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<h3 class="post-title">

Class Action Lawsuit Framework in Process

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UPDATE REPORT......

To all Potenital Members of the Class vs. Whitney Information Networks, Inc, Russ Whitney, Whitney Education Group Inc. Edutrades, Inc etal:

(UPDATE 10-13-05) This has now become big news. Many of the complaints that have been received throughout the nation as a result of this site and media attention have been turned over to professional investigators around the nation working for a large Syndicated Investigative Television Show on behalf of a TV Network. Many of you will be contacted directly by the television network. All former and current employees who have provided information to the investigators and moderators of this site are strongly urged to participate in this project. Your confidentiality is continually assured.

We want to also thank all of the attorneys who have contacted us who have dealt with this company in the past.

Everyone, Please take the time to work with these media people as well as our offices. This site is gaining Worldwide Attention and the volume of information that you are sending is completely overwhelming, but we are committed to present each and every one of your cases.

Finally, ALL ADDITIONAL MEDIA INQUIRIES SHOULD BE DIRECTED TO <a href="
mailto:mediarelations@russwhitneyinvestigations.com">mediarelations@russwhitneyinvestigat
> PLEASE DO NOT USE THE INVESTIGATIONS email address for media inquiries.

We are still watching the Federal Cases in Florida against the former employees of the company. We will be posting the entire cases as soon as we have copies of the official court files to post.

We also received an email last night that said that there is also an investigation against Whitney that has been filed by former employees with the Department of Labor under the SEC Fraud Laws. Our team is searching for these filings and if this is true, we will be posting this as well, we just need a copy.

To our friends inside the company, If you are in the Cape Coral Office, and have access to this Department of Labor Complaint, please email it to our offices immediately. We will continue to investigate and will also be posting all of the names of the cases that we have received so far. So, keep sedding your information to <a href="
mailto:investigations@russwhitneylawsuit.com">investigations@russwhitneylawsuit.com
<br
site is being mirrored around the world on four co-located servers so that this site can not be pulled

down, which history has shown that the Whitney Organization will surely go to any extreme to ensure. We are prepared to move forward.

There is a large Lawfirm who has agreed to take all of your claims against the Russ Whitney Organization and will process them through this site. If you desire to become a member of the proposed class action lawsuit, you must submit your name, address, phone number and email address to classmembers@russwhitneylawsuit.com. There is a current Federal Case that our office has just learned about that was just filed in Florida against a former manager. We will be posting all of the documents from that case on this site. Our investigators are now in Florida interviewing potential witnesses. This lawsuit is based upon Fraud against Students and Federal Securities Fraud against Shareholders. More on this will be appearing soon. Here are some questions and answers about Class Action Cases:

What is a class action?
A class action is a legal procedure used to efficiently handle a lawsuit in which a large number of people have been injured by a common act or set of actions.

What type of cases are appropriate for class actions?
Class actions are often used to seek monetary damages and other relief resulting from violations of the anti-trust laws (such as price-fixing conspiracies and monopolization cases), securities law violations (such as fraudulent financial statements and market manipulation), consumer fraud, human and civil rights violations, employee benefits disputes, and environmental, toxic and other mass torts (including oil spills, defective products and defective drugs and medical devices). The attorneys representing the lead plaintiffs in effect serve as "private attorneys' general" to assist in the enforcement of Federal and State laws, by representing large numbers of persons injured.

How did class actions originate?
When a relatively large number of people are injured, financially or physically, by the same act or acts of a defendant, requiring each of them to sue individually for the wrong done to him or her is expensive, could result in a very large number of lawsuits having to be brought on essentially the same event or facts. That's an inefficient use of judicial resources, and results in wrong-doers being able to escape justice and make it easy for them to do small amounts of harm to many and take the risk that no one will hold them accountable for their illegal conduct because . In the 1960s, the Federal Rules of Civil Procedure, which are used in United States District Courts nationwide, were amended to allow for class action litigation. Class action law has evolved over time and many states have amended their laws to also permit class actions to be brought in state courts.

