. There is far too little ethical discussion in the real estate business. Whether the Bible is THE Good Book is something for you to decide. However, I do not think there is any question that it is A good book in many respects as far as ethics are concerned.

The code of ethics I recommend is

1. Tell the truth
2. Keep your promises
3. Treat others the way you want to be treated

Also, in real-estate transactions, I believe you are not ethical unless you require that persons with whom you do deals meet appropriate suitability standards. Almost no one does and most of the nothing-down and lease-option approaches now being pushed by various gurus fail those ethical standards. My Real Estate B.S. Artist Detection Checklist also offers detailed ethical standards for real-estate gurus.

In short, while I may not agree with every point Burkett makes, in general, most investors would benefit from study of the ethical implications of various real estate and business techniques whether it be based on the Bible, the Koran, or other popular religious or secular teachings.

SHARE

John Burley (Glendale, AZ)—Unknown

I recommend that you use my Real Estate B.S. Artist Detection Checklist to evaluate this guru. I am told he appeared with Robert Kiyosaki in Australia. I would not have done that. His Web site is rather brief and vague, but still manages many hits on item #20 of my BS detection checklist, for example, when he refers to his "automatic system for Creating Wealth." Says he "retired" at age 32. So what's with the making speeches in Australia and selling products and "boot camps" off a Web site. He's hustling a buck pretty hard for a retired guy. Few retired people have Web sites, and those that do only have family news and photos.

Cash Flow Generator (Cape Coral, FL)

Now owned by Russ Whitney. See my extensive articles on him.

Joel Cassway

Too expensive for my tastes. Worked with Givens and Pino.

CCIM Courses

I took the Certified Commercial-Investment Member of the Realtors® National Marketing Institute seminars in the mid-1970s. The ones on income-tax law and the time value of money were excellent. I did not much care for the one that taught how to do a feasibility study. Although it has been many years since I took those seminars, I have heard nothing since that would cause me to believe the current versions are any less excellent. The name of the Institute has changed to Commercial Investment Real Estate Institute. www.ccim.com

George F. Coats deceased

Author of *Smart Trust Deed Investing in California*. Super book. Super guy. Best information I know of on trust deed investing. Those of you who do not live in California are foolish to wait for your state to produce a George Coats. Other states are generally not large enough to warrant the writing of real estate investment books aimed just at one state. Even if they were, guys as good as Coats are probably a once-in-a-lifetime occurrence. You have to modify Coats' California book with your own local research if you want to invest outside California.

Click here: [Free Special Report on the Biggest Mistakes in Real Estate Investment](#)

Peter Conti—Unknown

Uses the business name Mentor Financial Group, LLC. The purpose of an LLC (limited liability company) is to make it harder for you to sue the owners of the company in question successfully. Use my Real Estate B.S. Artist Detection Checklist to evaluate this guru. Advocates use of lease options. See my article on that subject. His Web site says Mentor Financial is "Registered by the Colorado Secretary of State's office as a company in good standing." That seems to imply some sort of approval or endorsement by the state. In fact, all corporations and LLCs are required to register with the secretary of state's office. That's about as meaningful as my saying I am "Registered by the California Department of Motor Vehicles as a vehicle owner in good standing." The products on his Web site sound like the same old mix of nothing down, lease option, etc. that so many other gurus are pushing.

No longer associated with David Finkel. Now Explosive-Cash-Flow.

Wade Cook (Seattle, WA)

Real Estate Money Machine author. He has declared bankruptcy multiple times, has unpaid fines levied against him by state attorneys general, has been the subject of cease-and-desist orders from attorneys general, has taken the Fifth Amendment in court, and has been indicted. *Smart Money* magazine did an extensive article ("Wade's World") on his financial and legal difficulties in October 1996. Call 800-925-0485 for a copy. The State of Texas went after Cook on 5/1/98. While you are at the FTC Web site, you may want to search around for other pertinent information. I suggest you bookmark my site before you do so you do not have to hit "back" a zillion times to find your way back. Reader's Digest did a story about Cook and other gurus (the link is no longer active). There is a devastating article from the *Wall Street Journal* at the Motley Fool Web site. The Street.com has an article with a nose-diving graph showing the performance of Cook's trades and another by a staffer who attended Cook's seminar.

© SOURCE: [Wade Cook](#)

On 10/5/00, Bloomberg News accounts said Wade Cook Financial Corp. would offer refunds to thousands of investors who attended Wade Cook stock-market seminars. This was to settle action brought against Wade Cook Financial Corp. by the Federal Trade Commission. Cook was also sued by the attorneys general of the states of AL, AZ, CA, ID, IL, KS, MO, NC, NM, OK, OR, PA, TX, and WA. Cook told investors they would learn how to double their money every 2 1/2 to 3 months and claimed "We do it all the time." Cook's corporation's stock market investments lost 42% of their value in the first half of 2000.

Investors who did not earn back from stock-market trading at least what they paid for the seminar (up to \$6,295) are eligible for refunds. Shares in Wade Cook Financial Corp sold for as much as \$5.30 in 9/97. Last I heard, they sold for 1¢. Although neither Cook's students nor his shareholders have done very well (he owned 64.5% of Wade Cook Financial Corp on 4/30/00), Cook himself took \$22 million out of the corporation in compensation—more than triple corporate earnings for the period.

Cook is a best-selling author (*Wall Street Money Machine*) and also wrote *Real Estate Money Machine* previously. He is one of a number of best-selling financial authors who make that list, in large part, a rogue's gallery. The many people who buy Cook's books and attend his seminars are idiots. I have talked to some on the phone. When they ask about him, I recite all his legal troubles, including his bankruptcies. They then ask what I think of his latest book. Like I said, idiots.

On 12/19/02, Wade Cook Financial Services was put into involuntary Chapter 7 liquidation bankruptcy (Case No. 02-25434) in the U.S. Bankruptcy Court of the Western District of Washington. On 1/17/03, this was converted to a Chapter 22 reorganization bankruptcy on 1/17/03. When I did a search to confirm this, I typed Wade Cook bankruptcy into Google and immediately got the pertinent Web page of the Western District of Washington U.S. Bankruptcy Court Web site.

There is a story about it at http://seattletimes.nwsource.com/html/business/technology/134686071_wadecook30.html

Here is an article I wrote about Cook's being indicted for tax fraud in 2005.

On 2/20/07, a federal jury in Seattle found Cook guilty on seven of eight criminal charges of not paying taxes due on \$8.9 million of income from 1998 to 2000. The jury was unable to come a verdict on the eighth charge, tax fraud, and on any of the charges against Cook's wife. At the time of the verdicts, the U.S. Attorney's office was unable to say whether they would retry Cook's wife or the tax fraud count against Cook.

On August 2, 2007, U.S. District Court Judge Thomas Zilly sentenced Wade Cook to seven years and four months in prison and his wife Laura to 18 months in prison. Laura pled guilty to obstruction of the IRS to avoid a second trial. The judge also ordered the Cooks to pay \$3.75 million in back taxes. See the *Seattle Times* story at http://seattletimes.nwsource.com/html/localnews/2003819531_wadecook03m.html. The federal judge noted that Wade Cook had previously had to pay more than \$500,000 in fines and restitution for investment fraud in Arizona, \$4 million in back taxes in a prior case, and \$2.7 million in judgments because of Federal Trade Commission action against him in 14 states.

At one point, Cook had four financial advice books on the *New York Times* best seller list. See my article about the rogues gallery that is the financial best seller list.

Russ Dalbey—Unknown

Loan brokerage. Not my area of expertise. Use my Real Estate B.S. Artist Detection Checklist to evaluate this guru.

Robert Dahlstrom

He co-wrote a book on flipping that I reviewed here.

William Danko

Click here to read my review of the book he co-authored, *The Millionaire Next Door*.

Jay P. DeCima (Redding, CA)

Reasonably-priced book (\$24.95) Generally reasonably-worded brochure—although it is noteworthy that he tells you to whom the check should be payable, but gives no mailing address, thereby preventing you from paying by check. That's the kind of mistake that disqualifies you from getting your financial-genius secret decoder ring.

Excellent book on the fixer strategy. I do not like the parts of the book that discuss partnerships and financing. I do not know if his more expensive products are worth their prices.

☐ SHARE # 1 1 2 1

I could do without Jay's corncob, Beverly Hillbillies costume and occasionally folksy language. DeCima is apparently from the Joe Land-Jimmy Napier School of Presenting Yourself as a Country Boy. It's a bit odd, but does not seem to prevent one from giving decent real estate advice. It's the guys who wear pinky rings and gold chains that you have to watch out for.

DeCima is a slob about checking his facts. For example, on page vii, he says, "nearly half the work force was unemployed during the Great Depression." It took me about 20 seconds to get the correct figure, 26% at the peak. The book contains a number of such Cliff Claven-style errors.

He also fails to attribute stuff he got from other people. For example, on page 93, he tells one of Joe Land's jokes without mentioning Joe and prefacing it with, "When I write about this subject, I'm always reminded of..."

When DeCima talks about non-fixer investment issues, his thinking is sometimes muddled, uninformed, or illogical. For example, his discussion at the top of page 9 and elsewhere in the book seems not to reflect an understanding of the time value of money. On page 116, he dismisses the use of computers in real estate out of hand. There is no doubt that computers can be misused. I recommend against all canned real-estate-investment-analysis programs. However, failure to use a computer to manage property or to analyze large amounts of useful, accurate data is idiotic.

He seems oblivious to an ethical issue on page 131. He says it's best to work with just one agent, in part, so you can get access to so-called "pocket listings." I was an agent for two years. "Pocket listings" do exist, but they are an unethical agent practice. A "pocket listing" is one which the agent keeps "in his pocket" and shows only to his best buyers. Since the agent has a fiduciary duty to get the highest price for the seller, he must publicize the fact that the house is for sale as widely as possible as fast as possible. If, instead, he only tells his favorite buyer, to avoid another agent splitting the commission, he is acting against the interest of his client, violating his fiduciary duty to the seller. You should not deal with unethical agents who keep listings "in their pockets" either as a buyer or as a seller.

Don't get me wrong. When DeCima talks about buying and fixing houses for profit, his book is excellent. But he says a number of things that I must dissociate from my general recommendation of the book lest readers think I agree with everything that's in it. Because I see a number of inaccuracies, exaggerations, and failures to attribute in the book, I worry that some of the unenviable statements about DeCima's successes may be similarly inaccurate or exaggerated or the result of external factors rather than the result of DeCima's own efforts.

Click here to read my review of his book, *Fixin' Ugly Houses for Money*

Dave Del Dotto (Hawaii and Modesto, CA)

Former absentee from Modesto who did infomercials featuring himself sitting on the beach in Hawaii. I debated him on *Larry King Live*. Del Dotto strikes me as the dumbest of the famous gurus. In one of the books he sold with his home-study course, he said to take advantage of a Farmers Home Administration loan. If you're not a farmer, he said, get one to "front for you." Many of the other gurus give similar advice. But Del Dotto is the only one I know dumb enough not to understand that the standard, get-rich-quick-guru way to deal with the issue is not to mention the farmer requirement. For the record, getting a farmer to front for you in a loan program that's for farmers only is a felony. Del Dotto's Modesto headquarters was foreclosed in the '90s.

The Wisconsin State Bureau of Consumer Protection published a Guide for Wisconsin TV stations which lists several "Questionable Infomercials," among them those of David Del Dotto.

In the 6/8/98 *Newsweek*, Jane Bryant Quinn said that Del Dotto had gone bankrupt. I still see him on TV, only now this one-time "real estate expert" is selling products unrelated to real estate.

The WA attorney general sued Dave Del Dotto and his Affordable Housing, Inc. The suit alleges Del Dotto made numerous misrepresentations about real estate investing, some of which violate a U.S. District Court order. It also accused him of acting as a broker without a license: he collects \$500 deposits to be credited toward closing costs for a mortgage which he will help them get.

☐ SHARE # 1 1 2 1

The court papers said Del Dotto was a principal in a firm that filed bankruptcy and has been the subject of repeated enforcement actions by regulators, including the FTC and the Insurance Commissioner of Hawaii. They also allege that he tells seminar students inaccurate information, i.e., that they can pocket the proceeds of government-insured home-improvement loans, that they can get mortgages for 1% to 3% less than less informed consumers, that his customers typically make a profit in real estate using his system, that you can get free-and-clear title to a house by simply paying back taxes of as little as \$500, that it's easy for people with bad credit to buy houses for nothing down, and that you can add \$50,000 equity to a home by painting and adding carpet.

In short, WA says Del Dotto "charges high fees for information which is virtually worthless, outdated, and unethical." WA authorities were seeking a restraining order to prevent Del Dotto from holding a seminar in the state. Court papers reveal previously unknown facts about Del Dotto: IRS placed a lien on his Hawaii house in 1993. In 1995, Hawaii sued him for nonpayment of \$5,000,000 in loans. He filed for Chapter 7 personal bankruptcy, and his corporation filed for Chapter 11 bankruptcy in 1995. In 1996, he agreed to pay a \$200,000 fine to the FTC.

What's new here is that government authorities have finally become appropriately aggressive in pursuing guys like Del Dotto. Unfortunately, the gurus seem to be ignoring the authorities to an extent, witness Del Dotto's alleged ignoring of a previous federal court order. Another new development: many gurus have begun to structure their pitches so as to run afoul of securities and licensing laws.

Many investors originally came into real estate as a result of pitches from gurus like Del Dotto. Too many investors still have vestiges of those original pitches in their real-estate-investment programs. See also David Martin's letter.

Dolf De Roos

Click here for a review of New Zealander De Roos' book *Real Estate Riches*

Don't know if it means anything, but a reader of this site who is from the U.K. says he thinks DeRoos has a South African accent, not a New Zealand accent, and that the name DeRoos sounds Dutch and Afrikaner. Dutch settlers creased South Africa. Afrikaner is a South African language similar to Dutch.

Click here: [Free Special Report on the Biggest Mistakes in Real Estate Investment](#)

Claude Diamond (Chula Vista, CA and Winter Park, CO)

Lease-option guru. I talked to Diamond and he seemed pretty sharp at the time. But I cannot recommend him for two reasons. His lease-option program has a 50% failure-to-exercise rate and his price for his "mentoring" service is in the multi thousands of dollars. See [What you need to know about lease options](#) for a discussion of their problems. See my [Why you should not buy expensive seminars or mentoring services](#) for more on Diamond's fee and my opinion of it.

I have received many different responses to negative reviews on this page—threats, attempted bribes, extortion, and attempts to "kill me with kindness." Diamond, however, takes the prize for the most juvenile response. "Juvenile" is not a word usually associated with mentors.

On 6/29/00, Bill Mencarow told me he had just learned that Diamond bought the number one ranking for the key words "Paper Source" at goto.com. Apparently this means that anyone who searches for "Paper Source" in goto.com's search engine will get a list with Diamond at the top. Mencarow takes umbrage at this because he has been publishing the newsletter PaperSource and putting on the Paper Source convention for many years. A common law called "unfair competition" may be pertinent. "Unfair competition" is defined in *Black's Law Dictionary* in part as "...endeavoring to substitute one's own... products in the markets for those of another, having an established reputation and extensive sale, by means of imitating... the name, title,... the imitation being carried far enough to mislead the general public or deceive an unwary purchaser, and yet not amounting to an absolute counterfeit or to the infringement of a trademark or trade name." *Singer Mfg. Co. v. June Mfg. Co.*, 163 US 169"

John,

I saw your web page. I am an attorney involved in litigation against Claude Diamond. My client was a young business entrepreneur who engaged the "mentoring" services of Mr. Diamond. He is being sued by Mr. Diamond. I am investigating Mr. Diamond, his background, credentials, and qualifications. I would be interested in speaking with individuals with similar consumer related complaints against Mr. Diamond. If you have any information, it would be greatly appreciated. Your web site is very informative. Thank you.

Name removed at the attorney's request after being initially posted here at that same attorney's request

□ SHARE

Elmer Diaz (Houston)—Unknown

A reader says Diaz claims to have been the past president of the National Real Estate Investment Association. I had never heard of that organization. An internet search reveals an organization by that name, but it appears to be for institutional real estate investors only. Institutional real estate investors are pension funds, REITs, etc. The reader also says Diaz is a "follower of Robert Allen, Robert Kiyosaki, and Robert Sherrin." Since I do not recommend Allen or Kiyosaki, it is unlikely I would recommend Diaz. The reader also characterizes Diaz as "a strong proponent of asset protection." I generally think strong proponents of asset protection are paranoid and a little kooky. Another reader says Diaz has said nice things about Sheets but "does not endorse any guru." I am not sure what the word endorse means in that phrase. If Diaz disagrees with the teachings of Allen, Kiyosaki, or Sherrin, he ought to tell me so if this is incorrect. None of these guys are in my Rolodex.

Gary DiGrazia (San Lorenzo, CA)

My one-time adult baseball teammate. His *Diamond Farming* (510-278-2017, FAX 510-317-9644) is a solid book on probate investing in California. As with Costa's book, in the land of the blind, the California book is king. If you live outside California and want to invest in probates, DiGrazia's book is probably the best thing you'll ever find. You'll have to modify it to reflect differences between your local law and California's laws. I wrote about him in [How to Buy Real Estate for at Least 20% Below Market Value](#).

**Joe Dominguez**

Jim Kerr wrote:

Mr. Reed -You mentioned that you were unaware of Joe Dominguez and his book "Your Money or Your Life". Joe is now deceased, but in the early 90's he wrote (with Vicki Robin) the book "Your Money or Your Life". It is NOT a get rich quick book. Basically, he feels most Americans spend way too much money. The book promotes the idea that financial independence and early retirement can be achieved through frugality. I enjoyed the book and agree with most of what he says. Probably the only thing I disagreed with was his recommendation to buy 30 year US treasury bonds to provide you with a steady stream of income. I believe he downplays the danger of inflation. His book is readily available in bookstores. I highly recommend it.

By the way, I really like your site and what you are doing! Jim Kerr

John T. Reed responds:

Thanks for your kind comments about this site. Dominguez sounds like my kind of guy. I agree with your comment about 30-year bonds.

Gary Eldred

Here is a review I wrote of his book *Value Investing in Real Estate*.

Gayle B. Ellison

Use my Real Estate B.S. Artist Detection Checklist to evaluate this guru.

Michael R. Enelow (Duquesne Heights, PA)

I got an email from a reader who told me there was a story in the *Pittsburgh Post Gazette* newspaper about a real estate investment guru who was in trouble with the law. The story is at <http://www.post-gazette.com/neighbor-city/20020808churbs9.asp>. According to the article, 61-year old Michael Enelow was indicted on 29 counts of wire and mail fraud by a grand jury in connection with a real estate investment scam. He reportedly ran ads in periodicals around the U.S. from 1995 through 2000 offering money to people who would refer real estate deals to him. The indictment said he lied about how much money he had and how many deals he did. He charged \$1,500 to sign up and got over a thousand people to send him that much (1,000 x \$1,500 = \$1,500,000). The FBI said Enelow lived off the \$1,500 charges and that his real estate dealings were insignificant.

Cliff Enz (Morrisville, PA)

On 7/25/97, a reader alerted me that Cliff Enz's Web site had plagiarized mine. I visited his site and found that Enz had copied the guru portion of this Web site including my copyrighted "B.S. Detection Checklist" article and a reader-input-soliciting page I used to have here, and put it on his own web site with some changes. He presented my material without permission and without attribution to me and even said "The material is copyrighted," implying that he owned the copyright. He claimed the material was "the product of personal observation, research and analysis..." You bet, mine and those of my readers.

The only business I have ever had with Enz is that he asked for a free copy of my annual update booklet. If anyone finds he has published that anywhere as his own, please let me know.

Words cannot express my contempt for Cliff Enz.

SHARE 2/2/10

Richard Epley (Houston)—Unknown

The "Blue Jeans Millionaire" One-time "real estate investment expert" now selling multi-level health stuff through Recall. A reader comments that's "peculiar since at one time he espoused staying away from multi-level and other business opportunities since they were a needless distraction from real estate--where the 'real' money was to be made."

David Finkel—Unknown

Use the business name Mentor Financial Group, LLC. The purpose of an LLC (limited liability company) is to make it harder for you to sue the owners of the company in question successfully. Use my Real Estate B.S. Artist Detection Checklist to evaluate this guru. Advocates use of lease options. See my article on that subject. His Web site says Mentor Financial is "Registered by the Colorado Secretary of State's office as a company in good standing." That seems to imply some sort of approval or endorsement by the state. In fact, all corporations and LLCs are required to register with the secretary of state's office. That's about as meaningful as my saying I am "Registered by the California Department of Motor Vehicles as a vehicle owner in good standing." The products on their Web site sound like the same old mix of nothing down, lease option, etc. that so many other gurus are pushing.

No longer associated with Peter Conti. Now Maui Millionaires, LLC

Foreclosurebargains.com

Here is an email I got from a reader about this company.

"A foreclosure listing service that advertises on television. They provide REO listings. I sent for a three month subscription in September 99 which consisted of three monthly issues for approx. \$50 non-refundable. The two issues they sent were received late and the third was never received. Calls were not returned. The information in the issues was over two months old by the time I received the issues. The only charge authorized was this \$50 charge back in September. Move forward to March 23 and I find that this company has charged \$499 to my credit card they had on file. I cannot reach them at their customer service number or order line. New VISA guidelines require the card issuer to send to the card holder a dispute form that must be filled out and signed before the dispute can be processed. Now I have to wait for the card issuer to contact the merchant for their side of the story." Chris Gohans

ForeclosureListings.com

I received a complaint about this company from Ryan Ballard. He also sent me some emails he says they sent him. Please click here to read those emails. Warning: the emails from ForeclosureListings.com contain profanity. In one email, ForeclosureListings.com questions Mr. Ballard's intelligence. He is a college graduate. For what it's worth, he is also a professional baseball player (minor league).

Foreclosureworld

I got a letter from a reader about it. Click here to read it. Use my Real Estate B.S. Artist Detection Checklist to evaluate this guru.

Fortune 21 (See also Success Magazine)

Click here to read letters I have received about Fortune 21. Use my Real Estate B.S. Artist Detection Checklist to evaluate this guru.

Click here: [Free Special Report on the Biggest Mistakes in Real Estate Investment](#)

Dan Franklin

Click here to read an email I received about Dan Franklin. Use my Real Estate B.S. Artist Detection Checklist to evaluate this guru.

SHARE 2/2/10

Richard Gardiner (last known address Rocklin, CA)

Big advocate of lease options. Wrote a book called *Real Estate Option Techniques*.

Gardiner was always arguing with me, which I normally love. Taking a position and debating it is my favorite way to figure things out. But there are only two legitimate debate tactics: finding errors or omissions in the other party's facts or logic. There are a bunch of illegitimate debate tactics: changing the subject, strawmen, name calling (e.g., "you're too negative"), and so forth. Gardiner would hit me with multiple illegitimate debate tactics in rapid fire. He subscribed to my newsletter as recently

as March of 2000. When he came up for renewal, I tossed his renewal notices in the trash rather than mail them to him because I decided I did not want his business. I had never done that with any other subscriber.

He was always arrogant and bragging about what a big-time real estate guy he was. On 1/24/00, he filed bankruptcy in the U.S. Bankruptcy Court for the Eastern District of California in Sacramento. I did not learn that until a year later. On 1/24/01, I called his phone number to ask if what I had heard was correct. It was disconnected. As a result of his not appearing in court when ordered, an "order to apprehend" him was entered in the Federal Bankruptcy Court in Sacramento. The authorities there cannot find him and would like to know where he is. I am trying to find the full scope of what happened. One story I heard was that he was a property manager who sold his clients' properties without their permission and kept the proceeds! One account of that says he could do this because he had broad power of attorney from them. Another said he got his clients to give him "unrecorded deeds" to their properties saying he needed such deeds in order to manage their property.

A person who said he "represented" her in setting up a bunch of lease options was in a panic because five were coming due and the index Gardiner had her tie the option prices to had not gone up enough. As a result, each property was worth about \$60,000 more than its option price. She was looking for an "aggressive" attorney to "defend" her against the buyers who wanted to exercise.

Marc Stephen Garrison

Pepo1989@aol.com wrote: have you ever heard of Marc stephen garrison ? he takes people on real estate buying tours out of the area where they live because he finds better markets. does this make sense to you?

Garrison was an associate of Robert G. Allen. He and Allen had a falling out. Allen apparently gave Garrison his newsletter to satisfy or partially satisfy a debt Allen owed Garrison. Garrison strongly urged me to write an article exposing Allen's financial difficulties. I said I needed proof and Garrison helped me get key interviews and told me where to look for key documents. I wrote the article in my 9/87 issue. Garrison also tried to get me to take over the newsletter. "I don't want to put out a July issue," he said. I believe that was in June of 1988. I made my standard offer for taking over newsletters (I have taken over three): You pay me the cost of printing and mailing my newsletters to your subscribers and I will pay you half of each renewal by your old subscribers for the first year and 25% of each renewal the second year. He wanted a better deal. I believe he sold it to Mark Haroldson.

Brief (six months) windows of opportunity have opened in various areas like Anchorage and Oklahoma City in the last twenty years. I don't think anyone could make a living taking people to such opportunities because they only occur once every five or ten years. Plus most people would be chicken to invest in such dramatically depressed areas.

A more common pattern is investors from high-priced areas erroneously concluding that real estate is a bargain in lower-priced areas because they are cheaper than in the investor's home area. The classic group that made that mistake was the Japanese coming to the U.S. I have also heard of New Yorkers (high priced) being taken to Camden, NJ (ghetto and also my birthplace) by Sonny Block and various people have capitalized on the propensity of Californians (high priced) to conclude that prices in places like Arizona (lower prices) must be too low because they are so much lower than California.

I think it's possible for opportunities to exist in some areas of the U.S. other than the brief windows of opportunity I described above, but it would have to be a rather esoteric niche which the typical investor who uses someone else (Garrison) to find properties would be afraid to invest in.

His 1986 book *Financially Free* is one of many real estate investment books which I describe as "Real estate dictionaries that are not in alphabetical order." You do not need to buy a real estate dictionary. There are several on-line for free.

A reader tells me he found a Chapter 7 bankruptcy for a Marc S. Garrison in Gilbert Arizona in 1997. I do not know if it is the same person.

Jane Garvey (Glen Ellyn, IL)

Solid, down-to-earth experienced author/publisher of *Creative Investor* newsletter and several how-to books. President of the Creative Investors Association Chicago, a former Bob Allen Club. Widow and former partner of the late beloved guru Marc Goodfriend. Former college professor.

☐ SHARE _____

Bill J. Gatten

Gatten has complained about this portion of my Web page. He told me on 5/9/03 that it had cost him "exactly \$51,456.57 in sales." He did not explain how it would be possible to know such a thing.

Click here for my analysis of a free seminar he gave on his PACTRUST.

The summer 2007 issue of the Ohio Division of Real Estate and Professional Licensing newsletter contained an extraordinary statement by a professional engineer. It told how the engineer was drawn into real estate by Kiyosaki's book *Rich Dad Poor Dad* and sent on a bad path by Kiyosaki's employees. It also refers repeatedly to a person whose first name was Bill and whose last name was redacted who advocated a complex trust arrangement for investing in real estate. I have obtained an unredacted copy of the statement and the person named Bill is, indeed, Bill Gatten and the trust in question is, indeed, Gatten's PACTRUST.

The professional engineer was fined \$39,000 by the state of Ohio, but was told that the fine would be waived if he made a comprehensive statement to the public about his experience. The purpose of the statement and its being printed in the Ohio government newsletter was to warn others from making the same mistake as the engineer. You can see that newsletter at <http://www.com.state.oh.us/real/documents/2007Summer.pdf>. Also, I have copied and pasted the unredacted version to my Web site. I redacted on my own initiative the names of persons who appear not to be public figures. You can read it by clicking here. I put a copy of the statement at my Web site because government documents are not copyrighted and because sometimes government Web sites later remove older documents.

Here are a couple of the engineer's statements in which he summarized his feelings about Gatten:

...Bill Gatten offered us no assistance when problems arose. When we contacted Equity Holding Corporation (the trustee established by NARS), they denied any relationship with the property and claimed they did not receive payment or documentation to act as the trustee, even though we have documentation from NARS showing payment and trust establishment (see Appendix 3). I have gone back to engineering and continue to pay off the debt incurred by this endeavor. Our involvement with Mr. Gatten and his trust system is regrettable. The experience with Mr. Gatten and his system has been a very negative one for us and we have no current or planned future involvement in real estate investing. We caution other potential investors to thoroughly investigate a program such as this before becoming involved.

Gitten sent me a long email about the Ohio item. Since it started off ranting and raving, I only read a paragraph or two. He may have some response to the Ohio statement at his Web site. If you are interested in his response, I suggest you visit his Web site to read it.

Genesis media

Here is an email I got from a reader.

