WASHINGTON L. LITIES AND TRANSPORTAL N COMMISSIPATICE DATE

NOTICE OF PENALTIES INCURRED AND DUE FOR VIOLATIONS JAN 2 1 1998 OF LAWS RULES AND REGULATIONS

PENALTY ASSESSMENT NO: 97221 PENALTY AMOUNT: \$1,000.00

PERMIT NO: CC-1213 BLUE BIRD TRANSFER, INC. 2410 E. FIFTH ST. VANCOUVER, WA 98661

The Commission has information on which it believes that you have committed one or more violations of Washington State Law or Commission regulation. Based on this information, the Commission hereby notifies you that it has assessed penalties upon you in the amount shown above under the provisions of Title 81, RCW, and the rules and regulations of the Washington Utilities and Transportation Commission. The violations that are the basis for this penalty assessment are described as follows:

On 7-30-97 through 8-1-97, per bill of lading number 18951, Blue Bird Transfer, Inc. performed a household goods move for Mark and Vicki Zadeh from 3117 NE 164th St., Ridgefield, WA to 4600 NW 199th St., Ridgefield, WA. The estimated legal charge for this move was underestimated by 82 %. This is in violation of RCW 81.80.132. Such conduct supports a penalty in the amount of \$1000.00.

Penalties are due and payable upon receipt of this penalty notice. If for any reason you believe the violations described did not occur, or that you have an explanation as to why they occurred, or have other facts you believe the Commission should have considered, the above law provides that you may make application for mitigation of this penalty. To do so, complete the enclosed mitigation form and return it to the Washington Utilities and Transportation Commission, Post Office Box 47250, Olympia, Washington 98504-7250, within FIFTEEN (15) days of your receipt of this penalty notice. If you want a hearing to contest the occurrence of the violation or the amount of the penalty, you may request one in your request for mitigation. If you request a hearing, please state why you believe a hearing is called for in your circumstances. The Commission will consider your plea and notify you of its determination.

Failure to return the mitigation plea or pay the amount due within 15 days will cause the Commission to refer this matter to the Office of the Attorney General for collection. Suit may then be brought against you and after trial, judgment may be entered against you.

DATED at Olympia, Washington and effective this 2 day of January, 1998.

ANNE LEVINSON, Chair

RICHARD HEMSTAD, Commissioner

WILLIAM R. GILLIS, Commissioner

WASHINGTON UTILITIES AND TRANSPORTATION COMMISSION

APPLICATION FOR MITIGATION OF PENALTIES

I have read and understand RCW 9.72.030, which prescribes penalties for making false affidavits (printed below), and hereby make, under oath, application for mitigation of the penalties (as described on the attached form), for the following reasons:



NOTE: This form must be completed, signed and notarized, and received by the Commission within 15 days of your receipt of this form.

I swear that the foregoing is a true and complete statement of the facts in this case.

Signature of Applicant

Sworn to and subscribed before me this

NOTARY PUBLIC in and for the State of Washington, residing in

RCW 9.72.030:

CECILE J. HOUSER NOTARY PUBLIC STATE OF WASHINGTON COMMISSION EXPIRES

OCTOBER 18, 2000

"Perjury-Second Degree: Every person who, whether orally or in writing, and whether as a volunteer or in a proceeding or investigation authorized by law, shall knowingly swear falsely concerning any matter whatsoever shall be guilty of perjury in the second degree and shall be punished by imprisonment in the state penitentiary for not more than five years or by imprisonment in the county jail for not more than one year."

Mark and Vicki Zadeh

- 1) According to Jack, they were to self pack many items (before moving day) and provide a stack of boxes from their shed. The stack ended up only being 4-5 boxes and we had to supply all the rest.
- 2) Told Wade she was getting about nine estimates, told Jack she had received five estimates and now claims to have only received two estimates, both of which were within \$400.00 of one another.
- 3) Upon completion of the job and the invoice being sent, the customer told us they would only pay the estimated amount plus the added valuation they requested.

loving was a losing proposition

nishings from New Jersey to Palm Harbor. North American Van Lines) to move our fur-April with Accredited Movers (agent for The pick-up date was to be Aug. 29 or 30. We called on Aug. 23 and were told North My husband and I signed a contract in

and explained that we had to be moved out on picked up. On Aug. 26 we went to Accredited ers and did not know when we would be deal with North American. the Amtrak Auto Train. They said we had to Aug. 30 because we had confirmed booking on American was having a problem getting driv-

be put in storage until North American found tion, Accredited picked up our goods in their truck on Aug. 30. They said our things would Finally, after much emotional aggrava-The delivery was to be made between

said our goods had not yet left New Jersey. On Sept. 2 and 6. On Sept. 2, North American shipment was. Same thing on Sept. 12. Sept. 7 they said they didn't know where our On Scpt. 13 the driver called to say he

would try to make our delivery on Sept. 15. He did not tell us his location or leave a phone We called North American and pointed out

had no cooking utensils and few clothes. They that our furniture was seven days late and we ent us \$200 for expenses incurred by the de-

apologized and said North American had conand Florida. bring these items back down to the Carolinas to New Jersey to pick up four extra deliveries fered him \$500 in extra cash to drive back up tacted him in Tennessee on Sept. 10 and ofrom warehouses plus an automobile and When the driver arrived on Sept. 15, he

staffed for months and did not hire enough become badly damaged from hurricane winds drivers to fill all its contracts. He said during his deliveries in the Carolinas, his truck had He said North American had been under-



JUDY GARNATZ HARRIMAN

watched in amazement. Every box labeled were missing and our sofa, love seat and matbeen bashed in and crushed. Parts of our bed "fragile - glass - handle with care" had tresses soaked with water. As our contents were unloaded, we

the water damage. ance covered some of the breakage but not pound on our claims. Our homeowner's insur-North American paid us 60 cents per

owes us nothing further. delay and the damage, but it contends that it physical strain we suffered as the result of the us for the inconvenience, mental anguish and We feel North American should reimburse

beyond the control of the mover to prevent. that could not have been foreseen and that are This is a legal term meaning circumstances the dates in the contract is "force majeure. fense a mover has for not providing service on The company's booklet says the only de-

stances were preventable. did not have enough drivers and the circum-Well, North American knew in advance it

