

TOM CORBETT  
ATTORNEY GENERAL



COMMONWEALTH OF PENNSYLVANIA  
OFFICE OF ATTORNEY GENERAL

BUREAU OF CONSUMER PROTECTION  
Philadelphia Regional Office  
21 South 12<sup>th</sup> Street, 2nd Floor  
Philadelphia, PA 19107  
(215) 560-2414  
May 11, 2009

Chubb Institute (The)  
400 So. State Road  
Springfield, PA 19064

Ref: <sup>Redacted by HELP Committee</sup> B-005243-2009

Dear Sir:

Enclosed please find a copy of a consumer complaint that was filed with the Bureau of Consumer Protection. Our office would like to assist you and this consumer in bringing this matter to a mutually satisfactory conclusion. To aid us in our mediation efforts, please provide a response to the consumer's complaint.

A complaint is sometimes caused by a mistake or misunderstanding that a business is eager to learn about and correct. In other instances, a complaint can often be addressed with an explanation of the circumstances behind the transaction or other information which responds to the consumer's concerns. In either case, by responding to a consumer complaint you can usually preserve "goodwill" for your business.

We request that you provide a prompt written reply so that we may amicably resolve this complaint. Please respond within fifteen (15) days from the above date.

Very truly yours,  
<sup>Redacted by HELP Committee</sup>

Senior Agent

dlp  
Enclosure  
21

2AFG-HEI P-05-00000119

Second Time Submitting  
PENNSYLVANIA  
OFFICE OF ATTORNEY GENERAL



don't know what happened to the first one  
CONSUMER COMPLAINT FORM

TOM CORBETT  
ATTORNEY GENERAL

www.attorneygeneral.gov

Division: 0000  
 Complaint of: NA. 5243  
 Code 1: 330  
 Code 2: 100/10/08

Bureau of Consumer Protection  
Administrative Office  
14th Floor Strawberry Square  
Harrisburg, PA 17120  
717.737.0707

Redacted by HELP Committee

NAME OF BUSINESS COMPLAINT IS AGAINST: The Church Institute  
 NAME OF OWNER OR OTHER INDIVIDUAL FROM WHOM YOU COMPLAINED: Rev. Bishop Helms Amy Edwards, Malak  
 ADDRESS: 400 S. State Road  
 CITY: Springfield PA STATE: PA ZIP CODE: 19064 COUNTY: Allegheny  
 PHONE: 610 338 2403

PRODUCT(S) OR SERVICE(S) PURCHASED	DATE OF PURCHASE	PURCHASE PRICE
<u>Computer Networking and Security Course</u>	<u>09/07</u>	<u>17250</u>

To what other agencies have you complained? None  
 What action was taken? N/A  
 Have you retained an attorney?  Yes  No  
 If yes, please provide your attorney's name, address and telephone number  
 Have you filed a legal action?  Yes  No  
 If yes, please state WHEN, WHERE and WHAT decision was made?

1-800-441-2555

18-29  
 30-34  
 35-39  
 60-64  
 65-69  
 70-74  
 75-79  
 80-84  
 85-89  
 90-94  
 95-99

PLEASE COMPLETE THE REVERSE SIDE OF THE COMPLAINT FORM

Please explain your complaint. You may use additional sheets if necessary. Please print or type clearly. Try to be brief, but be sure to tell WHAT happened, WHEN it happened and WHERE it happened. Be specific about any oral statements the business made to you, ESPECIALLY those that influenced you to deal with the company. Describe events in the order in which they happened. Attach COPIES of all contracts, letters, receipts, canceled checks (front & back), advertisements or any other papers that relate to your complaint.

money its not paid but it is all applicable and builds on itself

please contact me via mail, email or phone.

Redacted by HELP Committee

WHAT WOULD YOU LIKE THE BUSINESS TO DO TO SETTLE YOUR COMPLAINT?

Full reimbursement of funds and compensation for time waited

The Attorney General's Bureau of Consumer Protection is a law enforcement agency. The primary function of the Bureau is to protect the general public interest by enforcing laws and regulations that protect or promote the public interest. The Attorney General's Bureau of Consumer Protection provides mediation services to consumers who are unable to resolve their complaints. Attached to this complaint form is the Informational Sheet which will help you in completion of the complaint form and also will explain in greater detail the mediation process. By signing this Complaint form, you authorize the Bureau of Consumer Protection to contact the party(ies) against which I have filed a complaint in an effort to reach an amicable resolution. I further authorize the party(ies) against which I have filed a complaint to communicate with and provide information related to my complaint to the Bureau of Consumer Protection. I understand that I have read and understand the Informational Sheet about this process, and that the information on this form is true and correct to the best of my knowledge, information and belief.