Should i, or do I need to be, involved in a class action, and is there risk or expense for me?
In most cases you need take no steps of your own to join a class action. Indeed, usually only those who wish to exclude themselves from a class case need do anything. By participating in a class case, you accomplish a number of objectives. You may receive compensation for a wrong, injury, or loss you have sustained -- compensation that may not have been available to you in any other forum. Through inclusion in a class of similarly harmed persons, you also demonstrate to the court that the alleged harm done was substantial and impacted a large number of people, increasing both the likelihood of recovery and its size. Moreover, the only costs to you will be drawn from any settlement or judgment proceeds upon successful resolution of the case. Class counsel work on a contingency fee basis and only get paid upon successful resolution of the matter. In addition, the attorneys advance expenses and costs associated with prosecuting class cases.

What is a lead plaintiff?
A Lead Plaintiff is a representative person(s) or party appointed by the court, who stands in for and acts on behalf of the other class members in the litigation. To appoint a Lead Plaintiff, a court must determine that the proposed plaintiff's claims are typical of those of other class members, and that this plaintiff will adequately represent the interests of the class as a whole. Under certain circumstances, more than one class member may serve as Lead Plaintiff. The Lead Plaintiff has control over the course and direction the litigation will take.

Who is the Lead Plaintiff?
The lead Plaintiff is a formey Whitney Employee, Whitney Student and Whitney Stockholder.
The details of this will soon be released via an Associated Press News Release from the Class Firm.

What is a 'class period' in a securities case and how is it determined?
The "class period" is typically the time frame during which it is believed the alleged fraud or other securities law violations artificially inflated the price of the stock at issue in the case. Only those persons who purchased stock during this period are included in the class action suit. The class period is initially determined by plaintiffs' counsel after extensive research and investigation. Sometimes the class period changes during the course of the litigation based on additional information uncovered during the discovery process.

Will I be able to get a refund on the money that I paid?
This will be addressed on this site shortly.

How are the attorneys paid in securities class action cases?
The attorneys are usually paid in accordance with an order from the court in which the case is pending, and only if the case is successful. The judge responsible for the class action reviews a submission made by the attorneys, called a "fee petition". This petition sets forth in detail the work the attorneys have done on behalf of the class. The court then enters an order establishing the percentage of the settlement to be paid to the attorneys. Typically, this amount is about 30% of the gross settlement.

Who is the Attorney that represents Whitney that I can Contact?
All of our research has lead to a firm in Florida located at
http://www.rra-law.com/lawyer.asp?id=14 The attorney who handles all of Russ Whitneys Cases, and there are MANY, is an attorney named Scott W. Rothstein. His office phone number is 954-315-7200.

Does this have anything to do with all of the stuff against www.JohntReed.Com

NO, this is a completely independent action in a matter that was started when Whitney Sued a former Senior Vice President of their own company! We have been trying to reach the Defendant in the suit for a week and have not been able to as of yet. Once we reach the Defendant, we will enter as Class Counsel for YOU.

How Can I get more Information?
Email our offices at investigations@russwhitneylawsuit.com Be specific in your claims and scan all documents for staff to review.<div style="clear:both; padding-bottom: 0.25em ;"></div>

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<p class="post-footer">
posted by Russ Whitney Watchdog at 10/12/2005 10:30:00 AM

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<h2 class="date-header">Monday, October 10, 2005</h2>

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<div class="post">

<h3 class="post-title">

Why Class Action.. Look at the Numbers.. A Memo to The Internal Legal Department

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http://photos1.blogger.com/blogger/3273/1565/320/gagtape2.jpg" border="0" />
To: Michael McKenna – Corporate Legal Counsel

From: Anne Willcoxon – Manager of Regulatory Compliance

Date: August 5, 2004

Subject: Student Complaints

Mike,

The Student Resolution section of the Regulatory Compliance department has handled 1984 student complaints since January 1, 2004.

