



## THE JDOG REPORT:

### An Urgent Call to End the Exploitation of Veterans in Franchising

*By Sean Kelly, a private citizen, Publisher, UnhappyFranchisee.Com*

*Founder, Franchise Truth for Veterans Initiative*

*Unnamed Veteran Survivors & Contributors*

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*Submitted for consideration to:*









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## The Purpose of “The JDog Report”

When I began working as a writer and consultant in the franchise industry in 1988, just 9 years after the establishment of the FTC Franchise Rule, there was a sense of seriousness regarding the need to comply with the basic principles of fairness and honesty in the franchise disclosure process.

Things weren’t perfect.

All who worked in the industry likely remember the widespread use of bogus success statistics falsely attributed to the Department of Commerce, or the boiler room sales tactics of Minuteman Press on the floor of franchise expos. But we also remember the FTC and DOJ stepping in, investigating and prosecuting the fraudsters and, in 2000 or so, slapping the franchisor with a hefty fine and a permanent injunction.

Since that time, there has been a growing sense that the sheriff has left town and the card sharps & outlaws are free to prey on trusting citizens. A cabal of franchise industry “vendors,” including marketers, franchise brokers, web publishers and consultants have constructed an industrywide façade, built of websites, publications and expos, that seduces opportunity seekers into thinking every franchisor is caring and trustworthy and every franchisee *who follows the system* is successful.

The good intentions and protections of the FTC Franchise Rule have been expertly dismantled by franchisor attorneys and powerful lobbyists who represent those who profit from the exploitation.

The Franchise Rule’s intention that prospective franchise investors should be able to directly access the experiences & opinions of current and former franchisees has been thwarted by confidentiality clauses that silence failed and victimized franchisees from speaking.

The Franchise Rule’s intention that prospective franchise investors should have full disclosure of franchisor/franchisee disputes and litigation has been eliminated by the powerful franchisors ability to force behind-closed-doors mandatory arbitration and very narrow requirements for which litigation must be disclosed.

A now-standard merger and integration clause buried in the hundreds of pages & thousands of paragraphs of FA and FDD legalese has diminished, if not erased completely, any liability for illegal earnings claims and false promises made by commission-hungry franchise sellers.

And unlike truly regulated industries, like securities or banking, franchising has a sort of funhouse atmosphere where disreputable, lazy and/or predatory franchise sellers may simply buy awards, purchase laudatory franchise rankings and industry endorsements & publish glowing advertorials that fool erstwhile franchise buyers into thinking they have conducted actual due diligence.

I was proud to have made a contribution of research and case studies to the 80+ page report submitted to Congress in April, 2021 by United States Senators Catherine Cortez Masto and Tammy Baldwin<sup>1</sup>. The

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<sup>1</sup> “Strategies to Improve the Franchise Model: Preventing Unfair and Deceptive Franchise Practices” April, 2021 Link: <https://www.unhappyfranchisee.com/wp-content/uploads/2021/04/Cortez-Masto-2021-Franchise-Report.pdf>

horror stories and call for government intervention detailed in that report remain as true and relevant today as they were 3 years ago.

I am accustomed to seeing well-meaning and energetic efforts disappear in the muck of partisan politics or be undermined by proponents of the status quo.

So I've decided to focus my efforts – and this report – on creating awareness & calling for an end to a problem that both parties and all Americans, no matter what their political or ideological leanings, should support:

## **Ending the Exploitation of Active Service Members, Veterans & Military Families by Predatory Franchise Sellers**

The massive and systemic problems in franchising detailed in Senator Cortez-Masto's report are unlikely to be substantially fixed in my time – if ever.

However, I believe that government agencies, working together with private citizens and groups, can *quickly* eliminate the most egregious and unconscionable predation that has been allowed to occur: The cynical targeting, exploitation and silencing of U.S. military veterans and military family members by unscrupulous sellers (and resellers) of franchise opportunities proven to fail in high numbers.

The increasingly negative effects of lawlessness in the franchise industry have, unfortunately, blessed us with a live, real-time case study that we all can observe in action:

- **The JDog Junk Removal & Hauling Franchise &**
- **The JDog Carpet Cleaning & Floor Care Franchise**

The Berwyn, PA founder & franchisor Jerry Flanagan continues to target and sell the predatory franchise “opportunity” exclusively to Veterans & military families who are unaware that the company has terminated more than 300 Veteran-owned franchises and maintained one of the highest failure rates in franchise industry history.

### **The Predatory JDog Brands Franchises Might NOT be The Worst or Most Damaging Franchises in the Nation, But They ARE the Most Blatantly Exploitive of Military Veterans & their Families.**

“The JDog Report” provides a detailed case study based on my 9 months of research and my 35+ years in franchising and franchise marketing.

JDog is just the tip of the iceberg. The methods of deception detailed and documented here also apply to many other predatory franchise brands targeting Veterans and many targeting non-Veteran citizens as well.

The fact that Jerry Flanagan, Tracy Flanagan and the JDog franchise “For Veterans, By Veterans” has been allowed to openly build and maintain a false narrative and create widespread financial devastation not only for our Veterans and military families, but also for the American taxpayer, will likely be a surprise to many. It was for me.

It's hard to comprehend that a military veteran would exploit & betray the trust of fellow veterans by enthusiastically selling them into a \$350,000 - \$500,000 financial nightmare... knowing full well that

they've terminated more than 300 veteran-owned franchises in recent years and maintained a franchise failure rate two to three times higher than any other similar franchise ever since he began selling JDog franchises.

**This is precisely why it is worth my time to tell the story of Jerry Flanagan & JDog and why it's worth your time to read it.**

JDog Franchises, LLC is the active, still promoting, operating-in-broad-daylight cautionary tale that erases all doubt for the need to protect military consumers and the civilian consumers they served to protect.

I propose a public dialogue and an urgent effort to work together to defend and protect those who protected us: Our military Veterans.

Thank you,

**Sean Kelly**

**Private Citizen**

**Publisher, UnhappyFranchisee.com**

**Founder, Franchise Truth for Veterans Initiative**



*My investigative research, reporting & advocacy is unpaid and my time is donated. I am thankful for the generous contributions that enable me to investigate, educate & try to change the world.*

**General Contribution Link:**

<https://www.unhappyfranchisee.com/support-franchise-fairness/>

**"The JDog Report" and Franchise Truth for Veterans GoFundMe page:**

<http://www.gofundme.com/the-jdog-franchise-report>

**DISCLAIMER:** *The research in this report is the result of hundreds, if not thousands, of hours researching company disclosure documents, court records, public records, media reports and primary interviews with franchisees, former franchisees & other insiders. I do not have an editor, proofreader or fact-checker. There are likely minor mistakes and inconsistencies & inadvertent errors.*

*The source documents for this research are listed and URLs for free downloads on posted on UnhappyFranchisee.Com are provided in the Appendix C.*

*I believe that all statements and conclusions are accurate, but they should be considered my opinion subject to your own independent review. Corrections, clarifications & alternative points of view are always welcome. Best way to reach me is via email: UnhappyFranchisee [at] Gmail [dot] Com.*



## A Domestic Attack Targeting U.S. Veterans & Families Should Be Neither Ignored Nor Tolerated

On April 19, 2023, Monica Vaca, Deputy Director of the Bureau of Consumer Protection at the Federal Trade Commission, provided testimony before the United States Senate's Committee on Veterans' Affairs.

Her presentation was titled "Veterans Consumer Protection: Preventing Financial Exploitation of Veterans and their Benefits."<sup>2</sup>

The Deputy Director detailed the FTC's important efforts to combat fraud and other illegal practices that affect veterans and other members of the military community.

According to Ms. Vaca's written statement:

In 2022, Sentinel received over 195,000 complaints from military consumers, including over 150,000 reports from veterans and military retirees. The military community reported monetary harm of over \$414 million from fraud, an increase of more than 50% from the previous year. The top complaint categories for military consumers were: imposter scams; identity theft; credit reporting; online shopping and negative online reviews; banks and lenders; debt collection; bogus investment schemes; scams involving prizes, sweepstakes and lotteries; credit cards; and auto-related problems.

While the FTC provides warnings & alerts regarding complaints from the Consumer Sentinel regarding scams representing median losses to military consumers of \$500 - \$1000, *there seems to be little or no awareness or attention paid to predatory practices representing individual losses in the hundreds of thousands of dollars by unscrupulous franchise opportunity sellers targeting service members and veterans.*

Deputy Director Vaca made mention of the FTC's action (the first litigation related to the Franchise Rule since 2007) against franchisor BurgerIM as a single incidence and not in recognition of widespread predatory practices by franchise sellers targeting veterans:

Some companies target military consumers with military-specific discounts or offers to lure service members and veterans into deceptive schemes. For instance, in February 2022, the FTC filed suit against fast-food chain BurgerIM, accusing the chain of targeting veterans with false promises while withholding information required by the Franchise Rule.

According to the complaint, the company touted veteran-specific discount programs to lure people into paying tens of thousands of dollars to purchase franchises. The FTC alleged that the company pitched the franchise opportunity as "a business in a box" that required little to no business experience, downplaying the complexity of owning and operating a restaurant, and it

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<sup>2</sup> "PREPARED STATEMENT OF THE FEDERAL TRADE COMMISSION VETERANS CONSUMER PROTECTION: PREVENTING FINANCIAL EXPLOITATION OF VETERANS AND THEIR BENEFITS" Before the COMMITTEE ON VETERANS' AFFAIRS UNITED STATES SENATE WASHINGTON, D.C. APRIL 19, 2023 FTC Deputy Director Monica Vaca Link: <https://www.unhappyfranchisee.com/wp-content/uploads/2024/01/FTC-Monica-Vaca-Protecting-Veterans.pdf>

offered unfounded assurances that if a franchisee was unable to open a restaurant, the company would refund the franchise fee.

Although BurgerIM pocketed tens of millions of dollars in such fees, the majority of the people who paid were never able to open restaurants.

Complaint, United States v. BurgerIM, No. 2:22-cv-00825 (C.D. Cal.),

[https://www.ftc.gov/system/files/ftc\\_gov/pdf/2022.02.07\\_complaint\\_filed\\_002\\_0.pdf](https://www.ftc.gov/system/files/ftc_gov/pdf/2022.02.07_complaint_filed_002_0.pdf)

While the long-awaited return of franchise enforcement by the FTC of any kind is laudable and a cause for hope, the BurgerIM suit was filed after the damage was done and the perpetrator had fled the country.

Unlike BurgerIM, the predatory JDog Junk Removal & Hauling franchise and its affiliated JDog Carpet Cleaning & Floor Care franchise are **currently** and aggressively promoting *what appears to be* as successful, patriotic, recession-proof business opportunities for military veterans and their families.

JDog franchises are likely still being financed by SBA 7(a) guaranteed loans facilitated by questionable brokers using even more questionable sales and profit projections.

And founder Jerry Flanagan is still in the country, STILL promoting his success story, STILL wining & dining veterans at Discovery Day & STILL being celebrated as a champion of veteran's causes despite having terminated more than 300 veteran-owned franchises and maintained one of the highest franchisee failure rates in the industry *every year since he started*.

## **It's Not Too Late to Protect Veterans From JDog & Other Exploiters of the American Dream**

This report, entitled "The JDog Report," is provided to alert and educate the Federal Trade Commission (FTC), the Veteran's Administration (VA), the Small Business Association (SBA), SCORE and the Internal Revenue Service (IRS) and other Federal and state agencies about a category of widespread and devastating scams against veterans that is not being acknowledged or addressed.

It's also designed to give JDog franchisees and former franchisees the opportunity to share their experiences, their opinions and their requests for governmental action under their names or anonymously without the fear of retaliation or reprisals.

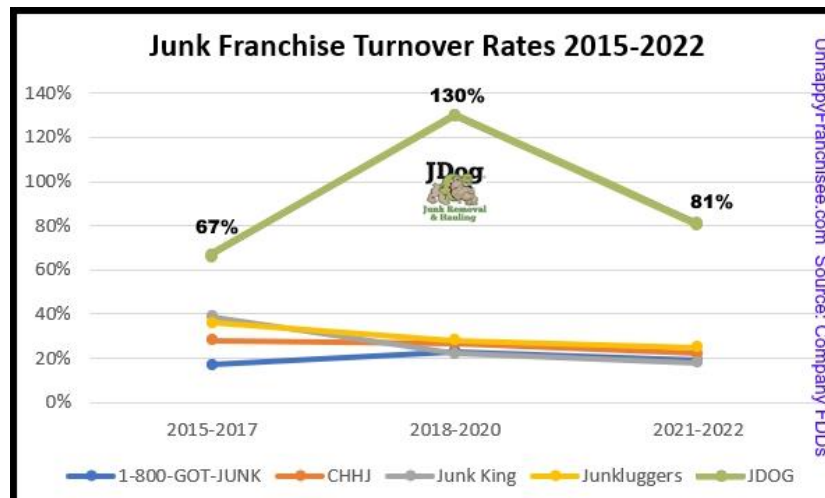
## **PART 1 UNFRIENDLY FIRE:**

### **How Our Lack of Franchise Oversight Unleashed JDog on Military Veterans**

## The History of the JDog Junk Removal Franchise (Summary)

Here's a quick overview:

- Prior to founding JDog Franchises LLC, Jerry Flanagan had experience with two franchise companies. The first fired him following a sexual harassment complaint. The second – which he founded – ended in bankruptcy, bitter lawsuits & 100% franchise failures.
- Jerry Flanagan began selling JDog franchises to veterans without having operated or tested the concept as a full-time business. His initial junk hauling business was a part-time venture – something he would not allow franchisees to do.
- Five (5) of the first six (6) JDog franchises failed & were terminated. JDog sued its first franchisee, Navy veteran Louis Vaughn, Jr.. All traces of Army Veteran franchisee Roy Birdwell's two franchises appear to have been purged from company documents.
- 2015- 2017: The fledgling JDog Junk Removal franchise debuted with the highest franchisee attrition/casualty rate of any junk hauling franchise. JDog's franchisee casualty rate (67%) was more than double the average (30%) of competitors 1-800-GOT-JUNK, College Hunks Hauling Junk (CHHJ), Junk King & Junkluggers. JDog has maintained its position as the highest failure rate franchise in its segment to this day.



- 2018-2020: With an average of 99 franchisees during the period & 109 franchises exiting the system, JDog posted an unconscionable franchisee casualty rate of 91% - more than 3X that of any junk hauling competitor. Despite obvious problems with the model and/or fee structure, no serious effort of corrective action appears to have been taken. JDog continues to promote itself as a highly successful investment for veterans and resells the failed territories to new veterans for new fees.
- Sexual Harassment complaints against Jerry Flanagan prompted a formal investigation. A letter from an attorney overseeing the investigation revealed that Flanagan was replaced by Kevin Kopa as President as a result of the findings. Jerry Flanagan's responsibilities were changed to



restrict his interactions with franchisees & employees, and a strong recommendation was made (but not followed) to cease serving alcohol at company-related functions.

- 2021-2022: According to its disclosure filings, JDog averaged 162 franchises during the period. With 132 veteran-owned exiting the system, the franchisee casualty rate of flat-fee royalty JDog (81%) was twice as high as its percentage royalty competitors.
- Despite having twice the failure rate of its percentage-royalty competitors, **JDog actually RAISED its flat fee royalty for new franchisees**. The 2021 FDD reflects a \$2400 per territory per month flat-fee royalty – up from \$2000 in previous agreements - an increase of more than \$50,000 over the term of the contract.
- In Spring, 2023, this author commenced an ongoing expose on the UnhappyFranchisee.Com website with frequent warnings for veterans. He pitched his colleagues at Franchise Times which resulted in corroboration of his claims and a story reporting JDog's high franchisee turnover. Previously, Franchise times had only published positive stories and interviews about JDog and the Flanagans.
- JDog ended 2023 in turmoil with a rising number of franchisee closures from both newer and more established franchisees. Despite continuing characterizations of their business as "recession-proof" in its franchise marketing, Tracy Flanagan blamed the economy and declining franchise sales for corporate layoffs. There is a rising sense of discontent & rebellion among JDog franchisees and former franchisees. Increased communication between franchisees, exposure of the facts & calling out the gaslighting of corporate emboldened current & former franchisees to share their experiences & warn their fellow veterans.
- In January, 2024 Vice President of Operations & Training James Caudle resigned. It was rumored that JDog had fired its PR firm, No Limit PR, which published its own content as real news stories as 1851 Magazine, due to cash constraints.
- The SBA 7(A) guaranteed loan program appears to have been deceived & exploited for the benefit of JDog Franchises LLC, banks & loan processing companies. Franchisees were encouraged to take out \$150,000 express SBA loans to pay JDog and for working capital. Franchisees were provided with and instructed to submit financial projections that far exceeded what any JDog franchise had achieved. The veterans being coached during the loan application process would have no way of knowing these projections were unattainable, not that loans would likely not be granted if realistic JDog sales were submitted. The result? JDog, the loan processors & the banks were guaranteed to get paid. The franchisees are saddled with loans they cannot afford. Taxpayer money (through the SBA loan guarantees) will be used to repay the banks for any defaults of loans they should never have approved.
- In 2023, Bancorp & other lenders ceased extending credit to JDog franchisees due to the enormous numbers of defaults. JDog Franchises LLC apparently is referring its new military veteran franchisees to predatory lenders who provide "Unsecured lines of credit." In other words, they sign them up for a large number of credit cards with no interest in the first months, but that his them later with interest rates in the area of 25% to 27% or more.