Redacted by HELP Committee

YOUR SIGNATURE \_\_\_\_\_ DATE 03-30-2009  
REVISED JANUARY 2008

### My Experience with The Chubb Institute

The initial contact with the admissions office seemed very normal to me. I left a message with <sup>Redacted by HELP Committee</sup> (no longer with the company) who called me back and set an appointment. When I came in for the interview I was greeted courteously and seated in <sup>Redacted by HI</sup> office. <sup>Redacted</sup> went over the programs list of courses, gave me a tour of the facilities, and made sure that this is what I wanted. <sup>Redacted by</sup> By the sounds of the program it was exactly what I was looking for. I remember asking <sup>Redacted by</sup> the question "Do the courses prepare a student to take the Certification tests for that course?" and it is quite possible that when he responded with a positive answer that he was unaware that he wasn't telling the truth, but that we will touch on again later. He then took me to a testing room for an entrance exam that consisted of a number of questions that could have been answered by anyone that successfully completed the 6<sup>th</sup> grade. When I finished the exam it was back to <sup>Redacted by H</sup> office where he stated that he thought I would be a good candidate for the program and would go present my case to the head of admissions. If you have ever bought a car and had the salesman tell you that he was going to 'check with the manager' and you had that feeling or you just knew that all he did when he left the office was take a smoke break or made a quick phone call and never once saw the manager, that is the same feeling I got when <sup>Redacted by</sup> fed me that line and left the room. Needless to say I was accepted.

Day one consisted of sitting in the lobby until 7:30am (class is held from 7:00am - 12:00pm) at which point <sup>Redacted by HELP Co.</sup> (no longer with the company) came out and got everyone that was sitting there and brought us back to the classroom that consisted of 24 computer stations and about six of the stations had people that were already started in the program. I would later find out that those six people took the 'A+ Hardware' course already and were going to take the 'A+ Software' class with us new people. After that the class of six would take 'Forensics' while we took 'A+ Hardware' and we would meet back up the following course and they would finish out their term with us. I don't know how many people started in what was then the class of six but out of those six four would complete the program with us. Out of the group of about 18 people that came in with me it is only <sup>Redacted</sup> and myself that remained until the end.

Little did I know while sitting in class for 'A+ Software', 'Networking', and part of 'Microsoft Server' that <sup>Redacted by HELP Co.</sup> was about as close to a teacher as we were going to get. I won't drag on about the dry reading from the text that took place in those courses because everyone has their own style of teaching but when asked a question he quite often knew the answer (we did only have him for the basic courses). He also encouraged taking certifications and expected that we were doing things in class that were related to furthering our knowledge of the subject course. That being said, when the course didn't cover vital aspects that were published as known subject matter covered in the CompTIA A+ certification, <sup>Redacted</sup> told me that not everyone's goal was certification and that the A+ course wasn't meant to be preparation for the A+ certification test. This was shocking given the course title and the fact that it was completely contradictory to the direct question I asked before attending the institution. <sup>Redacted</sup> stopped coming to class two weeks into the four week 'Windows Server' course. The program manager for CNS (Computer Networking and Securities) <sup>Redacted</sup> more than implied that this was due to a drinking problem. Some of his stories for days that he was absent didn't line up and the

fact that students in the class were sure they could smell the alcohol rolling off him helped support this but none the less the devil we knew was better than the devil that would replace him.

<sup>Redacted by</sup> (no longer with the company) was the instructor I had for 'A+ Hardware'. He knew what he was talking about as far as the hardware was concerned. Of no fault of his own he was however not provided with the proper equipment to successfully run the class. The hardware lab at The Chubb Institute as I came into the hardware class was one of complete disarray with outdated or broken parts. After a lot of work outside of the course curriculum a couple of my classmates and I were only able to piece together two complete and working machines. The remaining mostly whole machines had various degrees of 'brokenness'. Some had processor chips with pins bent so bad they would not go into their slots, broken connections on mother boards, bad or incompatible cables, the list goes on. The lack of equipment to work with paired with the lack of classroom control (during this course there were a pair of unruly students that were not dealt with in a manner that made the classroom environment conducive to learning) paired also with the fact that the instructor would rather tell us that it is more cost effective to throw away hardware rather than fix it due to cost effectiveness, made for an experience that I was not satisfied with. While <sup>Redacted by</sup> might be right about the cost effectiveness we would be giving the employer in a job the options. If that employer chooses to fix the problem rather than replace it this course didn't prepare us for that.

