

Control of Personal Commercial Solicitation on Army Installations 11/21/2011

Installation	Company/Agent	Suspension Date	Action	Reason for Action
Fort Benning, GA	<p>Pioneer Securities LIC P.O. Box 2550 , Waco, TX 76702</p> <p>Pioneer American LIC PO Box 240, Waco, TX 76703</p> <p>Occidental LIC of North Carolina 425 Austin Avenue, Waco TX 76701</p>	Oct-04	These insurance companies are placed off-limits indefinitely to all Fort Benning soldiers IAW AR 190-24 (Armed Forces Disciplinary Control Boards and Off-Installation Liaison and Operations).	Displaying a corporate pattern of unscrupulous business practices; employing questionable agents; and endangerment of the welfare of Fort Benning soldiers.
Fort Benning, GA	<p>American Fidelity LIC 4060 Barrancas Avenue, Pensacola, FL 32507</p>	Oct-04	This insurance company is placed off-limits indefinitely to all Fort Benning soldiers IAW AR 190-24 (Armed Forces Disciplinary Control Boards and Off-Installation Liaison and Operations).	Improper solicitation practices by company agents including soliciting soldiers in training units, in mass and captive audiences and while soldiers were in an on-duty status.
Fort Benning, GA	<p>Agent: Gould, Robert L. (Company affiliation unknown)</p>	Oct-04	Individual barred permanently from the installation IAW 18 USC Sec 1382 and AR 190-45 (Law Enforcement Reporting).	Solicited trainee soldiers during duty hours and sold insurance without a valid Georgia insurance license in violation of AR 210-7, and US Army Infantry Center & Fort Benning Supplement 1 to AR 210-7.

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Fort Benning, GA	<p>American Fidelity LIC 4060 Barrancas Avenue, P.O. Box 4787, Pensacola, FL 32507</p> <p>Madison National LIC Madison National Life Insurance Company, Inc P.O. Box 5008 Madison, WI 53705</p> <p>Agent: McGhee, John T.</p>	Oct-04	Agent barred permanently from the installation IAW 18 USC Sec 1382 and AR 190-45 (Law enforcement reporting).	Soldiers solicited at the BCTB training site; solicited captive audiences (BCTB units in classes); solicited soldiers in an "on-duty" status. (Note: American Fidelity LIC violations occurred during 2002).
Fort Benning, GA	<p>American Fidelity LIC 4060 Barrancas Avenue, Pensacola, FL 32507</p> <p>Madison National LIC Madison National Life Insurance Company, Inc P.O. Box 5008 Madison, WI 53705</p> <p>Agent: Dickerson, Carl</p>	Oct-04	Agent barred permanently from the installation IAW 18 USC Sec 1382 and AR 190-45 (Law enforcement reporting).	Soldiers solicited at the BCTB training site; solicited captive audiences (BCTB units in classes); solicited soldiers in an "on-duty" status.
Fort Benning, GA	<p>American Amicable LIC (425 Austin Ave, Waco TX 76701)</p> <p>Agent: Thurman, Ronald</p> <p>Agent: Dickerson, Carl</p>	Oct-03	These agents barred permanently from the installation IAW 18 USC Sec 1382 and AR 190-45 (Law enforcement reporting).	Solicited soldiers in training areas.

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Fort Bragg, NC	American Fidelity LIC 4060 Barrancas Avenue, Pensacola, FL 32507 Agent: Johnson, Andre	Feb-01	Agent barred permanently from the installation IAW 18 USC Sec 1382 and AR 190-45 (Law enforcement reporting).	Soliciting in the barracks without appointments, possession of allotment forms, offering gratuities for referring other soldiers/providing leads.
Fort Bragg, NC	American Fidelity LIC 4060 Barrancas Avenue, Pensacola, FL 32507 Agent: Guthary, Robert	Mar-04	Agent barred permanently from the installation IAW 18 USC Sec 1382 and AR 190-45 (Law enforcement reporting).	Possession and inappropriate submission of allotment forms.
Fort Bragg, NC	Veterans Affairs Services 584 Executive Place, Suite 201, Fayetteville, NC 28305 Agent: Foster, Michael Agent: Wagner, Jean Agent: Alliman, Desire Agent: Alliman, Steve Agent: Reynolds, Judith	Apr-04	These agents barred permanently from the installation IAW 18 USC Sec 1382 and AR 190-45 (Law enforcement reporting).	Soliciting without a permit; conducting unit/captive audience solicitations; possessing allotment forms; engaging in unfair/deceptive sales practices.
Fort Bragg, NC	American Fidelity 4060 Barrancas Avenue, Pensacola, FL 32507 Agent: Burns, Monica	Feb-05	Agent barred permanently from the installation IAW 18 USC Sec 1382 and AR 190-45 (Law enforcement reporting).	Unauthorized solicitation practices.

