



**CONSUMER COMMENTS:  
ARBITRATION & THE NATIONAL ARBITRATION FORUM (FORUM)**

**FORUM Arbitration Is Accessible to Consumers:**

"As a lay person I felt for the first time to be on the same footing as the Respondent, a huge corporation... Indeed [arbitration] is a very attractive alternative."

—ALONZO AUSTIN, TUSKEGEE, ALABAMA

"This is a fair procedure unencumbered by fine legal points. The participants can state their case in a plain, concise manner."

—JOHN & JOYCE BERKOWITZ, ST. CHARLES, MISSOURI

"My overall experience in dealing with [the FORUM] was great. It gave me new hope that the little people (consumers) can win."

—STACIE CHAVEZ, COSTA MESA, CALIFORNIA

"The process was fair, low in cost, and efficient in dealing with my situation. I would encourage others not to shy away from using the arbitration process."

—PATRICK CORONA, BATAVIA, NEW YORK

"My experience was very positive and I would do the same again... I actually felt like I could do this by myself, without an attorney and against a major corporation."

—NANCY COURSEY, JACKSONVILLE, FLORIDA

"It works - it's an opportunity to dispute for those of us with limited resources, who are not able to take time off from work."

—VALERIE HASTINGS, BOYNTON BEACH, FLORIDA

“I would have been out my money had I not gone to arbitration.”

—SHARON L. KRUSE, DUNDEE, MICHIGAN

“This service has helped me in getting my monetary settlement. I had felt taken advantage of by [the Respondent]. The National Arbitration Forum helped me.”

—YVONNE KUNEFF, MARTINS FERRY, OHIO

“Thank you for being there for the consumer as well as the company... [T]here is some hope for the working average class family that can't afford high power lawyers.... [I]t didn't matter that I had no large bank account, or [wasn't] what society calls an important person with position.”

—CHARLENE MCCORD, ATLANTA, GEORGIA

“I would like others to know that they can get legal disputes settled without having to hire an attorney.”

—THOMAS MEYER, PORT ANGELES, WASHINGTON

“Much less than a court case... I already have recommended arbitration to a friend.”

—J.D. MOORE, BERKELEY, CALIFORNIA

“I would most recommend the arbitration process for both friends and family in order to get a fair hearing and decision. I would like others to know my experience in order to create awareness of arbitration in this society where justice is sometimes prevented.”

—ABUCH NWOSU, LATROBE, PENNSYLVANIA

“Process allowed me to argue my claim in my own words. While applicable law was still critical, process was less formal than court proceedings which allowed for more common sense communication rather [than] legalese mumbo jumbo.”

—ALAN E. PAVLIK, MERRIMAC, WISCONSIN

“I'm sure the arbitration process was much faster than other alternatives.”

—RONALD PETERSON, RIVERVIEW, FLORIDA

“I believe that a person will get a fair chance.”

—GWENDOLYN TAYLOR, BROOKLYN PARK, MINNESOTA

“An excellent method for an individual to be able to compete against a large corporation at a reasonable cost.”

—RUTH TERRILL, NEW BERN, NORTH CAROLINA

### **FORUM Arbitration Is Simple, Inexpensive and Efficient:**

“I saved money and time by having a document hearing available to me...Eliminated the cost of travel to court each time for appointments, the risk of failure to appear, parking fees, lunch cost, tolls and security checkpoints.”

—ALONZO AUSTIN, TUSKEGEE, ALABAMA

“The [National Arbitration Forum] helped me to receive my refund in a timely and prompt manner.”

—DENNIS BADILLA, WHITE CITY, OREGON

“Compared to a court case, the process was quite reasonable. If you had a document hearing as I did, you could fill out the necessary documents in the privacy of your home. I did not have to worry about traffic, parking, feel intimidated in front of lawyers, courtroom, etc. I was given ample time to get all my documents with my response together.”

—NANCY COURSEY, JACKSONVILLE, FLORIDA

“Surprised with its speed... The process had a smooth progression. I especially [liked] how the information was presented in a clear, easy to understand way. I am a college student and the time spent on this proceeding was no burden on my studies.”

—BRIAN GIST, FAIRFAX, VIRGINIA

“Everything ran smoothly without the hustle & bustle of having to take time off from work to go to court, not to mention the lawyer fees I might have otherwise have had to pay.”

—LILY GUZMAN, OAKLAND, CALIFORNIA

“It is affordable for the average population. It is available for everyone who feels his rights are being damaged... Thank you for your fairness.”