The total number of complaints by company are listed below and I have attached this information in graph form for easier comparison,

CC(Cape Coral in house)17

Cash Flow Generator 105

Peter Lowe 109

Star Trader 85

Teach Me To Trade 400

Whitney Canada, Inc. 96

Whitney Consulting Services 655

Whitney Education Group (BW) 509

Other (Wright Thurston, DBAA etc) 8

Our average response time to complete an issue is 14.5 working days.

RC does not track student complaints by state or region. Our Excel spreadsheet is large and cumbersome therefore any extemporaneous information can be found in the database. In the future, we hope IT will provide us the ability to produce these reports directly from the database.

Our procedures for handling complaints is as follows:

The issue is date stamped and forwarded to the Department Coordinator
Student is located in the database and their ID# is noted on their correspondence
Database invoices and customer contacts are printed
Copies of original purchase contracts are requested through Customer Service
The correspondence is logged into the database as being received in RC
Issue is entered into our Excel tracking sheet for
Date

Received
ID #
Last Name
First Name
Company
Division
Event

We send an acknowledgement letter via email (if available) and USPS thanking them for their inquiry and advising them we will have a resolution with in 4-6 weeks. A copy is attached for your reference.

The division is identified as Pre Academy or Academy

Pre Academy issues are assigned equally to our Resolution Specialists who determine if it needs immediate attention or if it can be placed in their pending folders to be reviewed and adjudicated in date order Academy issues are reviewed to determine if it requires immediate attention and is assigned to a Resolution Analyst for review and adjudication if immediate action is not required it is placed in the department pending folder to be reviewed in date order by the next available Analyst.

Needed research materials and information is gathered. Because each student issue is unique the information gathering processes is not standard and usually involves obtaining information from one or several other departments

All available information is reviewed and a decision is made to provide the best possible solution for the student and retain maximum funds for the company

Each Specialist or Analyst completes a Resolution Form with all relevant information and a synopsis of their research and puts together a packet

Resolution Form
Copy of original contract
Invoice from the database
Comments/notes from the database
Student's correspondence
Research information gathered
Our written response

Depending on the Specialist's or Analyst's authority limits the packet is forwarded to the Regulatory Compliance Manager for final review and adjudication, corrections are made and the packet is ready for processing

Our response is sent via email (if available) and USPS

The packet is forwarded to the Department Coordinator to input the following into our tracking sheet:

Coach information
WCS Welcome Letter
Speaker
Road Crew
Total Sale involved
Amounts retained or refunded
Reason for request
The Coordinator files the packet in alphabetical order by year

For the Academy issues I really can't say we see more of one type of complaint and they range from the silly to the serious. If a company sells it - someone will complain about it, and for the most part this is what I see. The exception to this rule is a comment I have been seeing the last few months regarding refund guarantees – students are saying the road crew advised them they can attend the first day of the first advanced training class, submit a request in writing and receive a full refund of their total package purchase. We have continual partner disputes because both parties are allowed to list them selves as the primary student and/or both are allowed to sign the contract. Others have different students noted as the primary and purchaser. Still others partner with strangers under the impression they can pay half and both have the same rights to attend classes of their choice.

In our telesales division we continue to see exaggerated claims such as you can make thousands of dollars in the first six months; you have your coach for a year but the program is not explained accurately, students think their coach is available 24/7 immediately for any deal they may be in the bank officer's office for. They are not contacted immediately by their coach, they requested information be sent to them before purchase but was never done, asked their credit cards not be charged until they have spoken with their spouse, etc.

Some complaints have no validity while others should be taken very seriously. Having been in sales myself, I know the pressure to meet sales goals is enormous but perhaps it is at the expense of our integrity. Overpromising is a big problem both on the road and through telesales.