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Fort Stewart, GA and Hunter Army Airfield, GA	First American Cash Advance 430 W. Cherry Street, Jessup, GA 31545 230 General Screven Way, Hinesville, GA 31313 1900 E. Victory Drive, Savannah, GA 31404	Oct-05	This company at these locations is placed off-limits indefinitely to all Fort Stewart and Hunter Army Airfield soldiers IAW AR 190-24 (Armed Forces Disciplinary Control Boards and Off-Installation Liaison and Operations).	Soliciting without a permit.
Fort Benning, GA	3 Hebrew Boys, LLC 4039 Monticello Road, Suite F, Columbia, SC 29203 Capital Consortium Group, INC. Manager: Tony Pough Manager: Tim McQueen Manager: Joseph Brunson Agent/Rep for both entities: Howard L. Lattimore	Jun-07	These two companies at these locations have been placed off limits indefinitely IAW AR 190-24 (Armed Forces Disciplinary Control Boards and Off-Installation Liaison and Operations).	These agents were mentioned in the temporary restraining order in North and South Carolina to prevent them from engaging in behavior the Securities and Exchange Commission alleges violates the SC Uniform Securities Act of 2005. NC issued a cease and desist order to these companies from offering for sale, soliciting offers to purchase, or selling of securities in the form of an early debt satisfaction program.

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Fort Jackson, SC	Madison National LIC 3508 Far West Blvd, Ste 360, Austin, TX 78731 Agent: Dillard, Teresa	Jul-07	Agent is barred from the installation for 5 years beginning July 11, 2007 IAW 18 USC Sec 1382 and AR 190-45 (Law Enforcement Reporting).	Soliciting trainee soldiers, soliciting insurance sales in a trainee area, and soliciting soldiers in a captive audience
Fort Benning, GA	CyberLink Marketing, Inc. P. O. Box 148146 Nashville, TN 37214	Nov-07	This company and all of its agents are placed off limits indefinitely IAW AR 190-24 (Armed Forces Disciplinary Control Boards and Off-Installation Liaison and Operations).	Door to door sales in the barracks and soliciting on the installation without a commercial solicitation permit. Company was making predatory loans to military personnel. They financed soldier purchased items at a higher rate. Loans cited in the court case included computers, freezers and meat products.
US Army Garrison, West Point, NY	MassMutual Financial Group Agent: Coates, John	May-09	Privileges suspended for two years beginning 18 May 2009 and ending 17 May 2011 IAW AR 210-7.	Solicitation of On-Post privileges due to solicitation in unauthorized area and soliciting unauthorized on-duty status personnel.
Fort Hood	Government Personnel Investment Svc & Madison Life Insurance/Edward F. Cole	Apr-11	Permanently barred from entering Fort Hood.	Solicitation in mass; assisting Soldiers with processing allotments; offering free lunch where insurance is being solicited.

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<p>NCBC Gulfport, MS</p>	<p>Pioneer American LIC PO Box 240 Waco, TX 76703-0240 Agent: Medina, Raymond</p>	<p align="center">Mar-02</p>	<p>Agent barred permanently.</p>	<p>Solicited trainees while in a captive audience in BEQ and other common areas; presented as a financial advisor to personnel & led them to believe product was an investment vs. insurance policy; advised personnel to change their domicile to Texas to gain a tax advantage without having a legal basis to assert Texas as their domicile.</p>
<p>NSA Naples, IT</p>	<p>American Amicable LIC 425 Austin Ave, Waco TX 76701; Mailing Address: PO Box 2549, Waco, TX 76702-2544 Agent: Washburne, Peter</p>	<p align="center">Sep-04</p>	<p>Agent barred indefinitely.</p>	<p>Agent barred for loitering near enlisted quarters; falsely inferring command endorsement; and attempting to discourage a military member from reporting him for soliciting on-duty personnel and soliciting personnel in a mass audience.</p>

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Naval Station Norfolk, VA	Prepaid Legal Services Owner: Anthony B. Blue Jr.	Sep-07	Individual is banned from entering any NAVSTA Norfolk, including the Navy Exchange, Commissary, Medical/Dental complex and property within the fence line. Individual is further banned from all Navy Region Mid-Atlantic installations including adjacent Housing areas Exchanges and/or Commissaries. Per COMNAVREG MIDLANT Instruction 5500.3, this barment action applies to all CNRMA Installations.	Repeatedly disregarded warnings not to engage in solicitation Navy Operating bases. Solicited the services of his pre-paid legal service without permission.
Naval Station Great Lakes, IL	American Mutual Ins Co Conrad Aladdin William Anastos Patrick Blue Joseph Morgan	Jul-07	These drivers are banned from entering any NAVSTA Great Lakes as their commercial solicitation permits to pick up clients have been permanently rescinded as of July 27.	Permits to solicit on base were permanently rescinded on July 26, 2007 after unscrupulous and abusive practices by American Mutual employees were discovered.