We hope you can get our money back. Ar-

goods plus the original \$200 for living exexchange for \$480 to cover damage to your and North American refused to pay you for out-of-pocket expenses caused by the delay, you were unable to produce other receipts for penses. Because relatives took care of you, mental anguish. lease of all claims against North American in Response: You tell us you signed a re-

and an explanation that the "random nature" North American did extend its apologies

OFFICE STRUCTURE INTROVER

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pected shortage of available drivers in your ances" in size of shipments plus an "unexof the business along with "unexpected variarea" combined to cause the problem. Ansel Spada, owner of Accredited Mov-

age. He sent us an article dated July 25, 1994 ers, said there is a serious truck driver shortchronic truck driver shortage had received of from Transport Topics, which stated that the ficial recognition from Federal Reserve Board Chairman Alan Greenspan

most people want to move, Spada said. The situation is worse in summer when

trucking license. Nobody was grandfathered pass the written test. in, he said, and some long-time drivers did not truck drivers to take a written test to get a years ago the government started requiring Part of the problem, he said, is that two

earned \$30,000 to \$50,000 a year, wages ing other work because the salary no longer have dropped drastically and drivers are findpaid for that service. your goods in his truck as a favor and was not families so much. Spada said he picked up compensates for their being away from their He also said that while truck drivers once

phia, PA 19104. sion, 3535 Market St., Suite 16400, Philadel plaint with the Interstate Commerce Commis You have the option of filing a formal con-

ext. 8171, to leave a recorded request for Action 893-8171, or, outside of Pinellas, (800) 333-7505 Petersburg, FL 33731, or call your Action number write: Times Action, P.O. Box 1121, St. to resolve a consumer complaint have failed, you. If you have a question, or your own attempts Action solves problems and gets answers for

documents, so please send only photocopies. If your complaint concerns merchandise ordered by our voice mail system; calls cannot be returned. We will not be responsible for personal canceled check. mail, we need copies of both sides of your Requests will be accepted only by mail or on

full mailing address, including ZIP code. Upon to reply by mail; therefore, readers must provide a request, names will not be published We may require additional information or prefer

STATE WARES



your mind. — Nameless in Pla-

Dear Plano: Don't give up on could have many years of peace yourself. It is possible that you and productivity.

hear from you saying you received my message. I send love. and make a valuable contribution. Please hang in there, and let me You have a great deal to give. You could counsel AIDS patients

In search of peace

Dear Ann: I read your column The owner was fined for disturbing about the rooster in France whose in Michigan that would take care of the young hoodlums who gun their the peace. I wish we had some law crowing irritated the neighbors. engines day and night.

o home parks where the speed limit It is especially bad in mobile Tis 20 miles an hour. They zip around going at least 60.

These wackos think they are King Kong when they gun their

nove to France, where there is respect for the law and a decent udge. — Marysville, Mich.

Dear Marysville: You don't leed to move to France. If teenilles an hour in a 20-mile zone,

EDIJOL OF HOLD BY ON

My daughter moved me from Florida closcause I had a heart attack. When I got to feeling better, I decided to move back to St. Peer to her home in Connecticut in 1993 betersburg. I am 78 years old,

My problem is that Family Movers, which did the moving, never delivered my VCR.

because they couldn't fit the whole load in one the floor in the living room and the men picktruck. When I asked the first delivery driver My furniture was delivered in two parts where my VCR was, he told me he left it on ing up the second load would bring it.

bill to \$600. Then I had to run to the bank for The second delivery men were in a hurry \$1,300 for that load, twice what they'd quoted. When I said that wasn't fair, they cut the and I was alone. They tried to charge me 1 day 1 de

No sooner had they left than I looked for never had one because it wasn't on the inven my VCR. I didn't find it. Now they tell me I

My daughter said the movers wrapped the VCR and the revolving disc in blankets they h keep in the trucks, which was I'm not complaining about my missing

that box and don't know the number on the inventory sheet, but I hope you can help me get sheets and toiletries because I threw away my VCR back. Joan DeVito

same thing - your VCR is not listed on your the time of delivery (Family Moving & Storinventory nor did you note it was missing at Moving & Storage in Lauderhill told us the Response: The folks at Father & Son age is an agent for Father & Son Moving)

your file and said the only things her company moved for you were boxes and crates that you had packed yourself. It is inconceivable, she Claims adjuster Carolyn Lare checked

HARRIMAN

JUDY GARNATZ

said, that you would have shipped a VCR withnothing but boxes and crates were shipped out packing it in a box. She assured us that

Ms. Lare said she would fax it to us. We partment full of furniture but never got a copy of the inventory, we asked for a copy. Because you said you also shipped an

Suggested we ask them for a copy. Consumer Alians never got the inventory either. They said they would write the company and ask for it. called the next day to say we had not received She said she had sent a copy of your inventory to Pinellas County Consumer Affairs and cause the company was busy, she had no idea when someone would have time to get it. it. She said that's because your file had been moved into a warehouse for storage and be-

Pinellas County Consumer Affairs records about Family Moving & Storage over the past show 11 complaints about Father & Son filed over the past five years and two complaints two years. Most of the complaints were not resolved to the customer's satisfaction.

state's Deceptive and Unfair Trade Practices fice, Father & Son Moving has done business under 16 business names. In 1992 the Attorney General's office sued them all under the According to the Attorney General's of-

inventory and that you get a copy of the inven-When you make a move, it is your responsibility to see that everything is listed on the

ory. It is also your responsibility to check everything off when it arrives.

If something is missing, you need to note shipment was received in apparent good conwhere it says, "delivery acknowledgement; that fact on the bill of lading before signing

never had or claiming damages that occurred rour claiming to have lost something that you probably won't have a prayer of collecting on That protects the moving company from a claim for anything that later turns up missafter the move. Of course, it also means you ing or damaged.

dress is: 3535 Market St., Suite 16400, Philastate, the Interstate Commerce Commission without teeth, so don't expect much. The ad-That agency is said to have been given gums is where you may address your complaint. Because you were moved from out of delphia, PA 19104, . . .