For Pre Academy customer complaints the common reason to complain or request a refund is buyer's remorse, we didn't come back to their immediate area for the 3 Day but instead are too far away, your contracts on the software are illegal or your business practices are illegal (BBB etc.). For those Pre Academy customers who have attended the 3 Day Training Academy the biggest complaint is the training was too much of a sales hype and not enough information. At the previews the customer is assured they will walk away with enough information to make a real estate deal but attend the 3 Day and find it is a sales pitch and a cheerleading session. A Big complaint is the idea of increasing their credit card limits with the promise to purchase real estate the

next day but they realize it was to purchase an advanced training package.

Real Estate and Teach Me To Trade have essentially the same complaints but with TMTT/Star I see more on the technical side with the software. Also continual complaints about not getting any or adequate tech support and problems with the SW when they are able to get it to run.

With both real estate and trading we strongly recommend a specific educational path for our students. Often they do not attend the recommended initial trainings and immediately attend classes for the more advanced and experienced investor. Unfortunately the student does not have the needed education or experience to begin investing and plunge in head first. This results in bad deals, loss of revenue, and sometimes affects their credit. We are blamed for their indebted situation and they are desperate to recoup funds.

Anne Willcoxon 8-5-04

This is the blanket reply when receiving a complaint.

Date
Name
Address
Address
City, State, Zip

Thank you for your inquiry which we have recently received in our offices. We are always delighted to hear from our students no matter what the issue. We strive to provide each student with the best possible service and address each issue with the care and concern every individual student deserves.

At Whitney Education Group, Inc., we pride ourselves on being professional and courteous in our student service relations.

To effectively address your concern, please allow us ample time, approximately 4 – 6 weeks, to research your situation and come to a well informed decision. A determination on your issue will be forthcoming.

We would like to extend our thanks for your patience and understanding.

Please do not respond as it is for information purposes only.

Warmest Regards,

Department of Regulatory Compliance
Whitney Education Group, Inc.

RC/ss

Whitney Education Group, Inc.

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<p class="post-footer">
posted by Russ Whitney Watchdog at 10/10/2005 10:26:00 PM

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S.W.O.T. Analysis & Proposed Regulatory Compliance Implementation Plan

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CONFIDENTIAL

MEMORANDUM

To: Reginald Greene, Director of Wealth Intelligence Academy

From: Anne Willcoxon, Manager of Regulatory Compliance

Date: June 4, 2004

Re: S.W.O.T. Analysis & Proposed Regulatory Compliance Implementation Plan

Purpose
The purpose of this analysis is to assess the Strengths, Weaknesses, Opportunities, and Threats (S.W.O.T.) of the current Regulatory Compliance department, and propose a strategic plan to the Director of the Wealth Intelligence Academy (The Academy).

Introduction
This analysis includes an initial assessment of the current and anticipated Regulatory Compliance functions, staffing model, and proposed changes to existing work processes.

This analysis is not all inclusive, and should be revised as necessary to ensure the best possible outcomes while implementing the Academy's strategic plan.

Objective
The objective is to provide Whitney Education Group, Inc. and the Wealth Intelligence Academy with a solid foundation and framework for the Regulatory Compliance department to assist in our continued goal of becoming a world-class provider of investment education.

Background, Training & Information Gathering

Immediately prior to my employment with Whitney Education Group, Inc., I worked as a Substitute Teacher and in State government. I joined Whitney Education Group, Inc. June 17, 2004 as a Student Services Specialist and in early October 2004 I was asked to lead the Specialist team as manager. In that time I have reevaluated and streamlined the processes and workflow of the Research department. On May 24, 2004 I assumed the position of Manager of Regulatory Compliance and Institutional Research encompassing both Whitney Education Group, Inc. and the

Wealth Intelligence Academy.

Scope of the Position, Responsibilities, and Decision-Making Authority

The position, responsibilities, and decision-making authority will be determined by the Director of the Wealth Intelligence Academy. I am confident with the continued support and direction of the Director's goals and objectives will be determined and implemented.