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Naval Air Station Whidbey Island, WA	Pacific Coast Clearing Services 5775 Sound view DR. #104C Gig Harbor, We. 98335 Agents: Michelle Lee Hillman Heather R. Gilbert Mackenzie R. Myers Megan Lynn-Dell Smith	May-08	Agents solicitation for NAS Whidbey Island are revoked for the housing areas or the Seaplane Base until April 2013 for violation of the debarment of Pacific Coast Clearing Services, Inc.	Permits to solicit on base were rescinded on July 26, 2007 after unscrupulous and abusive practices by American Mutual employees were discovered.

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Lackland Air Force Base	Modern Woodman Insurance Company Agent: Clough, James	Jul-05	Banned from further solicitation until proper paperwork is submitted.	Did not submit required information.
Tyndall AFB, FL	Mary Miller Colorado Bankers Life Insurance Co. 3231 Country Club Dr. Lynn Haven, FL 32444 Headquarters at: 5900 Greenwood Plaza Blvd, Greenwood Village, CO 80111	Jul-11	325 FW/CC denied the commercial solicitation request.	325 FW/CC Determined on-base residents have adequate access to off-base companies. Commander was concerned about large number of requests from other companies if request granted, which could cause security concerns and disrupt privacy of on-base residents.
Lackland Air Force Base	Modern Woodman Insurance Company Agent: Clough, James	Jul-05	Banned from further solicitation until proper paperwork is submitted.	Did not submit required information.

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Camp Pendleton, CA	Pioneer American LIC PO Box 240 Waco, TX 76703-0240 Agent: Bradshaw, Steve Agent: Elliot, John C. Agent: Elliot, Cynthia Agent: Trotter, John Agent: Siegel, Tom	Dec-03	These agents solicitation privileges permanently revoked.	Conducting unauthorized business; unfair deceptive sales practices.

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<p>MCAS Yuma, AZ</p>	<p>Madison National LIC Madison National Life Insurance Company, Inc P.O. Box 5008 Madison, WI 53705 Agent: Tom Parks</p>	<p align="center">Feb-11</p>	<p>Agent's request for solicitation at MCAS Yuma was denied per DoDI 1344.07, sub-paragraph 4.1.</p>	<p>Multiple listings of agents from Madison National with active suspensions at other Service training installations using captive audiences and soliciting members in an on-duty status. MCAS Yuma is one of the largest training facilities where service-members in an on-duty status where service members from all over the world come to train. The potential for captive audiences and large groups of on-duty Marines concentrated in a small "main side" make this installation particularly vulnerable to insurance practices such as those previously attributed to Madison National agents.</p>

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MCAS Miramar	<p>Prepaid Legal Services ATTN: President 3120 Breckenridge Blvd. Duluth, GA 30099 One Pre-Paid Way Ada, Oklahoma 74820</p> <p>Agent: SSG Franklin J. Gonzales</p>	Jan-11	SSG Gonzales engaged in prohibited commercial practices on board MCAS Miramar by soliciting a junior enlisted Marine to purchase a plan through pre-Paid Legal Services, Inc.	Agent engaged in prohibited actions by enticing a fellow junior marine in to purchasing a plan through Prepaid legal Services, Inc., aboard MCAS Miramar.
MCAS Miramar	<p>Prepaid Legal Services ATTN: President 3120 Breckenridge Blvd. Duluth, GA 30099 Agent: CPL Steven Franchetti</p>	Apr-11	CPL Franchetti received a Cease and Desist Letter.	Solicitation of a sailor at McDonalds (on base).
MCAS Miramar	<p>Prepaid Legal Services ATTN: President 3120 Breckenridge Blvd. Duluth, GA 30099 One Pre-Paid Way Ada, Oklahoma 74820 Agent: Debora Burr</p>	Apr-11	Deborah Burr received a Cease and Desist Letter	Solicitation of a sailor at McDonalds (on base).