

May 13, 2010
Discover Financial Services
PO Box 30943
Salt Lake City, UT 84130-0943
Attn: Billing Assistance
Re: Dispute Case Number 5740127053
Dispute date 3/12/10

I am writing in reply to your letter and the attachments which include letters and documents you received from Narconon Southern California refuting my claim in my request for a chargeback due to services not being as described among other chargeback issues.

Since I apparently did not make myself clear in my initial complaint, I am going to go over the situation point by point so that you can see how it was that I was defrauded and how Narconon's replies to my complaint are moot. I ask that you reconsider your decision, taking into mind the importance in the fact that I am the financial consumer in this complaint and my rights must be considered first and foremost.

Narconon's intention is to prevent me from being given the right to address this and get a refund due me. Please read over my reply here, and when comparing them to Narconon's, do not be fooled by exaggerated, non-applicable and intentionally distracting and disturbing comments designed to malign my son and I and divert your attention off the fact that I was defrauded out of my money for services not delivered as described. I was also not made aware of the refund policy per Discover's demand of merchants that they state the refund policy before the transaction occurs. This is not uncommon, as Narconon is infamous in it's disregard of federal consumer telecommunications law, which I will describe in detail with legal reference at the end of this reply.

I looked on the internet for help . I found this website that purports to help locate an appropriate facility for the person based upon what you explain the issues and needs are. The Internet rehab referral site is <http://www.drug-rehabs.org/> I had called 877-437-8422 . That is the phone number on their website that purports to be a rehab referral hotline, That was on 12/31/2009. I spoke with Josh Penn josh@drug-rehabs.org . Josh never mentioned that he was an employee or agent for Narconon Southern California. He said he worked for Treatment That Works. Narconon was never mentioned in the conversation. Josh mentioned that _____ would need Medical Detox first and that it would be done first at another facility called Orange County Detox and that we would have to pay for this separately and then _____ could go on to Sunshine Summit Lodge in San Diego, the facility he said was the best for him. Top notch. He said they have a website called Treatmentthatworks.com Narconon was NOT mentioned at all and is not visible on that website.

Based upon the description of there being licensed therapeutic counselors ,one on one with Certified Addiction Specialists and there being a hottub, a clean and professional place out of the way that was peaceful, it sounded good. I asked for and was told _____ would be receiving one on one counseling while there. In discussing

the program, Josh Penn didn't say anything about there being any sauna component or training routines requiring a lot of sitting and standing and moving people around as part of the program. He promised that the program he would be on had a 76% success rate. He failed to inform me that the program was called Narconon, that there was no therapeutic counseling done there and that the program consisted of a sauna detox and a series of drills and 'training routines' based upon Scientology principles that would be run by actual students and students who just completed the program. That the ones helping _____ and acting as the 1:1 therapeutic counseling treatment I asked for would not be licensed therapeutic counselors.

When I paid the the monies over to the phone to Josh Penn on 12/31/2009, it was told to me that I was paying for 2 separate transactions:
\$ 3,216 for Orange County Detox. A separate licensed medical detox facility program for _____'s needed medical detox @ \$500/day plus medicine costs..
\$ 27,000 for Sunshine Summit Lodge in San Diego for residential treatment after medical detox, a 3-6 month residential program that would provide 1:1 therapeutic counseling and drug education.

I gave Josh Penn 3 separate credit cards to pay \$30,216.00 to cover the total cost of both these services. My Discover card was used to cover part of the cost of the \$27,000 for Sunshine Summit Lodge facility non-medical residential rehab. I had no idea that none of the monies were paid out directly to Orange County Detox and only found that out after I received the emailed statement.

I never heard of the name Narconon at this time and not until much later after the transactions had gone through and I was emailed a statement showing what was charged on my credit cards. That was way after Josh Penn took my money over the phone. Narconon is not licensed to provide medical detox and I do not know how they were ever able to accept the monies for that part of the transaction.