Contributors

Reginald Greene, Director of Wealth Intelligence Academy
Adrien Luciemable, Director of Student Services
Mark Schoenfeldt, Manager of Financial Services
Kelly Griffiths, Team Leader of Student Resolution Analysts
Haydeé Guerra, Student Resolution Analyst
Samantha Stuart, Student Resolution Analyst
Jordyn Evans, Student Resolution Analyst
Sheree Stark, Student Resolution Analyst
Sherry Benson, Student Resolution Analyst

Summary

Regulatory Compliance is considered the 'department of last resort' meaning a student has often worked with or spoken to several other employees in an attempt to resolve whatever issue they may have. By the time they reach us the student is frustrated and most often beyond saving. As Analysts, we must be both company advocates and student advocates in our efforts to provide the best possible win-win resolution to redeem our standing with the student and retain maximum funds for the company. When I first assumed responsibility for the department I evaluated all processes and streamlined the work flow for maximum efficiency. While evaluating the department for this analysis the team again evaluated current processes and I am proposing a revised staffing model to better meet the departmental and company needs. Regulatory Compliance is a new department with an unlimited vision and opportunity to grow into a new entity for the company, and with the continued support of the Director of Wealth Intelligence Academy I am confident we will succeed.

Respectfully submitted,

Anne C. Willcoxon

Strengths

Dedicated and committed staff
No preconceived ideas regarding Compliance – willing to be trained
Intracompany expertise – R. Greene
Backbone of the Refund department is knowledgeable and experienced
Refund department is well established and decisions are well researched
Offers are well prepared with a good acceptance rate.

Weaknesses
· Organizational structure is inadequate to support increase in business
· Refund department is ill prepared to absorb the loss of proposed staff members due to staff changes with Compliance Department
· Young department – only one Analyst has been with the department for 6 months or more
· Staff has limited opportunity to learn products
· Measurable performance goals tied to the profitability of the department
· Staff is unknown to most management, speakers, and trainers
· Intercompany and intracompany communication

Opportunity
Reorganize and restructure to enhance processes, procedures and overall operations
Continued development of knowledgeable and motivated staff
Enhance quality of student service, student retention and decrease refunds
Provide detailed information and reports for special requests
Manager and staff who are dedicated to becoming Compliance experts
Increase retained funds for the company

Threats
Time to establish the Compliance department with proper support staff
Refund department was understaffed until 3 weeks ago
Current staffing and processes do not allow for special requests without placing a true burden on the entire department
Increased student complaints – 1368 issues to date
Turnover and lack of career path in the department
No personal responsibility or motivation to ensure departmental goals are met

Currently Student Services
Department Positions and Job Functions

Manager of Regulatory Compliance
Oversee the analysts responsible for research, inquiries, refunds

Student Resolution Analysts
Research complaints, inquiries, problems and processes them for all companies
Offer well researched and viable solutions to students
Process student refunds
Ensure programs contract agreements are fulfilled per the contract
Provide solutions to remotivate and retain students
Requests for changes to Preview and 3-Day Training Contracts
Review, research, and respond to Better Business Bureau complaints
Process letters from attorneys, provide researched materials, agrees to concessions and communicates with attorneys when authorized

Current Positions

Manager of Regulatory Compliance
Plans, organizes, and directs the Refund and Compliance departments. Supervises staff of non-technical employees including team leader and analysts. Monitors and analyzes results of operations to ensure compliance and achievement of departmental goals and retention of funds. Communicates and interfaces with internal department as well as external agencies, health care professionals, and attorneys.

Team Leader, Regulatory Compliance
A Student Resolution Specialist is the Team Leader for the Student Resolution Department. Provides support and maintains the directives of the Student Resolution Manger by reviewing the work of the Analysts for accuracy and sound judgment. Provides continual feedback and communication to the Manager for all employee skill levels and knowledge. Is the lead trainer for the department and continually reviews Analysts work for follow up training if needed. Keeps Manager apprised of trends or problems in the department or other departments we interface with. Participates in and provide recommendations for departmental and company wide meetings, also employee interviews. Coordinates, researches, and responds to Manager special project requests.

