

PO BOX 18053  
Hauppauge, NY 11788-8853  
00001279 10 4 275145  
15053272954



ESTABLISHED 1896  
**Merchants' Credit Guide Co.**

INCORPORATED 1899  
EXECUTIVE OFFICES  
223 W. JACKSON BLVD  
CHICAGO, ILLINOIS 60606

Return Service Requested

MEMBER OF  
AMERICAN COLLECTORS ASSOCIATION



ROBERT F FORD  
145 VILLAGE ST  
MARBLEHEAD MA 01945-1350

Office Hours:  
M-TH 8AM-8PM  
FR 8AM-5PM  
SA 8AM-12PM  
Central Standard Time  
Telephone: (888) 249-1033

15CD01N5-S-E

6/10/05

Our File# 15-053272954

Our Client: NCO PORTFOLIO MANAGEMENT, INC.  
Account Number: 0000006078 Original # 4128002760071766  
Original Creditor: CITICORP

Current BALANCE: \$453.00

Please be advised we represent the above client, NCO PORTFOLIO MANAGEMENT, who has purchased your defaulted account referenced above. We are able to offer you one of THREE (3) repayment plans listed below to settle this balance.

- ( ) My balance will be paid in full by a one-time payment equivalent to 35% of the above referenced balance in the amount of \$ 158.55; or
- ( ) My account will be paid in full by THREE (3) equal consecutive monthly payments equivalent to 50% of the above referenced balance in the amount of \$ 226.50 (within 90 days); or
- ( ) I will make a monthly payment that is affordable to me at this time. Please indicate the amount you can afford: I will pay \$ \_\_\_\_\_ monthly until my account is paid in full. Payments will be received on the \_\_\_\_\_ of each month.

Please mark your choice and forward with your payment to Merchants' Credit Guide Co. at the address shown above. This is an attempt to collect a debt.

Any information obtained will be used for that purpose.

Sincerely,

KEN HUGHES  
Collection Agency Representative

Please review the Privacy Notice enclosed with this letter for an explanation of the Account Owners policies and procedures regarding the use of non-public, personal information.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt to be valid. If you notify this office in writing within 30 days from receiving this notice, this office will obtain verification of the debt or obtain a copy of a judgement and mail you a copy of such judgement or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

**NOTICE:**  
**SEE REVERSE SIDE FOR IMPORTANT INFORMATION**

Robert F. Ford  
145 Village St.  
Marblehead, MA 01945-1350

Your alleged file #: 15-053272954

Ken Hughes  
Collection Agency Representative  
Merchants' Credit Guide Co  
Executive Offices  
223 W. Jackson Blvd., Suite 900  
Chicago IL 60606

June 18, 2005

To the infamous "Mr. Hughes":

Be advised that I have never had an account with Citicorp.

Therefore, I can not and do not now nor have I ever owed Citicorp any amount, and most certainly I don't owe your scam business anything – except for my obligatory reports of this attempted fraud to the relevant attorneys general in the respective states in which you are perpetrating this longstanding hoax.

According to the website [www.ripoffreport.com](http://www.ripoffreport.com) you have quite a scam going. You must hate the Internet, where you are so easily exposed as a criminal enterprise. You will now be further exposed on my two websites, along with complete copies of your extortion correspondence.

Consider this my only response, copied to the Attorneys General of Massachusetts, New York and Illinois along with copies of your alleged demand letter and its enclosure. This is a start.

Thank you for providing me with a new cause. If you had any idea who I am, what I do, and how much I enjoy a good crusade, you *never* would have made this blunder.

ROBERT F. FORD

cc.

Attorney General Tom Reilly  
McCormack Building  
One Ashburton Place  
Boston, MA 02108

Attorney General Eliot Spitzer  
The Capitol  
Albany, NY 12224-0341

Attorney General Eliot Spitzer  
300 Motor Parkway  
Hauppauge, NY 11788-5127

Attorney General Lisa Madigan  
100 West Randolph Street  
Chicago, IL 60601



OFFICE OF THE ATTORNEY GENERAL  
STATE OF ILLINOIS

**Lisa Madigan**  
ATTORNEY GENERAL

August 15, 2005

Robert F. Ford  
145 Village Street  
Marblehead, MA 01945-1350

Re: Merchants Credit Guide Co  
File No: 2005-CONSC-00128058

Dear Mr. Ford:

This office has been advised that your complaint has been settled to your satisfaction. In an attempt to verify that information, we would appreciate your assistance. Please check the applicable statements below and return this letter to our office. Direct all correspondence to the Consumer Protection Division, Office of Attorney General, 100 W. Randolph Street, Chicago, IL, 60601. Refer to the above mentioned file on all correspondence. If you do not reply within ten (10) days, your file will be closed.