I mention Genesis Media in this e-mail message. Not sure if they are mentioned at your site but they have provided Telemarketing services for Ted Thomas, Fortune 21 Inc., and possibly Michael T. Warren. There is a post at [papersourceonline](#) that mentions Michael T. Warren and the person was given the number for Genesis Media as a contact number. Ted Thomas and Fortune 21 Inc. are mentioned in SEC forms filed by Genesis Media. If you ever want to know more about Genesis Media check the posts at [ragingbull](#) ([www.ragingbull.com](#); message board - GENI). The posts by Charles_Ponzi are simply amazing. Genesis Media is a subsidiary of GENI (whatever that symbol stands for). This is an activity you would undertake if you had a lot of free time on your hand and like good spy novels. It reads like a great fiction spy novel except it ain't fiction. ...ex-Saud arms dealer Khashoggi, who controls GENI.

Charles Givens (deceased)

If you look up "glib" in the dictionary, you'll find a picture of Givens next to the definition. Givens was the Cliff Claven of finance. His International Administrative Services, Inc., which did business under 16 names including some involved in real estate, went bankrupt in Orlando in the summer of 1996. In 1993, he lost a lawsuit stemming from the uninsured death of a man killed in a car accident by an uninsured driver after Givens advised the deceased to drop his uninsured motorist coverage. That same year, he settled a fraud and deceptive trade practices suit filed by the Florida attorney general by agreeing to pay \$177,000 in refunds to 135 disgruntled customers and to reimburse the state for its investigation costs.

□ SHARE ↻ ↺ ↻

In 1995, the Florida Attorney General got Givens to agree to pay \$377,000 to cover refunds and the cost of the Florida investigation. Givens also agreed to stop making certain claims about the value of his teachings and to make full refunds to anyone who requests them within three days of receiving his materials. Two juries found him guilty of fraud.

In 1996, a California jury said Givens had defrauded 29,000 customers in that state and ordered him to refund \$14.1 million to them.

The Wisconsin State Bureau of Consumer Protection published a Guide for Wisconsin TV stations which lists several "Questionable Infomercials," among them those of Charles J. Givens. Givens died of prostate cancer in July of 1998.

Global Resource Network

A reader tells me they charge \$5,000 to teach note brokering. That's too much. The reader also said they tried to pressure him into borrowing money to pay the \$5,000. I find it hard to believe that anyone would stoop so low, or that there are idiots out there who respond to such pressure.

Steve Goff—unknown

Use my Real Estate B.S. Artist Detection Checklist to evaluate this guru.

Steven Good

Click here to read my review of his book *Churches, Jails, and Gold Mines*
UPDATE: 1/7/09 - Steven Good found dead at 52

Allen Gorin—unknown

Click here to read my review of his book, *How to Nail Down Your Home Improvement Project Without Getting Screwed*.

Click here: [Free Special Report on the Biggest Mistakes in Real Estate Investment](#)

Benjamin Graham—unknown

Click here to read my review of his book, *The Intelligent Investor*.

Ione Young Gray

Ione Young Gray - #74491
Current Status: Disbarred
This member is prohibited from practicing law in California by order of the California Supreme Court.
Bar Number: 74491
Address: 2265 Westwood Blvd., #337
Los Angeles, CA 90064
District: District 7
Undergraduate School: Rice Univ; Houston TX
County: Los Angeles
Law School: Columbia Univ SOL; New York NY

Bill "Tycoon" Greene (fugitive)

The biggest character among the real estate gurus, Domesbury's Uncle Duke come to life. He made a big splash in the late '70s with his book, *Two Years for Freedom* and multiple appearances on the *Dinah Shore Show*. He was convicted of federal income tax evasion and sent to prison. He escaped. One version I heard was that he escaped while on emergency leave visiting a sick relative. The other was he disappeared from a half-way house. In any event, he is apparently living in England using the name Dr. William G. Hill. Numerous books are for sale there by that author. They are virtually identical to Greene's books. When John Beck came across the books in England, he asked the publisher how he could get in touch with "Dr. Hill." He was told they could not even get in touch with him, that Dr. Hill calls them

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I thought Greene had some good ideas but I could never recommend his stuff because it contained too many bad ideas, like backing out of a deal based on a clean termite report. He explained, "You could say you wanted a building with termites." No, you can't. The courts will not allow such nonsense. See also David Martin letter.

Kevin D. Haag of Douglas Realty, Inc. (4821 Coronado Pkwy, Cape Coral, FL 33904)—Unknown

Use my Real Estate BS Artist Detection Checklist to evaluate this guru. This is Russ Whitney's Realtor®. His office is across the street from Whitney's building.

Mark Haroldsen (Salt Lake City, UT)

Author of *How to Awaken the Financial Genius Within You*. Publisher of the now quarterly *Financial Freedom Report*. His main claim to fame is that he invented the densely-worded, full-page, magazine, direct-mail ad to sell his book. The novelty of that trick apparently has long since worn out. I haven't seen it in years.

Financial Freedom Report was accused of 83 counts of deceptive sales practices by the Utah Division of Consumer Protection according to a 5/19/97 KSL-TV story in Salt Lake City. Utah had received over 900 complaints about *Financial Freedom Report* nationwide since 1993 but only took action based on the 83 complaints from Utah residents. KSL-TV said the Commonwealth of Virginia had also taken action against *Financial Freedom Report*.

The Wisconsin State Bureau of Consumer Protection published a Guide for Wisconsin TV stations which lists several "Questionable Infomercials," among them those of *Financial Freedom Report*.

Haroldsen's people once called me to ask permission to reprint one of my book chapters as an article in their magazine. I said, "OK, for \$375." They said they only paid \$125. I said no deal. They went ahead and printed it anyway and sent me a check for \$125. I sent them an invoice for \$250 and a strongly-worded note. They ignored me. I then told everyone I met who had the slightest interest in Haroldsen about that incident. Many months later, Haroldsen was coming to Monterey, California to give a seminar. I plotted how I could obtain a judgment against him and have the sheriff execute the judgment by till-tapping, that is, seizing his receipts, at the seminar. About that time, he sent me a check for \$250. If you'd like to be treated the way he treated me, deal with Mark Haroldsen.

On another subsequent occasion, Haroldsen's people asked me to speak at his annual convention. I refused.

Here's an email I got about Haroldsen.

"In 1976 I was one of the ones that purchased Mark Haroldsen's *How to Awaken the Financial Genius Within You* through the mail. I was 12 years old, and not to be funny, but it was written right on my level. He had a very simple easy way of explaining the power of compounding, but even at that age I could see a flaw in his math. He stated that he was worth millions and planned to double his net worth every year for the rest of his life. Let's see... If was worth two million in 1976 then he should be worth over 67 TRILLION DOLLARS in 2001."

Haroldsen apparently won an FTC complaint case against him. I do not fully understand the FTC's Website. Look at it for yourself at <http://www.ftc.gov/og/status/injunct2.htm>. I had not been aware that the FTC had filed a case against him until a Haroldsen supporter told me about it.

Greg Hickman

Plagiarized Bill Mencarow until persuaded to stop by Mencarow's attorney.

Tyler G. Hicks

A reader was kind enough to give me Hicks' 1989 book *How to Make \$1,000,000 in Real Estate in Three Years Starting With No Cash*. First, the title is ridiculous. The third page of the book lists Hicks' other book titles. Almost all of them trigger item #20 of my BS artist detection checklist. If I were forced to write a book by the title Hicks chose for this book, it would be very narrowly focused. I figured that's what Hicks would do. I mean how many ways can there be to make \$1,000,000 in three years starting with no cash? The way Hicks tells it, it almost doesn't matter which approach you use: conventional financing, credit-card loans, raw land, residential property, commercial and industrial property, islands, fixers, motels, limited partnerships, condos, stock market, theaters. This is absurd.

Not wanting to waste much more of my time on Hicks, I just checked out the raw land chapter. It defines raw land, lists obvious advantages and disadvantages (e.g., cheap, pays no income), says it's valuable because it's a limited commodity, says to buy in the suburbs of a major city in the direction of growth, etc. This is conventional wisdom. It's not worth a nickel, let alone the price of the book.

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On page 100, he tells of a guy who made his quick million by electing himself mayor of a ghost mining town then issuing municipal bonds, part of the proceeds of which were used to pay himself a "good salary." Hicks says the guy "restored the city as a tourist attraction." That is, at least, a mildly interesting idea which is not conventional wisdom. But I do not believe it. This is what I call "seminar real estate"—stuff that delights ignorant seminar audiences, but which has no relationship to the real world.

Since majority rules in elections, I suspect there is a rule that you must have at least three voters to hold an election and that there is some government agency which oversees elections to make sure they are honest. To vote in a town election, you have to live in the town. Ghost mining towns may be uninhabited, but they are not unowned and they have posted "No trespassing" signs. In order to live in the town, you must buy or rent from the owners, neither of which is likely when you have no cash. I am a Harvard MBA. Many of my fellow Harvard MBAs are in the municipal-finance business. The notion that they would underwrite and successfully sell out a multi-million-dollar bond issue on a ghost town and deliver the proceeds to the sole inhabitant and "mayor" who owns no property there is silly. All bonds and prospective bonds must be rated according to their risk. The rating agencies, like Moodys and Standard & Poors, would visit the town and ask to see its financial books. It wouldn't even get that far. The prospective underwriters would ask about the town's population, annual tax revenues, operating expenses—then they would hang up. If Hicks calls, you should do the same.

Tony Hoffman

Former Lowry employee. Nothing-down seminar guru and author of the book, *How to Negotiate Successfully in Real Estate*. I detest him and his book. It gives unethical advice, like threatening to renege at the eleventh hour in a deal in order to get better terms. I debated him, or tried to, on a Financial News Network TV show in the '80s. I say "tried" to because it was a call-in show and the callers attacked Hoffman so viciously that any additional comments I made would have seemed like piling on. So I just sat back and listened.

Hoffman's company declared bankruptcy. Although he expressed a plan to become governor of California, he was more recently seen selling drape-cleaning devices in TV infomercials and he was the producer of the video O J Simpson did to prove his "innocence."

Larry Holder, Wealth Builders

The name of this company triggers item #20 on my BS Artist Detection Checklist. Here's an email I got about him:

John, I just went to a Larry Holder seminar. He had the gaudy rings, showed us pictures of his "million dollar cabin", referred to flying his plane in that day (his assistant inadvertently admitted they drove in), and asked for \$6,000 for his seminar and mentoring. This could be conveniently paid for by credit card. Thought you might like to add this to your BS list!

Interlinkwealth (Carlsbad, CA)

Use my Real Estate BS Artist Detection Checklist to evaluate this guru.

[Click here: Free Special Report on the Biggest Mistakes in Real Estate Investment](#)

IREM courses

I took Institute of Real Estate Management courses in the mid-1970s. They were good, not great. IREM puts out a lot of lame books. Their courses are better, probably because the committee that destroys their books can't edit the instructors during their presentations.

Robert Irwin (Rancho Palos Verdes, CA)

By far the most prolific real-estate-investment author, but that title seems to be his goal rather than communicating new information that the world needs. Books range from ho-hum to OK. I wish he would knock off the quantity and switch to quality. His books won't hurt. Neither will they help much if you already read the good books available. He has little or nothing new to add. I am annoyed that he did not acknowledge the contribution of any other person in the books of his that I have. I do not recall him ever mentioning any other human being in his books except for Napoleon Hill, a long dead motivational writer. He is also extremely coy about the titles of his other books and where he is for some unknown reason.

[Click here to read my review of his book, Improve the Value of Your Home Up to \\$100,000.](#)

[Click here to read my review of his book, Find It, Buy It, Fix It.](#)

SHARE

Victoria A. Jackson

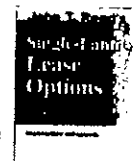
[Click here to read my review of the book she co-authored with Sidney A. Pashkow, Focusing on Foreclosures.](#)

Vena Jones-Cox

Lease-option guru. I am not familiar with her material, but I have yet to find a lease-option guru whose approach is satisfactory to me. See my article on lease options and my Special Report on the subject.

Joe Kaiser (Tacoma, WA)

Author of the *Ultimate Lease Option Strategy*. Kaiser's main point is to contact owners of vacant homes and rental house owners who have filed eviction lawsuits. That's a good idea. But he says his strategy is "one size fits all." There is no such strategy. He says lease-option investors can avoid triggering the due-on-sale clause in the property's mortgage if they do it "correctly." That is not true and, indeed, Kaiser never tells you how to do it "correctly." In a couple of aspects of his approach, Kaiser misleads the seller. He barely mentions all the legal complications of lease options, complications which are comprehensively explained in my special report *Single-Family Lease Options*. I also do not like the fact that his book has so much blank white space that I figure 82 of its 232 pages would be blank if he used normal margins and typesetting. Kaiser is also one of the many gurus who offers an expensive mentoring service. See my discussion of expensive seminars and mentoring services.



A Washington State judge ordered him to pay \$3.2 million in restitution and fines to victims of his foreclosure rescue scheme. He was also teaching how to do that scheme in seminars for real estate investors. Seattle Post-Intelligencer article on the court order and copy of the court order itself.

I did an article on Kaiser's lease-option book at his behest in the 11/97 issue of my newsletter, *Real Estate Investor's Monthly*. I did not like his book and he did not like my review. Kaiser then published a critique of my article which I did not believe described what I said accurately. Accordingly, I am putting the whole article here. Here are some other links: <http://www.atg.wa.gov/uploadedFiles/Home/New/Pres-Release/2009/kaiser%20fact%20sheet.pdf> and <http://www.atg.wa.gov/pressrelease.aspx?id=22822>

A.D. Kessler

Some of his *Creative Real Estate Magazine's* article authors are good, others are by guys I do not recommend. Gurus I recommend rarely write for Kessler.

Kessler was somewhat broker or guru oriented last time I saw any of his stuff. In other words, he was more about helping brokers get commissions or gurus sell their stuff than he was into helping investors make money in their investments. An experienced investor once told me much of Kessler's material depicted an agent's fantasy world—"real estate the way brokers wish it was" was the phrase he used. For example, one of Kessler's authors was famous for bragging that he insisted that every single client come to his office. He never went to a client's office. When a bedridden heiress begged him to come to her home, he told her to call an ambulance to take her to his office, and bragged about it at his seminars. Very creative.

Kessler's company name triggers item # 20 on my BS checklist.

A number of years ago, his assistant called me to say they really liked my newsletter, *Real Estate Investor's Monthly*, and wanted to sell it to their customers if I let Kessler pay a wholesale price for it and keep the difference. She predicted many sales. I agreed to this wholesale arrangement.



Months later, they sent me one subscription sale. After that, I forgot about them. About six months later, when I had a new employee doing orders, another Kessler order arrived. I had not trained the new employee regarding Kessler orders. She sent the subscriber an invoice for the difference between the wholesale check Kessler sent and the regular subscription price. A few days later, Kessler's assistant called and gave me a tongue-lashing for embarrassing A. D. to the subscriber. I never figured out why he should be embarrassed about my not teaching my employee about the deal he arranged on subscriptions.

I recommend some stuff by people whom I do not like or who do not like me, because it would hurt my credibility and deprive my readers of good stuff if I did not do so. I do not believe Kessler has a similar policy. It appears that he regards everyone in the real estate information business as either in business with him, or against him and the quality of your material is secondary to that. To put it another way, if Kessler believed that my newsletter was good as his assistant told me, they should have been recommending it all along, including after our two-subscriber relationship. To only recommend writers who are currently in business with you strikes me as disingenuous. There are a number of people in the guru business who won't recommend you unless they make money every time they do so, and will recommend you if they can make a buck out of it, even if they are not that impressed with your material.

SHARE

Here's an email I received about Kessler.

Ernie Kessler (passed away 4/30/03)

Kessler seemed like a great guy when I met him at a convention and when I interviewed him for an article. But he once asked me to speak at a conference in Niagara Falls. I agreed and asked for a letter confirming the terms. He said he would send it. It never arrived. When the date drew near, I called to remind him I needed the letter and to make travel arrangements. He did not return my phone calls. I finally got an assistant and told her if I didn't hear in the next day or two, the agreement was off. She called back to say the conference had been canceled. I have no objection to his canceling a conference. But not sending the confirmation letter and not returning my phone calls indicate a lack of responsibility and common courtesy.

On 3/14/99, about five years after the incident in question, Kessler called to apologize. He said he thought he sent me a letter telling me the conference had been called off. He said he is not computer literate and only found out about this Web page on 3/14/99 when a customer called and told him about it.

In May of 1999, a member of a real estate club told me Kessler had treated them the same way he treated me.

On 8/14/99, Frank Verchereau told me Kessler reneged on a deal involving purchase of a six-story apartment house in Schenectady, NY after committing in writing to do the deal. Verchereau had enormous difficulty getting Kessler to return phone calls as the closing date approached.

Robert Kiyosaki (Rich Dad Poor Dad)

I was told I would like this guy. His book was #1 on the *Business Week* best seller list. Eager to find another guy to recommend, I bought his book *Rich Dad, Poor Dad* in a bookstore and read it.

One of the best TV exposes on a real estate investment guru was done on this guy in 2009 by Canadian Broadcasting Corporation. Click on this link to watch it: http://www.cbc.ca/marketplace/2010/road_to_rich_dad/main.html

Rich Dad Poor Dad is one of the all-time worst financial books ever written! I was so disturbed by it that I wrote an extensive review of it.

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The summer 2007 issue of the Ohio Division of Real Estate and Professional Licensing newsletter contained an extraordinary statement by a professional engineer. It told how the engineer was drawn into real estate by Kiyosaki's book *Rich Dad Poor Dad* and sent on a bad path by Kiyosaki's employees. The purpose of the statement and its being printed in the Ohio government newsletter was to warn others from making the same mistake as the engineer. You can see that newsletter at <http://www.com.state.oh.us/real/documents/2007Summer.pdf>. The Ohio government copy is redacted. Also, I have obtained and copied and pasted an unredacted copy of it to my Web site. You can read it by clicking here. I do this because government documents are not copyrighted and because sometimes government Web sites later remove older documents.

Click here: [Free Special Report on the Biggest Mistakes in Real Estate Investment](#)

Email First Name Last Name			Enter your name and email and receive our free Special Report on <i>The Biggest Mistakes Real Estate Investors Make</i> . Entering your email also signs you up to receive periodic updates on our new products.
Email Marketing by iContact			

Nick Koon—Deceased

Deceased. Some of his stuff is still around. I do not recall being impressed by it one way or the other.

Joe Land

Joe was a nothing-down guru in the mid-'80s. I "debated" him on a *60 Minutes* segment titled "Nothing Down" on March 16, 1986. Morely Safer was the correspondent.

Land said you only needed one technique. His was buying, at a discount, a mortgage someone had taken back on the sale of a house. Then you got a new institutional mortgage for 80% of value and used the mortgage you bought at a discount as down payment. The face value of the mortgage you bought at a discount was bigger than 20% of the value of the property you were buying, so you actually pocketed several thousand dollars proceeds of the new first mortgage at closing.

Morley Safer explained it well. He said the crux of Land's technique was persuading the owner of the mortgage that it was not worth what it said, then turning around and immediately persuading the owner of the house you were buying that the mortgage was worth what it said. There is no doubt some sellers are that dumb, especially those who are trying to sell overpriced property. But there are no institutional lenders who will knowingly do that deal.


I debated Land subsequently on a conference call that included Joe, me, and *Time* magazine reporter Jon Hull. Land insisted that he had done this deal many times and that many lenders would do it. I asked for the address of a property where Land had done such a deal. He refused to give one, citing confidentiality. *Time* promised anonymity to the lender. Land still refused. I urged Morley Safer to ask the same question of Land. He did and Land refused to provide him with an address, also.

Land stopped doing real estate seminars not long after the *60 Minutes* piece ran. He later did TV infomercials in which he sold audio tapes purportedly containing subliminal self-improvement messages. All you could hear was sea gulls and ocean waves. I am told that at one of his real estate seminars, Land once told an associate, "These people would buy blank tapes if I told them to." Later when he was selling the seagulls-and-wave tapes, he said, "They aren't blank, but they're pretty close."

I always thought that blank-tapes story epitomized the real estate B.S. artist segment of the guru business.

Loral Langemeier

[Click here to read my review of her book, *The Millionaire Maker*.](#)

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Learning Annex

In the 1970s, I took some real estate courses from the Learning Annex and they were good. But my 3/22/06 *San Francisco Chronicle* had a full-page ad about their "Real Estate Wealth Expo" that weekend in San Francisco. It headlines Donald Trump, whose book *Art of the Deal* I recommend. And it has a number of gurus whom I do not know. But it also had at least seven that I do not recommend.

This is the latest example of previously-respected organizations jumping on the bogus real estate investment information gravy train. Yahoo! offers *Rich Dad Poor Dad* author Robert Kiyosaki as a daily columnist. Time-Life sponsored Kiyosaki for a while. And PBS has had Kiyosaki on TV. According to the *San Francisco Chronicle*, the Learning Annex's annual gross income jumped from \$5 million a year to \$100 million a year when they started promoting to tell people how to get rich quick in real estate. That same article said the Learning Annex news release about the Real Estate Wealth Expo called real estate the "drug of choice" in San Francisco.

[Click here: Free Special Report on the Biggest Mistakes in Real Estate Investment](#)

Time was not that long ago when someone at such organizations would check out a speaker or columnist before hiring them and say, "We can't associate with this guy." Apparently, a great many organizations have fired the guy who used to do that and replaced him with a guy who just checks the sales volume of the prospective speaker or columnist.

Al Capone would have his own entrepreneurship show on PBS now if he came back.

After the San Francisco Real Estate Wealth Expo I received some emails from persons who said they attended. The general tone was that Trump, Orman, and Robbins gave good speeches, but that the other speakers were all high-pressure salesmen pushing expensive stuff. That sounds like those three and perhaps Kiyosaki were paid to speak, but that the other "speakers" were actually exhibitors who paid the Learning Annex (\$5,000 each according to the 3/28/06 *Contra Costa Times*) for the right to pitch their products and services to those who came to hear Trump and his fellow celebrities. Two or three attendees told me they were planning to exercise their federally-mandated three-day right of rescission to get their money back.

I am also told that Learning Annex staff manned the order booths for each guru selling stuff. Just based on general business practices, I suspect that was because they were taking a cut of each sale and did not trust the gurus in question to give an accurate accounting of their sales. Not trusting the speakers that you foisted off on the public would make for an interesting line of questions at a class-action trial of such a sponsor. I also suggest that you follow the Learning Annex's example and that you not trust the speakers either.

So it would appear that Learning Annex charged you to hear a bunch of sales pitches, charged the salesmen for the right to pitch you, and charged you and them again in the form of a cut when you bought. Normal practice would be that when you pay for information, you get pure information, not commercials. When you get information free, as on TV or radio, you expect to have to put up with commercials. Some products, like *Time* magazine, charge for subscriptions and sell advertising. As a consequence, the subscription prices are cheaper than they would have to be if they had no ads.

Learning Annex seems to have charged attendees primarily to listen to commercials and only provided four paid speakers who were not hawking products in their speeches. I doubt that so many would have signed up had they known that was what they were getting. Many of those quoted in the *Contra Costa Times* story said they were unhappy with the amount of selling they were subjected to. They thought it was going to be all information.

Oddly, I got a call late Friday night, 3/24/06, at my home. Some woman with a very thick foreign accent babbled at me. When I made her repeat it slowly, I learned that she was offering me free VIP tickets to the San Francisco Learning Annex Real Estate Wealth Expo. "I have no interest in that," I told her. What do you suppose that was about?

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I received an email inviting me to exhibit at some real estate expo a year or two ago. It named the other exhibitors who had signed up. I sent back an email declining to participate in their "fraudfest."

I have also heard that an honest speaker/exhibitor was at one real estate expo type gathering and was open about his disagreement with many of the other products and services being sold there. I further heard that the dishonest exhibitors there complained bitterly about this and threatened the sponsor with a boycott. And finally I heard that ever since, that sponsor runs all potential exhibitors/speakers by some sleazy Utah organization (See item #42 of my Real Estate B.S. Artist Detection Checklist for more on Utah-based real estate investment information organizations) to make sure they are all sufficiently scummy and that the exhibit floors and speaker rooms are not darkened by any more honest exhibitors or speakers.

Enjoy.

Ron LeGrand

\$9,000 seminars. Gets people to attend live infomercials. I would love to charge \$9,000 for a seminar, but I can't quote such a price and keep a straight face.

I listened to one of his tapes. It was the same old stuff all the other gurus preach. As is typical of other gurus, LeGrand left out much of the disadvantages of the various techniques. He also struck me as overbearing—which is irrelevant unless you are susceptible to being overly influenced by such people. When I get some time I will list some specifics here.

One of my readers told me "our distributor (Access) went bankrupt taking our money with them. It turned out that they were purchased by a company that also owned Ron LeGrand's BS factory six months before we took them on as a distributor."

Another reader tells me LeGrand says he was once a carnival skeeball concession operator. Why am I not surprised? In general the gurus I do not recommend are salesmen, not real estate guys. Both carnival barkers and the majority of real-estate gurus are salesmen. Real estate investment requires far more than just sales skills. Telling people that you are a real-estate-investment expert, on the other hand, only requires sales skills.

David Lindahl (Rockland, MA)

On 2/25/06, he sent me a large post card pushing his free Teleseminar. It said on the front,

"Hear how one man owns over 810 apartment units, and hasn't spoken to a tenant in over 4 years! Find out how you can cash in, too!" [Emphasis added]

A tenant is a type of customer. Any businessman who avoids all contact with his customers is incompetent at best. Furthermore, the landlord-tenant relationship is special. When you provide someone's home, you have additional moral, ethical, and legal obligations above and beyond those of a businessman who only provides, say, toothpicks to a customer.

You have responsibilities for the tenant's health and safety and that of their family members and visitors. By providing him or her with a home, you are probably getting more of the tenant's monthly income than any other firm they do business with. You owe your tenants a comparable and appropriate level of attention.

What, pray tell, is the name and location of this man who owns 810 apartments? His tenants should be asked if Lindahl's statement is accurate. For one thing, when you make a representation in an advertisement, you must have a reasonable basis for it under the Federal Trade Commission Act. Someone should verify that the statement is true by tracking down the 810-unit owner and getting him and his tenants to go on the record that it is accurate.

Then there is the issue of that 810-unit owner getting sued for negligence. I can almost guarantee that if the plaintiff's attorney finds out what Lindahl said, the landlord in question will be forced to read that statement to the jury at his trial. And I can guarantee that he will be sued. Anyone who owns more than a dozen or so units is likely to be sued by one or more tenants. 810 units? Forget about it. People who own that many units are probably being sued continuously by one tenant or another.

Lindahl's return address is Massachusetts. That is one of the most anti-landlord states in the Union. A MA landlord who got caught making a statement—along with the "cash in" comment like that might find an angry mob carrying torches and pitchforks in front of his stately abode. He would surely be quoted in the tenant newsletters.

Q SHOW PAGE

Then there is the issue of Lindahl himself. Is he a landlord? Most gurus claim to be. If so, does he also avoid contact with his tenants? Does he approve of not speaking to any of 810 tenants in over four years? The fact that he put it on the front of his post card strongly suggests that he does approve.

What if Lindahl himself gets sued for negligence by a tenant? I do not know how many units he owns if any. But if he owns any, it may not matter how many because he is depicting himself as a deep-pockets guy with his guru advertising. He is making himself an attractive litigation target. He, too, will be required to read that statement to the jury if he gets sued for negligence by a tenant. No doubt they will also make him read the other statement on the front of the post card—the one about making "a killing" from the tenants to whom certain landlords do not lower themselves to speak. How would the plaintiff's attorney find out about it if Lindahl did not send them one of the post cards? They will Google Lindahl's name and find this Web page. Then they will demand a copy of the post card during discovery.

Here's a free property management tip from my book *How to Manage Residential Property for Maximum Cash Flow and Resale Value*. Find an excuse to call about one tenant per month per building. Use the list of questions in my book to ask the tenant about various aspects of the building and service you are providing. Put your name, address, and phone number on the exterior wall of your building's office so tenants and prospective tenants can easily and quickly get in touch with you if they feel the need. When they call, use that same list of questions after you deal with their reason for calling.

That's your name. Not the name of some employee or agent who has an incentive to keep you in the dark about problems you need to know about.

Here's another free property management tip. If you don't want to talk to tenants, stay the heck out of the landlord business. The responsible, competent landlords don't want your kind giving them a bad name.

Here is an email I received from Lindahl and my response.

John,
I recently read your piece on me at your website.

The reason I have not talked to my tenants in over 4 years (it's actually 6 now) is because I use good quality management companies to do that.

I am not a landlord, I leave that up to my managers. I'm an investor. As an investor, it's my job to grow my business and create more cash flows. I leave the managing to others.

I agree with you that our tenants are our "gold". And I run my business and teach my students accordingly. I let them know that all phone call must be returned the same day. All maintenance request should be completed with in 72 hours with emergencies done within 24 hours.

I instruct my managers to provide a safe, clean and friendly place to live for my tenants. My managers show my tenants the respect they deserve.

As you know, tenant turn over is our biggest expense, therefore we have numerous tenant retention programs to reduce that number to it lowest levels.

For the first three and one half years of owning multi's, I was the manager. I took those phone calls on a daily basis and a lot of time, did the maintenance.

Though I learned that the more time I spend on my properties, the less time I had to grow my business so I switched to using property managers. I instruct my students to find good property managers on the IREM.org website. I tell them to locate a CPM or ARM in their area.

You are right about Massachusetts and it's tenant laws! They have kept me (and now my managers) on my toes.