More 'Highlights'

I ordered a one-year subscription to Highgranddaughter got only one magazine. Please get them to either send her the magazines or lights for Children. I paid \$23.64, but my get my money back. Katie Marticiuc

Response: Happy to hear that your granddaugher is getting the magazines.

extended your expiration date to compensate Highlights for Children says it has issued a postal watch to ensure proper delivery and for missed issues.

attempts to resolve a consumer complaint have failed, write; Times Action, P.O. Box 1121, St. Petersburg, FL 33731, or call your Action numbor, 893-8171, or, outside of Pinellas, (800) 333-7505, ext. 8171, to leave a recorded request for Action. If you have a question for Action, or your

FOOD FILE / By Nancy Paradis

section each week listing events, tastings and other information of interest to shoppers and cooks around the Tampa Bay area. Information on or-sours convin Food File appears in the Food

'smallsr'' California vineyards, 7:30 p.m. Fri., free; California wines for summer, 7:30 p.m. July 14, free; Cork 'r. Beans, 2519 Malfullen-Booth Road,

international smorgasbord, Wed.; no luncheon, July 5; Nigeria/Shanz, July 12: Petersburg, Schedule: 2201 First Ave. N, St.

advanced microwave-convection. bread baking, 1:30 p.m. June 29, \$5; APSCO Microwave Studio, 2655 E Bay Drive, Welch Flore,

XDE T ience ca

In October I contracted with Starving Students Movers (also known as Sunshine Movers) to move our household goods 10 miles for new home.

We started off with some misgivings after amploy ees twice failed to show for estimate appointments but the owner, Brian (DeBrynnt) McDuffie, made excuses and gave assurances. Anyway, by then we had no make the move in two and it was too late to call someone else.

someone else.

He assured as that everything could be moved in lings. In trying to st one trip at a cost not to exceed \$350.

At first things appeared to go smoothly but at noon seaturated with blood.

the three men who showed up announced that not. We called paramedics. The other two more everything would fit in the trucks they kept wanting to disappeared during the crisis and offered no aid, make deals on the side and asked us not to include their Later we informed the manager of the acciden tip in the check because then they might not get the

ignored our directions and altimped carries and the neither returned nor telephoned. We had to



the fover and living room carpets and other furnishings. In trying to stop the bleeding we used bath towels, blankets and pillows. All the sofa pillows were

We called paramedics. The other two movers

Later we informed the manager of the accident and rasked for helpsinecleaning up the mess. Around midnight someone arrived to finish unloading Sun-They were supposed to finish by 2 p.m. By 3 we shine's truck and pick up the \$350 check. He left a were disgusted. The younger man was complaining of note saying he would return the next day to clean the exhaustions He said it was his first moving of al hey carpets, assess the damage and move the rest of our

and often times dragged. Furniture and paintings were rent a truck to complete the move ourselves and clean

damaged up the mess.

Finally while carrying in a 4-by-7-loot glass table.

Although we have since had several conversations top the older man dropped it on the life. Broken glass, with Brian, it is apparent that he has no intentions of cut the younger man's head splattering blood all overs getting our rugs cleaned, having our damaged furni-

V. De calledan

ture repaired of giving us insurance information complaints, but no criminal charges were filed there, Several times he has threatened us with legal action with the suggest you write it off to a bad experience and Consumer Alfairs before hiring this company because don't make another move without first checking for there have been many complaints against it.

Thank you for anything you can do to resolve this to the suggest of the suggest

Thank you for anything you can do to resolve this

Response: Count your blessings

persons who lost all or most of their belongings

One man said he found some of his jewelry in the cab of a Sunshine truck. It had been taken out of his second the standard of a Sunshine truck. It had been taken out of his second the second truck of his furnish second truck of the second truck of the second truck of his furnish second truck of the second truck of ings being loaded and unloaded and followed the truck to his new home.

Sunshine Movers, a k'a Starving Student Movers #2 mall system; calls cannot be returned. We will not be is out of business for now. Police are still investigating complaints. But while McDuffie has admitted to making mistakes, police say it is very difficult to prove criminal intent.

Sunshine Movers customers who are missing diousehold goods should contact St. Petersburg Police Beverly Green Detective Paula Zitzelberger, 893-7617. Police are hoping to identify some of the household goods they Your belongings were not totally destroyed by have found but their job hasn't been easy. Last month, water, bug spray or varidals and all your valuables did for example, McDuffie sold one of his moving trucks to not mysteriously disappear. Our files contain 10 complete a scrap dealer still loaded with somebody's furniplaints against this company, some of them from time and clothes.

Storion solves problems and gets answers for you. If Box 1121, St. Petersburg, FL 33731, or call your Action mumber, 893-8171, to leave a recorded request for Action.

Requests will be accepted only by mail or on our voice responsible for personal documents, so please send only photocopies. If your complaint concerns merchandise ordered by mail, we need copies of both sides of your, canceled check

Prior to setting up business in 1990, McDut repty by mall; therefore, readers must provide a full fie had a moving business in Louisdina. Police also melling address, including ZIP code. Upon request, names investigated that company after receiving some 50 will not be published. We may require additional information or prefer to

198 JAN 28

petent and ethical, fly-by-night

While many movers are com-

er-beware industry.

nds oecause he was still single. gle on the West Coast." He was criticized by his family and young man in his early 30s who Dear Ann: I am responding to

they still want to get married py and unhealthy relationships ly friends are involved in unes. At this time, however, I am woman is not married by the it, but society has decided that not disturbed by this in the interested in marriage. Many of 30, she is considered an old n attractive, enjoy a full sond have no trouble getting

Otake my mother did. She marct about getting married. I'd N. it's my mother who nags me Osuddenly two years ago, ironist in her. She gave him 27 thinking when they were tying to know what her generation s of her life, and he dumped I'm not going to make the same anot in their late teens and ear the first male who showed in-At that are one does not

Ne people they're involved ഗ്വ, which baffles me

Moving Brochure, 216 Mayo Blvd., Tallahassee 32399-0800

state mover, send a postcard to:

and ask for a free copy of House-

hold Goods Moving in Florida.