- In February, 2023, JDog Chairman and financier Chris Debbas settled a class action lawsuit filed against him and his notorious collection company *Advanced Call Center Technologies LLC (ACCT)*. The class action lawsuit and dozens of others allege unlawful credit collection tactics and breaches of the Fair Debt Collection Practices Act. Debbas had been featured on an ABC News report in 2010 (*Debt Collectors Gone Wild*) after his firm was hit with a \$1.5M judgement for racist, bullying tactics. None of Chairman Debbas' lawsuits have ever been disclosed in JDog FDDs.
- In January, 2024, JDog Brands President Kevin Kopa announced that the franchisor would resume its practice of suing its military veteran & military family-owned franchise owners to prevent them from earning a living in the junk removal industry. If the target of JDog's new lawsuit is who I, and other franchisees, suspect it is, it will mean that the company whose mission it claims is to reduce veteran unemployment and empower veterans is suing a veteran-owned, minority-owned business with no JDog franchises within 30 miles in order to prevent them from earning a living in their own industry.
- True to their promise, JDog Franchises, LLC filed a lawsuit against their Hispanic Service-Disabled Navy Veteran-owned franchisee in Cleveland, Pedro Barnes. Pedro & his wife Kelly were honored as JDog's 2020 Franchisee-of-the-Year and likely paid more than \$200,000 in fees and royalties over their 8 years as franchisees.
- The lawsuit filed on 1/22/24 against the Barnes family was the 4<sup>th</sup> time the "For-Veteran By-Veterans" franchisor sued its own Veterans. The company previously sued their first franchisee, Navy Veteran Louis Vaughn, Jr. of Houston, Decorated Marine Corps Veteran Shawn Shexnayder of Dallas, and Army Veteran Kellen Brown of Huntsville, AL.
- Sean Kelly published his first of 30+ blog posts on JDog April 17, 2023. He and his supporters launched the *Franchise Truth for Veterans* initiative to increase awareness, solicit help & relief for JDog & other franchisee victims of high-failure-rate franchise sellers targeting veterans and military families. The *Franchise Truth for Veterans* urges federal, state and private agencies, companies and individuals to commit to end franchise *vetsploitation*, and create meaningful awareness and educational initiatives to prevent further deception & predatory practices.

## How it Started: Jerry Flanagan's \$20M Story

*JDog founder Jerry Flanagan concocted a single, simple, inspiring story that has earned him and his investors millions of dollars over the past decade: That his JDog Junk Removal franchise program has created hundreds of successful veteran-owned businesses across the nation, empowering military veterans & families to achieve financial independence while reducing veteran unemployment & suicide. However, Franchise Disclosure Documents (FDD) filed by Flanagan's JDog Franchises LLC tell a much more disturbing story.* by Sean Kelly

([UnhappyFranchisee.com](http://UnhappyFranchisee.com)) Since 2011, Army veteran Jerry Flanagan has been telling the world that he achieved great success with his military and veteran-themed junk removal business, which he named JDog.

That initial success, Jerry claims, prompted him to create a franchise opportunity that he offers exclusively to military veterans and military families.

In countless interviews, news stories, press releases, social media messages, podcasts and paid "news" articles, Jerry Flanagan and his wife Tracy (aka "Mrs. JDog") have flooded the Internet with news of franchise openings, new "JDog University" graduations, and their tireless work fighting Veteran unemployment, depression & suicide.

The media, especially FOX News, can't get enough of the feel-good story of Jerry Flanagan's & JDog's bold crusade to empower our neglected military heroes.

### **JDog Franchise Discovery Day: The Most Expensive Free Dinner You'll Ever be Offered**

Nowhere is this story told more vividly and more compellingly told than at JDog's Discovery Day, the carefully orchestrated franchise sales events where military veterans and families are flown into Pennsylvania, wine and dined at expensive restaurants, and immersed in JDog's dream of owning a successful business with the support of a dedicated team of professionals and the "ethos of brotherhood" & camaraderie of fellow veterans.

That Discovery Day presentation is so compelling, and the trust created between Jerry Flanagan & his fellow veterans so deep, that many sign the 15-year franchise agreement on the spot, without having read or scrutinized the 150+ page Franchise Disclosure Document (FDD) and exhibits.

Yes, the JDog franchise success story is so compelling, and the trust factor is so deep, hundreds of veterans and military family members whose professional lives had heretofore been ruled by logic, rational thought, discipline & caution, signed onerous agreements that obligated them to an initial investment of \$157,250 plus 15 years of monthly payments that total \$379,200.

This compelling story seduced hundreds of otherwise logical, rational, disciplined and cautious veterans to sign a piece of paper that put them on the hook for more than \$536,450, whether they succeed or not, while JDog's & Jerry Flanagan's risk is, approximately, nothing.



***If this compelling story were true, Jerry & Tracy Flanagan would deserve every accolade the press bestows upon them.***

***If it were true... they'd deserve every one of the twenty million dollars JDog Franchises LLC has extracted from trusting veteran franchise owners for fees and royalties.***

***Yes... If it were true...***

Unfortunately, the facts I've uncovered from extensive research and years of experience have led me to the opinion that this compelling story is a deceptive fairy tale, promoted by an eager story-hungry press, enabled by government agencies who fail to protect or warn military veterans and the general public, and promoted by a group of financial predators who believe that they can continue to exploit the American Dream of business ownership and reap millions upon millions at the expense of military veterans and their families both indefinitely and with impunity.


It is my hope that this report will help rally the support to prove them wrong.





## Representative JDog Franchise Ads:


FOR VETERANS BY VETERANS



### Own a JDog Franchise

- ★ Low Start-Up Costs
- ★ Proven Business Model
- ★ Unlimited Demand
- ★ Highly Profitable
- ★ Exclusively for Veterans and Military Family Members




### IT'S TIME FOR A CHANGE



#### JOIN THE LARGEST VETERAN OWNED FRANCHISE SYSTEM

★ Low Start-Up Costs	★ High Profit Margins
★ Proven Business Model	★ Exclusive to Veterans
★ Recession Proof Industries	★ Strong Military Camaraderie

**Nearly 300 Locations Nationwide!**

**Junk Removal & Hauling**     **LEARN MORE**     **Carpet Cleaning & Floor Care**

**Terry Corkery, Vice President of Franchise Development**  
tcorkery@jdog.com | (215) 407-3274

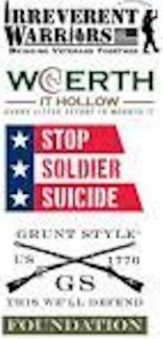
### The JDog Foundation



#### WHO WE ARE


The JDog Foundation is a 501(c)(3) non-profit dedicated to the prevention of Veteran suicide and the healing of Veterans' mental health. 100% of all proceeds received by the JDog Foundation go directly to organizations focused on the same mission: saving Veterans' lives.

#### Our Partners



#### \$1 Bracelets


to support Veteran mental health



★★★★★

**SAVING LIVES  
1 VETERAN AT A TIME**

[www.jdogfoundation.com](http://www.jdogfoundation.com)






**JDog® Brands**  
1,163 followers  
3w • 🌐

Tired of the standard 9-5? Make your own hours that work for your schedule with JDog! With franchises available nationwide, JDog lets you choose the hours that you want to operate at. To learn more click on the link below:  
<https://lnkd.in/eFbHuSr>

### BE YOUR OWN BOSS

**Own Your Own Business**



**Junk Removal & Hauling**     **Carpet Cleaning & Floor Care**

JDog offers franchise opportunities exclusive to Veterans and Military family members, through JDog Junk Removal & Hauling & JDog Carpet Cleaning & Floor Care. Our mission is to reduce the Veteran unemployment rate to under 1%. For more information, visit [jdogbrands.com](http://jdogbrands.com)!

### FOR VETERANS ★ BY VETERANS

## From 2011-2014, Jerry Flanagan Crafted His JDog Franchise Sales Story

Jerry Flanagan's earlier attempt at franchising *Playnation Parties & Playgrounds* failed dramatically, ending in his bankruptcy, lawsuits & the failure of every franchise Flanagan had sold<sup>3</sup>.

However, Jerry Flanagan obviously believed that the big money was not in hosting parties, building swingsets or hauling junk... it was in *selling franchises* to people who dreamed of owning their own businesses.

Flanagan appears to have spent more time and effort promoting his veteran-themed brand image and compelling backstory as he did building a safe, profitable and sustainable business model for veteran franchise owners.

*In fact, it appears that Jerry Flanagan **never operated or tested his JDog Junk Removal & Hauling model (and royalty structure) as a full-time business before selling it to others.*** The November 2014 FDD states:

**...Our founder did not devote full time to the business, but spent considerable time in the creation of the franchise system and the planning and building of the franchise company.**

It appears that Jerry Flanagan never set out to be in the junk removal business.

From the start, Jerry Flanagan was in the franchise-selling business.

## JDog Started Selling Franchises Without Having Developed a Profitable Prototype

According to the JDog Franchise Disclosure Document (FDD) dated September 30, 2015 (Amended March 3, 2016), founder Jerry Flanagan operated the original Wayne, PA JDog solely as a part-time business while working on creating the franchise program, and sold the location as a franchise in June, 2014.

He operated the Wayne, PA location alone and with a helper for its first 39 months of operation from April 2011 through June 2014.

***The FDD indicates that neither Jerry Flanagan nor JDog Franchise, LLC or its affiliates ever operated a full-time junk removal business, nor achieved full-time yearly sales. It does not appear that anyone making executive decisions or providing franchisee support had hands-on experience operating a full-time junk removal business.***

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<sup>3</sup> Tracy Flanagan on Tenet Financial's *From the Ground Up* podcast. Link: <https://tenet.podbean.com/e/jdog-brands-tracy-mrs-jdog-flanagan/>

## Five (5) of the First Six (6) JDog Franchises Failed, Were Sued, or &/or Disappeared

Out of six franchisees disclosed in the November, 24, 2014 FDD, only one (Steve Devaux) stayed in business:

### 1. Navy Veteran Louis Vaughn, Jr.: Terminated & Sued:

Navy veteran Louis Vaughn, Jr. was promoted as one of the first two JDog franchisees.

Louis Vaughn was terminated and sued by JDog on 5/18/15

### [This Franchise Scheme Sells, Sues & Silences American Veterans](#)

### 2. Navy Veteran Leonard Meschino: Terminated

The second JDog Junk Removal & Hauling franchisee lasted 2 yrs 7 mos before closing his Watervliet, Michigan franchise.

### 3. Serviced Disabled Navy Veteran Toby Catlett: Terminated<sup>4</sup>

According to a JDog FDD, the franchise owned by Service Disabled Navy Veteran Toby Catlett (The Catlett Group, LLC ) of Lake Worth, FL was terminated after May 31, 2015

### 4. &

### 5. Army National Guard Veteran Roy Birdwell & His Two Franchises Were Erased Without a Trace

Army National Guard Veteran Roy Birdwell is listed in JDog 2015 & 2016 as owner of two JDog franchises. In the 2017 FDD, there is no mention of Roy Birdwell and no record of what happened to his 2 franchises.

- *The FDD dated 11/24/14, lists Roy Birdwell as JDog franchisee for Clever, MO and Murfreesboro, TN.*
- *The FDD dated September 30, 2015 (as amended March 3, 2016) lists Roy Birdwell as JDog franchisee for Nashville, TN & Murfreesboro, TN. (The MO franchise was relocated to Nashville).*
- *In the FDD dated September 14, 2017, there is no mention of franchisee Roy Birdwell, nor the Nashville or Murfreesboro, TN franchises. The Item 20 states there were never any Tennessee franchises. Roy Birdwell is not listed as either a current franchisee or one who left the system.*

The law firm of Spadea Lignana drafted these FDDs & submitted them to state regulators.

Jerry Flanagan certified, under penalty of law, that the information in these documents were true, correct & complete.

### 6. Only One Original Franchisee Survived – Then Left in 2022

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<sup>4</sup> Franchisee Toby Catlett would reappear in the JDog Carpet Cleaning FDD as owning 4 franchise territories in South Carolina. All of his carpet cleaning franchises would be disclosed as terminated in a subsequent FDD

A friend of Jerry Flanagan's previous to JDog, Steven Devaux, is the only franchisee listed in the November, 2014 FDD that operated a JDog franchises for any length of time.

The FDD states that Jerry Flanagan waived the franchise fee when Devaux took over his original Wayne location as a franchise. Devaux later operated a number of units in PA & FL before reportedly selling his franchises in 2022.

## JDog's First Franchisees





### Louis Vaughn, Jr. U.S. Navy

20-year Navy veteran Louis Vaughn, Jr. signed one of the first JDog franchise agreements. When Vaughn was unable to pay the escalating flat-fee royalty, JDog sued him for more than \$155,000. The lawsuit drained him of the last of his funds & he was forced to dismiss his attorneys. He had to negotiate his own confidential settlement & agree not to share his experience or opinions about the JDog franchise for veterans.

**UnhappyFranchisee.Com**



## 2015 – 2017: JDog Debuts With the Highest Franchisee Casualty Rate of Any Junk Removal Franchise (67%)<sup>5</sup>

From 2015-2017, JDog Franchises LLC reportedly added 36 new franchises.

More than half that many (24) franchises exited the system through terminations and ownership transfers.

JDog Junk Removal had a significantly higher franchise casualty rate than the other four junk hauling franchises. Yet there is no evidence that the company put time or effort into determining the reason for the closures or took measures to prevent future closures.

***Notably, JDog is the only one of the 5 junk franchises that charges a fixed-fee royalty.***

2015 – 2017 Franchise Name	Average # of Franchises	# Franchise Exits	Turnover/ Attrition Rate
1-800-GOT-JUNK	132	23	17%
College Hunks Hauling Junk	71	20	28%
Junk King	69	27	39%
Junkluggers	11	4	36%
JDOG Junk Removal	36	24	67%

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<sup>5</sup> I use the standard, accepted formula for turnover/attrition rates & calculate by 3-year intervals to match with FDD Item 20 reporting.  $\text{Average \# of franchises open} \div \text{Number of Franchise Exits} \times 100 = \text{Turnover Rate}$ . Source for data: Company FDDs



**Kellen Brown**  
**U.S. Army**  
Kellen Brown, an Army veteran twice deployed in Operation Iraqi Freedom was sued by JDog for \$366,000 for failing to use predatory lenders to pay its \$35,000 franchise fee.  
After the Berwyn, PA franchisor was unable to secure conventional business financing, they urged him to sign up for high interest credit cards through Clarence Adams at Capitol Credit Group.  
**UnhappyFranchisee.Com**

## 2018 – 2020: 109 Franchise Casualties for 3-Year Attrition Rate of 90+%

The JDog franchise casualty rate for this period was THREE TIMES HIGHER than any other junk removal franchise company.

A mass exodus was caused, in part, by the departure of multi-unit franchisee investment group who determined that the JDog business model was neither scalable nor viable, so they cut their losses.

***Despite overwhelming evidence that the business model wasn't sustainable for many franchisees, there appears to have been no serious effort to determine nor correct systemic flaws, the flat-fee royalty structure or other possible reasons for the unacceptably high failure rate.***

Despite a casualty rate three times higher than others in the sector, Jerry Flanagan & JDog Franchises, LLC decided to just keep selling the dream and failed territories to new veterans without making any significant changes or lowering franchise fees.

2018 – 2020 Franchise Name	Average # of Franchises	# Franchise Exits	Turnover/ Attrition Rate
1-800-GOT-JUNK	129	30	23%
College Hunks Hauling Junk	113	44	39%
Junk King	107	30	28%
Junkluggers	31	11	35%
JDOG Junk Removal	<b>99</b>	<b>119</b>	<b>120%</b>

### Other notable happenings 2018-2020:

- 2019 Jerry Flanagan Sexual Harassment Investigation

[Letter Suggests Jerry Flanagan Was Removed From JDog Franchise for Sexual Harrassment](https://www.unhappyfranchisee.com/jerry-flanagan-jdog-franchise-sexual-harrassment/)

<https://www.unhappyfranchisee.com/jerry-flanagan-jdog-franchise-sexual-harrassment/>

- 2020 Still charged full royalties during the Coronavirus Pandemic

## In 2019, Jerry Flanagan Started Selling (& Terminating) JDog Carpet Franchises Despite No Proven Experience or Track Record

In 2019, Jerry Flanagan began selling his second JDog franchise venture with even less experience than with his junk removal business.