Josh explained to me that I would be contacted by Tonya Lawson at Treatment That Works and she would sent me the contact information by email. Tonya, as well, never mentioned Narconon throughout any of our communications.
tonya@treatmentthatworks.com 951-252-9816

According to what Josh Penn and I agreed, _____ was supposed to go directly to Orange county Detox after he was picked up at the airport. . This did not happen. He was first taken to what Tonya from Treatment That Works called "Newport By the Sea" for intake and then transported over to: Orange County Detox 800-871-2020
1/1/10-1/6/10

Then instead of going to Sunshine Summit Lodge in San Diego (unlicensed fictitious name, _____ was sent to Narconon Newport Beach aka Newport By the Sea (a unlicensed fictitious name) for 10 says before eventually arriving at "Sunshine Summit Lodge" as orally contracted. So, the Dates of attendance are:

Newport By the Sea
Narconon Newport Beach
1810 W Oceanfront
Newport Beach, CA 92663
(949) 675-8988
1/6/10 - 1/15/10

Sunshine Summit Lodge
Narconon Warner Springs
35025 Highway 79
Warner Springs, CA. 92086
1/15/10 - 2/20/10

Also, even though they show that _____ signed the no refund form, it was not signed until 1/7 and we paid on 12/31.

While at Orange County Detox, _____ was seen by a medical doctor named Allen Sosin, who I later found out is the listed medical director of Narconon Southern California. Dr. Sosin is not a staff member of Orange County Detox but is possibly contracted by them. This directorship association might explain why Narconon Southern California received payment for the Orange County Detox portion of the transaction over the phone. Whatever shennanigans were going on with this on the payment, it is illegal and a conflict of interest. Never the less, the medical detox and withdrawal services are not being disputed here. Only the fact that the monies paid for this service from my credit card were not paid directly to OC Detox and that Narconon is trying to make it appear that _____ was in attendance at Narconon for the first 10 days when he was in fact at another unrelated medical detox facility.

So, of the 15 days _____ actually attended Narconon's program at their Newport Beach and Warner Springs facilities, after finishing medical detox at Orange County Detox facility, the following is what took place:

He was sent to Narconon Newport Beach, falsely called Newport By the Sea, to do a sauna 'detox' program he and I knew nothing about. The oral agreement I made with employee/agent Josh Penn was that _____ was to go to Sunshine Summit Lodge in Warner Springs, CA a residential rehab facility for theraputic 1:1 counseling and drug education after finishing withdrawal detox at Orange County Detox.

While at NN Newport Beach he was put first onto what they call Book 1. For nearly a week while there, he had no required 'twin' to work with, and so was not able to participate. When Narconon finally got someone signed up, _____ was made to sit and later stand and walk long hours doing drills, called Therapeutic Training Routines, those that aggravated the herniated disc in _____'s back. This is many hours of drills that require extended sitting, standing and using force to move people around. They are repetitious and dangerous. Greg Hamilton's Narconon Experience explains it well. <http://www.cs.cmu.edu/~dst/Stop-Narconon/Personal/Hamilton/>

Those "routines" are not therapy . Not by ADP standards nor any other mental health professional standards. They are not a part of what we was told the program would be. They are unlike anything presented to us beforehand, or comparable to any program or procedure of a conventional nature besides Scientology religious programs.

You can view some of the routines here, demonstrated in a television news story: YouTube – Scientology: Yelling at Ashtrays & mind control This demonstration of 2 Scientology training routine and what happens to the person's mind as the routines are being practiced. 3 min 46 sec – www.youtube.com/watch?v=SotPfdSJ7Qk

As a respecer of all religions, it is my belief and understanding that the Narconon program is what one would call the 'secular' version of Church of Scientology practices. As far back as 1974, the church has denied that Narconon IS Scientology

but the facts are the facts, which are on the internet despite Scientology's efforts to suppress the information. Dr David Touretzsky of Carnegie Mellon University has made it a point to inform the public about Narconon as being nearly identical to Scientology Doctrines. He provides a document from the State of California explaining the Narconon program and how the Scientology was denied by Narconon, despite the over whelming documentation.

<http://www.cs.cmu.edu/~dst/Narconon/doctrines.htm>

Scientology Training Video (other training routines used in Narconon & Scienology)
<http://video.google.com/videoplay?docid=-799954787514590907#>

L. Ron Hubbard describes Scientology brainwashing called "CCH"s or "Training Routines". From a Scientology lecture called "Pro TR Series" tape # 7202 (used in the Narconon Program) <http://www.youtube.com/watch?v=fEgAntRDPWA>

During these routines, _____ was also made to sit and not react to inappropriate comments, gestures and physical contact during the "bullbaiting" routines. He found these degrading and bizarre. After allowing that to happen, he moved on to the next routines and when he found himself forced to stand for long hours, he had no choice but to try to get rest. One cannot move to the next level without finishing the last and writing success story . Most do write what Narconon wants to hear just to get it over with, and _____ was no exception.