Adjudicates Better Business Bureau and complex student claims and complaints through investigation and makes necessary adjustments and/or recommendations to resolve issues. Collecting and analyzing a broad range of information from internal and external communications and information. Must interpret and evaluate all information formulating a rationale for the decision and an explanation to the student. Has contact with students, co-workers, attorneys, health professionals, all levels of Management, etc.

Analyst, Regulatory Compliance
A Student Resolution Analyst provides complaint resolution and adjudication to our student's concerns while supporting and maintaining Whitney Education Group, Inc. best interests, and meeting both the student's and the companies contractual obligations. Provides the best possible resolution to a student complaint to retain student goodwill, support and motivate their educational needs, while retaining funds to reach an equitable settlement or agreement with the student.

Adjudicates student claims and complaints through investigation and makes necessary adjustments and/or recommendations to resolve issues. Collecting and analyzing a broad range of information from internal and external communications and information. Must interpret and evaluate all information formulating a rationale for the decision and an explanation to the student. Has contact with students, co-workers, health professionals etc.

Proposed Staffing for the
Regulatory Compliance Department

Regulatory Compliance Department
1 - Manager of Regulatory Compliance (Director in Training)
2 – Team Leaders : one is Manager in Training, one assumes current team leader
responsibilities
5 – Analysts for Refund department. 4 current positions and 1 new position
1 – Administrative Analyst – tracking and reporting for special requests, new position
1 – Regulatory Compliance Specialist, from existing analyst pool, new position

Total Staffing Requirements: 10 (2 are proposed positions)

Pre-Academy Action Items

ü Begin process to recruit for new positions.

ü Continued training for newer analysts

ü Revise existing staff and position responsibilities for maximum efficiency

Proposed
Academy Implementation Plan
Target Dates/Action Items/Benchmarks

Because the Refund department is an established department no target dates, action items, or benchmarks are absolutely needed to incorporate the department into the Academy.

Goals for the department are to improve our drop rate, increase retained revenue, and provide better service to our students. By continuing to work with all areas of the company we will increase our knowledge of the products and services offered by each company thereby providing more informed and well researched decisions for our students.

To increase our knowledge and skill level, each analyst should train with an advisor to learn and utilized the Rx method of obtaining information about the student's needs and goals. Better understanding of what motivates a student will result in increased retained revenue.

A new position of Administrative Analyst should be established to provide the detailed information gathering and tracking functions for the department. This position will also serve as a special projects coordinator for the department, with the skills to fulfill special requests from any area of the company.<div style="clear:both; padding-bottom: 0.25em;"></div>

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http://photos1.blogger.com/blogger/3273/1565/320/Screw%20You1.jpg"
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From: Angel Serena
To: Student Services
Sent: Monday, July 19, 2:11 PM
Subject: Re: Account request

July 19, 2004

Whitney Education Group, INC.
Attn: Dept. of Regulatory Compliance & Thomas Farmer
1612 Cape Coral Parkway
Cape Coral, Florida 33904

Dear Student Services/Mr. Thomas Farmer,

Thank you for the letter I received via e-mail on July 16, 2004. Unfortunately I am not satisfied with the response I received in regards to my request for a refund. You noted that I had pre-paid $6, 990.00 for two courses, which I have attended one; I believe I have used up half of the prepaid balance ($3495.00).

I am asking for the remaining amount ($3495.00) of that balance to be refunded to me. In my faxed letter and all other letters I sent to Russ Whitney Education Group, I clearly noted that I had no desire to participate in any more courses offered via the Russ Whitney Education Program. I'm not sure why I was offered the opportunity to view the remaining training course through DVD, when I did clearly stated that I would not participate in any more Russ Whitney training courses.