Sincerely,

ATTORNEY GENERAL  
State of Illinois

*Susan Bruenning*

Susan Bruenning  
Citizen's Advocate  
Consumer Protection Division  
(312) 814-3810

\_\_\_\_\_ The company has adjusted my complaint. Please close my file.  
\_\_\_\_\_ The company has NOT adjusted my complaint.  
\_\_\_\_\_ Estimated dollar amount saved \$ \_\_\_\_\_.

EXPLAIN:

\_\_\_\_\_  
\_\_\_\_\_

/ac



ESTABLISHED 1896

# **Merchants' Credit Guide Co.**

INCORPORATED 1899

EXECUTIVE OFFICES

223 W. JACKSON BLVD.

CHICAGO, ILLINOIS 60606

MEMBER OF  
AMERICAN COLLECTORS  
ASSOCIATION

TELEPHONE  
(312) 360-3000  
FACSIMILE  
(312) 360-3024

August 10, 2005

Office of the Attorney General Lisa Madigan  
Consumer Protection Division  
Attn: Susan Bruenning  
Citizen's Advocate  
100 West Randolph Street  
Chicago, IL 60601

**RE: Robert F. Ford**  
**File No: 2005-CONSC-00128058**

Dear Ms. Bruenning:

We are in receipt of the above complaint you forwarded from Robert Ford. Merchants' Credit Guide Co. is a reputable collection agency and has been in business for over one hundred and nine years. We are licensed to collect in the State of Massachusetts.

The account in question was placed with our office by one of our clients, NCO Portfolio Management, Inc., on 6-7-05. NCO purchased this debt originated at Citicorp, account number 4128002760071766. The account was opened 5-1-86.

Seeing that Mr. Ford is disputing this debt we contacted our client requesting validation of this account. When our client was unable to provide documents, we closed our file. Mr. Ford will not hear from Merchants' again in reference to this debt.

We cannot control what Mr. Ford read on the internet but we strongly dispute any claims that we are engaged in any illegal activity. We have been licensed to do business in the State of Illinois for over one hundred and nine years. Please note that the web site Mr.

Ford references in this complaint, RipOff.Com, is not monitored or governed by any state or federal authority.

We broke no laws in the attempted collection of this debt. We appreciate the opportunity to answer this complaint and hope it will be sufficient to close it.

Sincerely,

A handwritten signature in black ink, appearing to read "Scott A. Ross", with a long horizontal flourish extending to the right.

Scott A. Ross  
Compliance Manager  
Merchants' Credit Guide Co.

Robert "Chip" Ford  
145 Village Street  
Marblehead, Massachusetts 01945

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Office of the Attorney General, Lisa Madigan  
Consumer Protection Division  
Attn: Susan Bruening, Citizens Advocate  
100 West Randolph St.  
Chicago, IL 60601

File No: 2005-CONSC-00128058

August 22, 2005

Dear Susan;

First, thanks for getting us this far. I'm glad I'm off their damned illegitimate hook that I never belonged on.

But that "damned hook" should never have been set for me, cost me time, money, and energy.

So . . . no, I'm not accepting dear mister Ross's explanation. I've read far too much about his company to think this is some sort of mistake. They got challenged; he and his company have met their match and are writing me off, or attempting to. This is how Merchants' Credit Guide Co. does its dirty business of intimidation across America – and only YOU can stop this scam. Or me.

You'll have to do it now, or later. Doing it now will put you on the side of the angels; putting it off will leave you where I don't want you to be when I do it, eventually. And I will. Trust me.

Note how Ross "redirected" you to a meaningless website, "RipOff.Com," which he falsely claimed that I referenced. Misdirection is a conman's most basic tool. In my initial correspondence with your boss's office, I referenced [www.ripoffreport.com](http://www.ripoffreport.com) – which is devastating to his company. THAT is documented. Minor, but clearly a conman's petty sleight-of-hand. I spent three years chasing down the conman who stole my 60-foot schooner before seeing him put behind bars, so I know and detest conmen – can smell them from here.

I'm not releasing Merchants' from *anything*. You've got a real problem within your jurisdiction and I'm willing to do whatever I can to help, just ask. Thank you for your assistance, but I'm not signing off. Merchants' Credit Guide Co. is a pariah operating out of your jurisdiction. So long as it is and does, I know where I'll focus. I hope you and your office does as well.