Right about the time 'A+ Hardware' was ending and 'Networking' was beginning the program suffered a great loss. The director of the program at that time was <sup>Redacted by</sup> (no longer with the company). By most student's testimony, she knew more about the material in the program than anyone at the school at the time. She seemed to hold the teachers accountable for their actions. She was respected by the students and staff as far as I could tell. For reasons that I would never find out (and is probably none of my business) she was let go. Looking back the difference was greatly noticeable in the program from when she was there to when she was excused. Around the same time <sup>Redacted by HI</sup> (no longer with the company), an instructor for the program but that I hadn't had the fortune of working with was let go. I hear that it was due to some inappropriate discussions during class but at the same time the students in his class did inform us that he knew a lot about the subject matter for the courses he was teaching. We would find out soon enough that this is a limited commodity at The Chubb Institute.

During 'A+ Software' I made a trip to the finance department, paid them \$125.00 and took this receipt to <sup>Redacted by HELP Committee</sup> exchange for a voucher that was for an A+ software exam. I went and took the exam at a nearby testing facility and passed which allowed an automatic 100% for the final in the 'A+ Software' class. During 'A+ Hardware' I purchased another voucher for the other half of the A+ exam. When I attempted to use the voucher found that it had already been used. I went back to explain the predicament I was told that replacement vouchers were on order. I paid full price for the test and got a refund for the difference rather than wait for the replacements to come in. It turns out that was a good idea due to the fact that it would end up taking four weeks for the vouchers to come in. I still have the Net+ exam voucher due to the fact that the class wasn't relevant enough to the exam to attempt that test while still in the class. The first time the vouchers were not available I talked to my instructor <sup>Redacted by HELP Comm</sup> about it. He said he had no control over it and instructed us to go talk to <sup>Redacted by HELP Committee</sup>.

Redacted by I sent an email at that point. When there was no progress a week later I tracked down the phone number for the home office that she was emailing in Phoenix and talked to people there that seemed to take interest and try to get something done. That phone call sparked a reaction from Redacted by HELP Committee who I only knew was administration of some sort in the building. He told me not to go over his head again and that he would handle it from here on out and that there would be resolution within the coming days. So that I didn't have to worry about waiting again I purchased my Net+ voucher when the vouchers came in 2 more weeks after the discussion with Redacted by HELP Committee.

'Networking' was administered by Redacted by HELP Com. The course went alright aside from the fact that we had to put off some of the labs for over a week and a half (of a four week class) because we had to wait for the toolkits to come in.

When 'Networking' started and the books didn't come in until a week and a half into class, my classmates and I started compiling out list of complaints. We then set an appointment with Redacted to go over the issues that we had from this point. The meeting consisted of Redacted by HELP Committee, me, and two classmates, Redacted. We brought up the fact that the books were late. Redacted by HI asked how many times.

I told him once out of the three classes and he made it seem like a good record but I pointed out to him that the first two classes shared the same book so now rather than one in three times are they late it is down to one in two. Either way it could have been predicted over a year in advance when those books were needed. Redacted by ended up stating that it was her fault that they were late. Regardless that was only one point. We brought up the fact that the networking toolkits were late. Redacted by HF pointed out that we have them now so what was the next issue. We told him how under supplied the hardware lab is, we brought up the voucher story, we brought up the fact that the instructors didn't seem to have a full grasp of the knowledge they were supposed to be passing to us, we pointed out that if a teacher was out for a day, that day was a loss due because there were no substitutes. What came of that meeting wasn't someone that appreciated being informed of what was going on in his school but someone that became defensive. In the end there was no change due to that meeting other than administration knowing that the students weren't happy with what we were receiving for the \$17,900.00 cost of the program.

'Widows Server' started out being taught by Redacted by HELP Com. He was intermittently in attendance after the first week and by the third was no longer with the institute. The remainder of the class was taught in cooperation by Redacted by HELP Committee, a student in the class that was learning at the same time as presenting. He was actually more helpful to my learning experience than Redacted was because it was presented in a more appealing fashion than the constant mundane and monotone reading from the book. Redacted by I did little more than administer tests and take attendance any of the times she substituted for any one of the absent instructors. I'm not sure if her roll had her take the place of the instructors when they were out sick (or left permanently) but if it was not then there was nothing set in place to cover for a missing instructor.