For interstate moves (between

I'm 28 and have never married ch worse if you are a female. ngle and not worried writing to say the criticism is letter sent in by "Happy and ARN LANDERS COLUMNIST

moving company is the 12th in Today's column on hiring a we will continue with moving educated consumer. Wednesday lips to help you become a better Action's three-week series of The moving industry is a buy-

JUDY HARRIMAN ACTION

states), ask the moving company "Your Rights and Responsibilities When You Move." to provide you with a free booklet

are paid a much inflated amount). non-binding estimate and then re-

Unscrupulous companies have

use to unload the truck until they

customers (give them a very low operators continue to "low-ball"

2. Read them!

a month) is like flying at Christmas. The service is apt to be aw mer (particularly near the end of Keep in mind that moving in sumeast one month ahead of time. 3. Start contacting movers at

pear with a family's entire ship-"lose" valuables or simply disapleaky, bug-infested warehouses, also been known to store goods in

ment of furniture, clothes and

workers. Check the company erences given by friends or cotion agency for a history of comwith your local consumer protec-4. Select a company from ref-

ulate moves between states, but

Commission was supposed to reg-

The Interstate Commerce

state moves (within Florida).

regulation, especially on intra

For one thing there is little

How do they get away with it?

the ICC's teeth. Now the ICC has federal deregulation wore down

been disbanded and its duties

justice and Department of Transfarmed out to the Department of

Add to that customer vulnera-

need to check out that company's ny for an interstate move, you nationally known moving compa-Be aware that when you hire a

estimate in writing. Binding estito pay more when your goods are delivered unless additional sermates mean you can't be required few items locally, get a "binding" things down a long driveway). need to use elevators or carry vices are required (such as the 5. Unless you are just moving a

tially cheaper but you can wind up paying much, much more. Non-binding estimates are ini-

cisions and major expenses. In emotional upheavals, critical dealready frazzled by physical and

strangers at a time when you are your earthly possessions to inquishing total control of all

A household move involves re-

short, you're ripe for rip-off.

How can you protect yourself? 1. Before hiring a local/intra-

el surcharge and containers. sure it includes any extra chared binding estimate and make ges, such as packing, warehouse handling, storage, travel time, fu-Get a copy of a signed and dat-

driver, when he arrives to pick up contract. If the company can't and a dollars-per-day penalty for chances of an on-time delivery. has, where he's going and where your things, how many loads he guarantee a delivery date, ask the late delivery spelled out on your have pick-up and delivery dates your goods will be in the truck. hat may give you an idea of your 6. On interstate moves, ask to

accept "as soon as possible" in delivery dates in writing. Do not lieu of dates. On all moves, get pickup and

limit of 10 or 30 or even 60 cents the movers' minimum liability ford vase. Ditto your grandmother's Wateryour video camera be lost or dam per pound per article. Should ged you may collect less than \$1 7. Do not release your goods at

Wednesday's column for details) completely sure of the coverage ty, they are required by law to of you have before you move (see ler valuation alternatives. Be When movers limit their liabili

it you could be sued if an employneed to file a claim) may not be able to pay should you surance (without it the company proof of the company's liability in ee is injured). Also ask to see Worker's Compensation (without pany's certificate of insurance for 8. Ask to see the moving com-

ers Annual Performance Report. must give you a copy of the Carri 9. Interstate movers by law

but never write the contents on into which it should be delivered each box and write on it the room 10. When packing, number

box number and the contents of 11. Make a separate list of each

thing that is irreplaceable. Take looms, expensive jewelry or any 12. Do not pack family heir-

including ZIP code. Upon request,

names will not be published.

signs of leakage, rodent or insect ntestation, etc.

ing companies are not allowed to pay more than 110 percent of the withhold some of your goods. You the driver objects and attempts to you pay that amount. Call police if change orders). Interstate movare delivered (plus or minus any estimated cost when your goods the law says you do not have to estimate on an interstate move, have 30 days to pay the balance. eep any of your possessions if 14. If you did not get a binding

to local/intrastate moves. The above rule does not apply

when your goods are delivered other persons on hand to help you 15. Be sure to have at least two

ventory and that of the driver. or missing items on your own inist and made a note of damages checked it off your own inventory spected each delivered item, your goods until you have in-16. Do not sign a receipt for

provide a full mailing address, for personal documents, so please 333-7505, ext. 8171, to leave a or, outside of Pinellas, (800) call your Action number, 893-8171, 1121, St. Petersburg, FL 33731, or mail; therefore, readers must nformation or prefer to reply by We may require additional both sides of your canceled check. ordered by mail, we need copies of complaint concems merchandise send only photocopies. If your returned. We will not be responsible mail or voice mail; calls cannot be Requests will be accepted only by recorded request. failed, write: Times Action, P.O. Box resolve a consumer complaint have question, or your own attempts to answers for you. If you have a Action solves problems and gets



Put sweat into perspective

I decided this spring to move to a different apartment about half mile away. Cone's Transfer, Inc. was recommended and when I called, I was impressed by the businesslike manner they presented.

An agent came to my home and gave me alestimate of 31/2 hours for \$191. Two men were to

show up on May 27 at 9:30 a.m.

The men arrived at 8:30 a.m. without the boxes I had requested for my mattresses. It was a hot morning, and I prepared water and coffee for them. The men, Pete and Scott, were quite polite and pleasant, but from the start Scott was sluggish and extremely slow.

I also noticed that he was perspiring profusely all

over my furniture.

I spoke to Pete about this and said I was getting frustrated. Pete said he would mention it to Scott, but it seemed to make no difference. They wound up taking 41/2 hours to make the move and charged me \$233.

Later, I called the office and spoke to Joe. I outlined my complaint and said I felt I was due a refund. He said Pete and Scott had been working for him for 11/2 years and he had never gotten any other complaints about Scott. He said he would find out what had happened and get back with me. and the stage.

He never did.

I have made quite a few moves in my life, but in all those years I was never subjected to this kind of inefficiency, nor have I ever felt so frustrated and helpless.

Thank you in advance for your kind attention.

Response: J. B. (Archie) Tennies, vice president

of Cone's had this to say:

1. Pete and Scott are excellent workers. In addition to furniture, they moved approximately 60 cartons from a second floor to a second floor with no elevator at either place on a hot morning. Under these conditions, you cannot expect an employee to be galloping at full speed.

2. You had the two men looking for and calling out the numbers you had written on the boxes as they

unloaded, which was time consuming.

3. His men are instructed to be careful about soiling furniture, but it is virtually impossible in our climate for a normal person carrying furniture up and down stairs not to perspire

4. The 31/2 hours was an estimate, not binding, and

it was within bounds.

5. You asked the men to remove two ceiling fans. They do not remove items attached to walls or woodwork, however, Pete agreed to do the job on his own time the next day. You gave him one of the fans and gave Scott a \$20 tip.

Tennies says you did not complain about the cost

at the time, have had no complaints about damage and



GARNATZ

you even tipped the workers. Yet, you now feel you are entitled to a refund. He feels you got a good move, were not overcharged and are not entitled to a refund.

"If you were dining at a nice restaurant and the waiter gave you lousy service, would you reward him with a generous tip?" he asks. "Does she expect Scott to return the tip and Pete to return the fan?