For a short period of time they had the guidance and expertise of a carpet cleaning professional named Chayse Roth but reportedly let him go.

Even according to JDog's suspect disclosure numbers, its franchise turnover rate exceeded 160% in its first few years.

<b>JDog Carpet Franchise Turnover 2020-2023*</b>				
Year	Outlets at Start of Year	Outlets Opened	Termination	Outlets at End of Year
2020	0	3	0	3
2021	3	10	5	8
2022	8	5	4	9
2023	9	4	1	12
<b>Avg. Open: 6 Total Exits: 10 Turnover: 166%</b>				
* JDog reports by fiscal, not calendar, year Source: JDog Carpet FDDs <b>UnhappyFranchisee.com</b>				

JDog Carpet Franchising, LLC disclosed that through February 28, 2022, these franchisees had franchises terminated

### Terminated Franchisees - Disclosed

Terminated Franchisee	Franchise Territories	Branch of Service
Toby Catlett	Summerville SC, East Charleston SC, Hilton Head SC, North Charleston SC	ARMY & Naval Reserves
Daniel Corrado	Centennial CO, Dakota Ridge CO, Castle Pines CO	
Drake Edwards	Little Elm TX, Plano TX, Plano East TX	



Mustafa Browne	Colonial Heights VA, Williamsburg VA, Providence Forge	ARMY
Shawn Stroop	Hanover PA	ARMY
Jason Reali	Conshohocken PA, Exton PA, Western Main Line PA	
Tommy Clevenger	Elgin IL	NAVY
Josh Polley	Savannah GA	ARMY

**JDog Carpet Franchisees Known or Suspected to Have Been Terminated – Not Disclosed**

Donald Nugent	Columbia SC	ARMY
Catherine Peters	Appleton WI	AIR FORCE
Jill Somers	Palm Beach Gardens, FL	
Fernando Garcia, Juan Garcia	Jacksonville Beach, FL	MARINES
Joe Crandell	New Jersey	NAVY
Minh Huynh	Battle Creek, MI	ARMY
Chayse Roth	Providence Forge, Williamsburg VA	AIR FORCE

## 2021 – 2022: 81% Franchise Casualty Rate, Record Failures & HIGHER Royalties

With a record 132 terminated franchises in two years and a bloody 81% casualty/turnover/attrition rate, why would Jerry Flanagan decide to RAISE the franchise royalty rate from \$2000 to \$2400 per territory?

A cynic might suspect that this move was intended to accelerate the months-to-failure rate in order to increase the available territories for resale and to generate new fees from creditworthy franchisees.

We will include this question with those we submit to JDog Franchises LLC & Jerry Flanagan.

2021 – 2022 Franchise Name	Average # of Franchises	# Franchise Exits	Turnover/ Attrition Rate
1-800-GOT-JUNK	131	25	19%
College Hunks Hauling Junk	156	40	21%
Junk King	130	23	18%
Junkluggers	77	20	26%
JDOG Junk Removal <sup>6</sup>	162	132	81%

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<sup>6</sup> Due to JDog Franchises LLC's reporting by fiscal year, these numbers reflect franchisee turnover through May 28, 2023

Despite the abysmally high franchise casualty rate, JDog Franchises, LLC actually RAISED the top-end royalty rate from \$2000 to \$2400 in the September 16, 2021 FDD.

The new royalty structure would add \$48,000 to the total royalty payments over the 15 year contract if one were to survive that long.

<b>Royalty Schedule</b>	<b>OLD Monthly Royalty</b>	<b>Total – Old Royalty</b>	<b>NEW Monthly Royalty (2022)</b>	<b>Total – New Royalty</b>
Months 1-6	\$800	\$4800	-	-
Month 1-12	\$800	\$4800	\$800	\$4800
Months 13-24	\$1200	\$14,400	\$1200	\$14,400
Months 25-36	\$1600	\$19,200	\$1600	\$19,200
Months 37-48	-	-	\$2000	\$24,000
Months 37-180	\$2000	\$288,000	-	-
Months 49-180	-	-	\$2400	\$316,800
<b>TOTAL ROYALTIES</b>	-	\$331,200	-	\$379,200
				<b>Increase: +\$48,000</b>

**Notable Happenings 2021-2022:**

## JDog Franchises LLC May be Exploiting the Small Business Administration (SBA) and American Taxpayers with Deceptive SBA 7(A) Loan Applications

JDog has directed franchisees to a number of loan processors for SBA 7(a) Guaranteed Loans, Unsecured lines of credit (*aka credit cards*) & the aptly named ROBs for rolling safely saved 401Ks into unsafe business ventures such as JDog.

Some of the financial Partners include:

**MyMilitaryLoans.com. Military Financial Services** appears to be a Veteran-themed lending façade for First Financial. Personnel included Veteran Jon Skroder, Cindy Watson

### Tenet Financial Group

**Banks granting SBA Guaranteed Loans to JDog Franchisees<sup>7</sup> based on potentially suspect projections include:**

- **Midwest Savings Bank (90%)**
- **Celtic Bank**
- **Citizens Community Federal National Association**
- **Meridien Bank**
- **Cadence Bank**

### Sample JDog Sales Projections Submitted with SBA Application

(Numbers changed slightly for anonymity)

Applications	YEAR 1 Projection – Gross sales	YEAR 1 Actual	YEAR 2 Projection – Gross	YEAR 2 Actual
Sample Given by MyMilitaryLoans.com	\$329,181	NA	\$831,983	NA
Franchisee #1	\$341,952		\$649,289	
Franchisee #2	\$271,392		\$769,499	
Franchisee #3	\$287,995	\$143,000	\$739,483	\$187,000
Franchisee #4	\$317,495	\$327,000	\$619,200	\$440,872
Franchisee #5	\$279,101		\$805,000	

*Detailed information is available upon request by government investigators*

## **2023 – Present: With the Truth Exposed, Widespread Franchise Failures, Corporate Layoffs, Franchisee Unrest, Jerry Flanagan Resumes Litigation Against Military Veterans**

The yearly JDog Franchise Disclosure Documents (FDD) report information on franchise openings, closings, terminations, etc. consistent with JDog's Franchises LLC's fiscal year which ends May 31), rather than the calendar year.

This means that the current JDog Junk Franchise FDD (dated September 29, 2023), which would be given to prospective Veteran franchisees, contains information on terminated & transferred up until May 31, 2023.

It is extremely difficult for me – an experienced franchise researcher whose idea of fun is curling up with a nice FDD – to find out how many & which franchisees have left the system within the last year. Even franchisees are kept in the dark.

But here is a list (likely incomplete and verified when possible) of JDog franchisees who left the system after the last FDD was compiled (closures since 5/31/23):

- Pedro Barnes - Cleveland, OH (NAVY) (2 Territories)
- Jon Binzer - Birmingham, AL (MARINE CORPS)
- Rusty Fitzmaurice - Winston-Salem, NC (AIR FORCE)
- Fernando Garcia-Mantilla - Jacksonville, FL CARPET (Juan Garcia, son, MARINES)
- David Gilbert - Horseheads, NY (NAVY)
- Al & Dawn Gourlay - Stafford, Virginia (MARINE CORPS)
- Jason Green - Pittsburgh North (MARINE CORPS)
- Sean-Michael Green - SW Connecticut (MARINE CORPS)
- Steve Grifka - Detroit, MI (ARMY)
- David Linton Tampa, FL (AIR FORCE)
- Derek Maier Spearfish, South Dakota (ARMY)
- Jon Moore, Kathy Moore Vista, California (NAVY)
- Catherine Peters - Appleton, WI (Multiple Territories) (AIR FORCE)
- Joe Pigg - Akron, OH (ARMY)
- Jay Rimel - Austin, TX (ARMY)
- Matt Scally San Antonio, TX (AIR FORCE)
- Kelly Sinagra, Kristian Gonzalez Vanceboro, NC (Carpet) (ARMY)
- Jill Somers - Melbourne, FL (Multiple Territories)
- Daniel Witherspoon - Jackson, TN (ARMY)

**Franchisees estimate that the number of JDog franchise owners is down from 90 or so in the beginning of 2023 to just 72 in January 2024 – a decline of more than 20%.**

Yet Jerry Flanagan has vowed to continue promoting his false success story to Veterans & military families.



## **2024 Blog Post: Jerry Flanagan & JDog Are Suing Military Veterans (UPDATED)**

*What's the best way to save an embattled brand & franchise company built on the founder's concern for military veterans and mission to end veteran depression and unemployment? If you're Jerry Flanagan, founder of the veteran-themed JDog Junk Removal & JDog Carpet Cleaning franchises, the answer is simple: File lawsuits against military veteran franchisees so the rest don't dare exercise their freedom of speech. By Sean Kelly, Franchise Truth for Veterans*

### **UPDATE**

**Follow-up post with new information:**

[\(https://www.unhappyfranchisee.com/the-franchise-law-firm-evan-goldman/\)](https://www.unhappyfranchisee.com/the-franchise-law-firm-evan-goldman/)

*Shortly after publishing this post we learned that JDog Franchises, LLC retained the newly formed The Franchise Firm to selectively sue and harass a Hispanic, Service-Disabled Veteran who had been named Franchisee of the Year & likely paid the failing franchisor more than \$200,000 in franchise fees and royalties. The Franchise Firm's Evan Goldman seems to be taking delight in petty intimidation tactics on behalf of a client whose business was built on a claim of being dedicated to improving the lives of Veterans.*

To be clear, this is all my (well-research, documented, expert) opinion. I could be wrong

In this post:

- Franchisors dependent on “churning” failed franchises must keep their secrets hidden at all costs
- Jerry Flanagan's secrets include having no full-time operating experience, ineffective to non-existent marketing & support programs, and a franchise failure rate more than twice the industry average.
- Despite having terminated more than 300 veteran-owned franchises, JDog has kept its franchisees silent through threats, intimidation & lawsuits against early franchisees.
- With our series exposing the truth, bolder franchisees breaking their silence and sharing their stories, corporate layoffs & stifled franchise sales, JDog President Kevin Kopa announces the return of litigation against franchisees who refuse to fail & go away quietly (my interpretation)
- Why JDog litigation will fail this time around
- What you can do to fight JDog's attacks on Veterans

### **Legitimate Franchisors Identify & Address the Cause of Franchisee Failures. They Don't Lie, Bully & Keep Selling.**

Franchisors like Jerry Flanagan who keep selling franchises despite high failure & turnover rates (like JDog Franchises, LLC) tend to be experts at intimidating, threatening & silencing franchisees.

Their ability to perpetuate their scheme requires them to maintain a pipeline of trusting, misled and likely doomed prospective franchisee-victims to whom they can sell previously failed franchise territories for new fees and a few years of royalties until they, like those before them, run out of money.

The Truth – especially firsthand accounts by current and former franchisees – threatens to disrupt the flow of deceived, uninformed prospects like Allied bombs disrupted Nazi supply lines.

**FRANCHISE TERMINATED**

**FRANCHISE TERMINATED**

**SHAWN SCHEXNAYDER**  
JDOG FRANCHISEE & MARINE CORPS VETERAN

When Marine veteran Shawn Schexnayder was injured and fell \$6,000 behind in royalties, Jerry Flanagan & JDog terminated his franchise & sued him for more than \$266,000. During his 8 years as a Marine, Schexnayder participated in operations in Bosnia, Kosovo, Albania, Turkey and Afghanistan. He received many military awards including Combat Action Ribbon, Navy Unit Commendation Ribbon, Meritorious Unit Commendation Ribbon, Marine Corps Good Conduct Medal, National Defense Service Medal, Armed Forces Expeditionary Medal, Kosovo Campaign Medal, Armed Forces Service Medal, Humanitarian Service Medal & a NATO Medal\*.

\* Source: JDog Press Release

**UnhappyFranchisee.Com**

*Despite a failure rate more than double any other junk removal franchise... despite his termination of more than 300 veteran-owned, female-veteran-owned, disabled-veteran-owned, and minority-veteran-owned small businesses in recent years, Jerry Flanagan has expressed no remorse, no concern and no intention of slowing his aggressive targeting of veterans and military families.*

In order to keep the seats full at JDog Discovery Day smoke & mirror franchise sessions, veterans Jerry Flanagan, Kevin Kopa & Terry Corkery will need to continue to deprive military veteran franchisees of a core & most sacrosanct of American freedoms: *Freedom of Speech*.

Achieving that un-American and arguably *traitorous* objective requires them to maintain the intimidation, fear & prisoner-of-war atmosphere they have expertly imposed on the veterans they so often claim to empower.

*Legal disclaimer: This is all my (well-researched, industry expert) my opinion... I could be wrong...*

*Full documentation available upon request.*

### **Despite Layoffs & Closings, Jerry Flanagan is Now Spending Dwindling Resources to Bully, Silence & Starve Out Military Veteran Franchisees**

According to company disclosure documents, Jerry Flanagan has zero experience owning and operating a full-time junk removal and hauling business, much less a JDog business.

And up until a couple of weeks ago, no one in top management at HQ has that experience either.

According to franchisees, JDog's exclusive recommended "marketing system" consists of handing out doorhangers & flyers, paying to join business networking groups and hanging out door hangers & flyers.

National corporate support consists of *Operation Hidden Treasures*, a virtually unwatchable storage-war wannabe with scripting & production values two clicks below cable-access.

Worst of all, *Operation Hidden Treasures* misrepresents the business model as an unpaid donation pick-up service.

*OHT's* only redeeming feature is being hidden away on something called *TUBI* (?) where it can only annoy an audience even smaller than Tracy "Mrs. JDog" Flanagan's *Tactical Treasures Podcast*.

### **However, Jerry Flanagan is an Expert Manipulator**

While I rarely pass up an opportunity to mock Jerry Flanagan (who an anonymous former employee on an employment site called a "walking sexual harassment complaint"), I admit to being seriously in awe of his skill at emotionally manipulating veterans and keeping them silent.

I recently interviewed one of his very first franchisees, a veteran of three different branches of service, who lost his savings, his home, his marriage and his military security clearance due to JDog & the indifference of Jerry Flanagan.

I have interviewed and/or corresponded with dozens of victims who invested without knowing of his and other early failures.

When I started researching the JDog franchise two years ago and again last year, I could not find any substantial public complaint or negative account by a franchisee.

I've research hundreds of franchises and assure you: That kind of cover-up takes skill & effort.

(Kudos to Jerry Flanagan, Kevin Kopa, Chris Debbas, Terry Corkery, Tom Spadea & the team at Spadea Lignana. Let's give credit where it's due.)

### **Why JDog Previously Sued Already Broke Army, Navy & Marine Corps Veterans**

The current atmosphere of intimidation & fear among franchisees was established, in part, with a series of brutal, vindictive lawsuits from 2015-2021:

- **5/18/15:** JDog sued their first franchisee, 20-year African American Navy veteran Louis Vaughn, Jr., for more than \$155,000.
- **10/25/19:** JDog sued Shawn Schexnayder, the highly decorated Marine Corp. combat veteran, for \$266,000.
- **6/2/21:** JDog sued Kellen Brown, an Army veteran twice deployed in support of Operation Iraqi Freedom, for \$355,000.

*Why would Jerry Flanagan & JDog Franchises LLC sue franchisees with low or no assets for exorbitant amounts they could never pay?*

*Why sue Army combat veteran Kellen Brown – who lacked the funds to even open his JDog franchise in Huntsville, AL – for \$355,000?*

My guess is that the real purpose of the lawsuits was to send warning shots whizzing above the heads of current & former JDog franchisees whose voices could take down the JDog scheme in an instant.

The message:

***Keep your heads down and your mouths shut.***

And my guess (*Correct me if I'm wrong, Jerry Flanagan!*) is that's the same warning message intended by Flanagan's minion Kevin Kopa this past Friday.

**See: [This Franchise Scheme Sells, Sues & Silences American Veterans](#)**

### **JDog's Latest Threat Against Franchisees Reeks of Desperation**

In my opinion, Jerry Flanagan's JDog Brands is in an unstoppable freefall, an overdue transition from *star-spangled, inspirational Veteran business success story* to a *cautionary tale of deception and exploitation of U.S. veterans and military families*.

I am proud to be a part of the mostly anonymous team (and supporters) determined to expedite that transition.

But Jerry Flanagan obviously believes he can revert to his previous tactics and keep the JDog scheme going.

On January 19, 2024, Flanagan minion President Kevin Kopa sent an email to all surviving franchisees stating that the franchisor has resumed the practice of *suing the shit<sup>1</sup> out of franchisees* who dare defy them.

