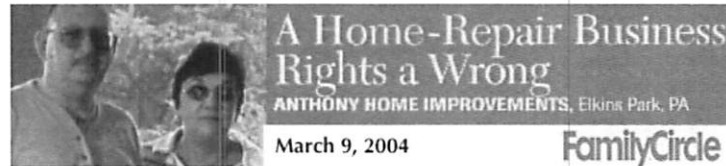




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## In the News



Bob and Linda Piotrowski's 25-year-old townhouse in Collegeville, Pennsylvania, saw a lot of wear after they bought it in 1991. The couple had to pinch pennies while raising the last three of seven children on Bob's income as a supervisor for a local bakery. "Money was always tight," says Linda, 56. "Whenever we thought of home repairs something always came up."

When their youngest child started high school in 1996, Linda returned to full-time work and the Piotrowskis began making headway. In 1999 they took out a \$30,000 debt-consolidated loan. Two years later they began thinking about home improvements--beginning with their home's seven windows. "It was no longer a question of repairing them," says Bob, 52. "Our only option was to have them replaced."

At around this time, in March 2001, the Piotrowskis received a call from someone representing Stokes & Company, a residential construction and management services firm in Allentown, Pennsylvania. The friendly female caller told Bob the company had learned while perusing legal records that the couple had taken out a debt-consolidation loan at 16 percent interest, which seemed high. "She was very pleasant and convinced me that she was looking out for our best interest," says Bob. One thing lead to another, and Bob was soon telling her about the repairs their home needed. In response, she made an offer. She said Stokes & Company could arrange a bank loan at a lower interest, which they could use to repay their high interest loan, and could also arrange a line of credit that they could use to pay for home repairs. In return, she said, all the company wanted was their business--a chance to do the work at a competitive price.

The first call was followed by two visits by a company representative who discussed finances in detail and helped them make a list of needed repairs. Then a man identifying himself as David Stokes came to call. Bob remembers him as polite. "The first thing I told him was that I wanted to make sure we didn't go into any more debt. He assured me that our monthly payments would be about what we were already paying and that this would include home improvements."

The company did help the couple have their house appraised and get approved for a \$30,000 loan at 6.5 percent interest and a \$10,000 line of credit at less than 10 percent. Bob says that's when David Stokes began pressuring them to process the loan and contract for the repairs. "He said if we didn't do it soon, we'd have to have the house re-appraised."

The Piotrowskis finally committed to replacing the kitchen flooring, storm door and all seven windows. Stokes quoted a price of \$6,856, which they accepted. When he said he'd need most of the fee up front, they accepted too. On April 10, they handed over a check for \$6,170.40. Stokes said the window installations would begin in about three weeks. When the first start-date was delayed, "we weren't concerned," says Bob. But when the second came and went, he started calling the number on David Stokes' card. Sometimes he reached an answering machine, sometimes a receptionist took a message. It was the beginning of eight weeks of calls, faxes and letters that brought no response. A sub-contractor did come to install the new flooring, but it wasn't the pattern that the couple had ordered. By the time they realized it, their old floor had been destroyed. They let the work proceed, but Bob again called Stokes--again to no avail.

Finally, in July 2001, Bob decided to visit Stokes' office. It took him a while to find it. The company had moved and Linda had to get the new address from the flooring subcontractor. When Bob walked in, he says, the receptionist "looked startled," made excuses why Bob hadn't heard from Stokes and said he wasn't there. Bob left, frustrated and angry, and returned twice more to find the office door locked. On his fourth visit he found big black garbage bags filled with mail--some bearing the return addresses of lawyers and constables--spilling their contents outside the door. Bob went to the police, but because this was a civil matter the police could do nothing. The couple had a lawyer write Stokes a letter demanding that the work be completed. There was no response. "We were so upset," says Bob. Says Linda, "We had been ripped off because we had trusted him. What made us feel worse is that we thought we were alone in the mess."

They learned otherwise in February 2002, when Bob chatted with a repairman they had called to fix their furnace. "I was telling him about our problem, and he said he knew someone else with a similar story." The Piotrowskis contacted the other family to see if they had dealt with Stokes. They had, and it had cost them close to \$11,000--and they had known of another family that had lost more.

Armed with this information, the Piotrowskis filed a complaint with the Pennsylvania attorney general's office. It was one of 22 the office received. In April 2002 the office announced it had filed suit against David Stokes. The press release caught the attention of a local TV news program, which asked the Piotrowskis for an interview. They agreed, says Linda, "because we thought if we could help someone else by telling our story, we would."

The night the segment aired, Stephen J. Klein, 51, president of Anthony Home Improvements in Elkins Park, Pennsylvania, was lying in bed with his wife, Randi, 50, watching the 11 P.M. news. The story made him sit up in bed. "I felt so bad that they had been ripped off," he says. "I made up my mind right away that I had to help them." The next day, Klein called the Piotrowskis and offered to finish the work Stokes left undone—at no charge. The Piotrowskis were skeptical. "After what we had been through," says Bob, "I couldn't believe anyone would be so generous."

But Klein was persistent. "They had been taken advantage of by a contractor who left them high and dry," he says, and he couldn't permit that. "My father started this business in 1954, and he taught me that when you give your word you stand behind it. A scam like this gives my whole industry a bad name." Klein explained that he only wanted to set things right. "He seemed so down to earth, and he wasn't asking for money," says Bob. "So we decided to take a chance."

Four days later workers took measurements for seven special-order windows and a new storm door. By July 16 the new door and energy-efficient, double-pane windows were installed. "It was amazing," says Bob.

In lieu of going to trial, David Stokes agreed to pay \$12,000 in penalties and costs and to repay \$302,393.82 to the customers he scammed. According to the attorney general's office, Bob and Linda have so far received two payments totaling \$3,201.24. Meanwhile, David Stokes is still in business under the watchful eye of the state attorney general's office.

Looking back, the Piotrowskis realize that they were not as careful in their dealings with Stokes as they should have been. Their only explanation, says Bob, is that "throughout our lives, Linda and I have been lucky to know really nice, honest people." David Stokes was the first real exception. But if they hadn't met Stokes, they wouldn't have met Stephen J. Klein. "What a difference," says Bob. "We saw the worst and best of people, and we hope everyone who reads our story will be more cautious than we were."