John, I have been familiar with your sight for years and have gone to it as a reference point on many occasions.

I hope this e-mail clears up any misunderstanding.

I would be happy to send a copy of my home study course for review. I believe that you will find it a very practical guide on how to do the business of owning multi-family properties. There's no fluff, just a step by step how to on how a landscaper living in a one bedroom apartment was set financial free by owning apartment buildings.

Let me know if you would like a copy and I'll send one out today.

Dave Lindahl

Please send it. Although I have others that I have not yet gotten to.

 SHARE 

The property management industry you depict does not exist in my experience and observation. I recommend against ever hiring an independent %-of-the-gross property manager. They are almost universally dishonest (e.g., take kickbacks from subs, pocket rent on apartments that the owner believes are vacant) or negligent or most likely, both. It is also in their interest to have you charge less than market rents and to pay more than market salaries and independent contractor fees because it makes their jobs much easier. For example, below-market rents cause a waiting list to develop and it is far easier to call the next person on the waiting list than it is to market the apartments. This, obviously, costs the owner tens of thousands of dollars in lost rent and hundreds of thousands in lost building value.

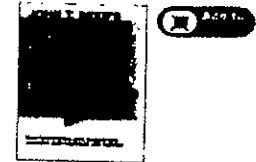
Rather, I say you should do it in-house with salaried employees or yourself.

In any event, the use of a property-management firm does not preclude owner contact with tenants. Nor is it wise for an owner not to communicate with tenants just because he has a property-management firm. For one thing, he may find out about misbehavior or neglect by his property management firm.

I suspect that you have found that tenants and being a landlord turns off prospective buyers of your investment information and that you have come up with this "not communicating with tenants" shtick because it help sales of your investment information products, not because it is a good way to operate apartments either for you or for your students.

Tenant turnover is not your biggest expense. Property taxes are. My management book makes the argument that there is virtually no tenant turnover cost at all. If you are big enough, your ads run continuously. Any refurbishing that is done must be deferred maintenance or it would not be needed. Any damage done by the old tenants is covered by deductions from their security deposits.

John T. Reed



Al Lowry

Author of the best-selling book *How to Become Financially Independent by Investing in Real Estate*. Excellent book. But his subsequent books were lousy. His seminar on the Nickerson method was great. But his other seminars were terrible. Formed many Al Lowry Investor Clubs around the U.S. Declared bankruptcy in 1987. Doing foreclosure seminars last I heard.

Thomas J. Lucier

Big on regurgitating other people's ideas, including some of mine.

[Click here: Free Special Report on the Biggest Mistakes in Real Estate Investment](#)

MAI courses

I took Member of the Appraisal Institute courses in the mid-1970s. They were thought-provoking and interesting, but too ivory tower. I thought it was telling that CCIM courses were given at hotels while MAI course were given at college campuses. They now give some in hotels, but they are still pretty ivory tower. Take these only if you are trying to leave no stone unturned in your quest to become a real estate investment expert.

Michael Martin (Seattle, WA)

Seattle-based property manager and nationally syndicated real estate guru. Disappeared leaving a note in which he referred to himself as a "total failure, thief, and embezzler." Returned and pled guilty to "fraud by radio." On 8/21/98, Martin was sentenced to 46 months in prison and ordered to pay \$1.68 million restitution. He almost got a much stiffer punishment. After he agreed to a plea bargain setting the prison term at 31 to 46 months, he wrongly deposited an additional \$750 in rent checks from an old client's apartment building into his personal account. Dishonest and dumb.

 SHARE 

William McCorkle (Orlando, FL)

His Cash Flow, Inc. was raked and shut down by the FBI, IRS, and USPS on 5/9/97 according to the *Orlando Sentinel*. The paper said the company had been charged with racketeering and that it was being investigated by the Florida Attorney General for deceptive advertising and unfair business practices based on more than

50 complaints about inability to get refunds. The Wisconsin State Bureau of Consumer Protection published a Guide for Wisconsin TV stations which lists several "Questionable infomercials," among them those of William McCorkle, a/k/a Cash Flow, Inc. and Fortunes in Foreclosures. Tom Brokaw did a "Flooding of America" piece on McCorkle on 9/8/98. NBC TV *Dateline* did another longer piece on 5/19/99. It revealed that McCorkle lied about his background, used actors and friends to make false testimonials in his infomercials, rejected all deals brought to him by at least one of his customers, and rented for only a few hours the executive jet and yacht which appeared in his infomercial with his name painted on them. See my guru testimonials page for details.

A federal grand jury in Orlando indicted McCorkle and his wife on 90 counts of fraud, telemarketing conspiracy, and money laundering on 6/21/98. The indictment accused him and his associates of defrauding people out of \$28 million including refusing to give refunds, failing to provide money for deals found by customers, and misleading customers about his true net worth. McCorkle's lawyer, F. Lee Bailey, argued that the refund pledge was mere "puffing" that was never intended to be taken at face value.

McCorkle and his wife Chantal were convicted of fraud and money laundering and are in jail awaiting sentencing. They got 24 years. They already forfeited their home, four cars, and \$7 million in cash seized in a raid in May of 1997. The FL attorney general's office says they have several similar investigations in progress at their Orlando office.

My \$29.95 book *How to Buy Real Estate for at Least 20% Below Market Value* has a chapter on buying pre-foreclosures (before the auction) and a chapter on buying foreclosures (at the auction). You should also read books by John Beck and Val Cabot.



Florida Real Estate Commission Report dated Volume 3 Number 1 FY 2000-2001, page10. Disciplinary Actions...

Orlando. William J. McCorkle; Broker revoked effective 12/30/1999; found guilty of a crime which directly relates to the activities of a licensed real estate broker or involving moral turpitude or fraudulent or dishonest dealing; guilty of being confined in a state or federal prison. Also wife named Chantal (sales person) had the same revocation and reasons

Bill Mencarow (Kerrville, TX)

Publisher of Paper Source newsletter and producer of an annual conference on note brokering. It's not my area of expertise, but Bill seems to be a squared-away guy. I have never heard a bad thing about him. I recommend him to anyone interested in note brokering.

Kevin Myers—I recommend his book only

Myers wrote *Buy It, Fix It, Sell It, Profit*, a book which has a title awfully similar to Robert Irwin's *Find It, Buy It, Fix It*. The book was cheap and OK for the most part. The best book on renovation is my \$29.95 book *Fixers*. It's always wise to buy the cheap information on the subject before you buy expensive courses or seminars.



Myers has a few original ideas, but for the most part his book states age-old, often-written-about truisms. He also says some things which I think are nuts. He's big on pretty packaging of deals to attract investors. He tells you to seek out a type of real estate agent which I do not believe exists. I was a real estate agent for two years. Like many beginners, he is enamored of nothing-down deals. He likes partnerships. I say stay away from them. He also sells some more expensive stuff. I got the following from a reader: "Although his book is great, his course guide needs improvement. The cassettes are poorly recorded and seem to be edited severely. Buy the book. But save your money on the course."

Jack Miller—deceased 10/09

Don't know much about him. But from what little I have heard about him, it would not surprise me to learn that he put his childhood "Good Fairy" money in a family limited partnership with a corporate general partner who was a trustee of his pension fund which was invested in a Cayman Islands trust. He often did joint seminars with John Schaub.

I got an e-mail from a reader saying, "Your comments about Jack Miller are right on the mark." See also David Martin letter.

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Mike and Irene Milin

I attended one of their free lectures. They had me going about government auctions until I asked John Beck about them. He said, "Did they tell you that you cannot get the cars you buy so cheap off the docks until you modify them at great expense to meet U.S. and California standards?" And he pointed out a bunch of other details which the Milins had omitted from their presentation and which wiped out the attractiveness of what the Milins were pushing.

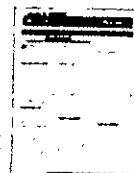
Joel S. Moskowitz

Click here to read my review of his book, *The 16% Solution*.

My own mother—I recommend

One reader of this page who was extremely unhappy with my opinion on one or more of his favorite gurus demanded to know how I rated "my own mother." When I thought about it, I realized I had discussed getting real-estate advice from her in Chapter 5 of my Special Report *How To Get Started In Real Estate Investment*. You cannot get advice from my mom, however. She was a cigarette smoker and died of lung cancer in 1993. If you smoke, quit. If you don't smoke, don't start.

My critics would have liked her. I used to send my mom a copy of my Real Estate Investor's Monthly newsletter each month. Once, when I called her just after she read it, she said, "What're you—the Don Rickles of real estate?"



Jimmy Napier (ChIPLEY, FL)

Napier seems to be a note and mobilehome guru. I'm uncertain because I have not paid close attention to his career. My only conversation with him was not very satisfying. See John Schaub below. Napier is very popular with his seminar graduates. Although I got an email from a guy who disputes that. Another reader wrote to agree with the first. Napier sends me his newsletter, but find it hard to read because of its rambling style, lack of subheads, and one-column format.

He is fascinated by the magic of compound interest. I was too the first time I heard about it—in fifth grade (Where I heard the puzzle, "If you start with a dollar and double it every day, how many days does it take to reach a million: 21 ") His information is apparently OK as far as it goes, but much of it seems to focus on stuff that I would not write about because it's too basic.

Devotes much of his talks to a "Country boy Jimmy Napier outsmarts the city slickers" theme. His preoccupation with his country-boy origins is beyond my comprehension, although I must admit that many other country boys, including my late father, seem to suffer from the same rural inferiority complex. There may be a number of other "country boys" in this list of gurus. I wouldn't know. Napier is one of only two who think it's a big enough deal to tell everyone about it repeatedly (Joe Land is the other).

In case anyone else thinks the population density of one's childhood neighborhoods is relevant to real estate expertise, here are mine. I spent my elementary school years in Wildwood, NJ, a seashore resort. I guess that makes me a beach boy. From sixth to ninth grade, I lived in Harrington, DE, a small farm community. Son of a gun, I, too, am a country boy! I went to high school in Collingswood, NJ, a suburb of Philadelphia. Whew, that was close! I almost became one of those city slickers. Maybe I can claim some additional country-boy status from Collingswood High School. My fellow Collis High grads include John Sterban, who is one of the Oak Ridge Boys, and Michael Landon, who starred on *Bonanza* and *Little House on the Prairie*.

Napier's real estate advice is fine and his prices are reasonable. He's a bit too basic and a bit too much of a rerun of Ma and Pa Kettle for my taste. But the interesting thing about him to me is that he has managed to acquire a bit of a cult following. I'd rate his real estate analysis about a 4 on a scale of 1 to 10. But his admirers seem to rate him a 9. I think they are unable to tell the difference between real estate expertise on the one hand and personality and showmanship on the other.

Nation Wide Real Estate Discounters (190 Highway 18, East Brunswick, NJ 08816)

Use my Real Estate H.S. Artist Detection Checklist to evaluate this guru. Note items # 8 and 20.

Nationwide Real Estate Discounters Corp. (14360 S. Tamiami Trail, Fort Myers, FL 33912)

Use my Real Estate H.S. Artist Detection Checklist to evaluate this guru. Note items # 8 and 20.

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H. Roger Neal

Click here for a review of Neal's book *Streetwise Investing in Rental Housing*.

Click here: [Free Special Report on the Biggest Mistakes in Real Estate Investment](#)

Richard Neiswonger

Here is an email I got about him. He is interesting because he seems to use the standard marketing in the get-rich-quick seminar industry, but he somehow managed to inspire the Federal Trade Commission to go after him. If they wanted, they could do the same to virtually every get-rich-quick guru.

Consumer Protection: Seller of Bogus Asset Protection Service Will Be Barred for Life From Telemarketing

A repeat offender who boasted to consumers that they could earn a six-figure income if they purchase and use his \$10,000 "asset protection service" business program is been barred permanently from telemarketing and from selling any type of business program in the future, according to an April 23 order entered in the U.S. District Court for the Eastern District of Missouri (FTC v. Neiswonger, E.D. Mo., No. 4:96CV222SSNL, 4/23/07).

[You can see the various FTC and court documents at <http://search.ftc.gov/query.html?q1=Neiswonger&col=hsr&col=news&col=full>]

The Federal Trade Commission previously charged Richard C. Neiswonger with falsely claiming consumers would make a substantial income and with failing to disclose that his company's "references" were paid to give favorable reviews.

A 1997 order barred those deceptive practices, but Neiswonger violated the order by using the same deceptive business practices in his most recent scheme. Furthermore, the FTC charged that Neiswonger failed to disclose significant facts to consumers, especially his time spent in federal prison for money laundering and wire fraud—a violation of the 1997 order.

Challenged Conduct

Neiswonger, his business partner, William S. Reed, and their firm, Asset Protection Group, Inc., told consumers with no sales experience that, by purchasing their "APG Program," they would become well-paid business consultants selling APG's asset protection services.

For \$9,800, consumers received training materials, a one-day training session, and a business affiliation with APG, which defendants claimed would provide consumers with carefully screened "qualified prospective clients."

The defendants promised consumers that they would readily make a six-figure income; the company even provided references that consumers could call who would back up their claims. In fact, consumers paid thousands of dollars for cold-call lists, rather than pre-screened clients. Not only were they unable to achieve six-figure incomes, according to the receiver appointed to oversee the business, approximately 94 percent of the consultants failed to earn back their initial purchase fee for the program.

Only one person ever earned a six-figure income, while hundreds of consumers lost money, the FTC recounted. Furthermore, the company's references were paid to deliver positive reviews of their experience. The FTC also noted that the 1997 order required that Neiswonger provide written proof to the FTC of a \$100,000 performance bond to it before marketing any program, which he failed to do while continuing to market his business opportunity program.

Violation of Order

Judge Stephen N. Limbaugh ruled that Neiswonger's new deceptive business practices violated the previous order entered against him and that Reed and APG also were bound by the order because they were aware of the order and acted in concert with him and his deceptive business practices.

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The court found that Neiswonger, Reed, and APG are in contempt of the 1997 order, and it entered a second permanent injunction against Neiswonger, banning him for life from advertising, marketing, promoting, offering for sale, selling, or otherwise inducing participation in any program. Neiswonger also is banned from telemarketing. A hearing has been scheduled for June 25 to determine whether Reed and APG should be subject to a similar injunction.

Judge Limbaugh also rejected Neiswonger's offer of \$140,000 as "a drop in the bucket in rectifying the situation perpetrated by the defendants' fraudulent conduct," and he instructed the court-appointed receiver to calculate how much the defendants had gained from the scheme before he orders a final monetary judgment against the defendants.

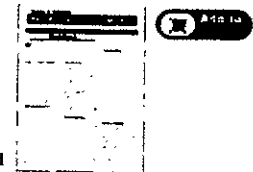
The pleadings, order, and court's memorandum are available at <http://www.ftc.gov>—the FTC's Web site—and from the Consumer Response Center, Room 130, 600 Pennsylvania Ave., N.W., Washington, DC 20580; (202) 382-4357. *

Bill Nickerson (deceased, Aptos, CA)

Father of all real estate gurus. Author of *How I Turned \$1,000 into \$5,000,000 in Real Estate in My Spare Time and How to Make a Fortune Today Starting From Scratch*. Fabulous books on renovating apartment buildings. Since I began recommending this book, its price has risen to ridiculous levels on eBay. I recommend that you refuse to pay more than \$50 for it. Al Lowry's first book is also excellent and is about Nickerson's method. It is still cheap—or at least it was before I wrote this item.

Bruce Norris (Riverside, CA)

Southern California seminar guy and investor. Teaches various bargain-purchase techniques. I liked everything in his material except his discussion of mortgages in states other than CA and so stated in a 5/96 article in my newsletter. I do not recommend his Twenty-First Century materials.



Nouveau Riche(Phoenix, AZ)

James Phillip Piccolo filed Chapter 7 bankruptcy in Phoenix on 8/27/90 (petition #2 90-bk-09050-RGM). On 6/16/92, a Phoenix grand jury indicted James Phillip Piccolo for "Theft, a class 3 felony and Trafficking in stolen property, first degree, a Class 2 felony," namely, the theft of a 1981 Mercedes Benz and the sale of its parts (No. CR92-91584). Piccolo pled guilty on 12/7/92 and was found guilty by Judge David L. Grounds of the Superior Court of Arizona, Maricopa County.

On 3/23/07, I received an email saying that the Piccolo who is the Nouveau Riche executive is named James Patrick Piccolo not James Phillip Piccolo. He said that he had a credit report that said this. I am not allowed to get credit reports. Actually, as I understand it, neither is the person who told me this, at least for this purpose. You can order credit reports on a person for other reasons, but not to send emails out about credit report contents to persons like me who are not prospective creditors.

I would appreciate it if someone could clear this up. And I wonder why I have not heard about this sooner from Piccolo or his organization.

On 8/7/07, I got an email saying CNN Money had an article on their Web site that among other things, has Piccolo confirming his felony conviction. You can see that article at http://money.cnn.com/2007/08/06/magazines/fsb/real_estate/fsb/postversion-2007080706

So now we'll have to speculate about who was trying to trick me into thinking it was not the same guy. Gee, I wonder who would benefit from my removing mention of the felony conviction?

Sidney A. Pashkow

Click here to read my review of the book she co-authored with Victoria A. Jackson, *Focusing on Foreclosures*

George Paukert—Unknown

Use my Real Estate B.S. Artist Detection Checklist to evaluate this guru.

SHARE WITH US

Dante Perano (First Hybrid Corp dba Financial Services of America, 3983 S. McCarran #512, Reno, NV 89502)—Unknown

Use my Real Estate B.S. Artist Detection Checklist to evaluate this guru.

Wayne Phillips

Phillips is a real estate guru who is best known for real estate loan advice. The Federal Trade Commission fined him \$50,000 in 1991 and ordered to stop making claims he could not prove. Phillips did not pay the fine and was sued by the FTC in 1995 for \$2.1 million. An FTC spokesman said Phillips exaggerated the ease with which real estate loans could be obtained. Phillips also owes Texas a \$30,000 fine.

Phillips used to sell some of my books. His financial guy was very angry at me because I always made them pay in advance with a cashiers check.

Click here: Free Special Report on the Biggest Mistakes in Real Estate Investment

Tony Pico—Unknown

Use my Real Estate B.S. Artist Detection Checklist to evaluate this guru.

Larry Pino (Orlando, FL)

Jane Bryant Quinn did a detailed article about Pino in the 6/8/98 issue of *Newsweek* and in her newspaper column. According to Quinn, Pino is an attorney who was reprimanded by the Florida Bar for misusing an investor's funds. Pino says he paid the money back. He also worked for gurus Charles Givens, Mark Haroldson and Dave Del Dotte (which see).

A reader sent me an "Assurance of Voluntary Compliance" filed in court in Davidson County, Tennessee in 1996. The barely legible docket number appears to be 96-3631-III. It is labeled State of Tennessee versus Diversified Cash Flow Institute, Inc. (Pino is "President and General Counsel" of DCFI). It says "The Division of Consumer Affairs...and the Attorney General conducted an investigation of [DCFIs] business practices. These practices include the following...using earnings claims that are not representative of the results an average participant in the training program could expect; making potentially misleading statements about the value or cost of the training program, stating that the training program was associated with a university when it was not;...and overstating the value of certification offered by [DCFI]...the Division and the Attorney General determined that certain acts and practices of [DCFIs] violated the Tennessee Consumer Protection Act of 1977. [DCFIs] neither admits nor denies any wrongdoing...and gives this assurance...in order to avoid the expense of litigation." The court papers state that the DCFI training program cost \$6,995.

Interestingly, the "Assurance" requires DCFI to make "verifiable substantiation of...illustrations that may not reflect the average experience of a graduate...available on request." The word "illustrations" apparently refers to examples of student success or student testimonials. I am very suspicious of the testimonials provided by seemingly average persons on guru infomercials. The Assurance requires DCFI to stop saying the "cash flow" industry is unregulated when, in fact, TN law requires a brokers license for some of the activities DCFI covers. The Assurance orders DCFI to refrain from discouraging consumers from taking notes or otherwise keeping a careful record of the information [DCFIs] provides during the introductory workshop.

One item really bugged me. It orders DCFI to not encourage consumers to go into debt in order to take the DCFI course. They do that?

Jane's assistant Temma Ehrenfeld attended Pino's \$5,995 five-day "boot camp" called The Diversified Cash Flow Institute. 33 people attended that 3/97 session. Temma called all of them 15 months later to see how they had done. One man had grossed \$1,050 on two deals---a net loss of \$5,995 - \$1,050 = \$4,945 after deducting his "boot camp" tuition, more if you include the expenses of traveling to Austin. No one else whom Temma was able to talk to had done any deals. It should be noted that Pino grossed 33 x \$5,995 = \$197,835 for his five days of teaching. Four of the graduates of this "boot camp" called it a waste of their time and money. I suspect the others are still in denial.

In December of 2004, a TN administrative judge ordered the State of TN to reimburse Dynetech, a Pino company, for \$133,000 costs of successfully defending a cease and desist action.

SHARE

John Polk

Sold "Inside Secrets" of wealth and falsely promised to invest in the deals brought to him by followers. Sentenced to 51 months in federal prison. U.S. District Judge J. Frederick Motz also fined Polk \$250,000 and ordered him to pay \$2 million in restitution in a mail-fraud case against Peak Performance and its successor, Success Achievement Systems. "The government has made an overwhelming showing of fraud from the inception of the whole business," Motz said.

William Poorvu

[Click here to read my review of his book, *The Real Estate Game*.](#)

Richard Powelson

A much-traveled seminar speaker. I took a Lowry-Nickerson finance seminar from him in San Francisco in 1979. It was appallingly unethical. At one break, the guy next to me commented, erroneously, "I don't think there's an honest man in the room." The audience had repeatedly laughed at Powelson's cornucopia of tricks, like listing yourself as a vice-president on your business card so you could pose as president when a mortgage lender called to confirm your employment. Powelson himself thought the stuff was unethical. He commented all weekend, "I don't advocate these things. I'm just telling you what some of my students have said." But almost the entire weekend consisted of such "I don't advocate..." advice.

Programcritique.com (aka J.C. Sbicca)

This guy, J.C. Sbicca, copied my write up on Carleton Sheets and put it at his Web site without my permission and without saying that I was the one who wrote it. He also had the words "Copyright 2004. All rights reserved" on that page indicating that he is the owner of the stuff he stole from me and that you'd better not steal it from him. Jerk!

2009 UPDATE: In an effort to optimize our organic search engine results, my son did a Yahoo search of "john t reed" to see what the results were. After 2 pages of our own site and a wikipedia entry, the 4th result is a review from programcritique.com where the author falsely accuses John T. Reed of lying. We would ignore the issue if he didn't rank so high with a lie about me. Here is their review of John T. Reed.

"ProgramCritique does not recommend Mr. Reed because of the attack that he leveled on John C. Sbicca the owner of ProgramCritique. Although he has seemingly built a small successful business Mr. Reed is a complete hothead and although he is highly educated in real estate and has written a number of books on that subject Mr. Reed, in life he comes across emotionally and relationally a very small person. ProgramCritique has had a very good review of Mr. Reed as noted above, and although that is the case he seems to find within himself to resort to name calling, impugning Mr. Sbicca's character, and levying false accusations."

My accusation is not false. ProgramCritique.com plagiarized my site, and it's easy to prove. Mr. Sbicca deleted it from his site and denied it ever happened. It appears he's not familiar with the Wayback Machine (aka archive.org). This website can show you what a web site looked like years ago. Think of it like a surveillance camera for website content.

2003 - Text written by John T. Reed about Carleton Sheets is first posted (see all versions of johntreed.com here)

2004 - First archive of ProgramCritique.com shows up for Oct. 9, 2004 (see all versions of programcritique.com here)

2004 - PLAGIARISM OCCURS: Text originally published by John T. Reed shows up on ProgramCritique.com site on 12/08/2004 (you can see the date embedded in that link - "...web/2004/1208...")

2006 - John T. Reed discovers the plagiarism and writes brief paragraph about it (its the first paragraph of this review under the subhead "Programcritique.com")

2008 - ProgramCritique.com writes favorable review of John T. Reed

Some time in 2008 or 2009, Mr. Sbicca deleted the plagiarized text from his Carleton Sheets review and also modified his favorable review of me, accusing me of lying, calling me a "hothead" and a "very small person." I don't know the exact date that he removed it from his site because the newest archives for both sites are from early 2008.

Sbicca deleted the plagiarized parts (you can see the passage that was on his site in 2004 is no longer there). Unfortunately for Mr. Sbicca, the internet never forgets.

Mr. Sbicca lied and got caught twice. He lied when he portrayed actions by me as his own when he plagiarized me, and he lied about plagiarizing me.

Here is the 2004 version of his site I have italicized the plagiarized parts which you can confirm are on our web site in 2003

2) "Carleton H. Sheets a.k.a. Carlten Sheets, Carleton Sheets, Carleton Sheets.

I previously described Sheets as a former Al Lowry instructor. He wrote me a letter saying he wasn't a Lowry instructor. The letter also complained about being lumped in with Robert Allen. I have since learned that Sheets was a pitchman for Nothing Down author Robert Allen, that is, he was the guy who made speeches to get people to sign up for Allen's weekend seminar. Seems to me Sheets should have mentioned that in his letter to me.

He also protested that he no longer does infomercials from a yacht in Florida, although he admits he did one scene from a yacht 12 or 14 years ago. In his letter to me, Sheets bragged that he recently did a nothing-down purchase. I asked for the address and name of the lender. No response. Sheets' letter says he has been a full-time real estate investor for nearly 29 years. The phrase full-time real estate investor catches my eye. Such people are rare. Most of the real-estate millionaires I know only do it part-time.

It's kind of the nature of real estate: part business and part investment. Sheets' partner Mark Holoccek admitted to me that Sheets now spends less than 40 hours per week on real estate investment, but that's all he does. Well, except for appearing in infomercials. In his letter to me, Sheets claimed, I am buying, selling and rehabbing property on a weekly basis. I asked him for the addresses of the properties he had bought, sold, or rehabbed in the last three months. No response.

Why would a guru brag to me about his purchases, sales, and rehabs, and then refuse to provide addresses, especially when he ought to know I am going to tell my readers about it? It can't be privacy. All real estate transactions, including lenders, are publicly recorded. Rehab generally requires a building permit, which is also public. Some gurus refuse to provide addresses because they simply did not do the deals at all, others because there is something about the deal that would embarrass them. I do not know Sheets' motivation for not responding to my request for addresses and a lender name.

Someone other than Sheets tells me that he is one of another rare breed. He is not a self-employed guru. Rather he has some sort of partnership or independent contractor relationship with the guys who actually promote and sell the Carleton Sheets home-study course. If that's the case, he may be able to invest most of the time, but not full-time. I guarantee you that no guru who owns and runs his own guru business has time to also invest full-time.

Although Sheets' prices seem relatively low, once you order you will find that you are repeatedly pressured to buy more expensive products. His inexpensive products are deliberately left vague and incomplete to get you to buy more expensive products.

A couple of people have told me they made a lot of money in real estate because of Sheets. I don't believe it. I have read a considerable portion of his material and have yet to find any ideas that would lead to anyone making money. At worst, the people who have contacted me are simply shills who are lying. At best, they are sincere people who did, in fact, get into real estate and make money, but they are erroneously attributing their success to Sheets. If you truly think Sheets' advice made you money, please tell me which one of Sheets' books gave you the ideas you used to make money, and the page and line numbers of the idea or ideas in question. I suspect that if any of these people are sincere, they will be surprised to find that they cannot cite a single specific piece of Sheets' advice that helped them, other than his general statement that you can make money in real estate.

The real-estate world has long been inhabited by thousands of successful people who got into real estate because of some bogus guru, could not make money with the guru ideas they had so expensively purchased, but ended up discovering other, legitimate ways to make money in real estate on their own. Most of these folks are intelligent enough to recognize that they were taken by the guru and succeeded more in spite of him than because of him. But a small percentage of people are sufficiently dimwitted and easily manipulated that they remain their love for their guru long after they should have noticed that his stuff really did not work and they actually made their money using a different approach."

If you are going to buy Mr. Sheets or for that matter any other no money down guru's real estate info, definitely buy it second hand as inexpensively as possible. Read through everything and learn as much as you can from this information and figure out how you can successfully get into real estate, but definitely do not dilute yourself into thinking that no money down deals are just going to find you, or for that matter any real estate deal. You have to develop a successful team of people that you are surrounded by and bring something to the table. Good luck!

I do not recommend that you buy any of Mr. Sheets information first hand. I definitely do not recommend it second hand if you think for some reason that you are going to suddenly have an inside track that no one else has. This no money down stuff has been marketed for so long that the market is flooded with starry-eyed fools that real estate professionals cannot wait to get their hands on. A fool and his money are soon parted.

James Randel

Click here to read my review of his book, Confessions of a Real Estate Entrepreneur.

Real Estate Investment Forum—Unknown

On 3/27/06, I got the following email from this organization:

Hi John:

As the Executive Director of the Real Estate Investment Forum I have followed your web site through the years with a certain amount of interest. I have always found you to be an excellent voice in our business, and we have stated so from time to time on our web site.