Unfortunately, the effects of Book 1 routines on _____'s back were compounded by the Book 2 sauna program This is a sauna detox program which requires increased intake of volumes of vitamins, exercise and sweating in a sauna. _____ had a cold and was still made to sit in this sauna for 5 hours a day, becoming ill from the excessive amounts liquid and tablet form vitamins he was forced to ingest. "They were upsetting my stomach and they still made me take it".

For example, _____ had to take NIACIN. Hugh dosages the Hubbard Narconon method: increasing amounts from 100mg-5,000mg . Whereas the USDA RDA for Niacin are 14 mg Upper limit 35 mg Adverse effects of overdose Overdoses of Niacin can be extremely dangerous <http://www.cs.cmu.edu/~dst/Narconon/detox.htm>

Evaluation of Narconon's program was conducted at the request of the California State Department of Health and among the many 16. RECOMMENDATIONS AND/OR CONDITIONS FOR CONTINUED STATE FUNDING a. Detoxification procedures should be stopped on the premises since their procedures are without proper medical supervision and may be dangerous.

<http://www.cs.cmu.edu/~dst/Narconon/sources/reports/74report.htm>

Sitting in that sauna, then working out and running for exercise compounded his herniated disc. He was made to do chores like cleaning the facility, something we were never told about and something a person with a bad back should never have to be forced to do. He asked to see the doctor but they told him he would have to pay to see one, as they didn't have anyone on staff! He did not have the money on him to go see a doctor. So he gave up and stayed in bed to ease the pain. Meantime, we were discouraged by the staff from pulling him out of the program, them telling us that it was the addiction talking and not anything serious. When he refused to get up after a few days, they suspended him. It didn't matter at that point because we were going to pull him out anyway because this program was not at all what we were promised and what we paid for. Not one was he seen for counseling. Not once.

Narconon claims I have in my possession a letter copy received from another victim of Narconon. I have been granted the right to submit this letter copy to you by the victim because in it June Rosenberry states that students are delivering what Narconon has told the state ADP is it's "one-to one counseling". I have come to learn that the program "routines" are the same ones Scientologists do as a "religious" practice. In the USA we have the freedom of religion and the door swings both ways. We should have been informed about the particulars of this program and its relationship to religious practices but we weren't. I expected my son to receive standard medical and therapeutic care under medical supervision. This is not what he received. I did not get what I was told I was paying for.

The truth is that Scientologists do not recommend church members receive standard medical care from physician practitioners. They are referred to chiropractors and alternative medicine practitioners because Scientologists believe that the medical industry is influenced by the "psychs", whom I have come to find out Scientologists & Scientology teachings are rabidly against. All I know is that this facility and all CA Narconons receive so many complaints now that CA ADP has 2 investigators solely overseeing the investigation on all Narconon related complaints. You can confirm the investigations by contacting ADP at (916) 322-2911.

Narconon noted in their reply that many of their staff are professionals licensed by American College of Forensic Counselors but let me tell you something. Whether that is true or not, and I don't believe it is, these licenses are not applicable to drug rehabilitation. The ACCFC license is for criminal forensics, working with criminals, not drug addicts. http://www.nationalafc.com/?Home>About_NAFC

The "counselor" assigned for _____ and me to liase with, one Marty Finman, was an intern, not a certified Registered Addiction Specialist, and only became certified by the BREINING INSTITUTE as a drug and alcohol counselor AFTER _____ left Narconon on Feb 16, 2010 . He never counseled _____.