Obviously, you are not a regular Action reader or you would know that there are movers who give you a low estimate over the phone, load your goods onto a truck and then demand double that amount. If you complain, they say it will cost you almost as much to

unload your stuff again.

They do not arrive an hour early. They arrive several days or weeks late. And when they finally deliver your things, days, weeks or months later than promised, you may be told that you must pay still more money before they will unload it. And after you discover that all your family heirlooms are missing, mangled or sprayed with roach killer, you learn that the extra "100-percent coverage" insurance they sold you is worthless, that they just closed their office and reopened under another name down the street, and that there isn't a darned thing you can do about any of it because the moving industry is unregulated and there is nobody to help you.

Hope that helps put the perspiration into perspec-

Reaction

Just wanted to thank you. I returned from vacation to find my check from Polaroid. They mentioned you people as the ones who pushed them.

Helen Dmitruk

Action solves problems and gets answers for you. If you have a question, or your own attempts to resolve a consumer complaint have falled, write: Times Action, P.O. Box 1121, St. Petersburg 33731, or call your Action number, 893-8171, to leave a recorded request for Action.

Requests will be accepted only by mail or on our voice mail system; calls cannot be returned. We will not be responsible for personal documents, so please send only photocopies. If your complaint concerns merchandise ordered by mail, we need copies of both sides of your canceled check.

We may require additional information or prefer to reply by mail; therefore, readers must provide a full mailing address, including ZIP code. Upon request, names will not be published.

Will the real mover please stand up

Based on an estimate of \$2,300, we hired Eastern Van Lines to move our possessions to California from Brandon. When the movers arrived, they said we had to pay an additional \$1,300.

Two weeks after pickup, our things were still in Florida. Eastern said we must pay the \$1,300 before our goods could be shipped. Meanwhile, I had to spend more than \$2,000 on new school clothes, a sofa, refrigerator and temporary silverware, and we lived mostly on the floor in an empty house.

Two more weeks went by before another mover, East Coast Connections, delivered our stuff. But they said we must pay \$3,818 before they would unload it. I had to borrow

money to pay them off.

Upon unpacking, we found several things missing. My wife's jewelry case was empty. It had contained \$4,000 worth of jewelry, including a family heirloom more than 100 years old.

East Coast's drivers said most of our boxes were opened and the contents scattered. around Eastern's warehouse when they

picked up our shipment.

We were also missing coins, a power drill and \$500 worth of new school clothes that my daughter had bought with her summer babysitting money. Ten boxes are totally unaccounted for.

We feel as violated as if we had been held up at gunpoint.

Any help you can provide in recovering our possessions will be appreciated. Bryan Scott

Response: The inventory list you sent us is printed on Mayflower Transit Inc. paper. However, Mayflower said it had nothing to do with the companies involved and that its name was used improperly.

The folks at East Coast Connections subcontracted with Eastern to move your goods. They said some of your things were unpacked and scattered when their drivers made the pickup from Eastern's warehouse.

Your moving estimate form is imprinted



ACTION

with "Eastern Van Lines" but your bill of lading says "Right Move." The occupational li-cense for Eastern is in the name of American Van Lines. None of these companies is listed in the

phone book, so we called the number you gave

"Moving and storage," someone an-red. swered.

When the owner, Anthony DiSorbo, came on the line, we asked why so many names were being used:

"I think American bought Eastern not too long ago," he said. "As far as I know, Eastern is being dissolved."

"Who owns American?" we asked. "The new owner is me," DiSorbo said. Who owned Eastern?

"Aldo...no, I don't know if he owns it or not," DiSorbo said. "It's complicated the way it happened, but Aldo DiSorbo owned it."

"Any relation to you?" "He is my brother."

DiSorbo said he had no idea how Mayflower's forms came to be used in your move. He explained that Right Move was Eastern's name a year ago.

We asked why Eastern was not in the

phone book.

"It is listed under the name Nice Little Jewish Boy," DiSorbo said. That was Eastern's name when he bought the company, he explained.

As for your complaint, DiSorbo said it is impossible for him to give binding estimates because a customer might add extra items at the last minute and because a mover cannot determine the exact weight of a shipment ahead of time.

The reason your shipment was delayed, he said, was because you did not have the \$1,300 when your goods were picked up. You promised to mail it, but he never got it, DiSorbo said. After three weeks he had your goods shipped anyway. Then you were required to pay the entire balance on delivery.

As for losses, DiSorbo said he has a rider from East Coast that indicates that only one box was opened. All of your boxes were checked off on inventory sheets to East Coast,

be said.

He would be happy to conduct an investigation, DiSorbo said, if you would send him proof that those priceless heirlooms or anything else you claim is missing were ever in existence. He said you have not responded to this request.

We suggest you send him that information

and let us know what happens.

By the way, moving companies routinely provide binding estimates with the proviso that extra goods will result in additional charges. Also, other movers say they can closely calculate weight by looking at your goods.

Binding estimates are higher, but they cannot be increased unless goods or services

are added.

You may file formal complaints with the Interstate Commerce Commission and the Florida Department of Agriculture and Consumer Services, but don't hold your breath. The moving industry is largely unregulated.

Action solves problems and gets answers. If you have a question or your own attempts to resolve a consumer complaint have falled, write: Times Action, P.O. Box 1121, St. Petersburg, FL 33731, or call your Action number, (813) 893-8171, to leave a recorded request for Action.

Requests will be accepted only by mail or on our voice mail system; calls cannot be returned. We will not be responsible for personal documents, so please send only photocopies. If your complaint concerns merchandise ordered by mail, we need copies of both sides of your

canceled check.

We may require additional information or prefer to reply by mail; therefore, readers must provide a full mailing address, including ZIP code. Upon request, names will not be published.

Consistent Club, 7 p.m. 0, 8 p.m., 12901 Gulf mias Park Iat Mainlands, 9381 yherane of Foreign 901 58m St 24.