With the start of 'Advanced Server' also came the start of a new instructor. Redacted by HELP Com. came in telling us how much knowledge he had and how great he was and how much he was going to teach us. It took until Wednesday for us to realize that what he told us wasn't going to happen. Where Redacted would give us the sections of the text that would be on the test by preempting it with "I would know this if I were you" Redacted by HELP Com. would give us the questions and answers from the test. If you couldn't pass

any one of the exams handed out in The Chubb Institute by this point it was only because you fell asleep when the answers were being handed out. The 'Advanced Server' class didn't go so well because in the four weeks of class <sup>Redacted by HE</sup> couldn't figure out how to configure his and our servers to make it so we could complete the labs in our books. The closest to getting it right and the only person in the school making attempts to get it connected right was <sup>Redacted by</sup> a student in the class. About half way through the class <sup>Redacted by HELP</sup> even stopped going through the text in the book. The only thing he ended up doing by the end of the class was going through the 'review' on Thursdays. I again passed the class knowing next to nothing about Microsoft Servers and definitely not knowing how to connect them properly to each other.

'Linux' was taught by <sup>Redacted by HELP Comm</sup> as well. Other than our screens looked different because of the new type of operating system, class wasn't much different. 'Advance Linux' was taught by another new instructor to the school, <sup>Redacted by HELP Cor</sup> was by far the best instructor the school had seen since I was there. He seemed to know what he was talking about, he required us to know something about the material to pass his tests, he brought into the classroom real world experiences, and presented all this in a fashion that kept my interest. The only negative thing I have to say about <sup>Redacted</sup> is that he didn't teach any of the rest of my classes.

At the same time we were getting introduced to our new teacher <sup>Redacted by HELP Com</sup> the class that had entered the institute a few months before us was being introduced to <sup>Redacted by HELP</sup>. Despite the fact that we weren't in that class it was well known that there were verbal conflicts among <sup>Redacted</sup> and the students. It got quite heated and profanities were thrown about probably by both sides but definitely by <sup>Redacted by</sup> I was hoping that it was a personality conflict between <sup>Redacted by</sup> and one student. Unfortunately I would find that this was only foreshadowing of what was to come the next class.

'Syaco Security' was our introduction to <sup>Redacted by HELP Commit</sup>. The first couple of days were normal for the institute. This was the calm before the storm. There soon became many heated conversations that escalated into arguments. Mr. <sup>Redacted by HEL</sup> would soon let us know that he enjoyed arguing. He invited students to object to his statements and from what he was saying and displaying, enjoyed watching anyone and everyone getting upset with what he had to say. The only way to explain some of the statements made by him during the class was to understand that he was probably saying them to get a rise out of some or all of us. We would logic our way through some of his statements and show him the errors in what he was saying and he would say that he saw what we were trying to show him but still not budge. Several times students would take trips to <sup>Redacted by HELP Commit</sup> to get his decisions overturned while he just sat there and smiled like he was enjoying the hell out of the whole thing. Through this the quiet and reserved students came out of their shells and were shouting at Mr. <sup>Redacted by HEL</sup> at some point during the course. The funny but not so funny finally to this course was to find that every single student in the class ended up with the same exact grades for everything but the tests. The top section of our report cards have the scores for things like labs, and PLE's (I forget what the acronym stands for but it was pretty much a bigger, once a week lab). The top section of each student in that class matched in scores. Not only that but the scores were totaled at the bottom of the column and that total was supposed to be directly carried over to another field for those scores to be calculated into our final grade for the class and even that was done incorrectly; however it was done the same type of incorrectly on each

student's report card. Later <sup>Redacted by</sup> and I would find out that the class that he ran in the evening had the same scores for their top half of the report card even though they were different students and in a completely different course. Unfortunately <sup>Redacted b</sup> and I would find out that Mr. <sup>Redacted by HELP</sup> was to teach our last course of the program as well.

Four weeks to go in the program and in the classroom is <sup>Redacted f</sup> Mr. <sup>Redacted by HEL</sup> and me. In looking back it was like a game of survivor. If you could get past how aggravated some of the employees there would make you, the fact that you would get what you were promised, the fact that there were supplies that were obviously missing from the program, the fact that the information that was supposed to be taught wasn't known by the instructors, the list could go on, you could make it to the end of the program and graduate. I think I would have been more of a winner had I dropped out in the first three courses and gotten a portion of my money back. The last class wasn't any different. The labs that we were supposed to do weren't able to be completed due to missing or non working software, Mr. <sup>Redacted by HEL</sup> again wasn't too familiar with the subject or curriculum, and <sup>Redacted b</sup> and my report cards would turn out identical other than the test scores. What a surprise. Needless to say I did not attend the graduation ceremony.

The bottom line is I would not recommend this program to ANYONE and hope that the employment that I seek in the technology field doesn't know anything about the state of the institute. I am embarrassed to say that I attended their program and possibly just as embarrassed to say that I stuck it out to the end to 'graduate'.

2AEG-HELP-05-0000126