*Yes, Mr. Kopa is saying, the floggings will continue until morale improves... or the victims hold in their screams.*

Kevin Kopa's email reportedly read:

*From: Kevin Kopa <kkopa@jdog.com>  
Sent: Friday, January 19, 2024 9:24 AM  
To: undisclosed-recipients:  
Subject: Pending Legal action*

*JDog's [stet]*

*Unfortunately, we are being forced to take legal action against a recently terminated Franchisee and while this is common in franchising it is certainly not common within the JDog system. I*

would like to provide some context of the situation so that everyone is aware of what is going on.

*There is a Franchisee that recently started a competing Junk Removal business in the same area that they had two active Franchise agreements. This is obviously a violation of multiple sections of the FA and a harm to the other JDog in the state and immediate service area. This franchisee was provided multiple opportunities to cure the issues at hand - instead they have decided to violate the terms of the agreements that they have operated under for the past eight years and directly compete with JDog under a different name*

*We have always operated the company in an effort to help veterans<sup>2</sup>. If a JDog chose that it was in their best interest to close a territory or their business we would allow them to move on without any liability or obligation other than to abide by the non-compete and certain other conditions. In this instance the JDog is in direct violation of their Non-Compete, the use of the JDog system (including google reviews)<sup>3</sup> in addition to the financial obligations. We have only taken formal legal action in two other instances in the history of the Company<sup>4</sup> and in both instances, the former franchisee had violated the non-compete/use of system knowledge. These actions are taken in an effort to protect not just the brand but all of you that are currently running your JDog Businesses.*

*If you have specific questions please reach out to me directly.*

*Thanks*

*Kevin Kopa*

*President & COO*

*U.S.M.C. Veteran*

*(o) 484-318-8942 x 105*

*(M) 484-758-7185*

### **My Prediction: This Time, JDog's Legal Attacks on Veteran-Owned Businesses Will Hasten Its Demise**

I can't be absolutely certain of which franchisee Kopa is referencing, but there aren't that many that have lasted 8 years and been recently terminated.

If it is the franchisee I suspect, Jerry Flanagan (a caring veteran on a mission to reduce veteran unemployment & depression) is suing a veteran-owned and minority-owned family business to prevent them from earning a living in their field.

If this is the franchisee I suspect, JDog Brands is suing its former *Franchisee of The Year* over some Google Reviews intended by the reviewers to praise the franchisee alone – no one else.

And if this franchisee paid franchise fees on two territories and monthly royalties for 8 years on one or both, JDog likely pocketed \$200,000 or more... for supposed support that has now been cut through layoffs and a system and business model that produces the highest failure rate in the industry.

For a brand that claims its mission is to empower veterans and reduce veteran unemployment, suing military veterans is not a good look.

To put it mildly.



## 2024 Blog Post: The Franchise Firm Debuts With Threats Against Hispanic, Veteran-Owned Small Business

*Attorney Evan Goldman announced the debut of The Franchise Firm just one month ago. The Franchise Firm boasts a promising line-up with Founding Partners (in addition to Evan Goldman) that include Adam G. Wasch, Natalie M. Restivo, & Brett Buterick. Attorney Samantha Hirsch serves as Counsel and Joseph C. Wasch as Senior Counsel.*

*The Franchise Firm wasted no time establishing its reputation by allegedly threatening Hispanic and Veteran-owned business owners with litigation on behalf of JDog Franchises, LLC. Selling franchises exclusively to military Veterans and families, the franchisor of JDog Junk Removal & Hauling has one of the highest failure rates in the industry – twice as high as its junk hauling competitors. Public records indicate Berwyn, PA-based JDog has terminated more than 300 veteran-owned franchises, including 5 of the first 6 founder Jerry Flanagan sold.* by Sean Kelly, founder, Franchise Truth for Veterans Initiative

Also read:

[Jerry Flanagan & JDog Are Suing Military Veterans](#)

([UnhappyFranchisee.Com](#)) Congratulations, I guess, to Evan Goldman, Adam G. Wasch, Natalie M. Restivo, Brett Buterick, Samantha Hirsch and Joseph C. Wasch on the debut of The Franchise Firm!

I've known of Evan Goldman since his early days representing franchise owners at Marks & Klein. I've had minor dealings with Adam G. Wasch and follow him on social media. Both struck me as decent enough guys.

I was shocked (*dismayed, disappointed, bewildered...*) when I heard that Evan Goldman had decided to debut their fledgling law firm by representing (*in my non-defamatory opinion... not to be confused with a defamatory statement of fact, here... Just my opinion...*) arguably one of the *most shameful, deceptive, un-American and downright despicable franchise sellers I've ever come across.*

And as the publisher of a franchise watchdog site called [UnhappyFranchisee.Com](#) for more than 15 years, *that's saying something.*

### The Franchise Firm Enlists for Jerry Flanagan's & JDog's War on Veterans

I've been publishing an ongoing expose since my investigation of JDog began in April, 2023.

JDog Franchises, LLC targets military Veterans, active service members & military families for its JDog Junk Removal & JDog Carpet Cleaning franchise schemes.

JDog founder Jerry Flanagan hooks veterans with his FOX News-publicized mission of empowering fellow veterans, reducing veteran unemployment, depression and suicide, and his promise of an "ethos of brotherhood" and Vet-to-Vet camaraderie.

Yet even with solid evidence that the company underreports failed franchises & franchisees, JDog disclosure documents reveal that nearly 300 veteran-owned junk franchises had been terminated as of May 31, 2023.

Adding the JDog carpet franchise failures and the dozens of franchises that have failed between June and now, JDog has terminated more veteran-owned franchises than are still open.

## JDog Junk Removal Franchise Terminations

Source: JDog Franchise Disclosure Documents (FDDs) 2015 - 2023

Year	Outlets at Start of Year	Outlets Opened	Termination	Transfers	Outlets at End of Year
2013	0	2	0	0	2
2014	2	4	2	0	5
2015	5	7	1	0	10
2016	10	27	4	0	33
2017	33	44	7	7	66
2018	66	34	5	9	95
2019	95	61	14	18	142
2020	142	52	63	11	131
2021	131	25	13	1	143
2022	143	88	57	12	174
2023	174	53	35	14	192
	Subtotals	397	201	72	
	<b>OPENED</b>	<b>397</b>			
	<b>EXITED</b>		<b>273*</b>		

**More than 273 veteran-owned JDog franchises have been terminated or had territories sold to new owners.**

\* JDog has disclosed terminations only through May 31, 2023. We've estimated that terminations through the end of 2023 exceeds 300.

Compiled & reported by [UnhappyFranchisee.Com](http://UnhappyFranchisee.Com) copyright 2023  
For more information contact [UnhappyFranchisee@gmail.com](mailto:UnhappyFranchisee@gmail.com)

Evan Goldman Will Claim They Must Defend the Brand (The Brand's a Lie) & the System (for Creating Lost Investments)

As stated in yesterday's post, JDog, like Dickey's Barbecue & others whose business model is churning, grinding & reselling the failed dreams of American families, Jerry Flanagan & JDog need a continuous pipeline of trusting, underinformed & creditworthy Veterans at their Discovery Day indoctrination events.

And while they don't have money to pay staff to support their franchisees, or consultants to fix their failed model, they'll always have funds for keeping current and former victims, er, franchisees too intimidated and afraid to warn the fresh new recruits they pass on the tarmac as they stumble, limp or are wheeled off.

JDog Carpet FDD 2023 Status of Franchise Outlets For Fiscal Years 2020 to 2022				
Year	Outlets at Start of Year	Outlets Opened	Termination	Outlets at End of Year
2020	0	3	0	3
2021	3	10	5	8
2022	8	5	4	9
		<b>18</b>	<b>9</b>	
Average # of franchises (4.5) divided by Exits (9) x 100 = <b>Franchise Turnover Rate of 200%</b> UnhappyFranchisee.Com				

**Congratulations, The Franchise Firm! We'll Be Seeing a Lot of Each Other!**

Congratulations again to

- Evan Goldman,
- Adam G. Wasch,
- Natalie M. Restivo,
- Brett Buterick,
- Samantha Hirsch and
- Joseph C. Wasch

...on the debut of The Franchise Firm!

Be sure to listen and learn from franchise broker turned lawyer Tom Spadea & Spadea Lignana.

If this is the lucrative, albeit reprehensible, niche you're pursuing, he can teach you all the (dirty) tricks of the trade!

## Veterans Under Attack: The Human Cost of the JDog Franchise

Fearing retaliation or reprisals from the franchisor, JDog franchisees and former franchisees shared their experiences and loss under condition of anonymity.

Here are some of the comments from my exchanges & interviews with dozens of veterans & military family members who invested in the JDog franchise. Not the worst, just representative comments:

*"I lost everything, including my marriage..."*

**Roy Birdwell, ARMY Veteran, JDog's first multi-unit owner**

*I'm 48 years old. I have literally worked since I was 12. I had a perfect credit score going to this and I literally lost my life savings. Like... I have absolutely no money.*

*Yesterday I couldn't put gas in my truck. I didn't have money for a bagel. I mean, I'm not kidding... I couldn't buy a bagel. I have no idea how I'm gonna pay my electric bill.*

**7-Year Army Veteran**

*Like our fellow veterans, we were misled, drained of our finances, and intimidated into silence.*

*We lost the money in our military retirement fund.*

*Our strong credit score and business reputations are destroyed.*

*We are over \$200,000 in debt and have less than \$500 in our savings account.*

*We are in the process of filing for bankruptcy.*

*We could lose our house.*

*We will get through it... some of my military brothers and sisters will not.*

**23-Year Navy Veteran**

*Our debt from the business was \$250,000, with only a little over two years in... We were and still are both battling depression and PTSD from all the trauma...*

*We are on the other side of the nightmare with the fragments scattered from our financial, marital, and family devastation left to clean up.*

**Military Spouse of a 22-year Coast Guard Veteran**

*At their Discovery Day I told their loan person I just wanted a \$50K loan so if I dug a hole I could get out, but was told it is a one size fits all \$150K loan that they would help with.*

*Now here I am 2 years later with \$300K in debt, no equitable assets and a leasing company that wants to sell my trucks for \$20K less than its value.*

**9-year Marines Veteran**

*It's been hard. Really hard. I went into depression after it was shut down and everything. Really hard to start over at my age, retirement age. You know, it was really difficult on our marriage. Still is...*

**Army Veteran**

*If I had been told of Jerry's sexual harassment investigation I would have never signed on as this topic is raw with me. I found that out and was embarrassed to wear "respect integrity and trust" on my clothing.*

**Navy Veteran of 10+ years**

*JDog preys on Veterans. They took away my joy & financial freedom. We are finally to the point of them destroying our family due to finances.*

*They fed us lies about this being a profitable business. They pressured us to buy additional territories we could not afford.*

*I cannot believe they scammed veterans. It breaks my heart.*

**Air Force Military Spouse**

***JDog Franchise Failures Put Veterans Under Severe Stress Some Don't Survive***

Many military veterans who invested in and trusted Jerry Flanagan & his JDog Junk Removal franchise found themselves in a personal & financial pressure cooker that caused severe emotional and marital distress.

In 2019, 11-year Army veteran Dan Dewitt's Little Rock AR franchise was one of those terminated by JDog Franchises LLC. Later that year, Daniel Wayne Dewitt declared Chapter 7 bankruptcy.



<https://www.unhappyfranchisee.com/jdog-franchise-dream-ends-in-veteran-suicide-double-homicide/>

## JDog Franchise Survivor Angela Derringer-Donnell Speaks Out

## JDog Franchise Survivor Statement: Army Veteran Andrea Clarkin

## JDog Franchise Survivor Statement: Navy Veteran Rich Roberts

**Draft Date: 6/7/2024**  
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## **January 2024: JDog Franchises LLC Resumes Practice of Suing Military Veterans & Families to Keep Them From Earning A Living**

At the end of 2023 into January, 2024, many struggling and desperate JDog franchise owners could no longer keep up with their royalties, lease payments and other expenses.

When they informed JDog President and fellow veteran Kevin Kopa that they were drained, broke and broken and no longer able to stay in business, Kopa's reaction, many report, was emotionless and matter-of-fact. Kopa informed them of the steps needed to relinquish their territories and turn over their social media accounts, including their hard-earned positive Google reviews, to the franchisor. Kopa informed them of the past due balances they were expected to pay, as well as the next month's royalties.

### **“The only call I got from Jerry Flanagan was about royalty payments he said I owed. It was all about the money.” Former Franchisee Roy Birdwell**

After so many terminations, this has become a routine occurrence. Some have been handled strictly through email without even a phone conversation.

Despite their claims of deep concern for the well-being of veterans and their supposed passion for empowering them, neither Jerry Flanagan nor Tracy “Mrs. JDog” Flanagan sent a note or made a phone call to express concern, sympathy or thanks to the terminated franchisees I spoke with.

As one of the first JDog franchisees, Roy Birdwell told me:

*“There was never any concern or compassion shown by the Flanagans for what we suffered by putting our trust and investment in JDog. The only call I got from Jerry was regarding the royalty payments he said I owed. It was all about the money.”*

### **President Kevin Kopa Announces Resumption of Lawsuits Against Military Veterans**

January 19, 2024 JDog Brands' President Kevin Kopa sent an email to the remaining JDog franchisees announcing the return of litigation against terminated franchisees.

Despite Kopa's claim that they had only twice sued franchisees, I've documented at least three:

5/18/15, JDog sued the very first franchisee to enlist in the JDog franchise program: 20-year African American Navy veteran Louis Vaughn, Jr.

10/25/19 JDog sued Shawn Schexnayder, the highly decorated Marine Corp. veteran who appeared alongside Flanagan and since-terminated franchisee Mike O'Neill on FOX & Friends.

6/2/21 JDog sued Kellen Brown, an Army veteran twice deployed in support of Operation Iraqi Freedom.

Kevin Kopa's email read:

**From:** Kevin Kopa <[kkopa@jdog.com](mailto:kkopa@jdog.com)>

**Sent:** Friday, January 19, 2024 9:24 AM

**To:** undisclosed-recipients:  
**Subject:** Pending Legal action

*JDog's*

*Unfortunately, we are being forced to take legal action against a recently terminated Franchisee and while this is common in franchising it is certainly not common within the JDog system. I would like to provide some context of the situation so that everyone is aware of what is going on.*

*There is a Franchisee that recently started a competing Junk Removal business in the same area that they had two active Franchise agreements. This is obviously a violation of multiple sections of the FA and a harm to the other JDogs in the state and immediate service area. This franchisee was provided multiple opportunities to cure the issues at hand - instead they have decided to violate the terms of the agreements that they have operated under for the past eight years and directly compete with JDog under a different name*

*We have always operated the company in an effort to help veterans. If a JDog chose that it was in their best interest to close a territory or their business we would allow them to move on without any liability or obligation other than to abide by the non-compete and certain other conditions. In this instance the JDog is in direct violation of their Non-Compete, the use of the JDog system (including google reviews) in addition to the financial obligations. We have only taken formal legal action in two other instances in the history of the Company and in both instances, the former franchisee had violated the non-compete/use of system knowledge. These actions are taken in an effort to protect not just the brand but all of you that are currently running your JDog Businesses.*

*If you have specific questions please reach out to me directly.*

*Thanks*

**Kevin Kopa**  
**President & COO**  
U.S.M.C. Veteran  
(o) 484-318-8942 x 105  
(M) 484-758-7185

## How Marine Corps Veteran Jon Binzer Lost \$1.5M, His Freedom & His Voice in Just 3 Years

Marine Corps Veteran Jon Binzer lost \$1.5M after investing in JDog Junk Removal and JDog Carpet Cleaning franchises. He and his wife Brittney and his friend are being sued by Cadence Bank for \$300,000. Their bankruptcies detail liabilities of more than \$1.2M. So why, oh why, does Jon Binzer continue to recommend JDog franchises as a profitable investment for Veterans & military families?\* *by Sean Kelly, founder, Franchise Truth for Veterans*



**Marine Corps Veteran Jon Binzer was sold 4 high-risk, high failure rate JDog Junk Removal franchises & 3 unproven, high-failure rate JDog Carpet Cleaning franchises. Total liabilities listed in his & partner James McClure's bankruptcies exceed \$1.2M. Both are being sued by Cadence Bank for defaulting on a \$300,000 SBA loan in just 12 months. Binzer's family history of honorable military service may have made him susceptible to manipulation by the sellers of the military-themed JDog franchise scheme.**

**UnhappyFranchisee.Com**

[UnhappyFranchisee.Com](http://UnhappyFranchisee.Com) Marine Corps Veteran Jon Binzer grew up in a family with a proud military tradition.

Jon's grandfather, Robert D. Binzer, was a pilot in the Army Air Corp. in WWII.

He flew C-47s over China-Burma... piloting over the Himalayas with no oxygen or pressurized cabins.

Robert's brother, Rollin Binzer, served in the Marine Corps during the Cuban Missile Crisis.

The third brother, Capt. Solomon Vaughn Binzer, was an Army Captain in Pleiku, Vietnam (300 miles north of where my brother Paul served in Cu Chi).