Zeign Wars Pinelias A 8 p.m., 5773 62nd St. Or Retired Executives **Insburg Chamber of** ling, 100 Second Ave

Dance, 1 p.m., The 500 72nd St N, St Ciess, 1 p.m., Azalei 14. Call 892-5202

Class, 7:30 p.m.,

a.m., Mrs. Appleton's Family Buffet

7400 S2nd Ter. N. St. Petersburg. 7715 Largo Community Center Dance, 7715 pp.m., 65 Fourth St. TWI, Largo. Contin Pat and Leo's Round Dancers, 7:30 の いっとう からの のの はっている Center, 1330 50th Ave. N. St. Line Dance, 10 a.m., "Roberts Mout

Balkens of Pinelies County, 12:13 Frategrad no States

5100 Augusta Blvd., Seminole. Call p.m., Seminole Lake Country Club, 8:30 p.m. bingo, 3000 18th St. N. St Fraternal Order of Eagles No. 3658 St. N. St. Peteraburg. Bible study Klasin' Guzzins Restaurant, 951 34th Christian Business Men, 7 a.m., melles Park High Twelve Club, 11

> Pinelles County Courthouse, 315 BCC Assembly Room, 18th floor, Board, 8:30 am, Room 101, City Hall 175 Fifth St. N. St. Peteraburg. St. Teleraburg Policemen's Pension Court St. Cleanwater.

Hobby I. Jac . . .

p.m., Luke Seminole Resort, 10245

110th Ave. N. Seminole:

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ACSL Duplicate Bridge, 1 p.m., City Ceramica, 5 to 8 p.m., Azales Adult 72nd St. N, St. Petersburg. 11:30 a.m., Azalea Adult Center, 1600 Azalea Wood Workshop, 8:30 to tall, 19305 Gulf Blvd., Indian Shores enter, 1600 72nd St. N. St.

St. Petersburg. Willis S. Johns Center, 8635 M. L. King (Ninth) St. N. St. Petersburg. Methodist Church, 3940 18th Ave. S. Hobby Club, 9 a.m., Child's Park Seteway Duplicate Bridge, 6:30 p.m., Petersburg. . .

> N. St Petersburg. Visitors are. 29th Ave. N, St. Petersburg. Cost is Church of Religious Science, Yoga, 1:30 p.m., St. Petersburg Clearwater Countryside Library, Route 580, east of U.S. 19, Clearwater. Suncoast Commodore Club, 7 p.m., 7000 Fourth St. S, St. Petersburg. Center, 3300 Pass-e-Grille Way, 'St Senior Massage/Exercise Class WEICOTTE. Sewing, 9 a.m., Bay Vista Center, Petersburg Beach. Call 867-3002. 10:15 a.m., Don Vista Community

surviving a break-up therapy group. Call 535-1114. of molested children, 5:30 p.m. Survivora, 11 a.m. group for parents Alcoholics Anonymous, call 530-0415 Center for Crime Victims and

> meetings California and a second Parents Without Par Recovering Couples Anonymous, Survivors of Incest Anonymous, 7:30 4301 18th St. N. St. Petersburg. Cell p.m., Grace Lutheram Church Annex 186, weekly meetings: Call 527-3779 967-1927. THE CHAPTER

p.m., First Unity Church, 489 45th Ave. N, St. Petersburg

City Times, P.O. Box 1121, St. Petersburg 33731, A -3 quests only, unless atherwise Public meetings of government and ent to Dawn Cate, in care of the event to be included. Notices may be on-profit organizations are scaived at least 10 days before the ublished in this calendar. Club Unincorporated eres al Pinelles County setings are for members and dicated. Meeting indices should be

n's work for

reasonable and I believe in beloing students, so I was told the company provided jobs for students. Movers" in December to have some stems shipped. The quote I received was \$375. This seemed

items. Two other items could not be found at all. arranged for my things to be shipped to Ohio. When the truck arrived, we discovered four broken

missing items arrived. It also was damaged. A framed mirror still has not been located. I called the company. A month later, one of the

shipped item and the cost of repair. fail to see a relationship between the weight of a repair, not to mention replacement costs. Anyway, That doesn't even come close to a reasonable cost or ny would pay 60 cents a pound for damaged items After I got repair estimates, I was told the compa-

*** You will find his crosses in 29 states, Coffindaffer said, plus Washington, D. C., Zambia and the Philip

pines. Florida has 188 clusters.

painted pale blue.

painted gold, and the 20-foot crosses on either side are

entire fortune on the crosses — over \$2.7-million. He

used in washing coal, Coffindaffer said he has spent his

A retired manufacturer of magnetite, a chemica

even went through his retirement account and life insurance policies. Currently, he is supported by his

Security check goes to his first wife for alimony. wife who works as a registered nurse. His own Socia

He has been told that he has erected more crosses

ate cooperation in this matter... their last names. I do not feel I have received appropri Sonny and his supervisor, Ross, who refuse to tell me I have been in constant contact with a man named

were offered a choice of insurance at the time of loading and elected the 60 cents per pound per article which operates Starving Students Movers, said you Response: Shelly McDuffie of Sunshine Movers, Everett Cronkshaw

cents per pound coverage will be included on it -We suspect that if you look at your contract, the 60

above your signature. Unless you secure other insur value of the item damaged or lost. ance, that's all you're going to get, regardless of the

pay for the cost. broken, and if you have it repaired, her company will As we have said before, the moving industry is

Ms. McDuffie said the missing mirror did turn up

Before you move again, send a postcard to: Moving Brochure, 216 Mayo Blvd., Tallahassee 32399-0800 and ask for a free copy of "Household Goods Moving in will get stung. practically unregulated, and unedurated consumers

心理 以發於 就 衛門方、 中 之

number, 893-8171, to leave a recorded request for Action Box 1121, St. Petersburg 33731, or call your Action you have a question, or your own attempts to resolve a consumer complaint have falled, write: Times Action, P.O. Action solves problems and gets answers for you. If

responsible for personal documents, so please send only mail system; calls cannot be returned. We will not be canceled check photocopies. If your complaint concerns merchandise or ordered by mail, we need copies of both sides of your Requests will be accepted only by mail or on our voto

reply by mail; therefore, readers must pravide a full mailing address, including ZIP code. Upon request, named will not be published. We may require additional information or prefer to

Movers don't have to fix broken items

I called a local mover called "Starving Students

ly, but he added that he has had "some special help than any other man in history, Coffindaffer said proud

Trinity Lutheran Church, 401 Fifth St.