<https://commerce.nobleimage.com/addictionspecialists/profile.php?id=16281>

Josh Penn, the referral man, wrote me from here josh@drug-rehabs.org .That site <http://drug-rehab.org> is yet another fake referral helpline. At LinkedIn on the internet, Josh Penn lists

himself as "Public Registration Supervisor Narconon SOCAL at Narconon Southern California" <http://www.linkedin.com/pub/josh-penn/13/95a/96a>

Tonya from Treatment That Works, intentionally evaded using the name Narconon in her emails to me because Narconon's reputation is so bad that Narconon has resorted to using fake dba names to avoid problems signing people up. See Ripoffreport.com and this: <http://forums.whyweprotest.net/123-leaks-legal/narconon-warner-springs-newport-beach-name-change-64421/>

Narconon failed to disclose it's refund policy before taking my money: "Discover agrees to honor an Authorized User's return policy as long as it complies with all federal, state and local laws and is clearly posted or otherwise made known to the Cardmember at the time of the Card sale. Discover may request a copy of an Authorized User's return policy at any time. If a Cardmember returns goods or services purchased with a Card to an Authorized User in accordance with your policy, you must issue a refund in accordance with Section 4.10 of the Agreement." NYS attorney General.

The fact is, Narconon's policy was not made known to me and many others. This is a repeated pattern of deceit.

<http://www.ripoffreport.com/Search/Body/Narconon.aspx>

So, the chargeback codes that apply to my complaint are as follows:

Value '4755' '4553'

Reason Code Description RG Non-receipts of Goods or Services RM Quality of Goods or Services Dispute

'4540' UA Fraud Dispute '4584' IS Missing Signature

I paid for and did not receive services promised: 1:1 therapeutic licensed counseling services. My son, who I paid for, did not receive any of the following while attending the programs I paid for, as described under California law regulating alcohol and drug rehab programs:

[..]Cal. Admin. Code tit. 9, § 10501

BARCLAYS OFFICIAL CALIFORNIA CODE OF REGULATIONS TITLE 9.

REHABILITATIVE AND DEVELOPMENTAL SERVICES DIVISION 4. DEPARTMENT OF ALCOHOL AND DRUG PROGRAMS CHAPTER 5. LICENSURE OF RESIDENTIAL ALCOHOLISM OR DRUG ABUSE RECOVERY OR TREATMENT FACILITIES

SUBCHAPTER 1. PURPOSE AND DEFINITIONS

ARTICLE 2. DEFINITIONS § 10501. Definitions.

(a) The following general definitions shall apply to terminology used in Chapter 5, except where specifically noted otherwise: (14) "Education Session" means a planned, structured, didactic presentation of information related to alcoholism and alcohol or drug abuse. (19) "Group Session" means group interaction that encourages residents to identify and resolve alcohol- and/or drug-related problems, to examine personal attitudes and behavior, and provides support for positive changes in life style and recovery from alcoholism and/or drug abuse.

(21) "Individual Session" means a private interaction between a resident and program staff which focuses on identification and resolution of alcohol- and/or drug-related problems, to examine personal attitudes and behavior and other barriers to recovery. [..]

The program was not as described to me by any of the employee's and agents with whom I spoke with on multiple occasions before giving my credit card information to purchase the services promised. This included the following:

Never being told that I was purchasing the Narconon program . Never being told over the phone anything about any company refund policy.

Lying about the services I had paid for . what I was told was a program that would provide 1:1 professional therapeutic counseling one on one with Certified Addiction Specialist but that never happened.

He was not sent to the facility I agreed to until 10 days spent at another of their facilities which was closed down due to multiple complaints resulting in a denial of a use permit.

I am attaching everything I received from Narconon AFTER I had been promised that my son would receive the services. This consists of emails sent to me by Tonya of Treatment That Works evading the use of the Narconon name and the statement of what I paid, which is the first time I ever saw the name Narconon.

I have never signed any contract. My signature is not on the one _____ signed on

January 7th which you faxed me copy of. There was NO credit card sales slip sent for me to sign.

If you read the Admission Agreement Narconon provided you with, you will see that their refund policy statement states that the agreement must be signed and then that the treatment can begin. I did not sign that paper and the spaces for where I would sign (as responsible party and as credit card holder, are BOTH BLANK. Narconon violated it's own stated policy by allowing _____ to start the program before the agreement was signed.

I was never shown this agreement, never asked to sign that agreement, never provided with papers to sign before or at _____'s admittance and I was never informed that I would be required to sign papers or that I would be receiving papers to sign.

I was NEVER informed of Narconon's "no refund" policy in any of the telephone conversation I had with staff by phone or in person. This is a grave violation of federal law* to not have informed me of all the particulars of their "no refund" policy before they took my money. It was also a violation of law that I was not informed that their definition & practice of group and individual therapy was nontraditional and not in accordance with ADP regulations regarding the definitions for rehab facilities, which I informed you about in my last fax.