Captain Binzer's experience & service are recorded and catalogued in the Library of Congress.



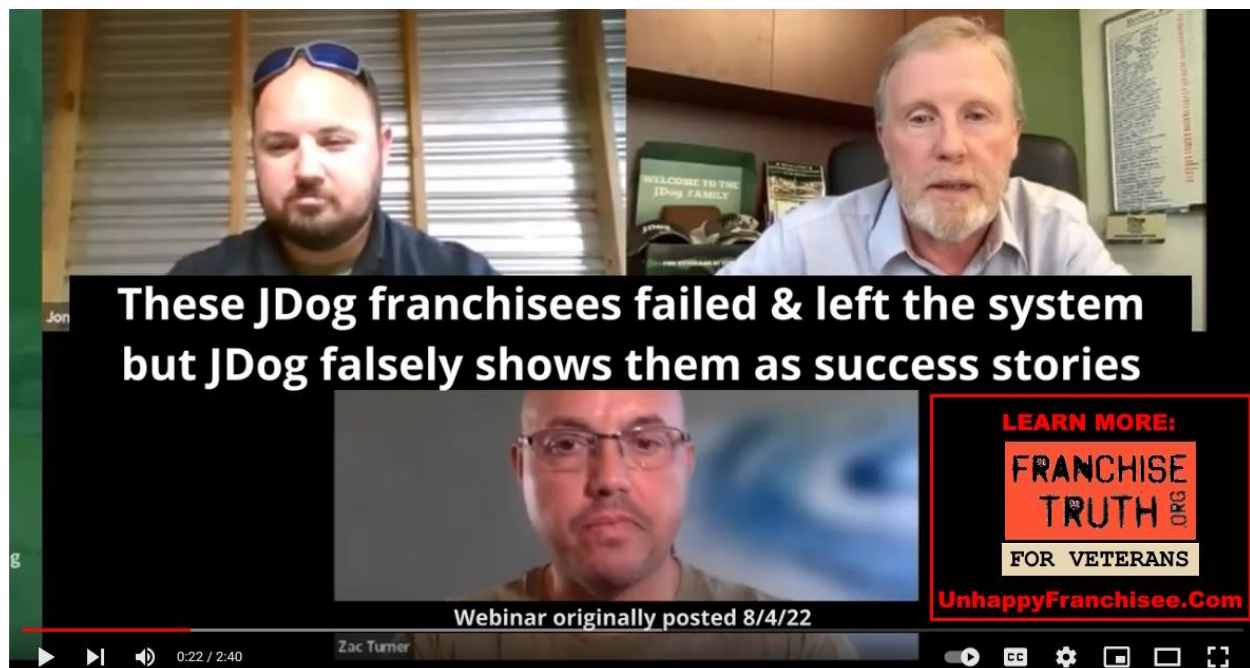
Growing up with such a distinguished military family heritage may have made Jon Binzer especially susceptible to the manipulation of the JDog sales organization.

The Veteran-targeting sales machine, headed by Vets Jerry Flanagan, Terry Corkery and Kevin Kopa, adeptly manipulates young Veterans like Jon Binzer to go deeply in debt to pay their exorbitant franchise fees and royalties.

The JDog franchise sellers convince their new franchisees that helping them sell franchises positively impacts Veterans by reducing Veteran unemployment, depression and suicide.

They get the enthusiastic Veterans to provide glowing testimonials while they're still in the early honeymoon phase of their businesses.

And after trusting Veteran franchisees like Jon Binzer (and Zac Turner, Matt & Shannon Scally, and others) and their families close their JDog franchises under a mountain of crushing debt, Jerry Flanagan, Terry Corkery & commissioned broker Orion Talent shamelessly continue to use their honeymoon Webinars & testimonials to lure other Veterans into their high-turnover franchise scheme.



[View the Video of John Binzer's Webinar Presentation at  
<https://www.youtube.com/watch?v=mHHBjZbQilg>]



 <p><b>Jerry Flanagan</b></p> <p><b>Tracy Flanagan</b></p>	<p><b>Cadence Bank (SBA Loan) Demand Against Veteran Jon Binzer, Brittney Binzer, &amp; James McClure:</b></p> <p><b>\$285,620.44</b> plus interest, fees</p> <p><b>Jon &amp; Brittney Binzer Bankruptcy Liabilities:</b></p> <p><b>\$786,094.36</b></p>	 <p><b>OUT OF BUSINESS</b></p>  <p><b>OUT OF BUSINESS</b></p>  <p><b>OUT OF BUSINESS</b></p> <p><b>McClure Bankruptcy Liabilities:</b></p> <p><b>\$453,698.43</b></p>
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***The Binzer/McClure bankruptcy petitions list combined liabilities incurred from their 4 failed JDog Junk Removal and 3 JDog Carpet Cleaning franchises totaling \$1,239,792.79.***

And yet, (other than this blog post) Google serves up nothing but the inspiring Jon Binzer Veteran-Makes-And-Does-Good success story – as memorialized and frozen in time before Binzer’s dream collapsed in early 2023.

Local news stories and company press releases still tell how Jon Binzer and his father-in-law opened the Birmingham, AL franchise location in 2020 to help benefit his fellow Veterans.

A heavily promoted franchisee recruitment webinar, published by JDog & commissioned broker Orion Talent, recorded in Binzer’s honeymoon phase in summer, 2022, continues to broadcast Jon Binzer’s 27 minute testimonial.

In the 8/4/2022 Webinar, Jon Binzer states that he opened his business during COVID and, from the first day it was like being “shot out of a rocket:

**“First month, we did OK. 2nd month, did OK, again Then that month that we went full time we doubled our revenue. The following month, we doubled our revenue again. That was, that was crazy. It was a crazy summer, crazy year... But now we continue to grow.”**

In that webinar, Binzer praises the JDog franchisor’s training, support, values & integrity.

Binzer affirms JDog’s Terry Corkery’s representation of a 45% to 55% profit margin (A likely violation of the FTC Franchise Rule).

JDog promotional websites & social media pages contain dozens of happy photographs Jon Binzer’s success are like a franchisee recruitment siren song, luring trusting sailors (and Army, Marine, Coast Guard & Air Force Veterans) to financial ruin:

- Smiling photos of Jon Binzer & James McClure holding JDog University diplomas alongside Jerry & Tracy Flanagan...
- Proud photos of Binzer and his team posing in front of his leased Cargo Van (a \$78,632.00 owed), Belmont High Sided Dump Trailer (\$17,160.00 still owed), and Big Tex Dump Trailer (\$14,572.00 still owed).
- There are family photos galore of he, Brittney and their four children, many posing in JDog garb, several of them holding up signs promoting JDog Carpet Cleaning next to their vehicles in a shopping center parking lot.
- There is one notable photo showing Jon, Brittney and his kids flexing their muscles in front of their fully JDog-wrapped 2022 RAM 2500 Crew Cab (a \$57,000 liability in their bankruptcy filing).

***Jon Binzer is Likely Afraid to Publicly Share His Experience or Opinion of JDog Franchises, LLC, Terry Corkery, Kevin Kopa & Jerry Flanagan***

We don’t know how Jon Binzer feels about his testimonials and family photos being used to deceive trusting Veterans into the high-stakes, high-turnover rate JDog franchise trap.

We don’t know whether he made an effort to tell his story, or to get Jerry Flanagan and Terry Corkery to stop exploiting his family for franchise fees and royalties.

In fact, there’s only one small clue that Jon Binzer realizes that it was not entirely his fault, that he was led into a trap... ambushed... bushwhacked... fraggged by those he mistook for his *Band of Brothers*.

That clue is the in the “Schedule A/B: Property” section of his bankruptcy petition.

Under “34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims” he’s listed:

**Potential claim against Franchisor - JDog Franchise, Inc.**

By now, the morally bankrupt bullies of Spadea Lignana Franchise Law (Tom Spadea) and/or The Franchise Firm (Evan Goldman, Adam Wasch) have likely coerced Marine Corps Veteran Jon Binzer into relinquishing his freedom of speech (NDA) and freedom to seek justice in civil court (General Release).

So that 7-word clue, buried deep in John & Brittney Binzer’s bankruptcy petition, is likely the only hint we’ll get from Jon Binzer that he now knows the truth and regrets providing that 27-minute endorsement.

Unfortunately, Jon Binzer no longer has control over his own words and opinions.

His freedom and his voice is now owned by the *Band of Bandits at JDog Franchises, LLC*

## **PART 2: HOW DISREPUTABLE FRANCHISE SELLERS DECEIVE MILITARY VETERANS (The JDog Playbook)**

## #1 Their Vendors & Associates Lie For Them

An overall lack of enforcement of Truth in Advertising laws, of requirements to disclose financial relationships by endorsers and of clear labeling requirements on pay-for-praise advertorials has given disreputable franchise sellers free reign to concoct & implement many creative strategies to give Veterans a false sense of trust & trap them in some of the highest failure franchises in the nation.

## JDog Franchise Attorney Tom Spadea, Spadea Lignana

While most franchise attorneys provide sound, lawful advice, promote win-win relationships between franchisors & franchisees and act in accordance with the ethical guidelines of officers of the court, some actively exploit the lack of oversight and enforcement of advertising and franchise laws & cater to the worst instincts of the worst franchisors.

Ever since my first post on JDog on April 17, 2023<sup>8</sup>, I have sent links to my articles and requests for corrections, clarifications or rebuttals to JDog HQ, Jerry & Tracy Flanagan, Julip Run Capital and JDog's long-time attorney, Tom Spadea of Spadea Lignana Franchise Attorneys.

On May 1, 2023, I posted my suspicions and questions regarding the ethics and honesty of Spadea's and Spadea Lignana's representation of JDog and Jerry Flanagan<sup>9</sup>. These questions included concerns about potential bullying, intimidation & litigation against JDog franchisees, compliance with required disclosures in the JDog FDD and state registration applications, and whether Spadea has addressed the issue of high failure rates of its veteran franchisees & "churning" (reselling failed franchises) of territories.

Tom Spadea refused to respond to these or other questions or requests for comment.

Instead, he acted not as a responsible attorney, but as a propagandist promoting the narrative he, better than anyone, knows to be false.

On July 19, 2023 he posted an article on the Spadea Lignana website & on LinkedIn titled "'JDog Continues to Answer the Call for Veterans in a BIG Way'" The article perpetuates the false success story



<sup>8</sup> "Does the JDog Franchise Program Exploit Veterans & Military Families?" April 17, 2023, <https://www.unhappyfranchisee.com/jdog-franchise-exploits-veterans/>

<sup>9</sup> "Does Spadea Lignana Bully & Silence Military Veterans?" on UnhappyFranchisee.Com <https://www.unhappyfranchisee.com/spadea-lignana-franchise-law/>



and serves to mislead veterans into believing JDog is a safe & successful investment offered by selfless, caring individuals.

In his article, Tom Spadea states:

*JDog Junk Removal & Hauling, and JDog Carpet Cleaning and Floor Care have become a renowned professional destination for U.S. military veterans and their families across the country. They have grown exponentially over the last couple of years, and it's easy to see why.*

*Co-founded by veteran Jerry Flanagan and his wife, Tracy, both businesses feature established, market-tested, streamlined franchise models that are easy to learn and operate...*

*Not only does the brand give purpose to veterans seeking the next professional move after their military careers, but it goes further than that.*

*The Flanagans created the JDog Foundation, an organization that focuses on mental health support for veterans and the prevention of veteran suicide. They have a colossal fundraiser each year, and each franchise owner is welcome to participate or contribute.*

***Everywhere you turn, this company is making a difference for others, whether it's the franchise owners and employees, or the customers who use their services...***

Tom Spadea's response to serious questions and concerns about the exploitation of military veterans by his client raises serious concerns about his relationship and involvement with JDog vs. his ethical obligations as a member of the Bar and an officer of the court.

## Grunt Style, Grunt Style Foundation & C3 Capital

Like JDog, Grunt Style military style apparel builds their image off their understanding of, camaraderie with and care and concern for military veterans.

Also like JDog, Grunt Style has had more than their share of scandals regarding bullying & sexual harassment.

Even after they were informed of how many veterans have been victimized and lost everything, they continue to promote JDog & Jerry Flanagan.

Jerry Flanagan remains on the board of the Grunt Style Foundation.

And Grunt Style paid "influencer" & model Janae Sergio recently endorsed & promoted the JDog franchise with posts and a deceptive



video to veterans without disclosing her relationship with the company<sup>10</sup>.

## WORKIZ Field Service Management Software

With access to JDog franchisee's back-end activities, expenses and reporting, WORKIZ is in a unique position to see the harsh reality and challenges facing many JDog franchisees.

WORKIZ is also in a unique position to see the high turnover rate, as reflected by the number of terminated accounts and the dwindling list of current JDog franchisees.

WORKIZ has published a number of articles, blog posts and videos promoting the exaggerated success of the JDog franchise system. They have stated that JDog has grown to 1000 franchises in some places and "nearly 300 franchises" in other places. Neither is even close to being true.

Yet even after being confronted with the truth, WORKIZ has not pulled its false & exaggerated claims regarding JDog's success and growth<sup>11 12</sup>

## Orion Talent

Orion Talent is an employment agency and franchise broker with a focus on military veterans.

In promotional articles still online, they brag about transitioning military veterans into JDog ownership.

They don't disclose that they receive a significant commission for every franchisee they sign.

They don't mention that four out of five franchisees they recruited & featured in their case study articles failed and were terminated<sup>13</sup>.

Like other franchise brokers, Orion Talent doesn't let the facts – or bankrupted veterans - get in the way of a fat commission.



<sup>10</sup> "8 Things JDog Cheerleader Janae Sergio Should Know (And Maybe Does)" 10/5/23 UnhappyFranchisee.com <https://www.unhappyfranchisee.com/jdog-cheerleader-janae-sergio/>

<sup>11</sup> "WORKIZ LIES: The JDog False Success Story" 9/29/23 UnhappyFranchisee.com <https://www.unhappyfranchisee.com/workiz-lies-jdog-false-success-story/>

<sup>12</sup> "WORKIEZ: Please Stop Deceiving U.S. Military Veterans" 9/30/23 <https://www.unhappyfranchisee.com/workiez-delete-the-lies/>

<sup>13</sup> See the explanation of "Zombie franchise" ads in upcoming sections



## How Orion Helped These Veterans Transition into JDog Franchise Ownership



**In their promotional posts, Orion franchise brokers feature five JDog franchisees they recruited as owners. Four out of five were terminated. Clockwise from top left: Coast Guard Veteran Joshua Coleman, Army Veteran Derek Maier, Army Veteran Shawn Stroop, Army Veteran and Purple Heart Recipient Josh Polley.**

**UnhappyFranchisee.Com**

## #2 They Use The Undisclosed Paid Endorsement Service VETFRAN

Non-profit organizations like VetFran and for-profit marketers like Franchise Business Review (FBR) and countless others purport to provide service members with their recommendations for the best franchise opportunities for veterans. Military employment and transitioning agencies & seemingly credible publications often republish their recommendations and listings with no vetting or scrutiny.

VetFran, a part of the International Franchise Association (IFA), purports to help military veterans safely find veteran-friendly franchise opportunities in which to invest. In truth, VetFran is primarily a lead-generation and marketing program created to benefit the franchise sellers, not veterans.

The main, if not only, requirements for a franchisor to be listed in the VetFran directory of franchises for veterans is to offer a Veterans a modest discount and payment of a yearly fee.

The screenshot shows the VetFran website. At the top, a red banner reads "VetFran Continues to Promote High Failure JDog to Veterans". Below this is the VetFran logo and the JDog Junk Removal logo. The JDog listing includes a "Home Improvement" category, a 3-star rating, and a "VISIT COMPANY WEBSITE" button. A "Veteran Benefits" section states that JDog is a veteran-owned franchise system offered exclusively to veterans, with a 15% discount on the initial franchise fee. A black text overlay at the bottom of the screenshot reads: "VetFran claims that JDog is no longer a member, but a Google search reveals a promotional listing with a live link to the JDog franchisee recruitment page. JDog has terminated more than 300 veteran-owned franchises & has a failure rate twice as high other junk hauling franchises. UnhappyFranchisee.Com".

***The main, if not only, requirements for a franchisor to be listed in the VetFran directory is to offer Veterans a modest discount and payment of a yearly fee. There is no scrutiny, no vetting, and no warnings for veterans about franchises with high failure rates or excessive litigation against or initiated by franchisees***

As a result, some of the highest risk, highest turnover franchises in the industry are promoted on the VetFran website as good franchises for veterans, and are allowed to use the VetFran logo as a badge of veteran-friendly credibility in their marketing and sales materials.

Of 100 VetFran member franchises whose current FDDs I analyzed, approximately 25% had three-year turnover (failure) rates of 50% or higher.

More than a few were out of business or had ceased selling franchises altogether though their VetFran Directory listings were or are still active.