—ROSARIO RAMIREZ, CELEBRATION, FLORIDA

“[Y]ou can feel confident of knowing that no matter the size of the company using the National Arbitration Forum, you can get the same result without high cost attorney fees.”

—GWENDOLYN TAYLOR, BROOKLYN PARK, MINNESOTA

“Much lower cost than court costs plus time saved.”

—DAVID YOUNGE, SAN FRANCISCO, CALIFORNIA

### **FORUM Arbitration Procedures Are Fair:**

“All the legal information is presented in such a way that all one has to do is follow each part and select subject.... Because the Code of Procedure was so well organized along with the Fee Schedule, it made reading it as well as comprehending each paragraph pursuant to the subject matter a relaxing experience.”

—ALONZO AUSTIN, TUSKEGEE, ALABAMA

“Absolutely the best way to resolve a deadlock. An impartial judge can see the facts, make a decision, having not a thing to gain, a decision accepted by all... This levels the field. I think it’s great.”

—MADELYNE BLACKWELDER, TOLEDO, OHIO

“Knowing that a fair arbitrator was assigned to review the evidence & render a decision took a lot of the stress out of the conflict.”

—JANET BODDINGTON, SAN RAPHAEL, CALIFORNIA

“I didn't have a high-power lawyer like [the Respondent], and still won.”

—JOHN H. DAVIS, OCALA, FLORIDA

“I liked the process’s ability to get right to the heart of the dispute – and then put that info in front of a totally impartial party for resolution.”

—JASON HASKELL, SALEM, OREGON

“The complainant has an opportunity to prevail based on the facts and merits of the case.”

—YVONNE MCGINNIS, SAN BERNARDINO, CALIFORNIA

“[The FORUM arbitration] was a very useful experience. The process was cost-effective and the case was handled fairly in reasonable time.”

—CARLOS MELENDRES, POITERS, FRANCE

“The procedure is authentic and fair to both parties in dispute.”

—ABUCH NWOSU, LATROBE, PENNSYLVANIA

“This was my first time using arbitration...I was pleasantly surprised and satisfied with the resolution... The arbitrator was objective.”

—RONALD PETERSON, RIVERVIEW, FLORIDA

“It is clear. There are rules and are easy to understand by ordinary people.”

—ROSARIO RAMIREZ, CELEBRATION, FLORIDA

“It was very efficient and fair. Helped to keep the court cases down.”

—JAMES SZWANKOWSKI, COLORADO SPRINGS, COLORADO

“This was an easy process to follow in order to resolve a dispute.”

—DAVID YOUNGE, SAN FRANCISCO, CALIFORNIA

### **FORUM Staff Members Are Helpful:**

“Thank you for your professional and courteous help. Keep up the good work!!!”

—ALONZO AUSTIN, TUSKEGEE, ALABAMA

“They answered any and all questions quickly, treating us with respect and no question was 'a dumb question'...extremely competent and courteous.”

—MADELYNE BLACKWELDER, TOLEDO, OHIO

“My [FORUM case coordinator] was nice, courteous, and informative. He always returned my calls, answered my questions the best he could without a hint of legal advice. He would give me his answers in detail to make sure I understood them.”

—NANCY COURSEY, JACKSONVILLE, FLORIDA

“The staff was supportive and responsive to all questions concerning the process. They were very clear in all communications.”

—CLARK KISER, SAN DIEGO, CALIFORNIA

“The assistance received was more than reasonable... Everyone I spoke with was very helpful and explained things that I was not clear with.”

—SHARON L. KRUSE, DUNDEE, MICHIGAN

“The National Arbitration Forum administration staff are professional, efficient, courteous and a pleasure to work with.”

—YVONNE MCGINNIS, SAN BERNARDINO, CALIFORNIA

“[The staff members] are always available to give prompt information and answer relevant questions.”

—ABUCH NWOSU, LATROBE, PENNSYLVANIA

“Every time I called I was helped with whatever the matter was concerning.”

—CHARLENE MCCORD, ATLANTA, GEORGIA

“[My FORUM case coordinator] was great and stuck with me to the very end and [was] most helpful.”

—WALLACE P. TOWNSEND, REHOBOTH BEACH, DELAWARE

“Very courteous and helpful!”

—MCKINLEY WHITTAKER, SAN BERNARDINO, CALIFORNIA

*Statements are used with permission by participants of National Arbitration Forum arbitration proceedings.*