For more information on this obvious criminal enterprise operating with apparent impunity in your jurisdiction, visit: <http://tinyurl.com/8oe4o>

Thanks Susan.

/S/

Robert "Chip" Ford  
Complainant

Documents now available at: [www.chipford.com/ripoff/merchants.htm](http://www.chipford.com/ripoff/merchants.htm)

2 Incls.

E-mail dtd. Aug. 21, 2005

To: Mr. David Roeder, Chicago Sun-Times columnist

Re: Potential exposé story

E-mail dtd. Aug 22, 2005

To: Ms. Carol Kleiman, Chicago Tribune

Re: Potential exposé story



**Illinois Department of Financial and Professional Regulation**  
**Division of Professional Regulation**

**ROD R. BLAGOJEVICH**  
Governor

**DEAN MARTINEZ**  
Acting Secretary

**DANIEL E. BLUTHARDT**  
Acting Director  
Division of Professional Regulation

September 22, 2005

Robert F Ford  
145 Village Street  
Marblehead, MA 01945

RE: Merchants Credit Guide  
Case 200506520

Dear Mr. Ford:

Please be advised that we are in receipt of your recent complaint filed with our agency. The information you provided is being evaluated by our staff to determine the most appropriate course of action. An investigator will be in touch with you shortly, if you haven't been contacted already, to advise you of the status of this matter as we continue our review. Please note the file reference number listed below your address, and kindly refer to this number in any communication with our agency.

Thank you for taking the time to contact us. We hope we can be of continued service to you.

Very truly yours,

Michael Johnson  
Supervisor Complaint Intake Unit

FC: cal.995



STATE OF NEW YORK  
OFFICE OF THE ATTORNEY GENERAL

ELIOT SPITZER  
Attorney General

REGIONAL OFFICE DIVISION  
SUFFOLK REGIONAL OFFICE

January 4, 2006

Robert Ford  
145 Villiage Street  
Marblehead, MA 01945

Re: Our File Number: 2006-500240  
Subject: Merchants' Credit Guide Co.

Dear Robert Ford:

I am pleased to advise you that the company has agreed to our request to resolve your complaint.

Of course, if the company fails to keep their commitment, kindly write to notify me.

On behalf of Attorney General Eliot Spitzer, I am glad to have assisted you.

Very truly yours,

Jacqueline Nichols  
Bureau of Consumer Frauds  
And Protection

ESTABLISHED 1898

# **Merchants' Credit Guide Co.**

INCORPORATED 1899

EXECUTIVE OFFICES

223 W. JACKSON BLVD.

CHICAGO, ILLINOIS 60606

MEMBER OF  
AMERICAN COLLECTORS  
ASSOCIATION

TELEPHONE  
(312) 360-3000  
FACSIMILE  
(312) 360-3024

August 31, 2005

Office of the Attorney Eliot Spitzer  
Bureau of Consumer Frauds and Protection  
Attn: Amanda Becker  
300 Motor Parkway, Suite 205  
Hauppauge, NY 11788

**RE: Our File Number: 2005-500240  
Consumer: Robert Ford**

Dear Ms. Becker:

We are in receipt of the above complaint you forwarded from Robert Ford. Merchants' Credit Guide Co. is a reputable collection agency and has been in business for over one hundred and nine years. We are licensed to collect in the State of Massachusetts.

The account in question was placed with our office by one of our clients, NCO Portfolio Management, Inc., on 6-7-05. NCO purchased this debt originated at Citicorp, account number 4128002760071766. The account was opened 5-1-86.

Seeing that Mr. Ford is disputing this debt we contacted our client requesting validation of this account. When our client was unable to provide documents, we closed our file. Mr. Ford will not hear from Merchants' again in reference to this debt.

We cannot control what Mr. Ford read on the internet but we strongly dispute any claims that we are engaged in any illegal activity. We have been licensed to do business in the State of Illinois for over one hundred and nine years. Please note that the web site Mr. Ford references in this complaint, RipOff.Com, is not monitored or governed by any state or federal authority.

We broke no laws in the attempted collection of this debt. We appreciate the opportunity to answer this complaint and hope it will be sufficient to close it.

Sincerely,

A handwritten signature in black ink, appearing to read 'Scott A. Ross', written over a horizontal line.

**Scott A. Ross**  
**Compliance Manager**  
**Merchants' Credit Guide Co.**

Robert "Chip" Ford  
145 Village Street  
Marblehead, Massachusetts 01945

Phone: (781) 639-9709 • Fax: (781) 631-7173 • E-Mail: chip@chipford.com

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Office of the Attorney General, Eliot Spitzer  
Bureau of Consumer Frauds And Protection  
Attn: Jacqueline Nichols  
300 Motor Parkway, Suite 205  
Hauppauge, NY 11788

Your Office File No: 2006-500240  
Subject: Merchants' Credit Guide Co.