VetFran encourages franchise sellers to target military veterans as prospective franchisees.

VetFran provides their nearly 500 members with lead generation and promotional opportunities directed at military veterans. VetFran website states:

*The numbers don't lie – franchisors have recognized that veterans make great franchisees and the membership of VetFran has soared to over 450 companies. Competition for entrepreneurial*

*vets is heating up and companies that aren't actively incentivizing and prioritizing veteran recruitment are missing out. Veteran franchisee recruitment is an important part of modern franchise growth and development strategies, and VetFran is your gateway to unlocking that potential.*

VetFran provides members with its endorsement and seal of approval as being a good franchise for veterans. As VetFran's website states:

*the VetFran name carries weight. Veterans trust us, veteran's organizations partner with us and VetFran has worked with the highest levels of the US government to promote our mission. Membership offers visibility through the VetFran directory, the fifth most visited page on the IFA website and on other VetFran digital and social media pages.*

For a yearly fee of \$750 - \$1500, VetFran provides members access to such recruitment resources as:

- Representation at VetFran Events
- Appearances on VetFran panels at franchise expos across the country.
- Rotating Promotions promotions on VetFran Social Media, Website, and a special feature in the Franchise Opportunities Guide.
- Access to VetFran's private and public sector partners.

VetFran promises access to such partners as:

- U.S. Department of Labor
- Small Business Administration (SBA)
- SBA Veterans Business Outreach Center (VBOC) program (SBA Affiliate)
- Small Business Development Centers (SBDC) (SBA Affiliate)

## Actual Franchises Targeting Veterans in 2024; Promoted by VetFran

FRANCHISE	AVG OPEN	EXITS	RATE	
Cell Phone Sales & Repair	277	410	148%	
Computer & cellphone sales & repair	?	92	146%	
Pizza delivery	30	43	143%	
Advertising sales	111	147	132%	
Quickservice Sandwich	11	14	127%	
B2B service	86	105	122%	
Residential Cleaning	8	11	138%	
Tech Services	33	35	106%	
GYM GUYZ	257	244	95%	

Quickservice Snack	43	40	93%+	
Home services	162	132	81%	
Exercise & Fitness	121	93	77%	
Exercise & Fitness	468	361	77%	
Entertainment			76%	
Cellphone Repair	461	352	76%	
Quickservice Snacks	31	22	71%	
Quickservice Sandwich	312	453	69%	
Advertising	36	52	69%	
Exercise & Fitness	77	112	69%	
Retail Coffee	20	31	67%	
Quickservice Food	28	42	67%	
Business Coaching	29	47	62%	
Home Services	277	411	67%	
Tech Services	118	195	61%	
Quickservice Snacks	41	67	61%	

## Neither VetFran Nor Franchisors Like JDog Disclose That VetFran is a Paid Promotion & Does No Serious Vetting of Member Franchises

The Federal Trade Commission (FTC) requires that marketers promoting reviews, endorsements & awards prominently disclose compensation or other considerations paid to for those endorsements and their relationship with the endorser.

According to the FTC<sup>14</sup>:

### ***§ 255.5 Disclosure of material connections.***

*(a) When there exists a connection between the endorser and the seller of the advertised product that might materially affect the weight or credibility of the endorsement, and that connection is not reasonably expected by the audience, such connection must be disclosed clearly and conspicuously. Material connections can include monetary payment or the provision of free or*

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<sup>14</sup> FTC "PART 255—GUIDES CONCERNING USE OF ENDORSEMENTS AND TESTIMONIALS IN ADVERTISING"

Authority:38 Stat. 717, as amended; 15 U.S.C. 41–58. Source:88 FR 48102, July 26, 2023, unless otherwise noted.



*discounted products (including products unrelated to the endorsed product) to an endorser, regardless of whether the advertiser requires an endorsement in return.*

Additionally,

*Endorsements by organizations, especially expert ones, are viewed as representing the judgment of a group whose collective experience exceeds that of any individual member, and whose judgments are generally free of the sort of subjective factors that vary from individual to individual. Therefore, an organization's endorsement must be reached by a process sufficient to ensure that the endorsement fairly reflects the collective judgment of the organization. Moreover, if an organization is represented as being expert, then, in conjunction with a proper exercise of its expertise in evaluating the product under § 255.3, it must utilize an expert or experts recognized as such by the organization or standards previously adopted by the organization and suitable for judging the relevant merits of such products. (See § 255.1(e) regarding the liability of endorsers.)*

### #3 They Buy Undisclosed Paid Promotions Disguised as Legitimate News

Not long ago, public relations agencies sought to secure interest in and stories about their clients in legitimate magazines, newspapers and other outlets. Positive press validated that those clients were growing, successful and newsworthy. The fact that editorial stories in business publications were fact-checked, unbiased and kept separate from the influence of advertising gave successful companies recognition and legitimacy that they, in most cases, had earned.

If a company was unable to cajole business publications into printing the promotional story they wanted, they could pay to publish an “advertorial” as long as it was clearly and unmistakably labeled a paid advertising.

Franchise advertisers, public relations firms, and lead generators have been allowed to create and promote publications & websites that look identical to the legitimate, journalistic business publications of yesteryear, but are actually paid promotions, ads and lead generators that mislead and deceive.

#### **No Limits Public Relations Simply Prints Its Own Pay-For-Praise Magazine**

Pay-For-Praise publishing is not, in itself, deceptive or illegal – as long as the reader knows that the story has been generated by and paid for by the company receiving the praise.

However, companies like JDog can avoid editorial scrutiny and the prying eyes of reporters by hiring companies like Chicago-based No Limit Agency, founded by Nick Powills. Rather than going through the hard work of pitching stories to a dwindling number of legitimate publications, Powills simply created his own illegitimate publication: *1851 Magazine*.

Franchisors pay No Limit & 1851 Magazine to publish a facsimile of the praise, the press and the accolades they wish they had earned – but didn’t. Readers are not, by and large, made aware that they are reading paid advertising & an illusory, manufactured success story.

A small sampling of Pay-For-Praise JDog Advertorials (Undisclosed) include:





#### #4 They Maintain Hundreds of “Zombie Franchise” Ads & Testimonials

***JDog “Zombie Franchise” ads are the hundreds of promotional ads, stories & images that depict now-failed franchises as if they are operating... happy... and successful.***

JDog “Zombie Franchise” ads feature images & testimonials of owners who would no longer allow their names, likenesses or now-false testimonials to be used to deceive their fellow Veterans.

**JDog Not Only Took their Money. They Took Their Names. Their Images. Their Voices.**

Legal wording buried in the voluminous FDDS, FAs and likely mutual termination & settlement agreements deprives Veterans (and other franchisees) of the right to control their own names, their own likenesses and to express their own opinions.

Franchisors like JDog maintain control of early testimonials and PR stories captured in the honeymoon stage, before their initial funding ran out, and before they realized they’d soon be sinking in debt and despair. The net effect, in the case of JDog, is the appearance of hundreds of happy franchisees professing their appreciation of the JDog franchise and their dedication to its stated values of Respect, Integrity & Trust.

After the Veteran owners of more than 300 terminated franchises came to a very different understanding of the nature and the risks of the JDog franchise investment, they are powerless to prohibit the use of their name, likeness and no-longer-accurate testimonials.

Even after losing everything, they are powerless to stop JDog from using their image, their story and their military service to continue to deceive and exploit their fellow military Veterans.

For conscientious and dedicated Veterans who thought they were joining a company with an “ethos of Veteran brotherhood,” this is a form of torture and complicity that is never ending.

**JDog Shamelessly Exploits Even the Veteran Driven to Despair & Violence**

It is hard to understand a franchisor so callous that they’d use any means necessary to hide their failures in order to sell more Veterans a false dream.

And that’s part of why the JDog fiction sells.

Few believe that a company would use the tragedy of the Dewitt family as window dressing on their Facebook page.





**JDog's DECEPTIVE "ZOMBIE" ADS & TESTIMONIALS**

The Military reinforced integrity and selfless service as core values. That attitude is an authentic part of our team's personality, and customers appreciate that level of respect.

#MilitaryAppreciationMonth  
#VeteranEntrepreneurs

David Swaintek  
Army Veteran  
JDog Lake Union, WA

Jerry Hagan  
May 11, 2018

Wade Rivest  
Air Force Veteran  
JDog Everett, WA

Josh Polley  
Army Veteran  
JDog Lake County

I love what I do because I love showing how hard Veterans can work and how much we love helping others.

#MilitaryAppreciationMonth  
#VeteranEntrepreneurs

We are rich. We enrich the community.

JDog  
Junk Removal

JDog Junk Removal & Hauling

Belberg  
JDog  
Junk Removal

I define success by being able to work closely with my family and fellow Veterans.

#MilitaryAppreciationMonth  
#VeteranEntrepreneurs

**Franchisors like JDog flood the Internet with hundreds of outdated testimonials & false success stories which they maintain even after the franchisees have been terminated JDog continues to exploit veterans to deceive their fellow Veterans even after they've lost everything.**

**UnhappyFranchisee.Com**

## #5 They Use Confidentiality Clauses, Gag Orders & Workarounds

The good intentions and protections of the FTC Franchise Rule have been expertly dismantled by franchisor attorneys and the powerful lobbyists of the IFA.

One of the strongest tenets of The Franchise Rule was that prospective franchise investors should be able to directly access the experiences & opinions of current and former franchisees. For this reason, all franchisors are required to provide prospective franchisees with contact information for current franchisees as well as those who have left the system, for any reason, within the previous year.

It is widely agreed that accessing the experiences & opinions of current & former franchise owners is a critical, if not the *most critical*, elements of effective due diligence. Today, most consumers don't purchase a coffeemaker, a cell phone or even a cell phone case without reading the easily accessible reviews of current and previous owners. The importance of hearing what current & former franchisees have to say about their experience – especially Veteran franchisees – should go without saying.

Franchisors are required by The Franchise Rule and state FTC acts to provide contact information for current and former franchise owners in their FDD so that prospective franchisees have at least 10 business days to contact them before signing an agreement or paying a fee.

However, franchisors have been allowed to circumvent this protection with confidentiality clauses prohibiting access to some of the franchisees' whose experience would be most valuable.

**Veterans are Not Permitted to *Share* Their Experiences with Other Veterans.**

**Veterans are Not Permitted to *Hear* the Experiences of Other Veterans.**

Dickey's Barbecue also targets military Veterans as franchisees. Here is a standard statement from the high-failure rate Dickey's Barbecue FDD:

*During the last three fiscal years, Dickey's franchisees have signed confidentiality clauses. In some instances, current and former franchisees sign provisions restricting their ability to speak openly about their experience with the System. You may wish to speak with current and former franchisees, but be aware that not all such franchisees will be able to communicate with you.*

The JDog Junk Hauling 2023 FDD states:

*In some instances, current and former franchisees sign provisions restricting their ability to speak openly about their experience with JDog Franchises. You may wish to speak with current and former franchisees but be aware that not all of those franchisees will be able to communicate with you. 16 franchisees have signed confidentiality clauses limiting their ability to discuss their experience with us during the last three fiscal years.*



This statement from JDog raises important questions:

**Why should JDog be allowed to deprive 16 Veterans and their families of the freedom to share their experiences & opinions with other Veterans?**

**Why should Veterans & military families be kept from hearing the experiences & opinions of these 16 Veterans before making the most important investment decision of their lives?**

**Doesn't it seem *unconscionable* that those who sacrificed for *our* Freedom of Speech should be deprived of *their own*.**

Franchisor attorneys & lobbyists, it seems, have negotiated very narrow requirements for what litigation must be disclosed in *ITEM 3 – Litigation*. This has thwarted the FTC intention to make prospective franchisees aware of franchisor/franchisee disputes.

Additionally, franchisors have increasingly used the practice of forced private arbitration to keep franchisee experiences and disputes hidden from prospective franchisees, including Veterans.

**JDog Claimed – Falsely – That Its Franchisees Were Free to Share Their Opinions & Experiences**

In multiple FDDs filed with its California registration and other state registrations by Spadea Lignana – certified true and correct under penalty of law by Jerry Flanagan – JDog Franchises, LLC claims “*No franchisees have signed confidentiality clauses limiting their ability to discuss their experience with us during the last three fiscal years.*”

However, it is suspected that that is a false and misleading claim.

**It's Suspected JDog Gagged Navy Veteran Louis Vaughn, Jr.**

JDog Franchises, LLC sued its first franchisee, Navy Veteran Louis Vaughn, JR. on 05/18/2015.

It's believed that the 10/23/2015 confidential Mutual Termination and General Release Agreement contained a confidentiality clause. The publicly viewable Dismissal Order signed by Vaughn included this confidentiality clause.

*Vaughn is enjoined from... holding himself out to the public, directly or indirectly, as a current or authorized franchisee of the Plaintiff...*

Yet the JDog FDD, filed with the State of California, dated 9/23/16 states:

*No franchisees have signed confidentiality clauses limiting their ability to discuss their experience with us during the last three fiscal years.*

**It's Suspected JDog Gagged Decorated Marine Corps Veteran Shawn Shexnayder**

Decorated Marine Corps Veteran & former JDog franchisee Shawn Shexnayder was sued by JDog Franchises, LLC on 10/25/2019. He states that he is not allowed to discuss his opinions or experiences with JDog due to a confidentiality agreement as part of his settlement agreement signed 01/27/2020.

Yet JDog's FDD, filed with the State of California, dated 9/22/20 states:

*No franchisees have signed confidentiality clauses limiting their ability to discuss their experience with us during the last three fiscal years.*

**It's Suspected JDog Gagged Army Veteran Kellen Brown**

JDog sued Army Veteran & JDog Franchisee Kellen Brown (KB Tools) on 06/02/2021. It's suspected that the settlement agreement on 08/27/2021 contains a confidentiality clause.

Yet JDog's FDD, filed with the State of California, dated 9/16/21 states:

*No franchisees have signed confidentiality clauses limiting their ability to discuss their experience with us during the last three fiscal years.*

**It's Suspected that JDog is Now Gagging Service-Disabled Navy Veteran Pedro Barnes, JDog's 2020 Franchisee of the Year**

JDog Franchises, LLC filed a lawsuit and requested a TRO against Hispanic Service-Disabled Navy Veteran & 8 year franchisee Pedro Barnes on 1/22/24. On 1/30/24, the scheduled hearing on the TRO was cancelled. One would assume that a settlement agreement is being finalized that would include a Mutual Release and a confidentiality agreement.

Even though it will likely be disclosed that some franchisees are unable to speak due to confidentiality agreements, this is an end-run around the disclosure requirements of The Franchise Rule and an attempt to chill free speech in the public interest.

***Veterans considering investing in either JDog franchise deserve the right to hear Kelly & Pedro Barnes' candid opinions and experiences as 8-year JDog franchisees.***

***And as a military Veteran and parents of an active duty service member. Pedro & Kelly Barnes deserve the right to share their candid opinions and experiences with other Veterans, military spouses, and military families.***

## APPENDIX A Jerry Flanagan Before JDog

### **2002 – Jerry Flanagan Terminated from Franchisor Creative Playthings After Sexual Harassment Complaint**

Jerry Flanagan learned about franchising may have begun learned about franchising when he worked for franchisor Creative Playthings first as a store manager, and later as a District Manager.

In 2002, Jerry Flanagan was fired as District Manager from retailer Creative Playthings after a sexual harassment complaint was filed by a colleague.

According to exhibits [July 10, 2002 Memo p. 2] filed in one of several related lawsuits:

***West Chester, Pennsylvania Store Manager Kevin Gawricki did make negative comments about Flanagan's performance during Ingram and Kakridas' visit with him. [See Exhibit A Patricia Moseley]. Mr. Gawricki alleged that something was going on between Flanagan and Helena Moran, that Flanagan and Moran were partying in the Newark, Delaware after store hours, and that Flanagan told Gawricki to handle a potential sexual harassment issue between two employees by not doing anything. [See Exhibit A Moseley July 10, 2002 Memo p. 2.]***

***During the visit with Newark, Delaware Store Manager Helena Moran, Moran told Ingram and Kakridas that Flanagan said on several occasions that Flanagan wanted to "spank her ass." [See Exhibit A Moseley July 10, 2002 Memo pp. 2 - 3.] Ingram had instructed Moran to file a sexual harassment complaint against Flanagan with respect this issue, just a few days before Flanagan was terminated. [See Exhibit A Moseley July 10, 2002 Memo p. 3.] Hoffman stated that Moran's sexual harassment allegation was the final straw that led to Flanagan's termination.***

While the court ruled that Flanagan's termination was improper & related to Creative Playthings attempts to hide its EEOC violations, it does not appear that Flanagan was ever exonerated from the sexual harassment allegations.

This would not be the last time Jerry Flanagan would be accused of heavy drinking & sexual harassment.