Recently, however I have lost a great deal of respect for the views you express on your "Guru Rating Page". A number of our members, particularly the more recent subscribers, find it more than a coincidence that you have not taken the time to rate our services. You know who we are. We have been very visible on the Internet as a provider of 1-on-1 mentoring for more than five years. I have e-mailed you with an offer to review our program both in content and administration. We have offered you the opportunity to review our proprietary course information and provide you with a copy of the "Forum Workshop Live". You have not even extended the courtesy of a reply.

Your Guru page has become very disingenuous and self-serving by carefully editing out those good programs that compete directly with your material. We respect your views and hope that you can become more balanced in your presentation. I also believe that we could form an excellent strategic marketing relationship if you are interested. Perhaps we will speak.

Bob Peterson
<http://www.bighorn.com>
 916.408.0494

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Reed response

1. I have either never heard of these guys or do not remember ever hearing of them.
2. I do not get paid to rate anyone so I cannot imagine how anyone has decided they are entitled to my rating them. I generally do a rating because I have come across something that gives me information on which to write a review or because someone achieves extreme prominence.
3. The parade of new real estate investment gurus and organizations is endless—approximately one a week. For a brief period, I tried to keep up generally by adding “unknown” ratings. Then, when I saw it was endless, I said to heck with it.
4. I get thousands of emails a day. My spam filter screens out most of them. I have all but abandoned answering them because a) it takes too much time and b) some people I answer give me crap about my answer. So why bother?
5. I have not edited out good programs. One of the complaints about me is that I seem to criticize “everyone.” I wish I could find more good programs to review positively.
6. This email alternately flatters me, condemns me as dishonest, and asks to do business with me. I know nothing about what they do, but I would be surprised if anyone capable of composing such an email would be worth your time or mine.

Real Estate Link

See [Fortrow 21](#).

Marshall E. Reddick a.k.a. Real Estate Foreclosures

Reportedly advocates investing in a type of property where he or an associate gets a commission for selling it to you. In general, you should not get investment advice from persons who receive a commission if you buy the investment they recommend. An investor who went on one of Reddick's buying trips said they bought only VA repos that were listed with Realtors®. Furthermore, they told the buyers to bid 15% over asking price, which is typically market value. Why bid 15% over asking price? Because they “wanted their students to be the successful bidders.” Not to mention the fact that the “teachers” also wanted to be the successful salesmen who got the 6% commission on the deal—commissions that were inflated by 15% above what they would normally get. The teachers rationalize overpaying by predicting appreciation and urging students to hold for the long term. I've heard that one before. Why not pay market and hold for the long term?

One of my readers sent me an email on 2/21/09 that was purportedly from Reddick and had this in its first paragraph:

Marshall Reddick Realty and Marshall Reddick Seminars are restructuring under Chapter 11 of the Bankruptcy Code. The case names are Marshall Reddick Realty, Inc., Case No. 8:09-bk-11254, U.S. Bankruptcy Court, Central District of California, filed 2-17-09, and Marshall Reddick Seminars, Inc., Case No. 8:09-bk-11255, U.S. Bankruptcy Court, Central District of California, filed 2-17-09.

Reddick was reportedly sued on June 18, 2007 along with Marshall Reddick Real Estate Network, Inc. (MRREN), a prominent California-based real-estate-investment club, Christopher Minter, National City Mortgage of Ohio and the following individuals and businesses based in Florida: Mary Ellen Brennan (RE/Max Realty Select), Johnathan Shrey, SB of Naples, Inc., Wilfred Arthur Morm, William Dacey III, Atlantic Contractors & Development Corp., Jack Tralongo, Sr., Jack Tralongo, Jr., Timothy M. Murphy and Market Street Mortgage Corporation.

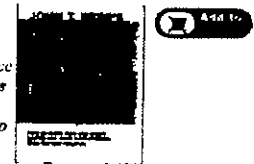
The lawsuit, filed by the Law Offices of Andrew M. Wyatt, a Los Angeles-based law firm, the defendants were charged with 11 counts of illegal actions, including: Fraud; Racketeer Influenced and Corrupt Organizations (RICO) Act; Untrue or Misleading Advertising; Negligent and Intentional Misrepresentation; and Unlawful, Unfair and Fraudulent Business Acts and Practices. The suit relates to the planned development of three single-family houses in Port Charlotte and Englewood, FL in 2005 and 2006.

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One of Reddick's seminars is called “Profiting with fixer uppers with or without the work.” I have done fixer uppers and interviewed many fixers and read virtually every fixer book. I know of no way to do it without work—either carpentry, etc. or hiring carpenters, etc.—neither of which is easy.

SHARE

Another of his seminars is “How to reduce your income taxes to zero.” I have written 18 editions of the book *Aggressive Tax Avoidance for Real Estate Investors*. In general, reducing your taxes to zero is so difficult that it almost certainly is not worth the trouble. There is a point of diminishing returns in almost everything. To eliminate state income and sales tax, you would have to move to a state with neither. I believe that means New Hampshire. To eliminate taxes on interest, you would have to put all your non-real-estate money into municipal bonds and not live in the municipality in question if that town has a city income tax. There are also disadvantages to reducing your taxes to zero, like not being eligible for social security. The main way I know to reduce your taxes to zero would be to move to New Hampshire and do nothing but buy and sell principal residences for a profit every two years.



Reddick is a PhD and was a professor of business and economics at California State University, Los Angeles until 1/00 when he retired. He also teaches at 22 other southern California colleges. I surmise Reddick is one of many real estate agents, lawyers, insurance agents, etc. who, to generate business, teach Saturday extension courses sponsored by colleges. The quality of such courses is generally good, but varies.

He also says he is a member of the National Speakers Association and holds its “coveted” Certified Speaking Professional designation, as does Zig Ziglar. I am a former member of NSA. I quit after just one year. There are two associations for speakers. The other is the International Platform Association. IPA seemed to consist mainly of men and women of distinction—famous news anchors, actresses, generals, and so forth—who also make speeches. IPA members Wolf Blitzer and Colin Powell do not have the “coveted” Certified Speaking Professional designation; they have the even more coveted \$75,000-a-pop speaking fees. NSA seemed to consist mainly of plain Janea whose only accomplishment was speaking. A 2001 survey of NSA's 4,000 members found that 21.7% made \$25,000 or less a year; 11.8% made \$101,150,000; 2.6% made more than \$500,000. That leaves 63.9% unaccounted for. I assume they make zero from speaking.

Dale Carnegie said the ability to speak in public was a "shortcut to distinction." The NSA people, for the most part, struck me as the type who could only achieve distinction by talking a shorcut.

I met NSA member Og Mandino and he seemed like a sharp guy. But many other NSA members seemed shameless and desperate in their need for approval from the audience. Their icon Carveit Robert was noted for crying in every speech when I was a member around 1980. (A recent NSA member said he never saw Robert cry in the four years before Robert's death.) When I attended their convention, another speaker made a joke in his speech about Robert crying in every speech. Another guy ended every speech by asking the audience to stand up and sing God Bless America. In both cases they seemed to me to be like small children crying out for attention and approval and willing to use almost any trick to get it.

At the NSA convention I went to, one woman showed a maudlin movie about herself making a parachute jump. She just signed up at a parachute school in the Yellow Pages and made one jump into the ocean, which was that school's standard landing zone. The movie included much crying and agonizing about whether to go ahead with it. Given its large size, I suspect the audience contained at least a dozen former paratroopers—including me. It never occurred to me or my fellow paratroopers that our first jump or the training leading up to it were very interesting. None of us agonized about going through with it and no one in my large class failed to make their five jumps—or even hesitated.

NSA hero Tony Robbins has the "gift of gab" and he is as handsome as a comic-book action hero. But his only accomplishments, other than speaking, appear to be surviving being thrown out of his home at age 17 with \$10 in his pocket, surviving bankruptcy at age 21, and losing the 38 pounds he put on when he went bankrupt. I could not tell from his bio if he graduated from high school. The lady whose claim to fame was the one Yellow Pages parachute jump has a more impressive list of non-speaking accomplishments. I have never heard Robbins say anything I disagreed with, but I bought one of his book-store cassettes for my oldest son and was disappointed with it. I find him a little glib, which is probably an occupational hazard of what he does for a living. But Robbins, like many other NSA members, has apparently never even tried to be a success at anything other than telling other people how to succeed.

NSA had some impressive guys, but most were pathetic. I do not know which category Reddick is in. But NSA was one of two organizations I have ever joined which immediately inspired me to say, "Let me out of here!" (The other was Mensa, which I quit after two meetings because they reeked of body odor! I kid you not.)

60 Minutes did a program about the NSA on 4/16/00. It featured Zig Ziglar and Tony Robbins. Like the 60 Minutes program I appeared on (3/16/86) regarding nothing-down seminars, the correspondent was Morley Safer. Safer made fun of the speaking business. Colin Powell was also on the program. He also gets a private plane to take him to speeches. As far as I know, he is not an NSA member.

I am told also that Reddick sets up a property-management contract with a real estate broker in the distant area where these properties are located. You should never use independent, fee-paid property managers. There are only three sound choices regarding real estate property management: do it yourself, hire a salaried employee to do it, or do not own the property. Someone should start an "I hired an independent property manager" horror stories Web site. It would have thousands of eager contributors, each of which would focus on one of two consistent themes: overcharges/kickbacks and neglect.

John and Greg Rice (Cape Coral, FL)

Spokesmen for Cash Flow Generator, which Russ Whitney now owns. The Russ Whitney name does not appear on the Web site as far as I can tell, but if you look at their "Contact us" page, it uses Russ Whitney's corporate headquarters address. See also my Russ Whitney affiliations page. Russ Whitney told me in the Fall of 2005 that John Rice had died.

SHARE

Jon Richards (San Francisco, CA, deceased 11/18/03)

Note broker guru who published Noteworthy newsletter. Producer of an annual conference on note brokering. It's not my area of expertise, but Jon seems to be a squared-away guy. I recommend him to anyone interested in note brokering.

He invited me to speak at his 2000 convention. I declined on the grounds that I do not know the note brokering business. I later learned that one of the other speakers at that convention was Robert Kiyosaki. Jeez!! Jon needs to raise his standards, both in terms of making sure the speakers have note expertise and in terms of not headlining B.S. artists—best-selling author or not.

Here's an email I got from Richards after he read the above.

Wow! You could not have been more correct. The guy was extremely arrogant, and gave us no information about Real Estate or notes or how he made his money. He seems to have come up with one idea about investing in assets and is riding that pony to lots of best sellers. I have never been so appalled at a speaker's ability to talk for over an hour and share no substantial knowledge. How in world could he have 3 best sellers? It's frightening. In fact, I think if you look at the Wall Street Journal's list of best selling business books you will find primarily a list of simple minded garbage. (e.g. Who Moved the Cheese?)

Leigh Robinson

Author of Landlording and the Eviction Book for California. Also produces software Landlording on Disk and Pushbutton Landlord. This one-time divinity student is the closest thing the real estate guru business has to a saint. (Some would observe that ain't saying much.) I highly recommend anything he does.

Click here to read my review of his new book, What's a Landlord To Do? Landlording Q&A's.

George Ropchan—unknown

Loan broker guru. Not my area of expertise. Use my Real Estate B.S. Artist Identification Checklist to evaluate this guru.

Stephen Roulac

Previously, I did not include Stephen Roulac here because he seemed mainly oriented towards institutional investors. However, he came out with a book that is aimed at laymen so I now add him to the list. Check here to read a review of that book. Go to http://www.rundacglobal.com/3_web_home.aspx?c=2b219323-89bb-407a-b960-821ed2ba936d&n=4952b1f-8944-4db7-93ad-68bf4ccfd67 to get the book.

Al Seastrand (Sacramento, CA)

Experienced investor, contractor, attorney. Gives much high-quality information for very little cost. Similar to John Beck for those of you who know him. Seastrand single-handedly discovered, exploited, and destroyed the assessment-district tax lien certificate approach in California. He destroyed it by getting publicity about it which, in turn, caught the attention of California legislators (Seastrand is in the state capital, Sacramento) who promptly outlawed it. See also David Martin letter.

J.C. Sbicca & Company, LLC. (aka Programcritique.com)

This guy copied my write up on Carleton Sheets and put it at his Web site without my permission and without saying that I was the one who wrote it. He also has the words "Copyright 2004 All rights reserved" on that page indicating that he is the owner of the stuff he stole from me and that you'd better not steal it from him. Jerk!

2009 update: Programcritique.com accuses me of lying about this. See my debunking of their lie here.

John Schaub (Sarasota, FL)

I attended most of his seminar and I thought it was good. He said his seminar attendees bought For Sale By Owner properties at bargain prices during every one of his seminars. But, to my surprise, he was unable to give me a single name of such a person so I could interview them and write about their bargain...other than Jimmy Napier, another real estate guru. Napier confirmed that he had attended a Schaub seminar and purchased a FSBO as a result. He told me the price he paid but refused to tell me the market value of the property at the time he bought it so I could gauge the extent of his bargain. He kept repeating that you could never tell what a property is worth until you sold it. That, of course, is baloney. Nobody buys a property without first assuring himself that he is paying no more than market value. Smart bargain purchasers make sure they are paying at least 20% less than market value and they cannot sell the property before they buy it in order to ascertain the market value.

Schaub is extremely popular with, and highly regarded by, real estate investors who have taken his Making It Big on Little Deals seminar. See also David Martin letter.

Click here to read my review of his book, *Building Wealth One House at a Time*.

Here is an email I got on 3/23/10:

Hi John:

I bought several books of yours. I like them. I might subscribe your newsletters. I read your comments regarding John schaub. I did attend several of his seminars. I did buy one property in Garden Grove (California) for sale By owner from the sellers I met during the seminar but 6 months later when their listing was expired. I bought \$184,000 for SFH (4 bedrooms + 1.5 bath), \$24,000 down, 5% simple interest (market value \$250,000) . I didn't have to pay the sellers the first 24 months because I had to fix the house. I paid \$1,000.00 the subcontractor for 18 months with my \$1,800 / month of rent.

sony nguyen

SHARE ↗

Scott Scheel—I do not recommend**David Schley**

Click here to read my review of his book, *Finding Your Fortune in Repossessed Real Estate*.

James Schwartz—Unknown

Click here to read my review of his book, *Enough*.

Lonnie Scruggs (Chesapeake, VA)

Scruggs has written a couple of books about mobilehome investing. I like everything about them except one piece of advice where he says you should pretend to be extremely concerned and upset about minor maintenance items in order to convince the sellers to lower their prices. You should not do that, because it's dishonest. One guru described Scruggs to me as a more articulate and readable Jimmy Napier (in terms of real-estate approach, not country-boy themes). A visitor to this site sent me an email about Napier and Scruggs.

Carleton H. Sheets a.k.a. Carlton Sheets, Carleton Sheets, Carelton Sheets (Stuart, FL)

Mark Holocek, Sheets' associate, was kind enough to send me two boxes of Sheets books and tapes. I put my analysis of them on a separate page.

I previously described Sheets as a former Al Lowry instructor. He wrote me a letter saying he wasn't a Lowry instructor. The letter also complained about being "lumped with Robert Allen." I have since learned that Sheets was a pitchman for Nothing Down author Robert Allen, that is, he was the guy who made speeches to get people to sign up for Allen's weekend seminar. Seems to me Sheets should have mentioned that in his letter to me.

He also protested that he no longer does infomercials from a yacht in Florida, although he admits he "did one scene from a yacht 12 or 14 years ago."

In his letter to me, Sheets bragged that he recently did a nothing-down purchase. I asked for the address and name of the lender. No response.

Sheets' letter says he has been a "full-time real estate investor for nearly 29 years." The phrase "full-time real estate investor" catches my eye. Such people are rare. Most of the real-estate millionaires I know only do it part-time. It's kind of the nature of real estate: part business and part investment. Sheets' partner Mark Holocek admitted to me that Sheets now spends less than 40 hours per week on real estate investment, "but that's all he does." Well, except for appearing in infomercials.

Click here: [Free Special Report on the Biggest Mistakes in Real Estate Investment](#)

In his letter to me, Sheets claimed, "I...am buying, selling and rehabbing property on a weekly basis." I asked him for the addresses of the properties he had bought, sold, or rehabbed in the last three months. No response.

Why would a guru brag to me about his purchases, sales, and rehabs, then refuse to provide addresses, especially when he ought to know I am going to tell my readers about it? It can't be privacy. All real estate transactions, including lenders, are publicly recorded. Rehab generally requires a building permit, which is also public. Some gurus refuse to provide addresses because they simply did not do the deals at all; others, because there is something about the deal which would embarrass them. I do not know Sheets' motivation for not responding to my request for addresses and a lender name. I encourage FL readers to try to track down his deals and tell me about them.

SHARE 27



I have listed every property I ever owned in the [what the author](#) section of this Web site. My book [How to Buy Real Estate for at Least 20% Below Market Value](#) contains 166 actual case histories and includes the address of the property in question whenever the investor gave me permission to do so. I also include property addresses as well as investor names and phone numbers in my newsletter articles whenever the investor lets me. Whenever a guru brags about a deal, ask him for an address so you can check it out. If he refuses to provide the address, leave.

I am told by someone other than Sheets that he is one of another rare breed. He is not a self-employed guru. Rather he has some sort of partnership or independent contractor relationship with the guys who actually promote and sell the Carleton Sheets home-study course. If that's the case, he may be able to invest most of the time, but not "full-time." I guarantee you that no guru who owns and runs his own guru business has time to also invest "full-time."

As I said in my [Real Estate B.S. Artist Detection Checklist](#) article, "Gurus get the same 24-hour days as you. Being an expert takes time. They have to read many trade journals, loose-leaf services, and books to keep up to date. They have to spend hours on the phone interviewing sources for their articles and books and hours in the library researching legal cases and other relevant facts."

"As experts, gurus get interviewed by the media on the phone and in radio and TV studios and they make speeches to investors."

Although Sheets' prices seem relatively low, once you order you will find that you are repeatedly pressured to buy more expensive products. His inexpensive products are deliberately left vague and incomplete to get you to buy more expensive products. Here's an email I got from one of Sheets' customers about attempts to sell him other things. Here are other [emails about Sheets](#).

A couple of people have told me they made a lot of money in real estate because of Sheets. I don't believe it. I have read a considerable portion of his material and have yet to find any ideas that would lead to anyone making money.

At worst, the people who have contacted me are simply shills who are lying. At best, they are sincere people who did, in fact, get into real estate and make money, but they are erroneously attributing their success to Sheets. If you truly think Sheets' advice made you money, please tell me which one of Sheets' books gave you the ideas you used to make money, and the page and line numbers of the idea or ideas in question. I suspect that if any of these people are sincere, they will be surprised to find that they cannot cite a single specific piece of Sheets' advice that helped them, other than his general statement that you can make money in real estate. [Note: This request has been on this site for many months. I have yet to hear from a single investor who can point to a quote in a Sheets' book and say it made him money.]

The real-estate world has long been inhabited by thousands of successful people who got into real estate because of some bogus guru, could not make money with the guru ideas they had so expensively purchased, but ended up discovering other, legitimate ways to make money in real estate on their own. Most of these folks are intelligent enough to recognize that they were taken by the guru and succeeded more in spite of him than because of him. But a small percentage of people are sufficiently dumfounded and easily manipulated that they retain their love for their guru long after they should have noticed that his stuff really did not work and they actually made their money using a different approach.

I am bemused to note that some spell checkers suggest replacing "Carleton" with "charlatan." Is that a mechanical result of the similarity of the two words—or is a guy in the spellchecking company an unhappy customer?

A person who attended a Russ Whitney seminar deliberately gave a particular misspelling of his name to the Whitney registration clerk. Later, he received a mail solicitation with that same misspelling from Carleton Sheets.

On 3/3/09, I got an email from a woman who made the mistake of giving Sheets organization her name and phone number. She says it now seems like they call her every other day trying to pressure her into paying \$1,995 for "mentoring."

Robert Shemin (Nashville, TN)

Click [here](#) to read my review of his book. I found it to be a mixture of good and bad advice. In general, it contained the same stuff that is in the run-of-the-mill real-estate-investment seminar for laymen—look for "motivated" sellers, put the phrase "or assigns" in contracts, etc. I recall no Shemin idea that I have not seen dozens of times elsewhere.

Simple Man's Guide to Real Estate

When I visited it years ago, the Web site for this "course" or whatever it is had, in white letters on a white background, the following:

Carleton Sheets Don Lapre no money down Wade Cook foreclosures Carlon Sheets Carleton Sheets is OK, but there is a low-cost, more powerful alternative... Carleton Sheets Real Estate Carleton Sheets Real Estate Carlon Sheets Real Estate

SHARE 27

The use of such "invisible" words at a Web page is dishonest. See item # 19 of my [Real Estate B.S. Artist Detection Checklist](#). Note that I do not have a person's name here for my rating. The Web site for this whatever does not list the name of a single human being or company except for the ones he, she, they claim he, she, they are better than, like Carleton Sheets. That's strange. A visitor to this page tells me Bill Vaughn is the author.

This Web site has a logo that says "Registered Safer Shopping Site ePublic Eye." A number of readers have noted that logo appearing on other sites of gurus I do not recommend. Apparently, that organization has far lower standards than I.

On 1/26/05, I got an email purportedly from "Chuck Hall, Administrator, IntelliBiz." It says that my statement that they have the above words in white letters on a white background is a "lie." Accordingly, I changed the sense of the first sentence in this review to the past tense. I have not checked their Web site recently. I guarantee that the above statement about white-on-white words was accurate when I first wrote it.

Howard Small—unknown

Use my Real Estate B.S. Artist Detection Checklist to evaluate this guru.

James Smith

I have been told repeatedly that he is a very entertaining speaker. So if you want to learn how to be a very entertaining speaker, catch his act. With regard to his real estate investment advice, compare what he says and does to my Real Estate B.S. Artists Detection Checklist. For me to review him in more detail, someone needs to give me a publication he has written.

Thomas Stanley

Click here to read my review of the book he co-authored, The Millionaire Next Door.

John Stefanchik (Salt Lake City, UT or NYC?)

A visitor to this site tells me Stefanchik was associated with Larry Pino whom I do not recommend. That visitor also said Stefanchik had a \$7,000 seminar and a \$600 course. \$7,000 is too much for a seminar. See my article on expensive seminars, "boot camps," and "mentoring" services. \$600 is probably too much for a course. I'd have to see it to be sure.

I called to confirm those prices. Although the woman answered the phone, "Stefanchik Organization," she claimed not to know the prices of anything except their \$19.95 book and video tape and made no offer to find out. I do not know what Stefanchik does, but many sellers of high-priced seminars and courses market them via high-pressure telephone salespeople who are on commission. A visitor to this site tells me Stefanchik's "Financial Mastery" course costs \$2,995 and that his "Business Coaching" course costs \$1,495.

A reader loaned me his Wealth Without Boundaries book. I saw no problem with it. It should be noted that paper is outside my area of expertise. It appeared to be a book that would sell for \$15 to \$20 in a book store.

In August, 2004, the Federal Trade Commission sued Stefanchik, The Beringer Corporation, Scott B. Christensen, and Atlas Marketing, Inc. The suit alleges that the defendants made false and unsubstantiated earnings claims and told consumers they would get a coach who was experienced in mortgage paper transactions who would be readily available to them. Apparently the coaches did not always have such experience and were not always available to customers.

On January 3, 2005, U.S. District court Judge Ricardo Martinez of the Western District of Washington issued a preliminary injunction. It prohibits Stefanchik and Beringer from making false and unsubstantiated earnings claims about their program and from making false claims that their program coaches have substantial experience in the paper business and are readily available to assist consumers. You can read about this at <http://www.ftc.gov/opa/2005/01-stefanchik.htm>. Also, I have posted the government's stuff at www.johntreed.com/Stefanchik.html in case the government takes it off their Web site in the future.

See also the mention of Stefanchik under Ted Thomas.

Here is an email I got about Stefanchik:

☐ SHOWE ⌂ ✕ ⌂ _

Dear Mr. Reed,

In the last year and a half, I have tried to find a way to increase my income as a retired person, and answered many flyers promising untold riches from work at home programs. One of the companies I responded to was John Stephanchik's. I received a video and some printed matter for I think \$24.95. Of course the video made it seem as easy as frying eggs. When I called their 800 number a skilled salesman responded, and in asking many of his very obvious questions, he would use the phrase, "Wouldn't you agree?", one would have to be an idiot not to. When he reached the bottom line, the price of the program was about \$5,000 or \$7,000 to which I said, "No, thank you." He then started to lower the price to \$3,000, then \$1000, \$700, \$500, and I think when the conversation ended he was down to \$250. Somewhere during the conversation he used the phrase OPM - other people's money, meaning to borrow on a credit card to pay for something, usually, then to make enough money to pay off the credit card.

About six months later I responded to Michael Warren's Easy Money From Bad Debts. Again I received a video, and a booklet promoting his Judgement & Lien program. Again I called the 800 number and spoke with what seemed like the same person from the Stephanchik's organization. The voice seemed familiar, and he also kept using the phrase, "Wouldn't you agree?" after making very obvious statements.

In our conversation, he said you would only need about three pieces of paper to use for assigning the judgements over to yourself. He told me he was going to give me some telephone numbers where I could order several very low interest rate credit cards to make balance transfers to, in order to give me more time to make money using the program. Because we are going to use OPM to pay for it. He was very skilled and smooth in his logic and salesmanship. He knew the right buttons to press, (I think, because we had a previous conversation six months earlier). When he told me the price of the program was \$3345, it took my breath away. He said for that amount I would be getting a personal counselor to walk me through the program step by step. I then gave him my credit card numbers, and he said there could be no refund once I made the purchase. I am not a naive or stupid person, but the pressure I felt at the time, by this skilled, smooth talking salesman, named Randy did not allow for the presence of mind to say, I would like to think about it for a couple of days. Three weeks later the three package course arrived and I proceeded to listen to the six audio tapes of nothing but paperwork. It just went on and on and on. The course is very negative, going after dead beat dads for child support, attaching people's bank accounts and property, suspending people's driver's license, garnishing their wages. It was all so very unavowry and negative.

When I called the company to demand my money back, and to return the course. I was given another telephone number to call. When the operator answered the said 'Stephanchik Company'. I said I wanted the Michael Warren Company. "We also handle Michael Warren's business too," she said. It became obvious to me that Stephanchik and Warren have somehow combined operations. The video came from Salt Lake City, Utah, but the course came from Colorado Springs, Colorado. After several delays, they finally put Randy on the phone to me. He started arguing with me immediately. Saying you haven't even contacted your counselor. Work the business in order to pay for your course. I said I don't want to work the business. Give me your address so I can send back the course. He said, we don't want it, it's your property, it belongs to you.

I called my two banks and initiated disputes of payment to my MasterCard's and, also contacted the District Attorney in Colorado Springs. They told me that there was a suit against Michael Warren in Florida, and to write to the D.A. summarizing my dispute as misrepresentation, and they would see if they can attach it to the same suit in Florida. Alas, they could not. Michael Warren never responded to the dispute after 45 days, and my bank credited my account for the money.

I found your website, alas too late, but I appreciate your efforts and investigation of the dubious offers that come to people as scurrilous scams and deceitfulness. Could you tell me where I might obtain your BS Detector?

You have my permission to use my letter in part or in entirety.

Very sincerely yours, Peter Filancia

Bill Steiger—Unknown

Use my Real Estate B.S. Artist Detection Checklist to evaluate this guru. I got an email from a very unhappy customer of Steiger's. He basically did not think what he got was worth anywhere near what he paid. I assume Steiger has a different opinion, but since there were no factual allegations, I have not asked him about it.

Martin Stone

He wrote a book on real estate investment with Spencer Strauss. See my review of it here.

Spencer Strauss

He wrote a book on real estate investment with Martin Stone. See my review of it here.

SHARE 2 0

Success Magazine (see also Fortune 21)

Too expensive. I wonder why anyone thinks they need "home buyer training" that costs thousands of dollars when people have been buying homes for hundreds of years without it. There is already a whole industry to help you buy homes. They are called Realtors®, mortgage brokers, title insurers, and so forth. If you want to learn how to buy cheap, as they imply they will teach you, you should study books like my How to Buy Real Estate for at Least 20% Below Market Value. It costs \$39.95, not the \$2,995 these guys want. There are also a few other useful books by other authors on foreclosures and such.



ADD TO

Here are reader comments I have received about Success Magazine.

I think \$1,025 is too much for training videos. See my article on expensive stuff. See point number 8 on my Real Estate B.S. Artist Detection Checklist for my opinion of companies that offer to finance your real estate deals and point number 20 for my opinion of companies that use words like "success" in their company name or product name.

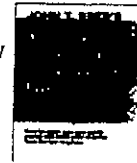
Success magazine filed for Chapter 11 bankruptcy in May of 1999.

Milt Tanzer

Has a formula for investing in the 1970s. I reviewed his book for my newsletter. Here is the review.

Bill Tappan (Albuquerque, NM)

Commercial real estate broker in Albuquerque, NM and author of the book, Real Estate Exchange and Acquisition Techniques. Great book. Unfortunately it's now out-of-print and out-of-date. Tappan is the first I know of to include court citations in a book for laymen. I followed his example in my book, Aggressive Tax Avoidance for Real Estate Investors



ADD TO

Jeffrey Taylor (Norfolk, VA) but...