Narconon is lying when they say they do not give refunds. There are over 30 complaints about Narconon here at RipoffReports.com. Quite a few of them resulted in refunds. I have attached a copy of two refunds received after complaints were filed there. <http://www.ripoffreport.com/Search/Body/Narconon.aspx>

These consumer violations are contained in :

FEDERAL TRADE LAW Title 16: Commercial Practices PART 310—TELEMARKETING SALES RULE Section Contents § 310.1 Scope of regulations in this part. § 310.2 Definitions. § 310.3 Deceptive telemarketing acts or practices. § 310.4 Abusive telemarketing acts or practices. § 310.5 Recordkeeping requirements. § 310.6 Exemptions. § 310.7 Actions by states and private persons. § 310.8 Fee for access to the National Do Not Call Registry. § 310.9 Severability.

And per the federal definition for electronic transactions, I am the customer and card holder, NOT _____. CA ADP has no such rule regarding patient agreements being financial agreements and I dare June Rosenberry to prove her statement on that because she won't be able to prove what she said there.

The staff was required to obtain all signatures before the "treatment" was started. That is the sequence in it's own policy as stated on the Admission Agreement they submitted to you which _____ does not recall seeing or signing. He was rushed in and told to quickly sign the papers and proceed on to the program and when he asked for more time he was told no and not given time to read anything he was being made to sign. He was not given a copy of what he signed, either.

The manner in which my son and I were referred to the program was done in a deceptive manner to convince my son and I that the opinion given us was from someone who worked for a non- preferential internet rehab referral site. (treatmentthatworks.com)

I have found that Narconon is not only a front group for the Church of Scientology.

They are an organized outfit that has multiple drug rehab referral web sites which essentially are supposed to be independently providing rehab referrals yet from what I have read on the internet, they seem to only refer patients to Narconon unless forced to otherwise. If you go to www.ripoffreport.com, you will see over 30 complaint reports about Narconon programs across the country, many involving Narconon of Southern California. You can and should look them over here to see similar complaints as mine:

<http://www.ripoffreport.com/Search/Body/Narconon.aspx>

_____ spent 15 days at Narconon facilities, many of which were spent in pain, doing a program not as described, at a facility I did not contract with (NN Newport Beach) Narconon has been running a fake referral hotline scam on the internet, with hundreds of fake help sites that all lead to vulnerable victims like myself being referred to Narconon instead of appropriate programs. Once I started looking up on the internet about the problems with Narconon , I could see _____'s situation in so many of the reports. Just google Narconon *+ Fake Referral and see what you get.

<http://www.google.com/#hl=en&source=hp&q=Narconon+fake+referral&btnG=Google+Search&aq=f>

http://www.google.com/#hl=en&source=hp&q=Narconon+fake+referral&gs_rfai=&fp=192177e06146935a

Most people are afraid to complain because of Scientology's history of suing people relentlessly. Never the less, people have complained to different agencies, and have sued and settled there are sites on the internet that demonstrate this. The Tara J Story is enlightening, as are others posted here <http://www.cs.cmu.edu/~dst/Stop-Narconon/Personal/TaraJ/>

Narconon is a code Name for Scientology <http://www.california-rehab-referral.com/>
<http://www.scribd.com/anonymary>

I am grateful that my son is doing better but it is of no thanks to Narconon. He attends meetings several times a week and is getting the help he needed that Narconon did not provide but promised. He is also receiving medical help for his herniated disc. I paid \$27,000 for Narconon, \$9,000 of which came from my Discover Card in order to help him, trusting Narconon's agent Josh Penn, who deceived me. I have to go through this with every card, proving what happened as I came to understand it. Having a loved one who is addicted is nightmare in itself but dealing with vultures who prey on loved ones like me has been an experience I do not ever want to see happen to anyone else. The problem with deceptive trade practices is that they are hard to figure out and document. It took time for me to figure out what happened but it only took a short time to be ripped off. I feel terrible that my son did not get the promised help he needed at the time. I feel it is only right to request a reconsideration of returning the credit back to my account. I am hoping that the information here and the attachments are sufficient.

I have been a good customer. Please do what is right and credit the amount back to my account. I have met the burden of proof. Narconon, a supposed non-profit company, does not deserve to keep the money.

Sincerely,