000252

recently had a bad experience. ny. I can't write to them because I with a Bradenton moving compadon't have their address.

entertainment center and several other things, and I have not yet even examined the contents of scratches and cuts on the sofa. My goods arrived with sealed boxes.

company's address. W. H. He implied that, if I wanted my but, when I called about damages, cossessions to arrive undamaged should have used another movthe person answering the phone hey said they had insurance would not give his name or the ing company, V.S.

that you should hire someone else if you don't want your things Since you apparently have no moving companies would admit honest! How many incompetent Response: At least he was damaged?

damage and since it would proba-Sourt, we suggest that you file a bly not be cost-effective to take formal complaint with Florida the company to Small Claims contract or documentation of Consumer Services, (800) 435-7352.

ers must protect themselves. Be-Since there is little regulation of the moving industry, consumfore making a local/intrastate move, follow these steps: Sorry about that.

Send a postcard to: Moving



UDY HARRIMAN ACTION

regulation requiring moving com

panies to carry insurance. Some

companies limit their liability to

homeowner's policy or some oth-

er company. There is no state

moving insurance through your

as little as 10 cents per pound per

Brochure, 216 Mayo Blvd., Tallahassee 32399-0800 and ask for a free copy of Household Goods Moving in Florida.

Start contacting movers at east one month ahead of time.

Workers' Compensation. Without

it you could be sued if an employ-

Ask how many employees a

ee is injured.

truck large enough to do the job

per-hour price includes. Is the

pany's certificate of insurance for

rticle. Ask to see the moving com-

article."

workers. Check these companies Select a company by getting with the state consumer affairs office and your local consumer references from friends or coprotection agency.

estimate in writing, which means Unless you are moving just a few items locally, get a "binding". the binding estimate includes any that you can't be required to pay are required (such as the need to more when your goods are delivstorage, fuel surcharge and condown a long driveway). Be sure use elevators or carry things ered unless additional services extra charges such as packing,

which it should be delivered. Nev-

er write the contents on the box.

■ Make a list for yourself of

each box number and its con-

box and write on it the room into

street address.

that does not provide you with a

■ Do not deal with a company

in one trip?

Non-binding estimates are initially cheaper, but you usually wind up paying much, much

signs of leakage, rodent or insect

storage facilities in person for stored, be sure to inspect the

If your goods need to be

those things with you.

infestation, etc.

other people to help you when ". Be sure to have at least two your goods are delivered.

> dates in writing. Do not accept as soon as possible" in lieu of

Get pickup and delivery

■ Do not sign a receipt for your made a note of damages or missing items on your own inventory each delivered item, checked it off your own inventory list and goods until you have inspected and that of the driver.

■ Consider acquiring your own

sell shows signs of damage, so by the customer unless the box itally assume liability for damage to goods in boxes that were packed Moving companies do not usuyou need only to inspect the outside of boxes you packed.

falled, write: Times Action, P.O. Box resolve a consumer complaint have or any damages discovered after call your Action number, 893-8171, question, or your own attempts to 1121, St. Petersburg, FL 33731, or 333-7505, ext. 8171, to legve a resays you can make a claim later Action solves problems and gets answers for you. If you have a Do not believe a driver who or, outside of Pinellas, (800) he leaves. You can't.

returned. We will not be responsible for personal documents, so please send only photocopies. If your com both sides of your canceled check. Readers must provide a full mailing address, including ZIP code. Upon Requests will be accepted only by mail or voice mail; calls cannot be dered by mail, we need copies of plaint concerns merchandise orrequest, names will not be pub-lished. corded request.

> looms, expensive jewelry or anything that is irreplaceable. Take

■ Do not pack family heir-

tents.

000253

Movers have record of complaints

We hired Father & Son Movers this summer to move us from Winthrop, Maine, to Largo. A Mr. Hogan came to our house and gave us a binding estimate of \$2,979 based on 7,250 pounds. The cost included \$178 worth of insurance to cover \$21,000 in replacement

We asked if the moving truck would have a problem with access because we lived on a narrow one-way street. Mr. Hogan said there

would be no problem.

The nightmare began when the moving van arrived. The driver was Butch from Family Moving & Storage. He said Father & Son subcontracted work out to other movers.

Butch complained that he could not get his truck close to our house. He got angry and said he was sick of appraisers arranging difficult pickups. He threatened to leave.

We were in a desperate situation since we had to be out of the house the next day.

Butch called his office and handed the phone to us. A person named Frances said they could not move us unless we either hired three of their men at \$100 each (in cash) to load the truck or pay another \$600 to hire a shuttle truck.

Since we had both just lost our jobs and barely broke even on the sale of the house, we, had no choice but to hire the three men. Meantime I tried repeatedly to reach Mr.

Hogan without success.

Two hours later when the truck was: loaded I noticed there were two amounts on the shipping document - one for \$2,979 and the other for \$3,277. Butch said we might have to pay the higher amount in addition to the \$300 because it was a "long carry."

He also asked if we could pay in cash upon delivery because the company was 60 days behind in paying its independent drivers (which was a shock to us since Mr. Hogan had assured us he used all company trucks and

When our goods were delivered, Butch had added \$109 for excessive distance carry and, without my authority, had increased our



JUDY GARNATZ HARRIMAN

insurance coverage so that the premium was

Butch said the insurance was automatically adjusted when the weight was more than estimated. He never did tell us the actual weight nor does it show up on my bill of lading. If I didn't pay, Butch said he would not unload my goods.

I called Family Moving and they confirmed what Butch said; but they could not tell me what the total weight was, either.

Several things were damaged during the move. The claim form sent by Family Moving states the company is not responsible for anything that was not packed, unpacked and inspected by them. They did not tell me that when I bought the insurance.

I think other unsuspecting people should

be alerted to these practices.

James J. Morello

Response: You were being sent a release in the amount of \$300 "for compensation as well as for his claim of damages," said Noelia Smith of Family Moving claim's department.

She said the company apologized for the problems you experienced and has dealt with

the individuals involved.

Ms. Smith did not say why the actual weight of the shipment is not listed anywhere or why you are being offered \$300 when your claims amounted to \$414 plus the \$451 you paid over and above your \$2,979 binding estimate.

Family Moving & Storage is home based in Lauderhill, Fla. According to the Florida Attorney General's office, the company changed its name from Father & Son Moving.

In fact, said Jose Gonzalez of the Holly-

wood Attorney General's office, Father & Son Moving has been doing business under 16 business names at one time or another. The Attorney General's office sued them all in 1992 for a variety of things, Gonzalez said, under the state's Deceptive and Unfair Trade Practices Act.

The companies were alleged to have engaged in "low balling," in which customers are given very low estimates with the knowledge that the charge will be much more. Once the goods are loaded on a truck, they are held hostage until the mover is paid. If a customer doesn't pay, his goods are put into storage and he is charged additional money for that.