"Mr. Landlord" Some good information, some incorrect information. Too gimmicky for my taste. He offers so many "special" deals and free trials on his newsletter that I wonder if anybody ever pays for it. I got a bunch of mail from his readers once. Oddly, much of it came in envelopes that were recycled. For example, electric company bill envelopes with the electric company return address crossed out and my name and address written on the window. Many wanted to know what "specials" I offered. Strange group.

Suzanne P. Thomas

Click here for my review of her book Rental House for the Successful Small Investor.

Ted Thomas (Tax Lien Institute, Santa Barbara, CA)

Last I heard, Thomas was a pre-foreclosure and discount lien release guru. Now he's touting tax liens. I have not seen his tax lien stuff.

I like many of Ted's ideas. He's a smart guy who has been around. He went bankrupt apparently as a result of being a syndicator in the '80s. However, he gave me inaccurate information on a deal I interviewed him about. Two of my readers attended a seminar he gave and did not care for his approach. I know a guy who went into a venture with him and was very unhappy with Ted. Ted's books contain some stuff I disagree with, like having the previous owner of a property you buy write to the mortgage lender saying he lost his payment book and requesting a new one. In these cases, the new owner of the property is buying subject to a nonassumable mortgage and trying to keep the sale secret to avoid triggering the due-on-sale clause.

SHARE 2 0

ADD TO

His basic approach to pre-foreclosures and discount lien releases as reported in my newsletter and my 2006 Below Market Value book is good. But he keeps doing things that embarrass me so I am reluctant to recommend him in a general sense.

Here is an email I received from a visitor to this page:

"I am the one who started the ball rolling that eventually led to the Jefferson Institute (Utah) going under. Ted Thomas was teaching his foreclosure course there for something like \$2750, in conjunction with JI. After I got back home, I tried his course and followed what it said to do and I found it to be a big rip off. I had to amend it to do my own thing out of it (I've been a CA real estate broker since 1971).

I wrote and complained and also wrote or called every single one of the 100 attendees of that Ted Thomas course. The Jefferson Institute got me my money back and gave me a free ticket to attend John Stephanchik's trust deed course. They obviously were receiving all kinds of demands for refunds after my calls and letters (pre-e-mail, obviously in 1991.) Shortly thereafter JI went chapter 7. I really don't know if Ted Thomas was affected by it.

By the way, I had to amend Stephanchik's teachings too in order to do the trust deed buying and selling. I did all right with it afterwards. When I made some calls to JS to ask questions, I did get the runaround from his office in uptown (or outside of NYC) New York. Since I did not pay for the course, I didn't pursue it any further.

Dick Dennis
Escondido, CA

Wright Thurston

Thurston is first and foremost a salesman. A subscriber to my newsletter said he spent all of a recent speech by Thurston taking notes on his salesmanship, none on real estate. Thurston made a sell-stuff-in-the-back-of-the-room speech in February of 1999 in which his main claim to fame was that he used to hang around with Robert G. Allen.

A visitor to this site was kind enough to loan me a copy of Thurston's "Fair But Firm Landlording Techniques." It's not bad, but as I read it, I found myself thinking that parts of it were taken from my book How to Maximize Residential Property for Maximum Cash Flow and Revale Value. Sure enough, he recommends the first edition of my book in the bibliography. He also recommends Leigh Robinson's Landlording, which no doubt inspired his title. You ought to read my book and Leigh's, but there is far less reason to buy Thurston's overpriced effort.

Here are the problems I have with it. It triggers the following items on my Real Estate B.S. Artist Detection Check List: 11, 12, 13, 16, 17, and 20. When he paraphrases my book, you get a lame, nine-year old version of what I said. Why not get the current, complete fifth edition, which I sell for just \$23.95 plus shipping?

The only reason to read Thurston's book is that he relates some personal war stories which obviously are not in my book or Leigh Robinson's Landlording book. He also has an occasional trick, like using a silent (to human ears) dog whistle to locate secret dogs in your rental units.

I do not disagree with much of what he says. But then I do not disagree with much of what Leigh Robinson or I said in our books and Thurston seems to have benefited greatly from reading them. Most of my complaints with his book fall under the category of OK-as-far-as-it-goes-but-it-doesn't-go-very-far. Occasionally, he says something that is dead wrong. For example, he says you should lower your standards in a soft market. No way. You lower your rent in a soft market, never your standards. That advice is penny-wise and pound foolish, not to mention short-sighted.

I would recommend the book weakly if he sold it for a fair price, but I will not recommend it when he charges a bunch and forces you to buy it with cassettes which restate the same material.

Troy Aurelius Titus (Virginia Beach, VA)

Titus was dbarred by Virginia on 9/28/03 for overdrafts in escrow and trust accounts under his care. See <http://hamptonroads.com/2008/02/titus-touch-fbi-investigating-popular-lawyer-until-asset-protection-guru>.

Donald Trump (New York City)—I recommend (only his *Art of the Deal* book)

*I recommend Trump's book *Art of the Deal* although it is about institutional (huge) properties and development so it is only partially helpful to individual real estate investors (purchase, renovation, and sale of small, existing properties) and beginners. I have also seen some episodes of the *Apprentice* and was generally impressed with the way Trump handled himself and dealt with his subordinates.*

SHARE 22 K...

Trump's publisher asked me to contribute to a forthcoming book of his on "the best real estate advice I ever got." I sent in a contribution, but I later withdrew it because I started seeing ads that showed Trump speaking with Robert Kiyosaki and Tony Robbins (he is not real estate but I commented about him in my rating of Marshall Reddick above) and because I heard that the real estate guy at Trump's University is Dolf De Roos.

I do not recommend other speakers who are associated with Trump.

*A number of readers have commented to me along the lines that Trump is the gold standard of real estate investment. I disagree. He is a somewhat successful (one company of his went bankrupt) developer of commercial properties in Manhattan and now branching out into some other cities. He is also perhaps the most prominent commercial developer in the nation because of his use of his name on most of his properties; his focus on landmark properties like office buildings, hotels, condos, and casinos rather than less glamorous properties like industrial buildings or garden apartments; his TV series; his marriages; and other activities that draw media attention. Trump is a celebrity real estate developer. If there is a top real estate investor, it is more likely a guy who never put any of his companies into bankruptcy like Sam Zell or Tom Barrack whom *Fortune* named "The World's Greatest Real Estate Investor" in its 10/31/05 issue.*

[Click here: Free Special Report on the Biggest Mistakes in Real Estate Investment](#)

Trump & Kiyosaki

Trump wrote a book called *Why We Want You to Be Rich* with Robert Kiyosaki. [Click here for a review of it by one of my readers.](#)

Trump's assistant, George Ross, wrote *Trump Strategies for Real Estate*. [Click here for a review.](#)

Trump University real estate programs—I do not recommend**John Ulmer, Westhaven Group (Toledo, Ohio)****Commerce News Release**

FOR IMMEDIATE RELEASE
12/13/2005

Contact: Dennis Giny at (614) 644-9564
dennis.giny@com.state.oh.us
or Denise Lee at (614) 644-7115

**SUSPENSION ORDER CONFIRMED AGAINST
WESTHAVEN GROUP, LLC, HAVEN HOLDINGS, LLC, AND JOHN F. ULMER**

(Columbus) – The Ohio Department of Commerce Division of Securities issued final orders today confirming the November 21, 2005 suspension order against Westhaven Group, LLC (“Westhaven”), Haven Holdings, LLC (“Haven Holdings”), and John F. Ulmer.

The confirmation permanently suspends the right of the respondents to buy, sell or deal in securities issued by Westhaven. Further, today's action officially finds that Westhaven, Haven Holdings, and John F. Ulmer sold unregistered securities, made false representations in the sale of securities, and engaged in securities fraud.

The Division also finds that Westhaven, Haven Holdings and John Ulmer assured Westhaven investors that their investments were secured by real estate, when in fact some were not. The Division finds that of the 336 promissory notes sold between November 21, 2002 and June 22, 2005, 77 were not secured by real estate and 53 were not properly recorded with the appropriate county recorder's office. In addition, 48 notes were assigned mortgages valued at less than the face amount of their note.

As part of the confirmation order, the Division finds that Westhaven, Haven Holdings and John Ulmer failed to disclose to investors that:

Westhaven has not been profitable for at least the past three years,

New investor funds have been used to repay the principal of previous investors,

Former Investment Manager Roger Morr was convicted of grand theft, a third-degree felony, in Lucas County Common Pleas Court on October 23, 2003. (Morr had sold at least \$140,000 in phony, non-existent, allegedly FDIC-insured certificates of deposit to eight investors, including customers of First Federal Savings and Loan Association of Delta, Ohio. At the time, Morr was the financial institution's branch manager.) The Division finds that Morr informed Westhaven, Haven Holdings and John Ulmer of his conviction and prison time during his job interview with Westhaven, and

The \$10 million life insurance policy securing payment of the outstanding balance of the notes in the event of John Ulmer's death could not cover the approximately \$26 million in outstanding notes.

Westhaven, Haven Holdings, and John Ulmer, in cooperating with the Division, consented to the confirmation of the suspension order and do not admit or deny the findings against them. Legal counsel for Anthony R. Garzony and Roger A. Morr, who were also named in the Division's suspension order, have indicated to the Division that their clients intend to consent to the confirmation of the suspension order. As a result, the confirmation or revocation hearing that was continued to December 13 and then December 14 has been cancelled.

Scott F. Ulmer's legal counsel has requested a continuance to the confirmation or revocation hearing to provide additional time to prepare for a hearing. A date for his hearing has not yet been scheduled. The November 21, 2005 suspension order against Scott Ulmer remains in effect.

To see this on the Ohio Department Commerce Web site [click here.](#)

US Mortgage Reduction

Use my Real Estate B.S. Artist Detection Checklist to evaluate this guru.

J.P. Vaughan

I almost never visit Vaughan's Web site, Creative Real Estate Online. I think it's a good idea and I'm glad it exists, but as a real estate investment information writer, there are several problems with my hanging around there. Mainly, I sell the sort of information that persons who contribute to CRE give away for free. Also, I frequently answer a question with, "Read my book or article on that subject." Such answers are verboten on CRE. No free advertising. The alternative to that answer is for me to rewrite the requested info in email form. That would be time-consuming and not conducive to my paying my mortgage.

SHARE ↻ ↻ ↻

The group has published some negative comments about me, which is fine, except a couple of them have been factual in nature and inaccurate. One such comment, made by Vaughan herself, honked me off greatly. She has since apologized to me for the error. I overreacted to two early libelous statements about me at CRE. Some CRE people sent me emails saying I was making a fool of myself—that the individual who posted the message in question was a known jerk whom no one paid any attention to. Bill Mancoff, guru of PaperSourceOnline.com, another real estate news group (devoted to investing in and brokering notes) told me he once engaged in a lengthy debate with a news group contributor—until several people sent him emails saying the consensus was that the guy he was debating was I.

Someone on that site impersonated me and made it look like I made an inaccurate comment about Nothing Down author Bob Allen. I was also impersonated again in July of 2000.

I disagree with their policy of not screening comments or requiring commenters to identify themselves. Vaughan says everybody knows who everyone is, disguised names or not, on the Group I portion of the Web site. Glad to hear that, although I cannot see how it can be true of new users. Group II is the one where people have

impersonated or libelled me. According to Vaughan, the Group II portion of the site was created to get all the newbies, who mainly want to know if Carleton Sheets, et al are good, away from the serious discussion. I generally do not feel welcome at the Group II section either. They tend to be followers of the guru I criticize, so my participation there would likely deteriorate into a shouting match.

Vaughan also says that they sweep through the site daily checking the new postings for things that should not be there for violating the rules of the group. And they have always been good about quickly removing inaccurate comments about me or impersonations of me.

The site appears to have some useful comments from good people. But they are mixed in with impersonators, shills who are praising themselves or an associate without disclosing their connection to the guru being praised, shills who condemn competitors without disclosing that conflict of interest, "cudtists" who believe certain gurus can do no wrong, and just plain dummies who do not know what they are talking about. Vaughan allows all this as free of speech. Her site reminds me of the bar scene in Star Wars: some normal people there, but a lot of weirdos and outlaws, too. It is also like a cocktail party where invitations are not necessary and many of the guests are wearing ski masks. Vaughn filed suit against one outlaw after spending \$20,000 tracking him down. "Buyer beware" is an ancient legal admonition. In view of the lawless nature of Internet news groups, "Web site visitor beware" is also good advice.

A story in the 6/29/98 San Francisco Chronicle was titled "Investors Beware in Internet Chat Rooms." It was mainly about stock-market rooms but applies to real-estate investment news groups like Vaughan's as well. Among the problems they listed:

- contributors may be children or totally unqualified adults
- contributors may have a conflict of interest, either for or against the person about whom they comment
- contributors may impersonate another person

The Chronicle article described "...their value as an investment tool seems negligible—to put it politely. Chat rooms, it seems, serve mainly as group-therapy sessions for people who are in the market and nervous about it." I would add that they also give a Cheers bar-stool-like platform to the legions of Cliff Clavens who need to try to trick people into thinking they are knowledgeable.

In July of 2000, a person posted a message at CRE Online posing as me. I got a bunch of angry emails denouncing it, but only three apologies when I explained that I had not posted it. I sent a two-sentence form email to each of the people who denounced me in emails I received. About half bounced because their email addresses were phony. I have often thought that Creative Real Estate Online was a classic example of the blind leading the blind. A more accurate description would be: Creative Real Estate Online, where the anonymous debate the fake with the phony under the watchful eye of the gullible. Vaughan tells me the Group I discussions are much better. I have only seen the Group II and those only on a few occasions.

Because of the almost total lack of quality control on the postings at Creative Real Estate Online Group II, it can be the real estate Internet equivalent of the Jerry Springer Show at times. The 2/19/01 Forbes ASAP had a pertinent comment. Jade Beetle, was a "guide" (high-ranking volunteer) at AOL and met her husband as a result. She is now part of a class action suit alleging that AOL's thousands of "volunteers" were actually employees and should have been paid or paid more than just \$19.95 worth of free AOL service per month. She says, "Most of the volunteers are emotionally starved in some way." As far as real estate investors go, the successful ones are generally very busy and I have trouble imagining them spending much time at news groups. They would use the Net for research, but I would be surprised if they devoted much time to providing free advice.

I suspect the best use of such groups is to ask for referrals. I also found them useful for getting a big picture impression of certain real estate investment gurus. By reading a bunch of postings about a guru, you can get a general idea of the nature and quality of his services. I have been told by people I respect that there is much good advice at CRE Group I. I don't doubt it, but the key question, especially for novices, is which of the advice is good. When someone identifies himself, you can use his or her reputation to tell if they give good advice. But with anonymous postings or handles, you really have no idea. Which takes me back to referrals. If the anonymous, as a group, refer you to the non-anonymous, you are probably better off for the referral. But taking advice from anonymous individuals strikes me as a course of action that simply cannot be recommended by definition.

[See my reflections on maintaining this Web page for my thoughts on these behavior patterns.]

On 3/9/01, a visitor to my site said I am currently on CRE online in a debate about Russ Whitney. For the record, I have not posted any message on CRE online in 2001. If there are message there purporting to be from me they are written by imposters.

I wish Vaughan and CRE well. Real estate news groups are new media that need to evaluate their strengths and weaknesses and evolve accordingly. We are still in the early stages of that evolution.

Bill Vaughn

I previously stated here that Mr. Vaughn does not mentor persons in his mentoring service. He sent me an email stating that he mentors about 25% of them. My incorrect impression came from his advertising, which said mentoring customers would be assigned to a "qualified professional personal advisor who is well versed in real estate investing." I assumed that he would make sure customers knew that he was one of the mentors if in fact he was.

If I understand Vaughn correctly, he says he can provide an "unlimited" mentoring service for 3,200 clients for just \$44.95 because he and his colleagues are not trying to make any money on the mentoring, some people pay then never call, and almost all are weaned within two or three months. I suspect that when you charge \$44.95 rather than \$2,500, mentoring customers feel less need to call repeatedly to get their money's worth. But I continue to point out that a profit-seeking mentor worth listening to ought to cost at least \$100 per hour. At that rate, a mentoring service that costs only \$44.95 could only make a profit if it limited customers to \$44.95/\$100 = .45 of an hour or 27 minutes total worth of mentoring—less if they have any overhead or expenses. He tells me they made a profit of just \$2,400 in 1999.

Vaughn says his Web site has been certified as a "Safe Shopping Site" by The Public Eye, an Internet consumer watchdog group. I have never heard of that organization.

Vaughn told me, "I must admit, however, that you are pretty close to the mark on some of your reviews."

Eugene Vollucci

Use my Real Estate B.S. Artist Detection Checklist to evaluate this guru. Review of his book How to Buy and Sell Apartment Buildings

Tom Vu

Claimed to be a Vietnamese boat person. Surrounded himself with bikini-clad babes in TV infomercials. I am not sure how babes relate to real estate investment. Was he implying you can afford prostitutes after you get rich using his course? Or were the babes gold diggers which you will attract because of your net worth? His approach to advertising is so sleazy I wonder why anyone asks me about this guy.

Here is an email I received about Vu:

"I wish that internet had been around ten years earlier. I bought many books and tapes from many speakers. One of them was Tom Vu's course. After I bought the course for about \$395.00, I realized that I had been had. The information was just basic that most reasonable real estate books you get from the library would have. Some of the information were worthless. I kept some old courses, but I threw Tom Vu's course away long ago because its zero value. This web site is a valuable one that any real estate investor should read." mungivon492@hotmail.com

Click here for another longer, excellent email about Vu and real-estate gurus in general.

Michael T. Warren (1665 Territory Trail, Colorado Springs, CO)

He sent me a post card advertising his "Making Money From Bad Debts Boot Camp." I like that subject. But the post card did not state the cost, which usually means it is so high that the guru feels he has to get you into the clutches of a salesperson before he reveals it. A visitor to my site says Warren's course is \$595 with \$100 off if you sign up at the promo speech.

☐ SHINE ☐ ? ? ? _

The post card also had four testimonials. He only gave the initials, no names or cities. Providing only the initials of testimonial givers triggers item #21 in my B.S. Artist Detection checklist. I thought it was interesting that one testimonial was by a person whose initials were actually "B.S."

Warren is one of the guys who offers to invest in your deals. That's item # 8 in my Real Estate B.S. Artist Detection Checklist.

I have heard from at least one Warren customer, Jack Larkin, who is extremely unhappy with Warren. Here is an email exchange concerning Larkin and Warren. Contact him and/or Warren for details of the dispute. There has been some information about him at papersmugonline.com, too.

There is also an email about Warren under the Stefanchik heading above.

On the first weekend in March, 2003, I got a blizzard of emails telling me that Warren had been arrested for securities fraud, theft, and racketeering (People v. Michael T. Warren, Div. 03 Case No.: 03CR0793 Colorado Fourth District). If convicted on all counts, he could get 36 years. Trial reportedly has been postponed to February or March, 2005.

Here is an email I sent in 2007 and the answer I got:

*I am told you can confirm or tell me where to get confirmation that Michael T. Warren pled guilty to 15 counts of fraud. I would appreciate it if you would tell me how to get the confirming documents so I can write about this at my real estate guru rating page where I previously reported his indictment. (<http://www.johntreed.com/Reedgururating.html#anchor541182>)
Thank you,
John T. Reed*

Mr. Reed

I can only confirm what is public knowledge. Michael Warren did enter a plea of guilty in case 03CR0793, to One Count (1) of Securities Fraud which is a class three felony. The guilty plea was entered on December 20th, 2006, before Judge Robert Lowrey, Fourth Judicial District, State of Colorado. The sentencing on this case is set for September 4th, 2007. There are no documents because this was not a written plea. I hope this answers your questions, if not feel free to contact me and I will try and help you.

*Dena Peck, Investigative Paralegal
Economic Crime Division
Fourth Judicial District Attorney's Office*

Wealth Investment Network (P.O. Box 49683, Colorado Springs, CO 80949)

I do not like the name of this organization. The good gurus generally do not choose such names. See my Real Estate B.S. Artist Detection Checklist for a discussion of how bad gurus reveal themselves by such things as emphasizing the benefits of wealth rather than real-estate information. Their Web site entry pages are chock a block full of words and phrases that I see over and over in material put out by sleazy gurus.

Some of the articles at this site were written by guys I recommend. Many were written by guys I give a neutral recommendation to. In other words, the authors are generally not as into get-rich-quick hype as the site owners. The home page has a picture of a treasure chest overflowing with gold and jewels.

Stephen Weeks—unknown

Use my Real Estate B.S. Artist Detection Checklist to evaluate this guru.

Fred Weinkauff—unknown

Use my Real Estate B.S. Artist Detection Checklist to evaluate this guru.

David Whianant (Atlanta, GA)

Click here to read my review of his program.

Whitney, Russ — I do not recommend — If I had numerical ratings, I would give him a lower rating than any other guru

SHARE

Because Russ Whitney sued me in June of 2002, I have created a separate Web page that leads to many other Web pages I have created about Whitney. Click here to go there.

Click here: [Free Special Report on the Biggest Mistakes in Real Estate Investment](#)

I.G. Williams a.k.a. Ione Young Gray

L.A. foreclosure guru convicted on two counts of using a false social security number to obtain more than \$600,000 in federally-related mortgages. Sentenced to 18 months in prison. A visitor to this site added the following: Her Bar Number was #74419; suspension date was 4-29-97. Conviction was for violation of 18 USC 1014, Felony, false Social Security number on a loan application, and for 42 USC 408 (a) (7) (b). He said she was not a saint, but that the government's prosecution was questionable. He did not say why. I asked him that and why she used an alias in her seminar business.

Here is an email I received:

"John, I thought you might be interested in the following. It was published in the Attorney Discipline section of this month's edition of the California Bar Journal, which is the official publication of the State Bar of California.

IONE YOUNG GRAY (#74491), 54, of Los Angeles was suspended for five years, stayed, placed on four years of probation with a four-year, six-month actual suspension, and was ordered to take the MPRE. Credit towards the actual suspension will be given for an interim suspension which began April 29, 1997. The order took effect Sept. 20, 2001. Gray was convicted in 1997 of two counts of making false statements on a loan application and two counts of fraudulent use of a Social Security number, all felonies involving moral turpitude. The convictions were the result of knowingly making material false statements in documentation she submitted in support of two loan applications. She provided a false name and Social Security number and misstated her monthly earnings. While suspended for nonpayment of bar dues, Gray accepted three cases for clients. She made three court appearances, filed a complaint and motions, and requested a continuance of a trial date. She stipulated that she committed acts of moral turpitude. In mitigation, she made her loan payments on time and the bank suffered no monetary loss as a result of her actions. There was no order of restitution.

Richard Wood—Murdered

Wood was a paper (seller mortgages) seminar guru. He reportedly persuaded his seminar students to give him \$4 to \$6 million to invest in second mortgages. Instead, he used some of it to pay phony returns to later investors. Using the principal of early investors to pay phony returns to them and later investors is called a Ponzi Scheme after Charles Ponzi, the first to receive great publicity for using the scheme. Wood reportedly put the rest of the investor's money into his own accounts—offshore. When he avoided investors or told them unbelievable stories explaining why he could not give them their money back, they forced him into involuntary bankruptcy. He stopped making payments on his \$500,000 Las Vegas mortgage and was presumably about to flee the country when he was shot dead in front of his house.

Lance Young—Unknown

Probate guy. Use my Real Estate B.S. Artist Detection Checklist to evaluate this guru.

On 10/9/07, some blogger posted the following:

Without much fanfare, John T Reed has initiated a subtle (but I think welcome) change to his guru ratings system. Under the old system, a guru was either recommended or not. The vast majority were NOT recommended. ...

Reed response: I have not done anything with that page since I posted an item about the Gatten Trust. Today, I am going to note Bob Bruss's death. Otherwise, I have neither made such a change nor even thought about it. I do not know what he's talking about.

Good luck,
John T. Reed

John T. Reed, a.k.a. John Reed, John T. Reed, Jack Reed, Voice 925-820-7262, Fax 925-820-1259, Email johnre@johntreed.com

READ THIS AND YOU WILL BE SHOCKED!

If you bought something from a Real Estate "Guru" then YOU GOT SCREWED!!!

Real estate "gurus" do NOT really know what they are doing... they make money by selling you lots of money... they are not your friend... they are your enemy...



Real estate is a scam... you are being sold a dream... you are being sold a lie... you are being sold a fantasy... you are being sold a mirage... you are being sold a shadow... you are being sold a ghost... you are being sold a phantom... you are being sold a specter... you are being sold a spectre... you are being sold a specter... you are being sold a spectre...



The real estate industry is a scam... you are being sold a dream... you are being sold a lie... you are being sold a fantasy... you are being sold a mirage... you are being sold a shadow... you are being sold a ghost... you are being sold a phantom... you are being sold a specter... you are being sold a spectre... you are being sold a specter... you are being sold a spectre...

GET THE SORDID, DISGUSTING TRUTH

Real estate is a scam... you are being sold a dream... you are being sold a lie... you are being sold a fantasy... you are being sold a mirage... you are being sold a shadow... you are being sold a ghost... you are being sold a phantom... you are being sold a specter... you are being sold a spectre... you are being sold a specter... you are being sold a spectre...

GET THE SORDID, DISGUSTING TRUTH





- Home
- Reviews
- Articles
- Business
- Franchise
- Marketing
- MLM
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- Finance
- Insurance
- Travel
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- Services
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Welcome to JusticeReviews.com Here, you will find straightforward, honest reviews of over 100 of the most popular money-making and business opportunities being advertised today

We have researched literally thousands of the different offers that you probably see every day on the internet. You could go broke trying all of these different business opportunities out for yourself

We've already put in thousands of hours and spent literally thousands of dollars testing and trying every business opportunity you've ever seen!

Notice! We have spent nearly six figures testing and reviewing all kinds of business opportunities. Whether it's an infomercial guru, internet marketing expert or MLM company, we've tried just about all of them, and continue with new ones as they surface. It's through our diligent testing of hundreds of opportunities that allow us to determine for sure what works and what doesn't. If you'd like to discover what is making us an **excelent home-based income**, then click here now to check out our #1 rated online opportunity.

You don't need to waste anymore of your time or money because the answers are all right here in this website. And there is no charge to read any of the reviews you'll find at this website! I built this website to educate and inform the public about which business opportunities to avoid and which ones actually produced a rock solid income for me while I tested them.

If you find that this website is missing a review on a certain business opportunity, please send an email to let us know the name of it. We have a solid reputation and people trust our opinion like a good movie critic

Right now we're making a tremendous income by using the methods from the top performing business opportunities that actually work! Read through this whole site and you'll see that we also test and provide reviews on Business opportunities and marketing books. Plus we recently added a section on marketing gurus and internet gurus along with mail order. We even review MLM and network marketing companies along with a new type of direct marketing and multi-level marketing that we don't recommend at all. Feel free to contact us anytime.

- Business Opportunities
- Home Based Business
- Franchise
- Investment
- Real Estate
- Education
- Technology
- Health
- Finance
- Insurance
- Travel
- Food
- Automotive
- Services
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 - Russ Deffen
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 - Scott Dean
 - Scott Deane
 - Dennis Dorn
 - Ken Fory
 - Black Fern
 - Mark Flaxman
 - David Fine
 - Anthony Gair
 - William Gardner
 - Alan Gardner
 - Scott Gier
 - Bob Givens
 - Mark Goffman
 - Greg Goffman
 - Lyell
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 - James Goff
 - Tom Kowich
 - Frank Koon
 - William Koon
 - William Koon
 - Jeffrey Lamb
 - Don LeGrand
 - Matthew Larkin
 - Joseph Martin
 - Clayton Mize
 - Bill Myers
 - Phil Peterson
 - Stephen Perino
 - Bob Pirshak
 - John Preece
 - Frank Robinson
 - John Rosen
 - Alan Scheraga
 - William Scott
 - Larry Sweeney
 - Neil Swanson
 - Tina Tava
 - Val Smith
 - John Tomic
 - John Tomic
- Additional Marketers**
- Covey Olson
 - Todd Patton
 - Greg Ratz
 - Greg Arnold
 - James Jensen
 - David Laddour
 - Matt Morrow

John Beck

You've no doubt by now seen the infomercial for John Beck's Free & Clear Real Estate System™ as you're going to want to read this page carefully.

Beck's program claims that you can get rich off of the people who are unable to make their mortgage payments. In theory, something like this may sound feasible. In fact, you may have been excited hearing Beck say you can purchase many homes for less than \$200. Obviously, the trick to this is that it's a very rare. So rare, in fact, that your chances of winning a sweepstakes are better than making money with this program - which is why Beck's main focus is on profiting from his infomercial sales vs. opposed to practicing what he preaches in his course.

Notice! We have spent nearly an entire year testing and reviewing all kinds of business opportunities. Whether it's an infomercial guru, internet marketing expert or MLM company, we've tried just about all of them, and continue with new ones as they surface. It's through our diligent testing of hundreds of opportunities that allow us to determine for sure what works and what doesn't. If you'd like to discover what is making us an **excellent home-based income**, then click here now to check out our #1 rated online opportunity.