January 16, 2006

Dear Jacqueline;

I am in receipt of your letter dated January 4, 2006 as referenced above. Thank you for your response, if belated. I have yet received no response whatsoever from my state's attorney general, Tom Reilly, but he too is busy campaigning for the office of governor.

Fortunately, I received a similar response from Illinois Attorney General Lisa Madigan's consumer protection division on August 15th of last year. (See enclosure #2) It included a copy of Merchants' Credit Guide Co's. boilerplate response that stated precisely the same thing – word for word – as the one you received from the same Scott A. Ross and included in your letter to me – right down to the citing of an erroneous website which I allegedly referenced – no doubt an intentional misdirection. (See enclosure #1)

AG Madigan's office asked me to sign-off and return a release indicating that I was satisfied. Instead, I wrote that I would not be satisfied until this unconscionable scam was terminated. (See enclosure #3) I was and am not its only victim, real or potential – there are hundreds of others of which I am aware.

This far-reaching criminal enterprise, while headquartered in Chicago, also has an office in Hauppauge: it is operating out of your jurisdiction on a national level with apparent impunity. I should think this would concern you, and especially Mr. Spitzer in this sensitive period.

I have created and maintain a website documenting my pursuit of this blatant and ongoing fraud. This letter will be added to it by the time you are reading this.

More information and a multitude of victims' statements are readily available on the Ripoffreport.com website under various spellings of the company's name. I've provided you with direct links to them:

Merchant's Credit Guide: <http://tinyurl.com/e3yrm>

Merchants Credit Guide: <http://tinyurl.com/8wqpg>

Merchants' Credit Guide: <http://tinyurl.com/awf8a>

I recommend that your office not accept the boilerplate response from Merchants' – its

“resolution” was achieved only because I know how to fight back, only because Merchants’ seems to have found it easier to shake me loose, write me off, hopefully pacify me.

There are a number of elderly being preyed upon by this criminal enterprise who especially need your rescue and relief. I hope you will make the time to at least investigate the volume of complaints, discover for yourself the pattern and extent of this fraud – look closer into what’s going on in your backyard. I suspect it will astound and sicken you as well.

Thank you.

/s/

Robert “Chip” Ford

Complainant

My documentation is available at: **[www.chipford.com/ripoff/merchants.htm](http://www.chipford.com/ripoff/merchants.htm)**

**3 Incls.**

Merchants’ response to IL AG’s office, dtd. Aug. 10, 2005

Ltr. from IL AG’s office, dtd. Aug. 15, 2005

My response to IL AG’s office, dtd. Aug. 22, 2005

Robert "Chip" Ford  
145 Village Street  
Marblehead, Massachusetts 01945

Phone: (781) 639-9709 • Fax: (781) 631-7173 • E-Mail: chip@chipford.com

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Office of the Attorney General, Lisa Madigan  
Consumer Protection Division  
Attn: Susan Bruenning, Citizens Advocate  
100 West Randolph St.  
Chicago, IL 60601

File No: 2005-CONSC-00128058

January 21, 2006

Dear Susan;

Four months ago I received a letter from Michael Johnson, Supervisor Complaint Intake Unit, Illinois Department of Financial and Professional Regulations, dated September 22, 2005 and postmarked September 28 (copy enclosed). That agency's case number is/was "Merchants Credit Guide Case 200506520."

Mr. Johnson at that time advised me that information I'd provided (I assume your office provided it per my complaint, as I didn't) was being "evaluated" and that an "investigator will be in touch" with me "shortly." I still haven't been contacted.

While visiting the Merchants' Credit Guide Co. website, I was astonished to read:

**"The principals of Merchants' serve as Vice-Chairman of the Licensing and Disciplinary Board of the Collection Agency Division for the Illinois Department of Professional Regulation, and as Director of the American Collectors Association."**

Can the fox truly be guarding the chicken coop?

Does this explain why I've heard nothing further in four months from Mr. Johnson and that office? Can this apparently incestuous conflict of interest be as clear as it appears?

Please advise, Susan.

/s/

Robert "Chip" Ford  
Complainant

Full documentation available at: [www.chipford.com/ripoff/merchants.htm](http://www.chipford.com/ripoff/merchants.htm)

1 Incl.  
as stated

cc.  
Federal Trade Commission  
Consumer Response Center  
Room 130  
600 Pennsylvania Ave, NW  
Washington, DC 20580