## **2007-2010 Jerry Flanagan's Failed Franchising Attempt, Litigation & Bankruptcy**

Creative Playthings sued Jerry Flanagan for allegedly violating his non-compete when he accepted a position at Swingsets Direct in Boothwyn, PA but did not prevail.

In 2007-2008, Jerry Flanagan attempted to parley his experience and contacts in outdoor play equipment into a national franchise called *PlayNation Parties & Playgrounds*. ended in failure, litigation & personal bankruptcy.

Related lawsuits include

- *Playnation Play Systems, Inc. v Gerald Flanagan, Robert Jackson, Cherokee County, GA (9/24/09);*
- *Joseph Ordini v. Gerald Flanagan 2009-09474 Court of Common Pleas of Bucks Cty civil action judgment (2009)*
- *Alloy Silverstein, et al. v. Gerald Flanagan L-1107-10 Superior Court of NJ Camden County (2010)*

Jerry Flanagan did not disclose these prior lawsuits in his 2014 FDD, though he did disclose his bankruptcy:

*JDog Franchises, LLC President and CEO, Gerald Flanagan filed a petition under the liquidation provisions of Chapter 7 of the U.S. Bankruptcy Code on June, 22 2010 prior to his involvement with the Company. In re Flanagan, No 10-15078-bif (Bankr. E D. Pa. 2010). On September 30, 2010, the bankruptcy court entered a discharge.*

When a business associate who worked with Jerry during the Playnation franchise period was recently asked about Jerry Flanagan, he replied:

***Jerry Flanagan is a snake in the grass ready to strike***

## **Despite 100% Playnation Franchisee Failures, Flanagan Launched the JDog Franchise Without a Tested Prototype**

Jerry proceeded to sell JDog franchises without first developing or operating a full-time JDog business.

In the 2015 JDog FDD, he claims his sales were as follows.

## **Gross Sales of Jerry Flanagan's Wayne, PA JDog Junk Removal Business**

*Source: JDog Franchise Disclosure Document (FDD) dated November 24, 2014*

YEAR	Crew	Jobs Per Month	Revenue per Job	Gross Monthly Sales (Estimated)	Gross Sales for the Year (Estimated)
2011	Jerry Flanagan	24	\$181	\$4,525	\$54,300
2012	Jerry Flanagan	27	\$233	\$6,291	\$75,492
2013	Jerry Flanagan	45	\$262	\$11,790	\$141,480

	+ 1 helper				
<b>2014</b>	Jerry Flanagan + 1 helper	45	\$293	\$13,185	\$158,220

## APPENDIX B List of JDog Franchisees With Terminated or Transferred Franchises

For the most up-to-date list, please visit: <https://www.unhappyfranchisee.com/jdog-franchises-closed-failed/>

Pedro Barnes, Kelly Barnes Cleveland, OH (NAVY)	Michael Kelly Inverness FL (AIR FORCE)
Jon Binzer - Birminham, AL (MARINE CORPS)	Aaron Langford Georgetown, TX
Robert Baugher Monica Vacaville CA (MARINE CORP)	James Lewis Loveland CO (MARINE CORP)
Jeremy Benefiel Denton, TX (ARMY)	Christopher Linehan, Spring, San Antonio, TX (ARMY)
Todd Beier N. Las Vegas NV (ARMY)	David Linton Tampa, FL (AIR FORCE)
Roy Birdwell Clever, MO, Murfreesboro, TN (ARMY NATIONAL GUARD)	Samuel Lorenz Cannonsburg, PA
Iulian Bodas Tacoma, WA (MARINE CORP)	Joseph K MacPherson Bend OR
Anneliese Boehm Racine, WI	Derek Maier Spearfish, South Dakota (ARMY)
Jayd Bosiacki Killeen, TX (254) 338-4879 (ARMY)	Travis Malchow Orlando FL
Justin Bowlin Pendleton IN (MARINE CORP)	Joe (Jay) Masten Tampa FL (ARMY)
Anthony Boyd Alabaster, AL (ARMY)	Brad McClard Edmond OK (NAVY)
Blake Boyd Alabaster, AL (ARMY)	Mike McNulty Anne Arundel MD
Grady Brain Athens GA (ARMY)	Jason Meadows Woodstock GA (ARMY)
Jonathan Brittingham Midwest City OK (ARMY)	William Megl St. Louis MO (ARMY)
Danny Brock Kokomo IN (AIR FORCE)	Leonard Meschino Watervliet, MI (NAVY)
Mustafa Browne Providence Forge VA CARPET (ARMY)	Jim Misgen Burien, WA
Greg Buck Charlotte NC (NAVY)	Jay Moore Slidell LA
Jennifer Calhoun East Portland OR (ARMY/National Guard)	Jon Moore, Kathy Moore Vista, California (NAVY)
Kenn Capper Spring Lake, North Carolina (MARINE CORP)	Rosalyn Nicholl Baton Rouge LA (Larry Rivers MARINES CORP)
Jeff Carlyle Kennesaw, GA (678) 827-5364	Donald Nugent Columbia, SC Junk, Carpet (ARMY)
Toby Catlett Summerville SC (CARPET) (AIR FORCE & Naval Reserves) (Service Disabled Veteran Owned)	Mike O'Neill Narberth PA (ARMY)
	Jamie Ortiz Dallas TX (ARMY)
	John Ortiz Arlington TX (ARMY)



Tommy Clevenger Elgin IL (CARPET) LI: November, 2022	Jeremy Parker San Antonio, TX (ARMY)
Joshua Coleman Vancouver WA (U.S. Coast Guard/NSA) LI: March 2023	Catherine Peters - Appleton, WI (Multiple Territories) (AIR FORCE)
Tim Colomer AZ, CA, CO, San Antonio, TX (MARINE CORP)	Joe Pigg Stow OH (ARMY National Guard)
Shawn Collins GA (USMC/ARMY)	Justin Pollard Altoona IA (ARMY) (Service Disabled Veteran Owned)
Natalie Colon Northwest Ohio (ARMY)	Josh Polley Austell Canton Cumberland Kennesaw GA (ARMY)
Brett P. Connolly Fishtown/Conshohocken/Philadelphia, PA (John DiNapoli ARMY)	Jason Pratt Racine WI
Daniel Corrado Centennial CO (CARPET)	Dave Pyfer (Paul ARMY Eugene MARINES)
Joe Crandall NJ (CARPET) (NAVY)	Robert John Quinonez Valley Center CA (NAVY) (Service Disabled Veteran Owned)
Scott Craiger MD (NAVY)	Alysa Quillen Blountville TN (NAVY)
Patrick Cummings Indianapolis IN (NAVY)	Jason Reali Conshohocken PA CARPET
Steve Devaux Exton, Paoli, Media, PA Tampa FL	Sheldon Rhoads Mountain View CA (ARMY)
Dan Dewitt Little Rock AR (ARMY)	Jay Rimel Austin TX (Hutto) (ARMY)
John Dinapoli Philadelphia (Fishtown) PA (ARMY)	Judy Rivers Kansas City KS (Larry Rivers, MARINES CORP)
Kristina Donovan Hawthorn Woods IL	Jamie Rivest
Ryan Donnell Conroe, TX (COAST GUARD)	Wade Rivest MA (AIR FORCE)
Angela Derringer-Donnell Conroe, TX (COAST GUARD)	Chayse Roth Providence Forge, Williamsburg VA CARPET (AIR FORCE)
Peter Dvorscak Nokesville, Virginia (MARINE CORP)	Matthew Scally, Shannon Scally Alamo Ranch San Antonio, Texas (AIR FORCE)
Drake Edwards Plano TX CARPET	Russell Schermerhorn Roseville CA (MARINES)
Jason Edwards, Drake Edwards Little Elm TX CARPET	Greg & Melanie Schnupp Prattville AL (Military Family AIR FORCE)
James Felts NC (ARMY Ranger) (Service Disabled Veteran Owned)	Scott Seiberg NY (AIR FORCE)
Rusty Fitzmaurice Winston-Salem, NC (AIR FORCE)	Daniel Sharp Chesapeake VA (MARINE CORP)
Stacey Fitzpatrick (Lansdale, PA )	Shawn Shexnayder Dallas TX (MARINE CORP)
David Flaishans Forney, TX (MARINE CORP)	David Shumaker Wellington, FL
Damon Fogley Austin TX Kyle TX (ARMY)	
Dana Forester Lower Bucks PA (AIR FORCE)	

Dwight Fowler-Davis Wilmington DE (MARINE CORP)	Kelly Sinagra, Kristian Gonzalez Vanceboro, NC (Carpet) (ARMY)
Guy Fruge Youngsville LA	Greg Sikes Las Vegas NV (NAVY)
Ray Gagnon* GA, NY Bridgeport NY (MARINE CORP)	Jill Somers Melbourne, Orlando, FL Junk & Carpet
Derek Garcia Henderson CO (NAVY)	Ray Soto San Antonio TX (MARINE CORP)
Fernando Garcia-Mantilla, Jacksonville, FL CARPET (Juan Garcia, son, MARINES)	John Charles "Chad" Starzer Richmond, Virginia (ARMY)
Mark Garlington Lake Charles, LA	Tim Stawski Tyler TX (AIR FORCE)
Phillip Garner Alexandria, VA (ARMY)	Sammy Steinberger San Antonio TX (Doug Rife)
Jonathan Geden Wilmington, DE	Jennifer Stolz, Joe Torres, Dover, DE
David Gilbert - Horseheads, NY (NAVY)	Shawn Stroop Hanover PA CARPET & JUNK
David Gillespie North Point, AL (NAVY)	David Swaintek Seattle WA (ARMY)
Al & Dawn Gourlay - Stafford, Virginia (MARINE CORPS)	Hanna Swaintek (Service Disabled Veteran Owned)
Gary Graves GA 770-856-0092	Sean Sweeney MD, PA
Jason Green Pittsburgh North June 2023 (MARINE CORP)	Paul Tocci, Jr Boston MA
Keith Green Virginia Beach VA (NAVY)	Anita Tucker Lawrenceville GA (NAVY)
Sean-Michael Green - SW Connecticut (MARINE CORPS)	Mona Uini Evans/Augusta GA
Steve Grifka - Detroit, MI (ARMY)	Carlos Valladares Richmond VA
Anthony Gro Collegeville PA	Christopher Vann Hot Springs AR (NAVY)
Michael Haire St. Augustine FL	Louis Vaughn Houston, TX (NAVY)
Sean Haney York PA (MARINE CORP)	Nick Villamizar Orlando, FL 706-604-4983 (ARMY)
Kevin Haseney FL (ARMY)	Jaime Villamizar (Service Disabled Veteran Owned)
Toni Hennigan Hurst Euless & Bedford TX (ARMY - son)	Mark Warner Athens, TN
Jason Harrison Austin TX	Andrew Weins Appleton WI (ARMY)
Chad Hawkins Kansas City MO (ARMY NATIONAL GUARD)	Dan Weisman Gainesville FL
Meaghan Henry Willow Spring NC (MARINE CORP)	Torrey Willett WA 360-303-5334 (NAVY)
	Lillie Williams Columbus, OH

<p>Thomas "TR" Hoffman Columbia SC (ARMY)</p> <p>Bob Hughes Lansdale, PS, FL</p> <p>Minh Huynh Battle Creek, MI (JDog Carpet Cleaning) (ARMY)</p> <p>Derone Joplin Rockwall TX (MARINE CORP)</p> <p>David Kaiser Myrtle Beach NC (NAVY)</p> <p>Jack Keen New Orleans LA (ARMY)</p>	<p>Steve Wilson Rockwall TX (Army, National Guard and Air Force)</p> <p>Daniel Witherspoon - Jackson, TN (ARMY)</p> <p>Rebecca Woodland</p> <p>Forrest Woodland Lawrenceville GA (ARMY)</p> <p>Chenhao Zhang Mason, OH</p>
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## APPENDIX C Documents Library (FDDS, Lawsuits, BKs) Links & Contents

Turnover Statistics & Other data compiled from these JDog Franchise Disclosure Documents (FDDS)

Document Name	Date	Notes
<a href="https://www.unhappyfranchisee.com/wp-content/uploads/2024/01/2015-JDog-Junk-Removal-FDD-2015-CA.pdf">2014.11.24 JDog Junk Removal FDD CA</a> <a href="https://www.unhappyfranchisee.com/wp-content/uploads/2024/01/2015-JDog-Junk-Removal-FDD-2015-CA.pdf">https://www.unhappyfranchisee.com/wp-content/uploads/2024/01/2015-JDog-Junk-Removal-FDD-2015-CA.pdf</a>	11/24/14	Josh Lignana, <i>Spadea, Lanard, Lignana</i>  Litigation: None Disclosed  No disclosure of Jerry Flanagan's prior franchise attempt & related lawsuits.  Item 20: Yes  Turnover Warning: No  Roy Birdwell: Murfreesboro, TN, Clever, MO
<a href="https://www.unhappyfranchisee.com/wp-content/uploads/2024/01/2014.03.24-JDog-Junk-Removal-FDD-MN.pdf">2014.03.24 JDog Junk Removal FDD MN</a> <a href="https://www.unhappyfranchisee.com/wp-content/uploads/2024/01/2014.03.24-JDog-Junk-Removal-FDD-MN.pdf">https://www.unhappyfranchisee.com/wp-content/uploads/2024/01/2014.03.24-JDog-Junk-Removal-FDD-MN.pdf</a>	11/24/14 Rev 3/25/15	Josh Lignana, <i>Spadea, Lanard, Lignana</i>  Litigation: None Disclosed
<a href="https://www.unhappyfranchisee.com/wp-content/uploads/2024/01/2015.09.30-JDog-Junk-Removal-FDD-Z.pdf">2015.09.30 JDog Junk Removal FDD Z</a> <a href="https://www.unhappyfranchisee.com/wp-content/uploads/2024/01/2015.09.30-JDog-Junk-Removal-FDD-Z.pdf">https://www.unhappyfranchisee.com/wp-content/uploads/2024/01/2015.09.30-JDog-Junk-Removal-FDD-Z.pdf</a>	9/30/15	Josh Lignana, <i>Spadea, Lanard, Lignana</i>  Item 20 lists 1 in TN, 1 closed in MO  Exhibit G has Roy Birdwell owning: Murfreesboro, TN, Nashville, TN  No mention of termination
<a href="https://www.unhappyfranchisee.com/wp-content/uploads/2024/01/2015.09.30-Amended-JDog-Junk-Removal-FDD-CA.pdf">2015.09.30 Amended JDog Junk Removal FDD CA</a> <a href="https://www.unhappyfranchisee.com/wp-content/uploads/2024/01/2015.09.30-Amended-JDog-Junk-Removal-FDD-CA.pdf">https://www.unhappyfranchisee.com/wp-content/uploads/2024/01/2015.09.30-Amended-JDog-Junk-Removal-FDD-CA.pdf</a>	9/30/15 Amended 3/8/16	Josh Lignana, <i>Spadea, Lanard, Lignana</i>  Litigation: Vaughn Lawsuit Disclosed 05/18/2015 10/23/2015
<a href="#">2016.09.30 JDog Junk Removal FDD CA Marked Copy</a>	9/30/16	Anja Patheja, <i>Spadea, Lignana</i>  Litigation: <i>Vaughn Lawsuit Disclosed</i>