In reality, all of us already know that finding a home that is equitable to the price of a refrigerator is really unlikely, if not impossible. And even if it was fairly simple for John Beck to just openly give away a priceless trade secret like this via a one-night infomercial, it's completely self-defeating. It's pretty blatant that this is a ridiculous scheme to get you to buy his courses and books so that you can do it for yourself.

Nonetheless, I've tried both the John Beck's "Free and Clear" system and a similar real estate business concept known as the Callan Sheets program. When I tested out John Beck's system I found myself at a local court house where foreclosures of several properties were being read off of a list. Sure, the prices for the homes were cheap as Beck mentions, but they were not priced for such absurdly low prices as Beck suggests. I never saw \$200 or hundred dollar ranged homes, but there were some with an average price of \$14,000. I figured Beck may have been on to something, but then the bidding started. The next thing I knew, the houses were listed well over a hundred thousand bucks, not to mention that these aren't the beautiful houses portrayed in any of Beck's advertisements and infomercials on TV. These homes were run down, moldy, smelly, dumped, each and every one of them. I walked away dissatisfied and with the understanding that Beck's system was not going to be anywhere as easy as he claims it would be.

I was not the only other person to review this program either. Several of my friends and business acquaintances, who focus on real estate, attempted Beck's program and concluded with all the same poor results. Beck attempts to paint a rosy image of what you can accomplish with zero and minimal investment with real estate. But just as the famous adage goes, "If it was profitable and easy, then everyone would be doing it." It obviously isn't and not everyone can do it. After about 10 years of looking through the housing sources that Beck recommends, I still have yet to come close to the price and quality of any of the houses he has mentioned. Not only that, but Beck does not mention the time period in which he closed on such dastardly refrigerator cheap houses.

Personally, I believe that you can never make a quick one doing what Beck preaches. I also know that there are other business people that have the same view on this and chuckle every time one of Beck's infomercials make it on the air. I certainly do not recommend Beck, his teachings or any of his courses.

After literally spending thousands of man hours on reviewing home-based businesses, marketing gurus and other opportunities, ONLY ONE program generated a strong income very quickly. Click Here to discover the secrets all internet marketing "experts" use that anyone can apply.



- More People Who**
- Trade Guru
 - Mark Jovary
 - Local Employment
 - John Egan
 - The Rich Jack
 - Scott Thomas
 - Carlton Blawie
 - Jack Zuber
- Marketing Gurus**
- Richard Allen
 - John Beck
 - Ed Bernice
 - Bob Brown
 - Kevin's Callahan
 - Jim Conrad / Investor
 - Walter Cook
 - Mike Green
 - Charles Givens
 - Ted Johnson
 - Kevin Kowich
 - John Lee
 - Michael Peters
 - Marion Swanson
 - Jim Swanson
- Business Opportunities**
- "No Money Down" And Salary Programs
 - Adult Entertainment
 - Account Profit
 - Automated Real Estate
 - Home Loan
 - Home Activity
 - Printer and Printer
 - Webmaster Services
 - Website
 - Webhost / Website
 - Text
 - Gary Johnson
 - Marketing Dynamics
 - Market America
 - Membership in Business
 - Work at
 - Multiple Streams of Income
 - Network Compensation
 - Network
 - National Grants
 - Card Programs
 - Kyle Johnson
 - Highly Profitable
 - High Wealth Solutions
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 - Service Alert
 - Service Club
 - Service Tools
 - Law Office
 - ITC



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UNITED STATES DISTRICT COURT
CENTRAL DISTRICT OF CALIFORNIA

FEDERAL TRADE COMMISSION,) 2:09-cv-4719-FMC-FFMx

Plaintiff,

vs.

JOHN BECK AMAZING PROFITS,
LLC, a California limited liability
company, et al.,

Defendants.

ORDER GRANTING IN PART THE
FEDERAL TRADE COMMISSION'S
MOTION FOR PRELIMINARY
INJUNCTION WITH ASSET FREEZE
AND OTHER EQUITABLE RELIEF

This matter is before the Court on Plaintiff Federal Trade Commission's ("FTC") Motion for Preliminary Injunction with Asset Freeze and Other Equitable Relief (docket no. 2), filed on July 6, 2009. The Court has read and considered the moving, opposition, reply, and surreply documents submitted in connection with this motion. Additionally, the Court heard oral argument in response to its tentative order. Following oral argument, the matter was taken under submission. For the reasons and in the manner set forth herein, the Court GRANTS IN PART Plaintiff's Motion for Preliminary Injunction.

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1 **I. EVIDENTIARY OBJECTIONS**

2 **A. Defendants' Objections**

3 1. Consumer declarations

4 Defendants object to each consumer declaration filed by the FTC – Exhibit
5 Nos. 3-10, 11-21, 22-29, 30-40, 41-65, and 86-87. Defendants object to almost
6 every paragraph contained in these declarations. Defendants object on the grounds
7 of hearsay, best evidence, and improper opinion testimony. The Court hereby
8 **OVERRULES** Defendants' objections.

9 Most statements objected to are not offered for the truth of the matter asserted,
10 or can be considered party opponent admissions of Defendants and their
11 representatives. Any remaining hearsay statements are admissible under the residual
12 hearsay exception, Fed. R. Evid. 807, or in the context of a preliminary injunction.
13 *Flynt Distributing Co., Inc. v. Harvey*, 734 F.2d 1389, 1394 (9th Cir. 1984) (“The
14 urgency of obtaining a preliminary injunction necessitates a prompt determination
15 and makes it difficult to obtain affidavits from persons who would be competent to
16 testify at trial. The trial court may give even inadmissible evidence some weight,
17 when to do so serves the purpose of preventing irreparable harm before trial.”).

18 Defendants' best evidence objection is without merit because the consumer
19 declarations do not seek to establish the contents of the infomercials or program
20 materials. Instead, the declarations are directed at the customer's understanding of
21 the statements made in the infomercials and materials. The consumer declarations
22 do not offer improper opinion testimony. Fed. R. Evid. 701.

23 2. Third party declarations

24 Defendants object to each third party declaration filed by the FTC – Exhibit
25 Nos. 66-76. These declarations were made by former endorsers of the John Beck
26 and Jeff Paul systems appearing in the infomercials, former employees of the
27 corporate Defendants, and various employees from government agencies that have
28 previously investigated Defendants' enterprise. Defendants object to each paragraph

1 of these declarations on the grounds of hearsay, best evidence, and improper opinion
2 testimony. For the same reasons provided above, the Court hereby **OVERRULES**
3 Defendants' objections.

4 3. FTC's employees

5 Defendants object to each declaration filed by FTC employees and
6 investigators – Exhibit Nos. 77-81. Defendants object to each paragraph of these
7 declarations on the grounds of hearsay, best evidence, improper opinion testimony,
8 improper legal conclusion, and improper summary evidence. The Court finds the
9 summary evidence provided by these declarations to be in compliance with Fed. R.
10 Evid. 1006. The originals or duplicates have been produced to Defendants, or are
11 available upon request. (FTC Response to Evid. Obj. at 5 n.7.) Any legal
12 conclusions contained in these declarations will not be considered by the Court. For
13 these reasons and the reasons set forth above, the Court hereby **OVERRULES**
14 Defendants' objections.

15 4. FTC attorneys

16 Defendants object to the two declarations filed by the FTC's attorneys,
17 Jennifer Brennan, and John D. Jacobs – Exhibit Nos. 82-83. Defendants object to
18 each paragraph of these declarations on the grounds of hearsay, best evidence,
19 improper opinion testimony, improper legal conclusion, and lacking foundation. The
20 Court finds that a proper foundation has been laid for the evidence attached to these
21 declarations. For this reason and the reasons set forth above, the Court hereby
22 **OVERRULES** Defendants' objections.

23 **B. The FTC's Objections**

24 1. Individual Defendants and employees

25 The FTC objects to the declarations filed by the Individual Defendants and
26 two employees, Michael O'Connell and James Heninger – Exhibit Nos. 1-7. The
27 FTC objects to these declarations on the grounds of lack of personal knowledge, lack
28 of foundation, vague and ambiguous, hearsay, lack of authentication, and best

1 evidence rule. The Court finds the evidence attached to these declarations to have
2 been properly authenticated. For this reason and the reasons set forth above, the
3 Court hereby **OVERRULES** Defendants' objections.

4 2. Consumer declarations

5 The FTC objects to each consumer declaration filed by Defendants – Exhibit
6 Nos. 8-24, and 25-39. The FTC objects on the grounds of lack of personal
7 knowledge, lack of foundation, vague and ambiguous, hearsay, and best evidence
8 rule. For the reasons set forth above, the Court hereby **OVERRULES** Defendants'
9 objections.

10 Furthermore, to the extent the parties have filed objections to any inadmissible
11 evidence, the Court will not consider such inadmissible evidence.

12 **II. FACTUAL AND PROCEDURAL BACKGROUND**

13 This case arises in part out of Defendants' advertising and marketing of two
14 wealth creation systems, the John Beck Free & Clear Real Estate system and the Jeff
15 Paul Shortcut to Internet Millions system. Individual Defendants Gary Hewitt and
16 Douglas Gravink are the sole owners of Defendant Family Products, LLC. Family
17 Products, LLC owns as its subsidiaries, John Beck Amazing Profits, LLC, Jeff Paul,
18 LLC also d/b/a Shortcuts to Millions, LLC, and Mentoring of America, LLC. These
19 four corporate entities shall be referred to as "corporate Defendants." Individual
20 Defendants John Beck and Jeff Paul developed their respective wealth creation
21 systems, and serve as spokespersons for their respective products. The John Beck
22 system is based upon buying government tax-foreclosed properties for "pennies on
23 the dollar." The Jeff Paul system is based upon creating internet websites to market
24 and sell one's products.

25 Defendants advertise their wealth creation systems through extended
26 commercials aired on television, i.e., the John Beck infomercials, and the Jeff Paul
27 infomercials. When a customer orders either system from Defendants, the customer
28 is enrolled in a continuity service, either the John Beck "Property Vault" or the Jeff

1 Paul “Big League ” or “Millionaire’s Club.” The continuity services offer a monthly
2 newsletter and a customer service hotline, and are free for the first 30 days. After the
3 30-day free trial period, consumers are charged \$39.95 per month unless they
4 affirmatively take action to cancel the service. The FTC refers to this type of
5 payment scheme as a “negative option.” In addition to the basic materials provided
6 with each wealth creation system, Defendants offer personal coaching services to
7 further assist customers with their wealth creation efforts. Defendants’ personal
8 coaching services are sold through Defendants’ telemarketers, and range in price
9 from approximately \$4,000 to \$12,000.

10 The FTC alleges Defendants have violated the Federal Trade Commission Act
11 (15 U.S.C. §§ 41 et seq.) and the Telemarketing Sales Rule (16 C.F.R. Part 310, as
12 amended by 68 Fed. Reg. 4580, 4669 (January 29, 2003)) in their advertising and
13 sale of both wealth creation systems, the continuity charges, and the personal
14 coaching services. The FTC filed its Complaint on June 30, 2009, and moved for a
15 preliminary injunction on July 6, 2009. The Court held a hearing following the
16 issuance of a tentative order.

17 III. LEGAL STANDARD

18 A. Preliminary Injunction, Generally

19 1. Standard for Entry

20 In order to obtain a preliminary injunction, the moving party must demonstrate
21 “[1] that he is likely to succeed on the merits, [2] that he is likely to suffer irreparable
22 harm in the absence of preliminary relief, [3] that the balance of equities tips in his
23 favor, and [4] that an injunction is in the public interest.” *Winter v. NRDC*, 129 S.
24 Ct. 365, 374 (2008); *Lands Council v. Martin*, 479 F.3d 636, 639 (9th Cir. 2007)
25 (citing *Clear Channel Outdoor Inc. v. City of Los Angeles*, 340 F.3d 810, 813 (9th
26 Cir. 2003)).

27 2. Discretion and Terms

28 A district court has great discretion in determining whether to grant or to deny

1 a TRO or preliminary injunction. *See Wildwest Institute v. Bull*, 472 F.3d 587,
2 589-90 (9th Cir. 2006). Additionally, “[a] district court has considerable discretion
3 in fashioning suitable relief and defining the terms of an injunction.” *Lamb-Weston,*
4 *Inc. v. McCain Foods, Ltd.*, 941 F.2d 970, 974 (9th Cir. 1991); *see also Coca-Cola*
5 *Co. v. Overland, Inc.*, 692 F.2d 1250, 1256 n.16 (9th Cir.1982) (“The district court
6 has substantial discretion in defining the terms of an injunction....”) (citing *Lemon v.*
7 *Kurtzman*, 411 U.S. 192, 200, 93 S.Ct. 1463, 36 L.Ed.2d 151 (1973); *Nissan Motor*
8 *Co., Ltd. V. Nissan Computer Corp.*, 89 F.Supp.2d 1154, 1165 (C.D. Cal. 2000)
9 (modifying and crafting the terms of an injunction where defendant failed to directly
10 address the terms of the requested injunction).

11 “Injunctive relief, ..., must be tailored to remedy the specific harm alleged.”
12 *Lamb-Weston, Inc.*, 941 F.2d at 974 (citing *Aviation Consumer Action Project v.*
13 *Washburn*, 535 F.2d 101, 108 (D.C.Cir.1976); *Califano v. Yamasaki*, 442 U.S. 682,
14 702, 99 S.Ct. 2545, 61 L.Ed.2d 176 (1979) (“[I]njunctive relief should be no more
15 burdensome to the defendants than necessary to provide complete relief to the
16 plaintiffs”). “An overb[road] injunction is an abuse of discretion.” *Id.* (citing
17 *United States v. BNS, Inc.*, 858 F.2d 456, 460 (9th Cir.1988)); *see also Natural*
18 *Resources Defense Council, Inc. v. Winter*, 508 F.3d 885, 886 (9th Cir. 2007)
19 (“Injunctive relief must be tailored to remedy the specific harm alleged, and an
20 overbroad preliminary injunction is an abuse of discretion.”) (citing *Lamb-Weston,*
21 *Inc.*, 941 F.2d at 974); *Stormans, Inc. V. Selecky*, 571 F.3d 960, 968 (9th Cir. 2009)
22 (citing *Lamb-Weston, Inc.*, 941 F.2d at 974) (*U.S. v. Spectro Foods Corp.*, 544 F.2d
23 1175, 1180 (3d Cir. 1976).

24 “This is particularly true when, as here, a preliminary injunction is involved.
25 A preliminary injunction can only be employed for the ‘limited purpose’ of
26 maintaining the status quo.” *Zepeda v. U.S. Immigration & Naturalization Service*,
27 753 F.2d 719, 728 n.1 (9th Cir. 1984) (citing *University of Texas v. Camenisch*, 451
28 U.S. 390, 395, 101 S.Ct. 1830, 68 L.Ed.2d 175 (1981); *King v. Saddleback Junior*

1 *College District*, 425 F.2d 426, 427 (9th Cir.1970), cert. denied, 404 U.S. 979, 92
2 S.Ct. 342, 30 L.Ed.2d 294 (1971)). “Therefore, an injunction must be narrowly
3 tailored ...to remedy only the specific harms shown by the plaintiffs, rather than ‘to
4 enjoin all possible breaches of the law.’” *Price v. City of Stockton*, 390 F.3d 1105,
5 1117 (9th Cir. 2004) (quoting *Zepada*, 753 F.2d at 728 n. 1) (citation omitted).

6 **B. Preliminary Injunctions, FTC Act Context**

7 1. Standard for Entry

8 It is well-established that a district court is authorized by 15 U.S.C. § 53(b)
9 to grant preliminary injunctions to enjoin violations of the FTC Act. *FTC v. H.N.*
10 *Singer, Inc.*, 668 F.2d 1107, 1111 (9th Cir. 1982). In the context of the FTC Act,
11 courts are permitted to grant the FTC’s motion for a preliminary injunction “[u]pon
12 a proper showing that, weighing the equities and considering the Commission’s
13 likelihood of ultimate success, such action would be in the public interest.” 15
14 U.S.C. § 53(b). Section 13(b) of the FTC Act, therefore, “places a lighter burden on
15 the Commission than that imposed on private litigants by the traditional equity
16 standard; the Commission need not show irreparable harm to obtain a preliminary
17 injunction.” *FTC v. Warner Communications, Inc.*, 742 F.2d 1156, 1159 (9th Cir.
18 1984). Under this more lenient standard, “a court must 1) determine the likelihood
19 that the Commission will ultimately succeed on the merits and 2) balance the
20 equities.” *Id.* at 1160.¹

21
22
23 ¹ With respect to the presumption of irreparable harm, the FTC has filed a
24 Notice of New Case (docket no. 199), and Defendants have filed an Objection and
25 Motion to Strike the FTC’s Notice of New Case (docket no. 202). The FTC’s Notice
26 of New Case is concerned with the recent Ninth Circuit decision, *Johnson v.*
27 *Couturier*, 572 F.3d 1067, 1078 (9th Cir. 2009), which discusses the appropriate legal
28

1 2. Discretion and Terms

2 Moreover, in a Section 13(b) action the district court may exercise the full
3 measure of its equitable authority, because Congress “did not limit that traditional
4 equitable power” when it passed the FTC Act. *Singer, Inc.*, 668 F.2d at 1113. The
5 Court may grant “any ancillary relief necessary to accomplish complete justice.” *Id.*

6 As a more general matter, a “district court is inherently invested with broad
7 equitable powers and has the authority to mold its decree to the necessities of the
8 particular case.” *Handler v. S.E.C.*, 610 F.2d 656, 659 (9th Cir. 1979) (citing *Hecht*
9 *Co. v. Bowles*, 321 U.S. 321, 329, 64 S.Ct. 587, 88 L.Ed. 754 (1944)). Under
10 “settled law,” “‘when [trial] courts are properly acting as courts in equity, they have
11 discretion unless a statute clearly provides otherwise’ [and] such ‘discretion is
12 displaced only by a clear and valid legislative command.’” *In re Munoz*, 287 B.R.
13 546, 552 (9th Cir. BAP 2002) (quoting *United States v. Oakland Cannabis Buyers’*
14 *Coop.*, 532 U.S. 483, 496, 121 S.Ct. 1711, 149 L.Ed.2d 722 (2001) (internal
15 _____
16 standard for a preliminary injunction in light of *Winter v. Natural Res. Defense*
17 *Council, Inc.*, --- U.S. ---, 129 S. Ct. 365, 374, 172 L. Ed. 2d 249 (2008). The Court
18 has read and considered *Couturier*, and does not find that it alters or overrules the
19 presumption of irreparable harm established in *FTC v. Warner Communications, Inc.*,
20 742 F.2d 1156, 1159 (9th Cir. 1984). *Couturier* merely emphasizes that in most cases,
21 plaintiffs must demonstrate both a likelihood of success and a likelihood of irreparable
22 harm. The Court does not find the FTC’s argument in its Notice of New Case to be
23 necessary, and does not rely upon it. The parties have notified the Court that they
24 have reached an agreement concerning Defendants’ Motion to Strike (docket no. 202),
25 and the Court need not rule on it.
26
27
28

1 quotation omitted).

2 **IV. DISCUSSION**

3 The FTC moves to enjoin the following marketing activities and practices
4 alleged to be in violation of section 5(a) of the FTC Act and/or the Telemarketing
5 Sales Rule: (1) the John Beck infomercial, (2) the Jeff Paul infomercial, (3) the
6 continuity charges, and (4) the telemarketing of personal coaching services.

7 **A. John Beck Infomercial**

8 The FTC claims that using the John Beck infomercials to advertise the John
9 Beck system violates section 5(a) of the FTC Act.² An act or practice is considered
10 deceptive if “first, there is a representation, omission, or practice that, second, is
11 likely to mislead consumers acting reasonably under the circumstances, and third,
12 the representation, omission, or practice is material.” *F.T.C. v. Pantron I Corp.*, 33
13 F.3d 1088, 1095 (9th Cir. 1994) (citing *In the Matter of Cliffdale Associates, Inc.*,
14 103 F.T.C. 110 (1984)).³ In assessing whether a representation or practice is likely

15
16 ² Section 5(a) provides, “[u]nfair methods of competition in or affecting
17 commerce, and unfair or deceptive acts or practices in or affecting commerce, are
18 hereby declared unlawful.” 15 U.S.C. § 45(a).

19
20 ³ The parties dispute whether the FTC’s citation to *FTC v. Freecom*
21 *Communications, Inc.*, 401 F.3d 1192, 1202 n.5 (10th Cir. 2005) in its Reply brief is
22 supported by Ninth Circuit authority. The Court finds that it need not rely upon the
23 *Freecom* court’s discussion of the “reasonable consumer” and whether this label
24 encompasses “the ignorant, the unthinking, and the credulous.” There is ample Ninth
25 Circuit authority holding that an act or practice is considered deceptive if it would
26 likely mislead consumers “acting reasonably under the circumstances.”
27
28

1 to mislead consumers, a court may consider the overall net impression conveyed by
2 the activity in question. *F.T.C. v. Cyberspace.Com LLC*, 453 F.3d 1196, 1200 (9th
3 Cir. 2006) (“A solicitation may be likely to mislead by virtue of the net impression
4 it creates even though the solicitation also contains truthful disclosures.”).
5 Furthermore, “[t]he failure to disclose material information may cause an
6 advertisement to be deceptive, even if it does not state false facts,” *Sterling Drug,*
7 *Inc. v. F.T.C.*, 741 F.2d 1146, 1154 (9th Cir. 1984), and material information that is
8 only disclosed in small print may be inadequate to cure the deception. *F.T.C. v.*
9 *Cyberspace.Com LLC*, 453 f.3d 1196, 1200 (9th Cir. 2006) (“In *Floersheim v. FTC*,
10 411 F.2d 874 (9th Cir. 1969), we found that substantial evidence supported the FTC's
11 determination that the appearance and prominent repetition of the words
12 “Washington D.C.” on debt-collecting forms from a private collections company
13 created the deceptive impression that the forms were a demand from the government
14 even though the forms contained a small print disclaimer informing recipients that
15 such was not the case.”).

16 Here, the John Beck infomercial dated September 14, 2007 begins with an
17 introduction declaring that the average home in the U.S. costs more than \$219,000,
18 but the viewer can now learn how to purchase homes similar to those depicted in the
19 program “for just a few hundred dollars, and own them free and clear with no
20 additional monthly payments.” (Pl.’s Ex. 1.; *see also* Pl.’s Ex. 1, 12/20/05 John
21 Beck Infomercial at 5:14.) The infomercial goes on to state that the homes shown
22 in the program were all purchased with the John Beck system for “literally pennies
23 on the dollar,” a slogan that is repeated throughout the program. (*Id.*) This is also
24 true of the earlier John Beck infomercial. (*See, e.g.*, 12/20/05 John Beck Infomercial
25 at 1:10; 11:57; 27:25.) John Beck explains that his system takes advantage of
26 government tax foreclosure sales, which permit a buyer to purchase properties free
27 and clear, simply by paying the delinquent back taxes owed on the property. This
28 allows the viewer to purchase properties for pennies on the dollar, and in any state;

1 there are over 2.2 million tax foreclosure properties available throughout the U.S.
2 and Canada. Mr. Beck states that it is “actually pretty easy to do, once you have all
3 the right information.” (Pl.’s Ex. 1, 9/14/07 John Beck Infomercial at 3:35; *see also*,
4 *e.g.*, 12/20/2005 John Beck Infomercial at 1:25; 1:39; 7:40.)

5 A large portion of the infomercials are spent showing pictures of homes in
6 good condition, and telling the viewer they were purchased for between a few
7 hundred dollars and a few thousand dollars. Many of these homes are described as
8 having been resold for market values in excess of \$100,000. Former consumers of
9 the John Beck system also provide testimonials informing the viewer that they easily
10 and quickly purchased numerous properties and sold them for significant profits.
11 For example, one customer claims he has only used the John Beck system “for a little
12 over 3 months, and I’m sitting on a profit of over \$180,000.”⁴ (9/14/07 John Beck
13 Infomercial at 10:45.; *see also, e.g.*, 12/20/05 John Beck Infomercial at 22:16 (“I’ve
14 purchased two properties and profited over fifty thousand dollars.”; 12/20/05 John
15 Beck Infomercial at 24:18 “Just in the past five months using the John Beck system
16 we have made \$31,000.”) The infomercials also promise fast results. “Just pop in
17 John’s Quick Start DVD, and you’ll be on your way to buying amazing government
18 tax foreclosure properties like these faster than you ever imagined possible.”
19 (9/14/07 John Beck Infomercial at 10:45; *see also* 12/20/05 John Beck Infomercial
20 at 25:44.)

21 Based upon the statements and visual representations made in the
22 infomercials, the Court finds the overall net impression communicates to the viewer

23 _____
24 ⁴ During these testimonials, very small print appears underneath the photo of
25 the home purchased, stating, “Unique experience. Results vary.” The Court finds that
26 this very small print fails to cure the misleading net impression generated by the
27 infomercial.
28

1 that a typical consumer can easily purchase high-valued properties for pennies on the
2 dollar and therefore quickly earn tens of thousands of dollars, if not hundreds of
3 thousands of dollars. The Court considers the statements conveyed by the
4 infomercial's overall net impression to be material. *See F.T.C. v. Cyberspace.com*
5 *LLC*, 453 F.3d 1196, 1201 (9th Cir. 2006) ("A misleading impression created by a
6 solicitation is material if it 'involves information that is important to consumers and,
7 hence, likely to affect their choice of, or conduct regarding, a product.'). A
8 consumer acting reasonably under the circumstances would therefore be confronted
9 with a material misrepresentation if this message can properly be considered
10 deceptive or misleading.

11 The FTC can show that a claim is likely to mislead consumers if the message
12 conveyed is in fact false, or if the advertiser lacked a reasonable basis for asserting
13 that the message was true. *F.T.C. v. US Sales Corp.*, 785 F. Supp. 737, 748 (N.D.
14 Ill. 1992) ("Apart from challenging the truthfulness of an advertiser's representations,
15 the FTC may challenge the representation as unsubstantiated if the advertiser lacked
16 a reasonable basis for its claims.") (citing *Thompson Medical Co., Inc. v. F.T.C.*, 791
17 F.2d 189, 193 (D.C. Cir. 1986)). Furthermore, although proof of actual deception
18 is not necessary to establish a violation of section 5(a), "such proof is highly
19 probative to show that a practice is likely to mislead consumers acting reasonably
20 under the circumstances." *F.T.C. v. Cyberspace.com LLC*, 453 F.3d 1196, 1201 (9th
21 Cir. 2006).

22 Here, the John Beck infomercials fail to disclose that in most states, a
23 government tax foreclosure sale transfers a tax lien instead of a tax deed. A tax lien
24 permits the purchaser to collect the delinquent taxes owed on the property, but does
25 not transfer title to the property. In the remaining states where tax deeds are sold,
26 an auctioning process makes it very difficult to purchase high-value properties for
27 "pennies on the dollar." (*See* PX 81 ¶¶ 34-41.) Consumers who purchase the John
28 Beck coaching services are therefore advised to focus their efforts on empty lots,

1 instead of the well-built homes depicted in the infomercials. (*See, e.g.*, PX 5 ¶ 18;
2 PX 7 ¶¶ 14, 18.) It is no secret that empty land, depending upon its location, can be
3 purchased for a few hundred or a few thousand dollars. However, it is very difficult,
4 if not impossible, to resell these empty properties for hundreds of thousands of
5 dollars.

6 To further support their allegation that a reasonable consumer would find the
7 John Beck infomercials misleading, the FTC has submitted numerous declarations
8 from consumers of the John Beck system. These consumer declarations offer
9 evidence of actual deception. For example, after viewing the infomercial, consumers
10 believed the John Beck system would show them how to purchase the “nice houses”
11 shown in the infomercial for “pennies on the dollar.” (*See, e.g.*, PX 3 ¶ 3; PX 4 ¶¶
12 2-3.) However, after purchasing the John Beck system and in many cases the
13 personal coaching program, consumers were still unable to buy homes for a few
14 hundred dollars, or to quickly and easily earn the amounts of money touted in the
15 infomercial, despite using their best efforts. (*See, e.g.*, PX 3 ¶¶ 19-30; PX 4 ¶¶ 22,
16 27, 30-44; PX 5 ¶¶ 15-28, 38-41; PX 19 ¶ 12; PX 21 ¶ 4.) Furthermore, while
17 Defendants do not keep track of their customers’ actual success rates, they offer
18 customers who have purchased coaching services a tuition refund if they successfully
19 complete the coaching program, purchase a certain number of properties, and
20 provide a testimonial of their success. Out of the 30,000 customers who have
21 purchased coaching services, only 58 individuals – approximately 0.2% – have
22 qualified and applied for a tuition refund. (PX 82 ¶¶ 28-32, att. 6 at 1511-16.) It is
23 therefore highly unlikely that a typical consumer of the John Beck system could
24 easily and quickly purchase homes for pennies on the dollar.