In the letter sent via e-mail it was stated,

Ø "The goal at Millionaire University is to teach our students how easy it can be to become
financially independent through real estate investing. Therefore, as a bonus we provide our
students with the opportunity to invest in a Florida property at a discounted rate."

First of all the Millionaire University did not accomplish their goal by teaching us to become financially independent through real estate investing, due to the bonus provided during your workshop we are not even close to being financially independent, infact it is the exact opposite.
The letter also stated,

Ø "After a thorough and executive review, we are pleased to discover Douglas Realty has been
actively dealing with your concerns."

Douglas Realty has not rectified the following:

· We ended up paying 10,000 + in down payment and closing costs when we were told
we would only have to pay $6,900 down to get this home.

· I tried to back out once we were requested to pay above the $6,900 stated we would
have to pay, but I was told that I would lose everything I had invested up to that point.
When I told Brad that the numbers did not show much profit when looking at selling the
house, he told me that I would not have to pay any selling fees, which would give me a
great profit. Yeah I believed him, and in June of 2004 I found out the exact opposite.

· We started this process in September of 2002, in April of 2003 the house had not even
broken ground; we were never notified, I actually had to find that out the hard way after
making 3 months of construction loan payments on a home that was not even being built.

· Our main contact was replaced by Kevin Haag because of other complaints from
students. Also during this time our main contact (Brad Williams) refused to respond to our
phone calls and/or e-mails.

· When Mr. Haag contacted me and apologized from Brad's lack of professionalism I
explained that we were going to drop the house down to 140,000 for a quick sale. Mr.
Haag told me not to drop the house down and he would take care of us. Instead of selling
the home it was rented out in December, but……we did not find out it was rented until the
month of February the following year.

· Douglas claimed that they did not have our current address in Utah. Unfortunately I
have proof of a letter and a few e-mails saying otherwise.

· Since Brad Williams did not forward our new address onto the appropriate people and
he refused to answer several questions provided in writing, we did not receive bills, rental
checks, or another other pertinent notices/information that should have arrived to the
address I provided to Brad back in June.

· Kevin Haag has denied the fact that I ever sent Brad my new contact information. My
question is, how would Kevin know, he didn't even know our house was rented until two
months after the fact?

· It has been a year and 10 months and we might be able to sell the house before the bank
takes it back over. Before

we had to claim bankruptcy it had been a year and 7 months and
the house was not sold. A year and 7 months to build a home and not even have it sold yet;
is that satisfactory by your standards?

· In the last couple of months I have asked for several documents regarding my home
and its construction process; I have not received a thing even though I receive a reply to the
request saying that they will get the information to me right away.

I could continue on and on, but it has all been typed out before. What and how did you do your
investigation, did you only speak with Douglas and ignore what I stated as truth, which is true? If you are pleased to discover that Douglas Realty has done all of these things and it is satisfactory by your standards, I am deeply disappointed. I do not want a DVD nor do I want to attend any more classes, what I would like is a refund on the courses I have not participated in.

Also, my husband (Sean McKenzie) is still waiting for a response regarding his refund request.
Can you please give me a final response via e-mail regarding this letter? Basically, I want to know if you will provide me the remaining dollar amount of the courses I have not attended? If yes, then please let me know when I will receive the refund. If no, please explain as to what information has made the deciding factor that I do not deserve a refund on the courses I have not attended.

ID#4534642
Angel Serena
2112 N. 1930 W.
Clinton, UT 84015
angelmserena@yahoo.com

________________ Services < studentservice@russwhitney.com>wrote:
Thank you for contacting Whitney Education Group, Inc. We have received your recent
request and made a determination.<div style="clear:both; padding-bottom: 0.25em;"></div>
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<p class="post-footer">
posted by Russ Whitney Watchdog at 10/10/2005 10:10:00 PM

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3 comments

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