

# The Straight Story

Posted By: Maria Speth <[Send E-Mail](#)>  
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*In Response To: [what to do if attaked by ripoff report.](#) (J.D)*

First, let me tell you my real name, unlike other posters who hide behind a pseudo name. I'm Maria Crimi Speth. I have been the attorney for the operators of Rip-off Report website for over six years, but I'm not writing this at their request or on their behalf (I'm not even billing them for it). I'm writing this because after months of reading the postings on the internet written by Federated Financial, attacking me, Rip-off Report, Ed Magedson, attorneys in Florida representing Rip-off Report, and others who provide services to Rip-off Report, I wanted to tell the straight story. No mud slinging, no name calling, just the facts.

About me:

If you have read the postings by Federated Financial, you've seen a picture of me and you know my home address, my home phone, and my property tax information. This is all public information that you could find elsewhere on the internet. What you don't know is that I have an amazing husband, two school-age children, and two Bichon/Poodle mixes. You also wouldn't know that I recently had to explain to my children why their Mom was being called a "blatant liar" on the internet and that they have to be real careful when they answer the telephone or the door because some guys that are mad at my client have put all of our home information on the same website where they vilify me.

About Federated Financial:

Federated Financial is a consumer credit counseling company. There's a non-profit company and a for-profit company. I haven't researched the difference between the two, but they seem to both be operated by Steve Miller and Chris McFarland. McFarland is a disbarred attorney who, under oath, couldn't remember why he was disbarred. It seems that something like that would have left more of an impression on him.

About Rip-off Report:

Rip-off Report is a website where people post complaints about companies. Ed Magedson started the website so that businesses were accountable for their actions. The internet is a powerful tool. He figured it could be used to put pressure on businesses to provide good customer service. If customers complain and those complaints can be read by anyone with a web connection, then businesses will be more likely to address the complaint rather than get a bad

reputation. In most cases, it has worked really well. Sometimes, though, the business would rather attack Rip-off Report than change their business practices.

Today, Rip-off Report is operated by Xcentric Ventures, llc in Arizona. Ed Magedson is the manager of the llc. There are over 140,000 main reports posted on Rip-off Report, many of which have follow-up reports, and the hit counter is at well over four billion visitors. As popular as the website is, it is also the subject of much controversy. Xcentric and Ed are threatened by companies every day. Some threats are violent and come in emails, phone calls, voice messages, and letters threatening to kill Ed and "those who help him" if he doesn't remove a report. Some threats are technical, like attempts to hack the website and denial of service attacks on the website. Most of the threats are legal. Almost every day, companies and their attorneys threaten that if a posting is not removed, they will sue the website. Many companies do file lawsuits and, although federal law prevents the court from treating the operator of the website as the publisher or author of content it did not create, some companies try to circumvent that law by claiming that Xcentric or Ed Magedson wrote the reports. In reality, Xcentric's agents have not written any reports or titles for many years for exactly this reason.

#### Federated Financial on Rip-off Report

In 2000, two reports were posted on Rip-off Report by someone claiming that Federated didn't do what they promised and ruined their credit. Another complaint was posted in 2003 and two more were posted in 2004. That is actually not a lot of complaints for a company that has many customers. Federated Financial posted a well written, well reasoned rebuttal to the reports. It could have ended there and everyone would have saved a lot of money and aggravation. Instead, Steve Miller called Ed Magedson and physically threatened him if he did not remove the reports. I was not a party to the conversations, and I am relying on Ed's version of it. I did listen to tapes and read emails where Ed Magedson confronted Steve Miller about threatening him and Miller did not deny it. After the threats, Magedson then took the position that someone who threatens him does not get to use his company's property for free, so he removed the rebuttals posted by Miller. From there, things spiraled out of control and since then both Miller and McFarland have spent an enormous amount of time and money attempting to destroy Ed, Rip-off Report, and anyone who provides services to them.

Federated Financial filed a lawsuit against Xcentric and Ed in Florida. We moved to dismiss for lack of jurisdiction in Florida and they have filed many motions and forced numerous court appearances that have resulted in attorney fees far beyond any of our other cases at that procedural stage. McFarland threatened our local counsel on the way out of the courtroom (told him he better watch his back) and when the judge indicated that she was inclined to grant our motion because this case should have been filed in Arizona, they filed a motion against

her, accusing her of being biased. She recently recused herself and the case has been re-assigned to another judge.

After the lawsuit was filed, and after Federated began its internet campaign against Rip-off Report, Magedson, and those who provide services to the company, more postings appeared on Rip-off Report about Federated, Miller and McFarland. These postings are as vicious as Federated's postings about Magedson. Miller and McFarland are convinced that these postings were authored by Ed because of the content and timing. What they haven't considered is that Rip-off Report and Ed are very popular and there are tens of thousands of people who are fans of Rip-off Report. Anyone of them could have made these postings in response to Federated's attacks on Rip-off Report and Ed. Ed also has enemies who could have made the postings, knowing that they would infuriate Miller and McFarland and escalate the attacks against Ed. Ed has sworn under oath that he did not author those postings or ask anyone else to make them. Miller and McFarland refuse to believe him. The postings on Rip-off Report about Federated Financial have harmed Ed, not helped him, and if Miller and McFarland considered this rationally instead of emotionally, they might realize that.

#### In Summary

So there you have it. If you have been reading any of these many postings about me, about Ed's other attorneys, and about Ed, maybe you have wondered how much of it was true and what's behind it all. I will tell you that I am not Ed's partner or his shill, I am his lawyer. Also, I did not "blatantly lie" to the court. I represented to the Court that Ed and Xcentric do not do business in Florida because they don't. They provide services to two Florida companies, but all of those services were provided here in Arizona.

I hope this has answered some of your questions. I am going to attempt to post this on Federated Financial's website. If you read it there, then we all should give them credit for being willing to post it. If you don't see it there, then you know that they would not publish it.