25 Defendants’ evidence also fails to rebut the FTC’s evidence. At best,
26 Defendants’ evidence shows that a limited number of individuals can make a profit
27 purchasing properties at government tax foreclosure sales. These individuals include
28 the 17 consumers who have submitted declarations in support of Defendants’

1 Opposition (DX 8-24), and the individuals appearing in the infomercial, who have
2 signed affidavits declaring their success prior to appearing in the infomercial. (DX
3 4, Exs. M-O.) There is no evidence that a majority of consumers, or even a
4 significant percentage of consumers who purchase the John Beck system are
5 similarly successful and satisfied with their purchase. Out of the 600,000 sales of
6 the John Beck system, Defendants cannot rely upon the existence of a very small
7 number of satisfied customers. *F.T.C. v. Amy Travel Service, Inc.*, 875 F.2d 564, 572
8 (7th Cir. 1989) (“Contrary to defendants' claims, the FTC need not prove that every
9 consumer was injured. The existence of some satisfied customers does not constitute
10 a defense under the FTCA.”). Moreover, even if the results claimed by the 17
11 consumers submitting declarations on behalf of Defendants were typical of what an
12 average consumer would achieve, these results do not live up to the claims touted in
13 the John Beck infomercials. Of the consumers who have revealed their profits to
14 date, the bulk of these satisfied customers earned between \$3,000 and \$5,000, or less.
15 (*See, e.g.*, DX 8, 9, 10, 11.) Only two individuals have earned significant profits of
16 approximately \$35,000 and \$50,000. (DX 17, 18.) As the FTC admits, it is possible
17 for a limited number of individuals to profit from government tax foreclosure sales.
18 However, it is not easy, fast, or typical of the average John Beck consumer. Instead,
19 many homes must be purchased for thousands of dollars, and may require significant
20 effort and additional expense to repair them prior to reselling them. (*See, e.g.*, PX
21 ¶¶ 10-11; PX 82 at 1482, 1508; PX 82 ¶ 22, att. 5.)

22 The Court therefore finds that the infomercials' net impression – a typical
23 consumer of the John Beck system can easily and quickly purchase high-value
24 homes for pennies on the dollar – is false. Defendants also lack a reasonable basis
25 to assert that such a claim is true. The FTC has therefore satisfied its burden of
26 demonstrating that the John Beck infomercials contain material misrepresentations
27 likely to deceive or mislead consumers acting reasonably under the circumstances,
28 in violation of section 5(a) of the FTC Act.

1 Defendants also argue that an injunction need not be entered against the John
2 Beck infomercial, because the current version will be “retired” by the hearing date
3 of this Motion, and a new version has been produced to cure any violations of the
4 FTC Act. The new version of the infomercial includes the following changes and
5 additional disclosures: (1) prominent disclaimers at the beginning and end of the
6 program, (2) disclaimers underneath each testimonial and property used as an
7 example, and (3) an additional segment from John Beck discussing the purchase of
8 undeveloped land as his favorite type of investment because it is easier, cheaper, and
9 more plentiful. (DX 4, Hewitt Decl. ¶¶ 37-41.) Defendants contend these changes
10 to the infomercial no longer subject it to injunctive relief. *See F.T.C. v. Evans*
11 *Products Co.*, 775 F.2d 1084, 1087 (9th Cir. 1985) (“As a general rule, ‘[p]ast
12 wrongs are not enough for the grant of an injunction’; an injunction will issue only
13 if the wrongs are ongoing or likely to recur.”). Nonetheless, even after taking into
14 consideration the additional disclosures,⁵ the net impression conveyed by the
15 infomercial remains substantially the same – a typical consumer can easily and
16 quickly purchase high-value properties for pennies on the dollar.⁶ Based upon the
17 transcript of the new infomercial, the Court finds it similarly contains material

18
19 ⁵ Defendants have not yet provided the Court with a copy of the new
20 infomercial, as it would be aired on television. Defendants have only attached a
21 complete transcript of the new infomercial’s script. (DX 4, Hewitt Decl, Ex. H.)

22 ⁶ For example, the new infomercial contains the following passages:
23
24 John has perfected a system that can literally turn pennies into dollars, by cashing in
25 on special tax foreclosure programs...run by the government...that most people don’t
26 even know exist.
27
28

1 misrepresentations that are likely to mislead a reasonable consumer. It is clear from
2 the evidence currently before the Court that the FTC has demonstrated a likelihood
3 of success in their claim that Defendants are in violation of the FTC Act. The FTC
4 is therefore entitled to preliminary injunctive relief.

5 **B. Jeff Paul Infomercial**

6 The FTC claims the Jeff Paul infomercial used to advertise the Jeff Paul
7 system similarly violates section 5(a) of the FTC Act. The Jeff Paul system is a
8 wealth creation system based upon establishing internet websites to market and sell
9 one's products. The infomercial introduces the system with the following statement:

10 Even though it's an internet system, you don't need to know anything about
11 computers, or the internet, to make money. Because Jeff's Shortcuts do all the
12 work for you, and immediately turn any computer into your own money
13 machine. It's fast. It's easy, and it works.

14 (PX 1, 10/27/08 Jeff Paul Infomercial at 0:50; *see also* PX 1, 11/1/07 Jeff Paul
15 Infomercial at 0:48; 1:04) Former consumers of the Jeff Paul system also provide
16 testimonials informing the viewer that they easily and quickly made money using the
17 Jeff Paul system. For example, one customer claims to have made money within 4
18 days, and made \$7,500 within a few weeks. (10/27/08 Jeff Paul Infomercial at 7:45;
19 *see also, e.g.*, 11/1/07 Jeff Paul Infomercial at 0:51 (hostess claiming she made
20 \$1,800 in her first week); 11/1/07 Jeff Paul Infomercial at 9:21; 11/1/07 Jeff Paul
21 Infomercial at 24:15 ("We work less, and earn more.")). Other customers claim to
22 have made up to \$7,000-\$8,000 per week. The Court finds that the infomercials'
23 overall net impression communicates to the viewer that a typical consumer can easily
24 and quickly earn thousands of dollars per week simply by purchasing and using Jeff
25 Paul's system.

26 The FTC admits that it is possible for a consumer to create and use the free
27 websites described in both versions of the Jeff Paul infomercial. However, the
28 websites provided by the program are basic, unattractive, and contain boilerplate

1 text. (PX 78 ¶ 28.) They are simple, one-page “sites” that link to other websites
2 selling products such as dog training lessons or awakening the zen pool-playing
3 master within. (PX 78 ¶¶ 26 – 28, atts. 15-16.) The websites are also simply
4 individual pages on a broader site containing many such pages. (PX 78 ¶ 26.) For
5 example, when an FTC investigator created a website related to dog training, his web
6 address was “http://bigleagueplayersclub.com/3clicks/published/122640/595316/
7 index.htm” and when he created a website related to zen pool, his web address was
8 “http://bigleagueplayersclub.com/3clicks/published/122640/595317/index.htm.”
9 (PX 78 ¶ 26.) Contrary to the claims expressed in the infomercials, consumers
10 without prior experience in website design find it very difficult to modify or enhance
11 the appearance and content of the websites. (*See, e.g.*, PX 22 ¶¶ 2, 11, 14; PX 27 ¶
12 5.) Although the Jeff Paul system provides customers with general marketing advice
13 and strategies, it does not offer a tangible product that customers can actually sell.
14 (*See, e.g.*, PX 81 ¶¶ 45, 47-48.) If a customer does not have a product to sell, the Jeff
15 Paul materials suggest marketing internet ads. The infomercials fail to disclose that
16 the system does not provide customers with any product to market on their internet
17 websites. Consumers have declared that despite their efforts, they have not been
18 successful at making similar amounts of money that are claimed in the infomercials.
19 (*See, e.g.*, PX 22 ¶¶ 2-24; PX 3 ¶¶ 2, 15-21; PX 24 ¶¶ 2-13.)

20 Defendants’ consumer declarations stating they experienced success with the
21 Jeff Paul system are not representative of the typical customer who purchased the
22 program through the infomercials. For the most part, these successful individuals
23 owned or operated an existing business prior to purchasing the Jeff Paul system. The
24 Jeff Paul system was used to assist in the marketing of their existing business. (*See,*
25 *e.g.*, DX 25, 26, 27.) Other successful users did not purchase the Jeff Paul system
26 through the infomercial; instead, they attended a Jeff Paul seminar, which is not at
27 issue in this case. (*See, e.g.*, DX 28, 29.) Moreover, there is no evidence that a
28 single purchaser of the Jeff Paul coaching service has ever successfully qualified for

1 a tuition refund. (PX 82 ¶ 29, att. 6.)

2 The Court therefore finds that the infomercials' net impression – a typical
3 consumer can easily and quickly earn thousands of dollars per week simply by
4 purchasing and using the Jeff Paul system – is false. Defendants also lack a
5 reasonable basis to assert that such a claim is true. The FTC has satisfied its burden
6 of demonstrating that the Jeff Paul infomercials contains material misrepresentations
7 likely to deceive or mislead consumers acting reasonably under the circumstances,
8 in violation of section 5(a) of the FTC Act.

9 **C. Continuity Charges**

10 The FTC alleges the continuity charges imposed in both the John Beck and
11 Jeff Paul systems violate section 5(a) of the FTC Act, section 310.3(a)(1)(vii) of the
12 Telemarketing Sales Rule, and section 310.4(a)(6) of the Telemarketing Sales Rule.⁷

13

14

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⁷ Section 310.3(a)(1)(vii) provides:

16

It is a deceptive telemarketing act or practice and a violation of this Rule for
17 any seller or telemarketer to engage in the following conduct:

18

19

(1) Before a customer pays for goods or services offered, failing to
20 disclose truthfully, in a clear and conspicuous manner, the following
21 material information:

22

23

24

25

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28

(vii) If the offer includes a negative option feature, all material
terms and conditions of the negative option feature, including, but
not limited to, the fact that the customer's account will be charged
unless the customer takes an affirmative action to avoid the
charge(s), the date(s) the charge(s) will be submitted for payment,

1 The continuity charges are monthly recurring charges that are imposed for a
2 customer's subscription to the John Beck "Property Vault" service or the Jeff Paul
3 "Big League" service. These continuity services provide consumers with a monthly
4 newsletter and access to a customer service hotline for questions. In most cases,

5
6 _____
7 and the specific steps the customer must take to avoid the
8 charge(s).

9 16 C.F.R. § 310.3(a)(1)(vii).

10
11
12 Section 310.4(a)(6) provides:

13 It is an abusive telemarketing act or practice and a violation of this Rule for any
14 seller or telemarketer to engage in the following conduct:

15
16 Causing billing information to be submitted for payment, directly or
17 indirectly, without the express informed consent of the customer or
18 donor. In any telemarketing transaction, the seller or telemarketer must
19 obtain the express informed consent of the customer or donor to be
20 charged for the goods or services or charitable contribution and to be
21 charged using the identified account. In any telemarketing transaction
22 involving preacquired account information, the requirements in
23 paragraphs (a)(6)(i) through (ii) of this section must be met to evidence
24 express informed consent.
25
26
27

28 16 C.F.R. § 310.4(a)(6).

1 Defendants automatically subscribe consumers to a 30-day free trial of these
2 services. If consumers do not affirmatively cancel these services after the 30-day
3 trial period, and another 30-day grace period, consumers are automatically charged
4 the \$39.95 monthly continuity charge. The FTC refers to this type of charge as a
5 “negative option.” The FTC claims Defendants fail to properly disclose that
6 consumers have been automatically subscribed to the continuity service, and will be
7 charged for it if they do not affirmatively cancel the service.

8 The John Beck and Jeff Paul infomercials only state that the first 250
9 customers who purchase the system will receive a free 30-day trial to the continuity
10 service. (PX 1.) When consumers call to order either product, the pre-recorded
11 automated greeting informs the caller that the continuity services are included free
12 with their purchase. There is no up front disclosure that customers will be
13 automatically charged after the 30-day trial period. When consumers begin the
14 ordering process, the automated system takes their payment information. After a
15 customer’s payment information is obtained, the automated system offers prepaid
16 subscriptions to the continuity services. (PX 81 ¶¶ 21-24.) Even if a customer
17 declines these prepaid subscriptions, they are still enrolled in the continuity services,
18 and will be charged \$39.95 per month after the 30-day trial period. (*See, e.g.*, PX 33
19 ¶¶ 3-4; PX 37 ¶¶ 3, 6.) Defendants contend that consumers are reminded by
20 automated phone calls and in writing that they need to call to cancel their
21 subscription after the 30-day trial period; however, Defendants do not cite to any
22 evidence of these reminders. (Opp’n at 33.) The FTC’s consumer declarations
23 indicate that many of them were not aware that they would be charged \$39.95 per
24 month for the continuity services until they saw the charge on their credit card
25 statements. (*See, e.g.*, PX 30 ¶¶ 3, 5, 10; PX 33 ¶¶ 3, 6-8; PX 35 ¶¶ 3-7.)

26 The Court finds these practices to be in violation of the Telemarketing Sales
27 Rule. Defendants enroll consumers in their continuity service programs and obtain
28 consumers’ payment information without having disclosed all material terms and

1 features of the negative option. Defendants' post-enrollment disclosures, if any, are
2 not adequate. Pursuant to section 310.4(a)(6) of the TSR, express informed consent
3 must be obtained before billing information is submitted by the customer for
4 payment.

5 Defendants assert a preliminary injunction is no longer necessary because a
6 new automated system has been installed that specifically asks the customer whether
7 he or she wants to continue receiving the continuity service after the 30-day free
8 trial. If the customer answers no, the customer receives the 30-day free trial without
9 any further charges. (Hewitt Decl. ¶ 33.) However, the actual text of the automated
10 system may not be as clear as Defendants assert. The actual text reads:

11 Your membership to John's "Property Vault Club" is 100% FREE for the first
12 30 days. So you can easily locate your first few properties right away! Once
13 the club benefits have proven their value in 30 days you will continue to profit
14 from the club for only \$39.95 a month, charged to the same credit card that
15 you are using today unless you call to cancel. As an added club benefit you'll
16 also receive unlimited access to John's Toll Free advisory hotline that you can
17 call for assistance as often as you'd like! The "Property Vault Club" is
18 absolutely FREE to try for 30 days and can be cancelled at any time by calling
19 us at 1-888-461-9029 if you are not 100% pleased with the amount of money
20 it helps you make!

21 May I include this FREE trial membership with your order?

22 (Hewitt Decl., Ex. U.) Furthermore, the preliminary injunction proposed by the FTC
23 seeks to conform Defendants' practices to the requirements of the TSR. If
24 Defendants disclose all material terms of the negative option in a clear and
25 conspicuous manner, as required by the TSR, it would also be in compliance with
26 the relevant terms of the preliminary injunction proposed by the FTC, as adapted by
27 the Court.

28 **D. Personal Coaching Services**

1 The FTC alleges that in connection with the telemarketing of personal
2 coaching services, Defendants: (1) make misleading and deceptive statements while
3 marketing the coaching services, (2) provide confusing and inadequate compliance
4 verifications of each sale, and (3) violate the TSR's do-not-call provisions.

5 1. Misleading and deceptive statements

6 The FTC alleges Defendants' telemarketers make misleading and deceptive
7 statements indicating their investment in personal coaching services is "risk-free"
8 because: (1) the personal coaches will walk each customer "step-by-step" through
9 the John Beck or Jeff Paul system, in order to ensure their success, (2) customers can
10 and should borrow "other people's money" to finance the coaching, since the loan
11 will be easily repaid from the income generated by the system; and (3) specific
12 earnings claims are made. Though the telemarketing of coaching services is not a
13 recorded portion of the phone call, the FTC has submitted multiple declarations from
14 consumers in support of the FTC's contention that misleading and deceptive
15 statements were made.

16 The consumer declarations include approximately 12 examples wherein
17 Defendants' telemarketers stated the personal coaching services are "risk free." *See,*
18 *e.g.*, Beverly Decl. ¶ 11 (declarant was promised a money back guarantee if the
19 program did not work for him); Doss Decl. ¶ 6 (same); Grant Decl. ¶ 7 (telemarketer
20 represented to declarants that they would only have to make two monthly credit card
21 payments of \$260-280 toward the \$12,500 in coaching services; thereafter,
22 Defendants would reimburse declarants for the remaining balance upon completion
23 of the coaching classes.); Loken, J. Decl. ¶¶ 9 (telemarketer claimed declarant's
24 investment is "risk free" due to the "tuition reimbursement" program).

25 The FTC's consumer declarations contain approximately 6 examples wherein
26 Defendants' telemarketers assured consumers that the coaches would ensure success
27 by walking consumers through real estate transactions step-by-step. *See, e.g.*,
28 Bandora Decl. ¶ 6 (sales representative stated a coach would walk declarant through

1 his first real estate transaction and that declarant would be successful if declarant
2 followed the coach's instructions.); Gainsburg Decl. ¶ 5 (sales representatives
3 promised declarant would receive "hand-held" training by a coach who would ensure
4 declarant's success.); and Peak Decl. ¶ 8 (Telemarketer told declarant "the coaching
5 sessions would be like 'having someone guide you step-by-step through the money
6 making process to success.'). Approximately 14 consumers felt Defendants failed
7 to live up to their promises of success. *See, e.g.,* Bernard Decl. ¶37 (coaching
8 sessions did not help declarant locate and purchase houses at a discount rate.);
9 Beverly Decl ¶ 21 (same); and Paredes Decl. ¶ 12 (same).

10 Approximately 9 consumers declared Defendants' telemarketers made
11 earnings claims that declarants would make a specific amount of money in a specific
12 amount of time. *See, e.g.,* Badora Decl. ¶¶ 7 (telemarketer assured declarant that he
13 could make \$100,000 or more in one year; declarant would also make the cost of
14 coaching back in 60 to 90 days.); Beverly Decl. ¶ 11 ("even if [declarant] was a
15 'couch potato,' within six months [he] would get [his] money back".); Loken, S.
16 Decl. ¶¶ 10, 14 (declarant would make \$20,000-\$30,000 in income within three
17 months.). Based upon these consumer experiences, the Court concludes that
18 deceptive and misleading statements were made in the process of telemarketing
19 Defendants' personal coaching services.

20 2. Compliance verifications of sale

21 The FTC alleges Defendants' compliance monitors are not adequate in
22 preventing deceptive practices, because compliance monitors are difficult to
23 understand, and telemarketers instruct customers not to disclose that earnings claims
24 were made. Approximately 4 consumers declared Defendants' telemarketers had
25 asked consumers not to reveal their earnings claims and promises to compliance
26 monitors. *See, e.g.,* Bernard Decl. ¶ 24 (telemarketer asked declarant to say "no" to
27 the compliance monitor if asked whether the salesman had made any "outrageous
28 claims"); Loken, J.Decl. ¶¶ 11-12 (telemarketer asked declarants to say "no" if asked

1 by his “secretary” whether or not he had made any guarantees of success; the
2 telemarketer explained he “could not guarantee [declarant’s] success 100 percent
3 because he could not guarantee [declarant’s] participation.”); Gainsburg Decl. ¶ 7;
4 Peak Decl. ¶ 8. At least one consumer stated the compliance monitor read the
5 compliance verification script very quickly, and was difficult to understand. (PX 12
6 ¶ 9; *see also* PX 2.) Based upon these consumer experiences, the Court finds the
7 compliance verifications of each sale to be inadequate to prevent Defendants’
8 deceptive practices.

9 3. Do not call violations

10 The FTC alleges Defendants’ telemarketers are in violation of section
11 310.4(b)(1)(iii)(A) of the TSR, which prohibits calling consumers who have
12 previously stated they do not wish to receive sales calls.⁸ Multiple consumers have
13 indicated that they have placed their phone numbers on the National “Do-Not-Call”
14 Registry and have specifically asked Defendants not to contact them. Nonetheless,
15

16 ⁸ Section 310.4(b)(1)(iii)(A) provides:

17 It is an abusive telemarketing act or practice and a violation of this Rule for a
18 telemarketer to engage in, or for a seller to cause a telemarketer to engage in,
19 the following conduct:
20

21 (iii) Initiating any outbound telephone call to a person when:

22 (A) that person previously has stated that he or she does not wish
23 to receive an outbound telephone call made by or on behalf of the
24 seller whose goods or services are being offered or made on
25 behalf of the charitable organization for which a charitable
26 contribution is being solicited.
27
28

1 they continue to receive calls from Defendants' telemarketers. (*See, e.g.*, Allen Decl.
2 ¶¶ 2, 7, 9; Church Decl. ¶¶ 7-10; Leahy Decl. ¶ 3.) Based upon these consumer
3 experiences, the Court finds Defendants to be in violation of section
4 310.4(b)(1)(iii)(A) of the TSR.

5 **E. Common Enterprise**

6 The FTC contends each of the corporate Defendants operates as a common
7 enterprise, which permits each Defendant to be held liable for the deceptive acts and
8 practices of the other. *F.T.C. v. Think Achievement Corp.*, 144 F. Supp. 2d 993,
9 1011 (N.D. Ind. 2000) (citing *Sunshine Art Studios, Inc. v. FTC*, 481 F.2d 1171,
10 1175 (1st Cir.1973); *Delaware Watch Co. v. FTC*, 332 F.2d 745, 746-47 (2d
11 Cir.1964)). Defendants do not appear to dispute that each corporate Defendant
12 operates as a common enterprise of the other. Family Products, LLC oversees the
13 marketing and selling of the John Beck and Jeff Paul systems. Mentoring of
14 America, LLC employs the telemarketers who sell the personal coaching services.
15 Each corporate Defendant reports the same Van Nuys address as its principal place
16 of business. (PX 81 ¶¶ 8, 10, 14.) The Court therefore finds the corporate
17 Defendants to be operating as a common enterprise.

18 **F. Liability of Individual Defendants**

19 The FTC claims the individual Defendants, Gary Hewitt, Douglas Gravink,
20 John Beck, and Jeff Paul are personally liable for the deceptive acts and practices of
21 the corporate Defendants. "An individual will be liable for corporate violations of
22 the FTC Act if (1) he participated directly in the deceptive acts or had the authority
23 to control them and (2) he had knowledge of the misrepresentations, was recklessly
24 indifferent to the truth or falsity of the misrepresentation, or was aware of a high
25 probability of fraud along with an intentional avoidance of the truth." *F.T.C. v.*
26 *Stefanchik*, 559 F.3d 924, 931 (9th Cir. 2009). "Also, the degree of participation in
27 business affairs is probative of knowledge." *F.T.C. v. Amy Travel Service, Inc.*, 875
28 F.2d 564, 574 (7th Cir. 1989). "The Commission, however, 'is not required to show

1 that a defendant intended to defraud consumers in order to hold that individual
2 personally liable.” *F.T.C. v. Affordable Media*, 179 F.3d 1228, 1236 (9th Cir. 1999)
3 (citing *FTC v. Publishing Clearing House, Inc.*, 104 F.3d 1168, 1171 (9th Cir.
4 1997)).

5 Additionally, at the hearing the FTC cited *Publishing Clearing House, Inc.*,
6 104 F.3d at 1170 for the proposition that the test for individual liability simply
7 requires direct participation in the improper acts or practices, or authority to control
8 them. This case, which had already been cited in the tentative order, states that:

9 As an *officer*, Martin ‘may be held liable for *injunctive relief* under the
10 [Federal Trade Commission Act] for corporate practices if the FTC can prove
11 (1) that the corporation committed misrepresentations or omissions of a kind
12 usually relied on by a reasonably prudent person, resulting in consumer injury,
and (2) that [Martin] participated directly in the acts or practices or had
authority to control them.’

13 *Id.* (quoting *FTC v. American Standard Credit Systems, Inc.*, 874 F.Supp. 1080, 1087
14 (C.D.Cal.1994) (emphasis added).

15 Defendants Hewitt and Gravink are the sole owners of the corporate
16 Defendants and have ultimate control of their operations. (PX 81 ¶ 8, att. 1 at 37-40,
17 82-84, 122-23.). Accordingly, they are individually liable for injunctive relief for
18 corporate practices, and they satisfy the first element of the test for personal liability.

19 With respect to knowledge, the second element of that test, Defendants do not
20 dispute that Mr. Hewitt and Mr. Gravink were aware of the statements made in the
21 John Beck and Jeff Paul infomercials. Instead, Defendants argue that their mere
22 knowledge of these statements is not equivalent to a knowledge of their falsity.
23 Defendants contend that because Mr. Hewitt and Mr. Gravink obtained releases from
24 each person appearing in the infomercials, and implemented compliance programs
25 to prevent deceptive practices, there was no intent to defraud or knowledge of falsity
26 in their marketing practices. (Opp’n at 35-36.) Nonetheless, Defendants Hewitt and
27 Gravink must have known that success rates for the John Beck and Jeff Paul
28 programs were very low, which renders the message conveyed by the infomercials

1 inaccurate. The Court finds Defendants Hewitt and Gravink were likely recklessly
2 indifferent to the truth or falsity of the representations conveyed by the John Beck
3 and Jeff Paul infomercials. Defendants Hewitt and Gravink may therefore also be
4 held personally liable for restitution for the deceptive practices of the corporate
5 Defendants.

6 Individual Defendants John Beck and Jeff Paul participated directly in the
7 deceptive acts by making many of the statements deemed to be misleading when
8 taken as a whole. However, the FTC does not argue that Mr. Beck and Mr. Paul are
9 officers of the corporate Defendants. Consequently, as applied to Mr. Beck and Mr.
10 Paul, the *Publishing Clearing House, Inc.* test for whether an individual may be
11 subjected to individual liability for injunctive relief is without import. Additionally,
12 applying the test for personal liability, it is not clear whether Mr. Beck and Mr. Paul
13 were necessarily aware of the falsity of their statements. Though they were hired to
14 speak in the infomercials, there is no evidence that they maintained significant
15 control over the corporate Defendants or otherwise became aware of or recklessly
16 indifferent to the low success rates for their programs. To the contrary, Mr. Beck
17 and Mr. Paul declare that they believe their presentations are true, present their
18 strategies at teaching seminars, and have personally made money using their
19 strategies. (Beck Decl., DX 1 ¶¶ 25-26.) The Court therefore concludes there is
20 insufficient evidence to hold Defendants Beck and Paul personally liable for the
21 deceptive practices of the corporate Defendants.

22 **G. Asset Freeze & Monitor**

23 The FTC seeks an asset freeze directed against both the corporate Defendants
24 and the individual Defendants. The FTC contends an asset freeze is necessary to
25 prevent dissipation of the individual Defendants' assets, which may be needed to
26 satisfy a potential judgment of \$300 million. Alternatively, with respect to the
27 corporate Defendants, the FTC proposes that the corporate Defendants be permitted
28 to retain control of their business, but be placed under the review and scrutiny of a

1 monitor.

2 “A party seeking an asset freeze must show a likelihood of dissipation of the
3 claimed assets, or other inability to recover monetary damages, if relief is not
4 granted.” *Johnson v. Couturier*, 572 F.3d 1067, 1085 (9th Cir. 2009) (concluding
5 a *likelihood* of dissipation is necessary post-*Winter* to support an asset freeze instead
6 of the lower standard, a *possibility* of dissipation). Here, there is no evidence that
7 Defendants have ever previously attempted to intentionally dissipate, hide or
8 otherwise shelter corporate or personal assets from an effort to collect a debt or
9 judgment against Defendants. The FTC argues that because Defendants have
10 committed fraudulent acts, Defendants will likely dissipate their assets to thwart
11 potential collection activity. In addition, the FTC contends every available dollar
12 should be preserved in order to satisfy Defendants’ potential liability of \$300
13 million.