Florida does not regulate interstate moves, Gonzalez said. That's why his office sued under the Deceptive and Unfair Trade

Practices Act.

Gonzalez said the state won an appeal last month to a trial court ruling that the act was not applicable to low balling. Now Family

Movers is appealing that decision.

Because Florida has no jurisdiction over interstate moves and because there are some questions left unanswered in your case, you may wish to file a written complaint with the Interstate Commerce Commission, 3535 Market St., Suite 16400, Philadelphia, PA 19104.

The Pinellas County Consumer Affairs office has a record of 11 complaints agains Father & Son Moving & Storage since 1989

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canceled check.

We may require additional information or prefeto reply by mail; therefore, readers must provide full mailing address, including ZIP code. Upon request, names will not be published.

Customer not entitled to full moving refund

When another company was was solicited by a representative of "Computer foul-up Starving Student Movers, He to blame for delay promised to move my things for \$1,500 and gave me a verbal estimate of 1,000 pounds.

He later told me I had 4,300 much higher."

I immediately requested the return of my belongings and a refund.

got my things back and was given two checks toward the refund. The eacond check bounced.

This company, which also uses the names Simshine Movers and AABCo Moving Co., does not have an address on its business card or contracts

Furthermore, according, to M. F. Cleniens Jr. of the Interstate Commerce Commission (ICC), "any company engaged in the fo hire movement of household goods in interstate or foreign commerce must secure authority from this commission. Such as the such as th

Please help me locate Synshine.
Movera and recover my \$1,029;
Charles Callen.

Response Synshme Movers Shelly McDaffie responded to your

complaints Service of your goods far exceeded 1,000 pounds but said that not every thing was going.

You were going to pick out only

the necessary items not in exceed 1,000 pounds; it will be with high loaded 1,000 pounds you said you wanted all the goods to be shipped and would have no problem paying. the additional cost wh

Your goods were loaded and prepared to overseas shipping.
At that point your nother each

I ordered a one-year subscription to Consumer Reports On Health in September. My \$24 check was cashed but to date I pounds and the cost would be have received only two issues and four notices to send \$24...

> Three times I have sent copies of my canceled check asking for a refund but to date they have ignored my letters.

law may ground model airplanes on city property

People have been flying model airplanes at the old Busch Complex on 62nd Avenue NE in St. Petersburg-I wonder if they have permission from the city to do this. It seems pretty dangerous to fly so close to 62nd Avenue.

Not long ago one of the planes craphed on the seventh green of the Mangrove Bay Golf Course.

If a lawsuit comes up because one of these planes hits a car or a person, it seems to me the city would be liable since the planes are flying from city property.

Response: According to Lee Metzger, St. Petersburg Leisure Services administrator, on Jan. 30 the City Council directed its Leisure Services and legal depart-ments to draft an ordinance that would restrict the use of city land used for flying remote controlled airplanes.

Of primary concern are noise and safety.

As with all new ordinances, a public hearing will be scheduled before council members consider it.



ACTION

JUDY GARNATZ

tacted the company and said she wanted your goods returned. She was told there would be charges for almost two days' labor plus the time it would take to reload and return the shipment.

She ordered the shipment redelivered.

The company calculated charges to that point and refunded the balance. It also agreed to send a supplement check of \$100 to satisly your mother.

That check was sent July 17 but was not cashed until October, by which time the account with Sun Bank had been closed.

If your mother will send the check back to Sunshine Movers, a new check from the company's current bank will be sent to her.

Ms. McDuffie said the company's address is on the top of the contract and that the company op-erates with ICC authority under license No. 239242.

If you're moving, learn to avoid costly mistakes

When we retired last year, we hired Terminal Van Lines of Clearwater to move us from Chicago to Florida.

Although a guaranteed-price contract was signed for \$3,238, the driver increased the price to \$3,600 because of alleged overweight. We paid that without complaint.

But many of our things are missing or broken, including a dresser mirror that the movers deny damaging even though we saw them do it. Many of the missing items were listed only as "boxes" on the bill of lading even though the contents were clearly marked on the outside of each box,

We are missing a boombox, linens and bedspreads, new tools, cookware and new clothes.

When our shipment arrived at our new home, the driver and his assistants were in a hurry and would not, when asked, check to see if everything was accounted for.

Terminal Van Lines refuses to make any settlement, not even a partial one. We would appreciate it if you could get something for our loss.

F.P.

Response: The people who suffer the biggest losses from moves are people like you who may only make one major move in their lives — usually when they retire.

Unless they educate themselves or get advice from an experienced friend, they will make big mistakes that will cost them big money.

Your first mistake:

Mary Williams of Terminal Van Lines Customer Service says you agreed to standard carrier liability — moving insurance — of 60 cents per pound per article. That is the least amount of coverage you can get and does not cost you anything. It is also nearly worthless.

Could you replace anything you own for 60 cents a pound? Even if your mover accepted your claim, that is all you would get.

Second mistake:

Your boxes should also have been numbered on the outside and, more important, when they arrived, you, not the movers, should have taken the time to check them off, along with every stick of furniture, before signing the inventory.

Naturally the driver and his assistants will not want to sit around and wait for you to do that. And some movers will intimidate you into signing without checking because they do not want you to discover any losses (or theft).

The inventory sheet clearly says, "WARNING — before signing check shipment, count items and describe loss or damage." You signed without indicating any loss or damage. Therefore, you have no basis for a claim.

Third mistake:

Your order for service gives a "guaranteed" moving price of \$3,238. Your estimated cost of service sheet has the word "binding" written in front of the \$3,238 total.

A binding estimate means the mover cannot



St. Paterburg 1994

JUDY GARNATZ HARRIMAN

charge you more, even if your shipment turns out to weigh more than estimated. But when the driver objected to the weight, you agreed to pay an additional \$362. You did not need to do that.

Ms. Williams said her company was unable to locate any of your missing boxes. The driver said there was a good deal of confusion over what was to be transported. You chose a very limited valuation coverage and made no notations of missing or damaged items at delivery. For these reasons, your claim was denied.

We doubt you have any chance of collecting on the lost boxes, but you might consider filing a complaint with Interstate Commerce Commission over the \$362 that was added to your binding estimate. Write to the commission at 3535 Market St., Suite 16400, Philadelphia, PA 19104.