14 The Court finds the FTC has failed to satisfy its burden of demonstrating that
15 an asset freeze is warranted. Courts have previously considered fraudulent activity
16 as a factor in support of a likelihood of dissipation. *See SEC v. Manor Nursing*
17 *Centers, Inc.*, 458 F.2d 1082, 1106 (2d. Cir. 1972) (“Because of the fraudulent nature
18 of appellants’ violations, the court could not be assured that appellants would not
19 waste their assets prior to refunding public investors’ money.”) However, in *Manor*
20 *Nursing*, additional factors were present that supported an asset freeze. *Id.*
21 (uncertainty existed over the total amount of defendants’ proceeds, where the
22 proceeds were located, and defendants’ failure to furnish information to remove the
23 uncertainty). In this case, the only evidence in support of an asset freeze is
24 Defendants’ misleading marketing practices. If this were sufficient to support an
25 asset freeze, one would issue in every deceptive advertising case. Given the more
26 stringent standard of a likelihood of dissipation, the Court concludes an asset freeze

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1 is not supported by the FTC's evidence.⁹

2 On the other hand, the Court agrees with the FTC's alternative proposal to
3 appoint a monitor over the corporate Defendants.¹⁰ "Federal courts repeatedly have
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5 ⁹ At the hearing, the FTC pointed to the case of *FTC v. World Wide Factors,*
6
7 *Ltd.*, 882 F.2d 344, 347 (9th Cir. 1989) for the proposition that it is significant that a
8 claim for restitution might exceed extant assets. While the existence of any significant
9 restitution claim certainly makes it seem *possible* that Defendants may dissipate
10 assets, the Court simply does not find that the FTC has met its burden of showing a
11 *likelihood* of dissipation under the *Johnson*, 572 F.3d at 1085 standard. *See also id.*
12 (finding likelihood of dissipation where defendant had convinced "his fellow directors
13 and trustees to consent to diverting nearly \$35 million ... into his personal bank
14 account. Such an individual is presumably more than capable of placing assets in his
15 personal possession beyond the reach of a judgment.") (citing *FTC v. Affordable*
16 *Media, LLC*, 179 F.3d 1228, 1236 (9th Cir. 1999) (concluding that the district court
17 did not clearly err in finding a likelihood of dissipation "[g]iven the [defendants']
18 history of spiriting their commissions away to a Cook Islands trust...")); *see also*
19 *World Wide Factors, Ltd.*, 882 F.2d at 347 (stating party had been convicted for
20 criminally fraudulent activities alleged in the FTC's complaint).
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25 ¹⁰ At the hearing, counsel for Defendants actually agreed to monitoring. The
26 only remaining dispute was as to the form of the monitoring and as to the identity of
27 the monitor. Defendants suggested retired federal Judge Dickran M. Tevrizian as a
28

1 approved the use of special masters to monitor compliance with court orders and
2 consent decrees.” *Stone v. City and County of San Francisco*, 968 F.2d 850, 859
3 n.18 (citations omitted); *see also Commodity Futures Trading Com'n v. Chase*
4 *Commodities Corp.*, No. CV04-6463, 2006 WL 321965, at *6 (C.D.Cal., 2006).
5 “[R]ule 53 does not terminate or modify the district court's inherent equitable power
6 to appoint a person, whatever be his title, to assist it in administering a remedy. The
7 power of a federal court to appoint an agent to supervise the implementation of its
8 decrees has long been established. Such court-appointed agents have been identified
9 by “a confusing plethora of titles: ‘receiver,’ ‘Master,’ ‘Special Master,’ ‘master
10 hearing officer,’ ‘monitor,’ ‘human rights committee,’ ‘Ombudsman,’ ” and others.
11 The function is clear, whatever the title.” *Ruiz v. Estelle*, 679 F.2d 1115, 1161 (5th
12 Cir. 1982) (footnotes omitted); *see also National Organization for the Reform of*
13 *Marijuana Laws v. Mullen*, 828 F.2d 536, 544 (9th Cir. 1987); *Keith v. Volpe*,
14 833 F.2d 850, 857-58 (9th Cir. 1987); *Toussaint v. Rushen*, 553 F.Supp. 1365, 1387
15 (C.D. Cal., 1983).

16 _____
17 potential monitor. While the Court is quite confident that Judge Tevrizian would do
18 a commendable job, the Court adopts instead the FTC’s suggestion, also made at the
19 hearing, of Rob Evans & Associates, LLC. If Rob Evans & Associates, LLC is for
20 any reason unable or unwilling to serve as a monitor in this case, the FTC will inform
21 the Court within one week of when it or its employees or agents obtains knowledge
22 of that fact, and a different monitor will be appointed. The Court intends at this time
23 to appoint a monitor, as requested, not a receiver. *See FTC v. World Wide Factors,*
24 *Ltd.*, 882 F.2d 344, 348 (9th Cir. 1989) (finding a special master was transformed into
25 a receiver for certain purposes pursuant to the terms of the district court’s order).
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1 As detailed further in the preliminary injunction order, the appointed monitor
2 would be charged with observing Defendants' business practices to ensure that the
3 corporate Defendants are complying with the preliminary injunction. The monitor
4 can also observe whether the corporate Defendants' assets are properly spent on
5 ordinary and necessary business expenses. The monitor would not have direct
6 control over Defendants' business operations or assets, but if a violation of the
7 preliminary injunction were observed, the FTC would be authorized to seek an
8 appropriate remedy from the Court.

9 **H. Balance of Equities**

10 In weighing the public interest versus the private interest against a preliminary
11 injunction, the public interest is accorded greater weight. *F.T.C. v. Affordable*
12 *Media*, 179 F.3d 1228, 1236 (9th Cir. 1999) ("Under this Circuit's precedents, 'when
13 a district court balances the hardships of the public interest against a private interest,
14 the public interest should receive greater weight.'") (citing *FTC v. World Wide*
15 *Factors, Ltd.*, 882 F.2d 344, 347 (9th Cir.1989)). Here, the public interest in
16 preventing further misleading and deceptive practices is great, as Defendants have
17 sold their products to hundreds of thousands of consumers, and continue to advertise
18 their products in a deceptive manner. The Court finds the public interest in
19 preventing further consumer deception outweighs Defendants' private interest in
20 continuing to advertise and market its products and services in the same manner.

21 Though Defendants' argue that a preliminary injunction will shut down
22 Defendants' business and put more than 550 employees out of work, the injunction
23 does not expressly shut down Defendants' business. The injunction seeks only to
24 prevent further violations of the FTC Act and the TSR. If Defendants can operate
25 in compliance with these statutory and regulatory provisions, their business
26 operations need not end.

27 **I. Form of Injunction**

28 Nonetheless, this injunction, issued herewith, will not be issued exactly as

1 proposed by the FTC.¹¹ “A district court has considerable discretion in fashioning
2 suitable relief and defining the terms of an injunction.” *Lamb-Weston, Inc.*, 941 F.2d
3 at 974. A preliminary injunction must do no more nor less than maintain the status
4 quo and “must be narrowly tailored ...to remedy only the specific harms shown by
5 the plaintiffs, rather than ‘to enjoin all possible breaches of the law.’” *Price*, 390
6 F.3d at 1117 (9th Cir. 2004).

7 Prior to the hearing, the Court noted in its tentative order that it was not clear
8 what the extent of the injunctive relief should be, or whether the FTC’s proposed
9 preliminary injunction was completely necessary to ensure that Defendants were in
10 compliance with the relevant statutes and regulations. The Court requested that the
11 parties discuss at the hearing whether alternative measures could serve as an adequate
12 remedy for Defendants’ violations while permitting Defendants to continue
13 advertising their wealth creation systems. Prior to the hearing, Defendants lodged a
14 Proposed Alternative Order Re: Plaintiff’s Motion for Preliminary Injunction and
15 Related Relief. Defendants indicated in the Notice of Lodgment that this had been
16 shared with the FTC, but no agreement was reached. The FTC indicated at the
17 hearing it saw no need to make any additional suggestions. Additionally, at the
18 hearing the FTC cited *Resort Car Rental System, Inc. v. FTC*, 518 F.2d 962 (9th Cir.
19 1975) for the proposition that no disclosures can possibly cure the net impression of
20 the infomercials. However, that case is distinguishable, as it was not a case where
21 the court found a commercial had a false net impression. Rather, in *Resort Car
22 Rental System, Inc.*, the Ninth Circuit approved an order excising the trade name
23 “Dollar-A-Day” where ““(t)he trade name, ‘dollar-a-day’ by its nature has a decisive
24 connotation for which any qualifying language would result in a contradiction in
25 terms.” *Id.* at 964 (quoting the original order). The Court does however find

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27 ¹¹ For example, Counsel for the FTC stated at the hearing that the FTC wants
28 the infomercials to come off the air now.

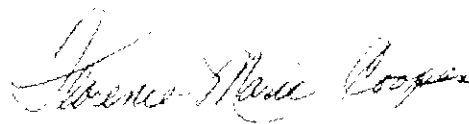
1 instructive the fact that in that case, the Ninth Circuit wrote that “[t]he Federal Trade
2 Act is violated if it induces the first contact through deception, even if the buyer later
3 becomes fully informed before entering the contract.” *Id.* (citing *Exposition Press,*
4 *Inc. v. Federal Trade Commission*, 295 F.2d 869 (2d Cir. 1961), cert. denied, 370
5 U.S. 917, 82 S.Ct. 1554, 8 L.Ed.2d 497; *Carter Products, Inc. v. Federal Trade*
6 *Commission*, 186 F.2d 821 (7th Cir. 1951)); *see also* *FTC v. Connelly*, 2006 WL
7 6267337, *10 (C.D. Cal., Dec. 20, 2006) (citing *Resort Car Rental System, Inc.*, 518
8 F.2d at 964). Accordingly, the Court has exercised its discretion in crafting the terms
9 of the preliminary injunction.

10 **V. CONCLUSION**

11 For the reasons and in the manner set forth above, the Court **GRANTS IN**
12 **PART** the FTC’s Motion for Preliminary Injunction (docket no. 2), the terms of
13 which are set forth in a separate Preliminary Injunction, against the corporate
14 Defendants and against individual Defendants Gary Hewitt and Douglas Gravink.
15 Furthermore, the Court **APPOINTS** a monitor over the corporate Defendants, but
16 **DENIES** the FTC’s Motion for an Asset Freeze.

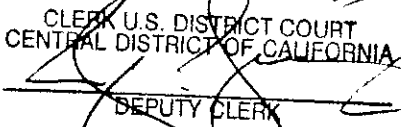
17
18 **IT IS SO ORDERED.**

19
20 Dated: November 17, 2009



21
22 **FLORENCE-MARIE COOPER, JUDGE**
23 **UNITED STATES DISTRICT COURT**
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I hereby attest and certify on 8/4/10
that the foregoing document is a full, true
and correct copy of the original on file in
my office, and in my legal custody.

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CENTRAL DISTRICT OF CALIFORNIA

DEPUTY CLERK



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RUSS, AUGUST & KABAT
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Attorneys for Plaintiffs
Family Products, LLC and
John Beck Amazing Profits, LLC

UNITED STATES DISTRICT COURT
CENTRAL DISTRICT OF CALIFORNIA

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RUSS, AUGUST & KABAT

FAMILY PRODUCTS, LLC, a
California limited liability company, and
JOHN BECK AMAZING PROFITS,
LLC, a California limited liability
company,

Plaintiffs,

vs.

INFOMERCIAL VENTURES
PARTNERSHIP, a Nevada general
partnership,

Defendant.

Case No.

CVC7-00926 Fmc (ew) 2
COMPLAINT FOR
DECLARATORY RELIEF

*Minor
Copyright
Forms*

*IS
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C

Plaintiffs Family Products, LLC and John Beck Amazing Profits, LLC
allege against defendant Infomercial Ventures Partnership as follows:

GENERAL ALLEGATIONS

1. Plaintiff Family Products, LLC ("Family Products") is and since
November 28, 2001, has been a California limited liability company with its
principal place of business in Van Nuys, California.

LD-101 Complaint

1 2. Plaintiff John Beck Amazing Profits, LLC is and at all relevant times
2 was a California limited liability company with its principal place of business in
3 Los Angeles, California.

4 3. Plaintiffs are informed and believe, and on that basis allege, that
5 defendant Infomercial Ventures Partnership ("IVP") is and at all relevant times
6 was a Nevada general partnership with offices in San Diego County, California.

7 4. Jurisdiction is proper pursuant to 28 U.S.C. § 1331, federal question
8 jurisdiction, as Plaintiffs' claims implicate the Copyright Act of 1976, which is
9 authorized by the Copyright Clause under Article I, Section 8, Clause 8 of the
10 United States Constitution.

11 **RELEVANT FACTUAL ALLEGATIONS**

12 5. Plaintiffs incorporate by reference paragraphs 1 through 4 above as if
13 fully set forth herein.

14 6. On February 10, 1998, K-Tel Direct Marketing, Inc. ("K-TEL") and
15 John N. Beck, II ("Beck") entered into a Marketing and Distribution Agreement
16 ("MDA"). At the time the MDA was entered into, Beck was a renowned real
17 estate investor who had developed his own written materials and products, and
18 owned the copyrights thereto.

19 7. Pursuant to the MDA, John Beck granted K-TEL the exclusive
20 worldwide right to sell the products identified in Attachment A to the MDA
21 through direct response television, commonly known as an infomercial.

22 8. Under Paragraph 1 of the MDA, K-TEL was granted exclusive
23 worldwide and unrestricted rights to, among other things distribute, advertise,
24 promote, market and sell the Products, to use that name and any and all likenesses,
25 photographs, illustrations of John Beck and the products, including the right to use
26 any and all trademark which John Beck may own or control with respect to the
27 Products, and the right to sub-license, assign or otherwise convey in whole or in
28

1 any portion thereof any or all of the exclusive rights John Beck granted to K-TEL
 2 under the MDA.

3 9. Paragraph 2.5 of the MDA provided "All raw footage relating to each
 4 Infomercial, as well as the finished Infomercial, shall be and remain the sole
 5 property of K-TEL."

6 10. Paragraph 7.1 of the MDA stated: "K-TEL shall retain exclusively all
 7 proprietary and intellectual rights in and to all infomercial footage, the Product
 8 title, packaging, advertisements and promotional materials developed by K-TEL in
 9 connection with its activities under this Agreement, including, without limitation,
 10 all copyrights in and trademarks relating to such properties."

11 11. Paragraph 7.2 of the MDA provided in relevant part: "Client [John
 12 Beck] shall retain exclusively all proprietary and intellectual rights in and to the
 13 underlying material produced by Client prior to the date of this Agreement, and all
 14 rights to the copyright to such products."

15 12. Plaintiff is informed and believes, and on that basis alleges, that on or
 16 about March 1, 1998, K-TEL and IDS entered into a contract entitled Direct
 17 Response Marketing and Distribution Agreement pursuant to which IDS was to
 18 fund production of K-TEL's infomercials. Pursuant to that agreement between IDS
 19 and K-TEL, K-TEL agreed to manage the infomercial project for IDS and to share
 20 profits, if any, from the products sold through said infomercial.

21 13. Plaintiff is also informed and believes, and on that basis alleges, that
 22 on or about March 1, 1998, defendant IVP entered into a written Infomercial
 23 Production Agreement ("IPA") with IDS on or about March 1, 1998. Under the
 24 terms of the IPA, IVP was to invest in the John Beck infomercial in exchange for
 25 percentage of the profits generated from said infomercial. That infomercial was
 26 discontinued and taken off the air in or about 2001, and has never aired again.
 27
 28

1 14. Subsequently, GenesisIntermedia, Inc. ("Genesis"), a Delaware
 2 corporation with its principal place of business in Van Nuys, California, assumed
 3 K-TEL's management duties under the IDS/K-TEL joint venture.

4 15. From 1998 until January 1, 2002, Gary Hewitt ("Hewitt") and Doug
 5 Gravink ("Gravink"), through an entity known as Hewitt Castle & Gravink, Inc.
 6 ("HCG"), were engaged by Genesis as independent contractors to operate the
 7 Media Division of Genesis, which was responsible for infomercial marketing.

8 16. In or about December 1998, HCG entered into a new agreement with
 9 John Beck ("Beck") entitled Marketing and Distribution Agreement to develop and
 10 produce a new infomercial ("New Beck Infomercial") featuring improved Beck
 11 products. The New Beck Infomercial was significantly different in style, format
 12 and content from the first Beck infomercial produced by IDS. However the New
 13 Beck Infomercial used the John Beck products and original materials in which
 14 John Beck alone owns the copyright. That new agreement between HCG and
 15 John Beck has been fully performed.

16 17. In or about late 2001, Hewitt and Gravink ended their consulting
 17 relationship with Genesis. At that time, Hewitt, Gravink and HCG negotiated an
 18 agreement setting forth the terms of the separation of their relationship with
 19 Genesis. Pursuant to a Business Separation Agreement effective January 1, 2002,
 20 among Genesis, HCG, Hewitt and Gravink, Genesis sold certain assets to HCG,
 21 Hewitt and Gravink, including the rights to the John Beck infomercial on which
 22 Hewitt and Gravink had worked during their employ with Genesis.

23 18. In or about November 2001, Hewitt and Gravink formed Family
 24 Products, LLC, at which time Family Products, LLC ("FP"), succeeded to the
 25 rights of HCG in the New Beck Infomercial.

26 19. On or about January 10, 2002, John Beck Amazing Profits, LLC was
 27 formed for the purpose of engaging in the business of producing the John Beck
 28 Amazing Profits infomercial and any other lawful activity. In or about January

1 2002, a dispute arose between IDS and Family Products/John Beck Amazing
 2 Profits, LLC in connection with whether IDS would continue to receive a share of
 3 the revenues generated from the New Beck Infomercial as it had from the original
 4 John Beck infomercial. Family Products/John Beck Amazing Profits, LLC
 5 contended that no such revenues were due to IDS, that the original agreement with
 6 K-TEL pertained only to the first John Beck Infomercial. Negotiations between
 7 IDS and Genesis were held that culminated in the resolution of their dispute on or
 8 about January 17, 2002.

9 20. By letter dated January 17, 2002, and written first amendment to
 10 Direct Response Marketing and Distribution Agreement entered into effective
 11 February 28, 2002, a modification of the agreement ("Accord and Satisfaction")
 12 was reached, pursuant to which Family Products, having assumed the John Beck
 13 direct response project from Genesis, agreed to pay to IDS 1.5% of the gross profit
 14 realized by Family Products on the front end of the New Beck Infomercial, 2.5%
 15 of the sales of the gross profits realized by Family Products on the back end of the
 16 New Beck Infomercial, and that Family Products' Payments to IVP would be
 17 capped at \$1,700,000. Plaintiffs are informed and believe, and on that basis allege,
 18 that IDS apprised IVP of said negotiations and of the resultant Accord and
 19 Satisfaction that resolved said dispute.

20 21. Family Products subsequently fully performed its obligations to IDS
 21 under the Accord and Satisfaction.

22 22. Subsequent to that date, a Third Beck Infomercial was developed in
 23 2006 and aired, and has continued to air. The Third Beck Infomercial is different in
 24 format and content from the original Beck Infomercial that was the subject of the
 25 agreements between K-TEL and Genesis or between K-TEL and IDS.

26 23. Plaintiffs are informed and believe, and on that basis allege, that IVP
 27 has threatened to sue Family Products and others for copyright infringement and to
 28 seek injunctive relief to prevent Family Products and John Beck Amazing Profits,

1 LLC from airing the New Beck Infomercial and the Third Beck Infomercial which
2 has aired continually for one year and in which Family Products has invested
3 millions of dollars.

4 24. No privity exists between IVP, on the one hand, and K-TEL, Genesis
5 or Family Products, on the other hand. Further, there is no agreement between K-
6 TEL and IVP which transfers, assigns or grants to IVP any rights, title or interest
7 or copyright in the New Beck Infomercial, the Third Beck Infomercial or the
8 products referenced therein. John Beck continues to be the sole owner and holder
9 of the copyrighted materials referenced in the original Beck Infomercial, the New
10 Beck Infomercial and the Third Beck Infomercial.

11 25. Despite the fact that (a) neither the New Beck Infomercial nor the
12 Third Beck Infomercial were developed or produced by IDS, (b) neither the New
13 Beck Infomercial nor the Third Beck Infomercial were the subject of the IPA
14 Agreement and (c) the New Beck Infomercial and Third Beck Infomercial feature
15 new and different products than those featured in the original infomercial produced
16 by IDS, IVP claims that it is owed royalties based on gross sales of the products
17 featured in the New Beck Infomercial and/or Third Beck Infomercial.

18 **FIRST CLAIM FOR RELIEF**

19 **Declaratory Relief against IVP**

20 26. Plaintiffs hereby incorporate by reference paragraphs 1 through 15
21 above as if fully set forth herein.

22 27. An actual controversy has arisen and now exists between Plaintiffs
23 FP, and John Beck, LLC, on the one hand, and Defendant IVP, on the other hand,
24 as to their rights and obligations with respect to the New John Beck Infomercial,
25 the Third Beck Infomercial, and the products featured therein. An actual
26 controversy has arisen and now exists between Plaintiffs and Defendant in that
27 Plaintiffs contend (a) that there is no agreement between Family Products or John
28 Beck Amazing Profits, LLC on the one hand, and IVP, on the other hand, (b) thus,

RUSS, AUGUST & KABAT

1 there is no privity of contract between Plaintiffs and Defendant IVP; and (c) that
2 there is no agreement between K-TEL and IVP that transfers, assigns, or otherwise
3 grants to IVP any rights, title or interest in the New John Beck Infomercial and/or
4 Third Beck Infomercial, nor in the products or any copyrighted materials owned by
5 John Beck.

6 28. Plaintiffs desire a judicial declaration as to the rights, obligations and
7 duties of the parties with respect to the New John Beck Infomercial, the Third
8 Beck Infomercial, and the products and copyrighted materials contained therein.
9 Such a declaration is necessary and appropriate at this time under the
10 circumstances in order to ascertain the rights, obligations and duties of the parties
11 with respect to their obligations with regard to such copyrighted materials.

12 WHEREFORE, Plaintiffs pray for entry of judgment against IVP as follows:

13 1. For a declaration of the rights and duties of the parties hereto,
14 including without limitation, with regard to New John Beck Infomercial, the Third
15 Beck Infomercial, and the products and copyrighted materials contained therein;

16 2. For costs of suit incurred herein;

17 3. For such other and further relief as the court may deem just and
18 proper.

19 DATED: February 7, 2007

RUSS, AUGUST & KABAT
Larry C. Russ

21 By: 

22 Larry C. Russ
23 Attorneys for Plaintiffs
24 Family Products, LLC and John
25 Beck Amazing Profits, LLC
26
27
28



ORIGINAL

12424
WILSHIRE
BOULEVARD

12TH
FLOOR

LOS ANGELES
CALIFORNIA
90025

TELEPHONE
310.826.7474

FACSIMILE
310.826.6991

Raquel Vallejo
rvallejo@raklaw.com

June 11, 2007

VIA CERTIFIED MAIL

Mr. David Lindahl
Lindahl Company
RE Mentor, Inc.
100 Weymouth St., Bldg. D
Rockland, MA 02370

Re: Use of John Beck™ in your advertising on *Google* and at
www.MarkEvansDM.com

Dear Mr. Lindahl:

We represent the owner of the trademark John Beck™, John Beck Amazing Profits™ and John Beck Free and Clear Real Estate System™ (the "Marks"). It has come to our client's attention that through the website of which you are the owner and/or operator, www.Real-Estate-Fortune.com, you are infringing and diluting our client's trademarks, and publishing content which, among other things, may violate the Lanham Act, 15 U.S.C. § 1114 et seq. (as direct and indirect trademark infringement, as false designation of origin and false description, as trademark dilution, and as unfair competition), California's Unfair Competition statute, Cal. Bus. & Prof. Code § 17200 et seq. (as deceptive and unfair trade practices, and as false advertising), as well as Cal. Bus. & Prof. Code § 14330 (injury to business reputation and dilution).

In particular, you have purchased our client's trademarked terms as keywords to trigger your own advertising on *Google* (as a Sponsored Link for www.Real-Estate-Fortune.com, on *Google*'s search results pages), which claims "Famous Gurus Exposed." Further, you use the Marks, words and symbols, and/or false or misleading descriptions of fact which are likely to cause confusion, or to cause mistake, or to deceive as to the origin, sponsorship or approval of your own products and activities, and which cause dilution of the distinctive quality of the Marks.

Our client has been substantially and irreparably damaged and will continue to be so damaged should your illegal use of the Marks and other unlawful conduct continue.



Mr. Lindahl
June 11, 2007
Page 2

We demand that you immediately cease and desist using John Beck™, John Beck Amazing Profits™ and John Beck Free and Clear Real Estate System™, and that you refrain from using, and inducing others to use, the Marks, or any confusingly similar terms, in your advertising on *Google*, on your website www.Real-Estate-Fortune.com, and on any other websites owned and/or operated by you.

If we do not receive a signed copy of this letter faxed to my attention at 310-826-6991 within 10 days of this date of this letter, our client will have no alternative than to protect its interests including by taking the appropriate legal action.

We truly hope to avoid the necessity of filing a lawsuit against you.

This letter does not constitute a full and complete exposition of our client's position in this matter, and is not to be deemed an admission of any matter. Moreover, this letter in no way constitutes a waiver of any right, remedy, claim, or defense, legal or equitable, that our client may have, all of which are expressly reserved.

You may contact the undersigned to discuss the foregoing. We look forward to your immediate response.

Very truly yours,

Russ August & Kabat

Raquel Vallejo

Agreed:

RV/nj



FILE COPY

12424
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FACSIMILE
310.826.6991

Raquel Vallejo
rvallejo@raklaw.com

June 11, 2007

VIA CERTIFIED MAIL AND FAX (480) 247-5450 & (614) 474-1492

Mark Evans, DM
4719 Reed Rd., #325
Columbus, OH 43220

Ms. Vanessa Estadt
VE Properties, LLC
4656 Executive Dr.
Columbus, OH 44203

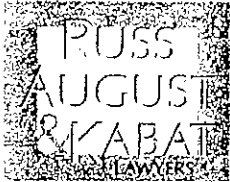
Re: Use of John Beck™ in your advertising on *Google* and at
www.MarkEvansDM.com

Dear Gentilepersons:

We represent the owner of the trademark John Beck™, John Beck Amazing Profits™ and John Beck Free and Clear Real Estate System™ (the "Marks"). It has come to our client's attention that through the website of which you are the owner(s) and/or operator(s), www.MarkEvansDM.com, you are infringing and diluting our client's trademarks, and publishing content which, among other things, may violate the Lanham Act, 15 U.S.C. § 1114 et seq. (as direct and indirect trademark infringement, as false designation of origin and false description, as trademark dilution, and as unfair competition), California's Unfair Competition statute, Cal. Bus. & Prof. Code § 17200 et seq. (as deceptive and unfair trade practices, and as false advertising), as well as Cal. Bus. & Prof. Code § 14330 (injury to business reputation and dilution).

In particular, you have purchased our client's trademarked terms as keywords to trigger your own advertising on *Google* (as a Sponsored Link for www.MarkEvansDM.com, on *Google*'s search results pages), which claims "Real Estate Gurus Exposed." Further, you use the Marks, words and symbols, and/or false or misleading descriptions of fact which are likely to cause confusion, or to cause mistake, or to deceive as to the origin, sponsorship or approval of your own products and activities, and which cause dilution of the distinctive quality of the Marks.

Our client has been substantially and irreparably damaged and will continue to be so damaged should your illegal use of the Marks and other unlawful conduct continue.



Mr. Evans and Ms. Estadt
June 11, 2007
Page 2

We demand that you immediately cease and desist using John Beck™, John Beck Amazing Profits™ and John Beck Free and Clear Real Estate System™, and that you refrain from using, and inducing others to use, the Marks, or any confusingly similar terms, in your advertising on *Google*, on your website www.MarkEvansDM.com, and on any other websites owned and/or operated by you.

If we do not receive a signed copy of this letter faxed to my attention at 310-826-6991 within 10 days of this date of this letter, our client will have no alternative than to protect its interests including by taking the appropriate legal action.

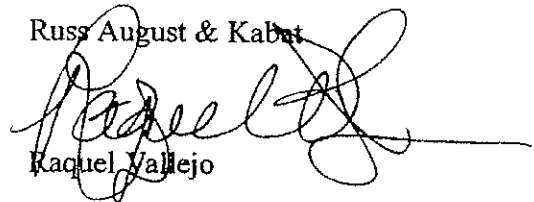
We truly hope to avoid the necessity of filing a lawsuit against you.

This letter does not constitute a full and complete exposition of our client's position in this matter, and is not to be deemed an admission of any matter. Moreover, this letter in no way constitutes a waiver of any right, remedy, claim, or defense, legal or equitable, that our client may have, all of which are expressly reserved.

You may contact the undersigned to discuss the foregoing. We look forward to your immediate response.

Very truly yours,

Russ August & Kabat



Raquel Vallejo

Agreed:

RV/nj

1486-14



ORIGINAL

FACSIMILE TRANSMITTAL SHEET

TO: **Raquel Vallejo, Esq.** FROM: **Ronald K. Starkey, Esq.**

COMPANY: **Russ August & Kabat** DATE: **6/11/2007**

FAX NUMBER: **(310) 826-6991** TOTAL NO. OF PAGES INCLUDING COVER: **2**

PHONE NUMBER:

RE: **Mark Jenney - John Beck**

- URGENT FOR REVIEW PLEASE COMMENT PLEASE REPLY PLEASE RECYCLE

NOTES/COMMENTS

Enclosed please find correspondence regarding the above-captioned matter.

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 216-595-0073 (FAX)



Ronald K. Starkey
Attorney at Law
email: rks@rothbierman.com
phone extension: 353

June 7, 2007

VIA FACSIMILE (310.826.6991)
AND REGULAR MAIL

Raquel Vallejo, Esq.
Russ August & Kabat
12424 Wilshire Blvd., 12th Floor
Los Angeles, California 90025

RE: *Mark Jenney – John Beck*

Dear Ms. Vallejo:

I am in receipt of your letter dated May 21, 2007, directed to Mark Jenney, and hereby respond to the same. Please direct all future communication to my attention.

After reviewing your letter of May 21st, we must reject the contentions contained therein. After reviewing the relevant facts and law, it does not appear that your Lanham Act claims and other state law claims have merit.

With respect to descriptive words used for AdWords on *Google's* systems, we dispute that such words are violative of the Lanham Act. Instead, we contend that any such words employed are not violative of said Act, and further any such words fall within recognized usage under fair trade, and/or description. Further, we question the time of any such complaint by your client, and further question whether any actionable activity has occurred which demonstrates infringement, dilution, false designation, and/or unfair competition.

Accordingly, at this point in time we reject your demand as we do not believe it has merit. If you wish to further discuss this matter please contact the undersigned.

Sincerely,
ROTH BIERMAN LLP

Handwritten signature of Ronald K. Starkey in cursive.
Ronald K. Starkey
Handwritten initials "MLI" in cursive.

RKS:ar

cc: Vincent E. Fisher, Esq.
Mr. Mark Jenney