<a href="https://www.unhappyfranchisee.com/wp-content/uploads/2024/01/2016.09.30-JDog-Junk-Removal-FDD-CA-Marked-Copy.pdf">https://www.unhappyfranchisee.com/wp-content/uploads/2024/01/2016.09.30-JDog-Junk-Removal-FDD-CA-Marked-Copy.pdf</a>		
<b><u>2016.09.23 Amended JDog Junk Removal FDD CA Marked Copy</u></b> <a href="https://www.unhappyfranchisee.com/wp-content/uploads/2024/01/2016.09.23-Amended-JDog-Junk-Removal-FDD-CA-Marked-Copy.pdf">https://www.unhappyfranchisee.com/wp-content/uploads/2024/01/2016.09.23-Amended-JDog-Junk-Removal-FDD-CA-Marked-Copy.pdf</a>	9/23/16  Amended 3/23/17	Josh Lignana, <i>Spadea, Lignana</i>  Litigation: <i>Vaughn Lawsuit Disclosed</i>
<b><u>2017.09.24 JDog Junk Removal FDD CA</u></b> <a href="https://www.unhappyfranchisee.com/wp-content/uploads/2024/01/2017.09.24-JDog-Junk-Removal-FDD-CA.pdf">https://www.unhappyfranchisee.com/wp-content/uploads/2024/01/2017.09.24-JDog-Junk-Removal-FDD-CA.pdf</a>		Josh Lignana, <i>Spadea, Lignana</i>  Litigation: <i>Vaughn Lawsuit Disclosed</i>
<b><u>2018.09.14 JDog Junk Removal FDD MN</u></b> <a href="https://www.unhappyfranchisee.com/wp-content/uploads/2024/01/2018.09.14-JDog-Junk-Removal-FDD-MN.pdf">https://www.unhappyfranchisee.com/wp-content/uploads/2024/01/2018.09.14-JDog-Junk-Removal-FDD-MN.pdf</a>	9/14/18	Josh Lignana, Cameron McKinley, William B. Jameson,  <i>Spadea, Lignana</i>  Litigation: None Disclosed
<b><u>2019.08.29 JDog Junk Removal FDD CA</u></b> <a href="https://www.unhappyfranchisee.com/wp-content/uploads/2024/01/2019.08.29-JDog-Junk-Removal-FDD-CA.pdf">https://www.unhappyfranchisee.com/wp-content/uploads/2024/01/2019.08.29-JDog-Junk-Removal-FDD-CA.pdf</a>	8/29/19	Cameron McKinley, <i>Spadea, Lignana</i>  Litigation: None Disclosed
<b><u>2020.09.22 JDog Junk Removal FDD CA</u></b> <a href="https://www.unhappyfranchisee.com/wp-content/uploads/2024/01/2020.09.22-JDog-Junk-Removal-FDD-CA.pdf">https://www.unhappyfranchisee.com/wp-content/uploads/2024/01/2020.09.22-JDog-Junk-Removal-FDD-CA.pdf</a>	9/22/20	Litigation: None Disclosed  Shexnayder lawsuit 10/25/2019 01/27/2020  Debbas Class Action Lawsuit filed 6/1/20 not disclosed
<b><u>2021.09.16 JDog Junk Removal FDD CA</u></b> <a href="https://www.unhappyfranchisee.com/wp-content/uploads/2024/01/2021.09.16-JDog-Junk-Removal-FDD-CA.pdf">https://www.unhappyfranchisee.com/wp-content/uploads/2024/01/2021.09.16-JDog-Junk-Removal-FDD-CA.pdf</a>	9/16/21	Litigation: None Disclosed  KB Tools Lawsuit not disclosed 06/02/2021 08/27/2021  Debbas Class Action Lawsuit filed 6/1/20 not disclosed

<b><u>2022.09.30 JDog Junk Removal FDD CA</u></b> <a href="https://www.unhappyfranchisee.com/wp-content/uploads/2024/01/2022.09.30-JDog-Junk-Removal-FDD-CA.pdf">https://www.unhappyfranchisee.com/wp-content/uploads/2024/01/2022.09.30-JDog-Junk-Removal-FDD-CA.pdf</a>	9/30/22	Litigation: None disclosed  BK: None Disclosed  Class Action lawsuit Debbas  Debbas Class Action Lawsuit filed 6/1/20 not disclosed
<b><u>2023.09.30 JDog Junk FDD WI</u></b> <a href="https://www.unhappyfranchisee.com/wp-content/uploads/2024/01/2023.09.30-JDog-Junk-FDD-WI.pdf">https://www.unhappyfranchisee.com/wp-content/uploads/2024/01/2023.09.30-JDog-Junk-FDD-WI.pdf</a>	9/30/23	Debbas Class Action Lawsuit filed 6/1/20 settled 2/2/23 not disclosed

### **JDog Carpet Cleaning & Floor Care FDDs 2014-Present**

Document Name	Date	Notes
<b><u>2019.04.04 JDog Carpet FDD CA</u></b> <a href="https://www.unhappyfranchisee.com/wp-content/uploads/2024/01/2019.04.04-JDog-Carpet-FDD-CA.pdf">https://www.unhappyfranchisee.com/wp-content/uploads/2024/01/2019.04.04-JDog-Carpet-FDD-CA.pdf</a>	4/4/19	
<b><u>2020.06.30 JDog Carpet FDD CA</u></b> <a href="https://www.unhappyfranchisee.com/wp-content/uploads/2024/01/2020.06.30-JDog-Carpet-FDD-CA.pdf">https://www.unhappyfranchisee.com/wp-content/uploads/2024/01/2020.06.30-JDog-Carpet-FDD-CA.pdf</a>	6/30/20	Debbas Class Action Lawsuit filed 6/1/20 not disclosed
<b><u>2021.06.21 JDog Carpet FDD CA</u></b> <a href="https://www.unhappyfranchisee.com/wp-content/uploads/2024/01/2021.06.21-JDog-Carpet-FDD-CA.pdf">https://www.unhappyfranchisee.com/wp-content/uploads/2024/01/2021.06.21-JDog-Carpet-FDD-CA.pdf</a>	6/21/21	KB Tools Lawsuit not disclosed 06/02/2021 08/27/2021  Debbas Class Action Lawsuit filed 6/1/20 not disclosed
<b><u>2022.06.15 JDog CARPET FDD CA</u></b> <a href="https://www.unhappyfranchisee.com/wp-content/uploads/2024/01/2022.06.15-JDog-CARPET-FDD-CA.pdf">https://www.unhappyfranchisee.com/wp-content/uploads/2024/01/2022.06.15-JDog-CARPET-FDD-CA.pdf</a>	6/15/22	Debbas Class Action Lawsuit filed 6/1/20 not disclosed
<b><u>2023.06.16 JDog Carpet Cleaning FDD CA</u></b>	6/16/23	Debbas Class Action Lawsuit filed 6/1/20 settled 2/2/23 not disclosed



<a href="https://www.unhappyfranchisee.com/wp-content/uploads/2024/01/2023.06.16-JDog-Carpet-Cleaning-FDD-CA-1.pdf">https://www.unhappyfranchisee.com/wp-content/uploads/2024/01/2023.06.16-JDog-Carpet-Cleaning-FDD-CA-1.pdf</a>		

*The franchisor entity for JDog Junk Removal & Hauling is JDog Franchises, LLC formed on June 16, 2014*

*The franchisor entity for Carpet Cleaning & Floor Care is JDog Carpet Franchising, LLC, formed March 19, 2019.*

## **Class Action Lawsuit Against Chris Debbas, Advanced Call Center Technologies LLC**

<b>Date</b>	<b>Document / URL</b>	
<b>6/1/20</b>	<b><a href="#">Chris Debbas Class Action Complaint</a></b>  https://www.unhappyfranchisee.com/wp-content/uploads/2024/01/060120-Chris-Debbas-Class-Action-Complaint-1.pdf	
<b>2/2/23</b>	<b><a href="#">Chris Debbas Class Action Settlement Brief</a></b>  https://www.unhappyfranchisee.com/wp-content/uploads/2024/01/020223-Chris-Debbas-Class-Action-Settlement-Brief.pdf	
<b>2/2/23</b>	<b><a href="#">Chris Debbas Final Judgement</a></b>  https://www.unhappyfranchisee.com/wp-content/uploads/2024/01/020223-Chris-Debbas-Settlement-Order.pdf	

## **JDog Franchises LLC Lawsuits Against Military Veterans**

<b>Date</b>	<b>Veteran Sued</b>	<b>Document</b>
06/02/2021	Army Veteran Kellen Brown	<b><a href="#">JDog v Kellen Brown Complaint</a></b>  https://www.unhappyfranchisee.com/wp-content/uploads/2024/02/JDog-Kellen-Brown-Complaint-Correspondence.pdf
08/27/2021	Army Veteran Kellen Brown	<b><a href="#">JDog v Kellen Brown Settlement</a></b>  https://www.unhappyfranchisee.com/wp-content/uploads/2024/02/JDog-Kellen-Brown-Settlement-Agmt.pdf

10/25/2019	Marine Corps Veteran Shawn Shexnayder	<a href="https://www.unhappyfranchisee.com/wp-content/uploads/2024/02/1-Schexnayder-Lawsuit.pdf">Shexnayder Complaint</a>  https://www.unhappyfranchisee.com/wp-content/uploads/2024/02/1-Schexnayder-Lawsuit.pdf
01/27/2020	Marine Corps Veteran Shawn Shexnayder	<a href="https://www.unhappyfranchisee.com/wp-content/uploads/2024/02/Stipulation-Dismissal.pdf">Shexnayder Stipulation &amp; Dismissal</a>  https://www.unhappyfranchisee.com/wp-content/uploads/2024/02/Stipulation-Dismissal.pdf

Date	Veteran Sued	Document
5/18/15	Navy Veteran Louis Vaughn, Jr.	<a href="#">Complaint</a>
7/9/15	Navy Veteran Louis Vaughn, Jr.	<a href="#">Answer and Counterclaim</a>
7/9/15	Navy Veteran Louis Vaughn, Jr.	<a href="#">JDog Answer to Counterclaim</a>
2/9/16	Navy Veteran Louis Vaughn, Jr.	<a href="#">Non-Compete &amp; Dismissal</a>

Date	Document	Notes
6/22/10	<a href="https://www.unhappyfranchisee.com/wp-content/uploads/2024/01/2010.06.22-Jerry-Flanagan-Bankruptcy.pdf">2010.06.022 Jerry Flanagan Bankruptcy</a>  https://www.unhappyfranchisee.com/wp-content/uploads/2024/01/2010.06.22-Jerry-Flanagan-Bankruptcy.pdf	Flanagan-owned entities at 40 Iroquis Ct, Wayne, PA 19087 mentioned: Planet Franchises, LLC, 03/12/2007 The Bottom Line, LLC, 02/17/2006 Coca, LLC formed 08/10/2009
2010		Alloy Silverstein, et al. v. Gerald Flanagan L-1107-10 Superior Court of NJ Camden County
9/4/09	<a href="https://www.unhappyfranchisee.com/wp-content/uploads/2024/01/Docket-14091870-0-Ordini-Judgement.pdf">Joseph Ordini v. Jerry Flanagan, Playnation Franchise</a>  https://www.unhappyfranchisee.com/wp-content/uploads/2024/01/Docket-14091870-0-Ordini-Judgement.pdf	Confession of Judgement Damages \$280,000  Joseph Ordini v. Gerald Flanagan 2009-09474 Court of Common Pleas of Bucks Cty civil action judgment
9/24/09	<a href="#">Playnation Franchise v. Jerry Flanagan</a> (excerpt)	Franchise-related lawsuit not disclosed

	<a href="https://www.unhappyfranchisee.com/wp-content/uploads/2024/01/Playnation-Franchise-v-Jerry-Flanagan.pdf">https://www.unhappyfranchisee.com/wp-content/uploads/2024/01/Playnation-Franchise-v-Jerry-Flanagan.pdf</a>	Lawsuit filed Playnation Play Systems, Inc. v Gerald Flanagan, Robert Jackson, Cherokee County, GA
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## **APPENDIX D Our Online Expose (Chronological List of Posts with Links)**

My JDog blog posts in chronological order:

December 7, 2021 **Some Franchisors & VetFran Exploit Veterans Even After They've Failed**

<https://www.unhappyfranchisee.com/vetfran-exploits-veterans/>

April 17, 2023 **Does the JDog Franchise Program Exploit Veterans & Military Families?**

<https://www.unhappyfranchisee.com/jdog-franchise-exploits-veterans/>

April 18, 2023 **JDog Franchise for Veterans: Open Letter to Tracy & Jerry Flanagan**

<https://www.unhappyfranchisee.com/jdog-franchise-for-veterans-jerry-flanagan/>

April 19, 2023 **Letter Suggests Jerry Flanagan Was Removed From JDog Franchise for Sexual Harrassment**

<https://www.unhappyfranchisee.com/jerry-flanagan-jdog-franchise-sexual-harrassment/>

April 20, 2023 **Is Julip Run Capital Exploiting Veterans & Military Families?**

<https://www.unhappyfranchisee.com/julip-run-capital/>

April 22, 2023 **Julip Run Capital Claims Decorated Combat Veteran Larry Liss is a Senior Advisor. However...**

<https://www.unhappyfranchisee.com/julip-run-capital-jdog/>

April 28, 2023 **The Veteran-Targeted Franchise Trap That FOX News Built**

<https://www.unhappyfranchisee.com/veteran-franchise-trap-fox-news/>

May 1, 2023 **This Franchise Scheme Sells, Sues & Silences American Veterans**

<https://www.unhappyfranchisee.com/jdog-silences-american-veterans/>

May 1, 2023 **Does Spadea Lignana Bully & Silence Military Veterans?**

<https://www.unhappyfranchisee.com/spadea-lignana-franchise-law/>

August 21, 2023 **Letter to JDog Franchises LLC President Kevin Kopa**

<https://www.unhappyfranchisee.com/jdog-franchise-kevin-kopa/>

September 8, 2023 **JDog Franchise Survivor Angela Derringer-Donnell Speaks Out**

<https://www.unhappyfranchisee.com/jdog-franchise-survivor-angela-derringer-donnell/>

September 11, 2023 **JDOG Franchise Dream Ends in Veteran Suicide, Double Homicide**

<https://www.unhappyfranchisee.com/jdog-franchise-dream-ends-in-veteran-suicide-double-homicide/>

September 12, 2023 **JDog Franchise Survivor Statement: Navy Veteran Rich Roberts**

<https://www.unhappyfranchisee.com/jdog-franchise-navy-veteran/>

September 12, 2023 **JDog Franchise Survivor Statement: Army Veteran Andrea Clarkin**

<https://www.unhappyfranchisee.com/jdog-franchise-army-veteran/>

September 14, 2023 **JDog Franchise News & Discussion Newsletter Sign-Up**

<https://www.unhappyfranchisee.com/jdog-franchise-news-discussion-newsletter-sign-up/>

September 15, 2023 **Franchise Warning: Has BanCorp & Interstate Fleets Vehicle Leasing Dropped JDog?**

<https://www.unhappyfranchisee.com/bancorp-interstate-fleets-leasing-drop-jdog/>

September 27, 2023 **JDog Not Registered to Sell Franchises in California, and Soon, Illinois**

<https://www.unhappyfranchisee.com/jdog-not-registered-to-sell-franchises/>

September 29, 2023 **WORKIZ LIES: The JDog False Success Story**

<https://www.unhappyfranchisee.com/workiz-lies-jdog-false-success-story/>

September 30, 2023 **WORKIEZ: Please Stop Deceiving U.S. Military Veterans**

<https://www.unhappyfranchisee.com/workiez-delete-the-lies/>

October 5, 2023 **8 Things JDog Cheerleader Janae Sergio Should Know (And Maybe Does)**

<https://www.unhappyfranchisee.com/jdog-cheerleader-janae-sergio/>

December 7, 2023 **Franchise Warning: JDog Junk Hauling for Veterans (Index)**

<https://www.unhappyfranchisee.com/jdog-franchise-warning/>

December 8, 2023 **“Recession-Proof” JDog Franchise Lays Off Support Staff; Blames Economy**

<https://www.unhappyfranchisee.com/jdog-franchise-layoffs/>

December 8, 2023 **JDog Franchise Owners, Insiders Weigh in on JDog Brands Holiday Layoffs**

<https://www.unhappyfranchisee.com/jdog-holiday-layoffs/>

December 19, 2023 **What Every Veteran Should Know About the JDog Franchise**

<https://www.unhappyfranchisee.com/what-every-veteran-should-know-jdog-franchise/>

December 24, 2023 **List of JDog Franchisees With Closed or Failed Franchises – UPDATED**

<https://www.unhappyfranchisee.com/jdog-franchises-closed-failed/>

December 28, 2023 **PETITION to Save Veteran-Owned Small Businesses NOW**

<https://www.unhappyfranchisee.com/jdog-petition-save-veteran-owned-businesses-now/>

December 28, 2023 **Who Cares About Veterans? See Who Endorses Our Letter to JDog & Jerry Flanagan... & Who Doesn't**

<https://www.unhappyfranchisee.com/speak-up-for-veterans/>

January 21, 2024 **Jerry Flanagan & JDog Are Suing Military Veterans (UPDATED)**

<https://www.unhappyfranchisee.com/jdog-suing-military-veterans/>

January 22, 2024 **The Franchise Firm Debuts With Threats Against Hispanic, Veteran-Owned Small Business**

<https://www.unhappyfranchisee.com/the-franchise-law-firm-evan-goldman/>

January 25, 2024 **Defend & Protect Veterans From Predatory Franchisors: 3 Fundraisers Need Support!**

<https://www.unhappyfranchisee.com/veterans-fundraisers/>

January 29, 2024 **JDog Franchise Document Library (FDDS, Lawsuits, Etc.)**

<https://www.unhappyfranchisee.com/jdog-franchise-document-library/>

January 29, 2024 **Should JDog Franchise Have Disclosed Chairman Debbas' Class Action Lawsuit?**

<https://www.unhappyfranchisee.com/jdog-chris-debbas-class-action-lawsuit/>

April 9, 2024 **"Michigan's Worst Cop" Mark Aldrich Owns America's Worst Franchise: JDog**

<https://www.unhappyfranchisee.com/mark-aldrich-jdog/>

April 24, 2024 **Where Have All the JDogs Gone? Folksinger Sean Kelly Reinvents the Protest Song**

<https://www.unhappyfranchisee.com/where-have-all-the-jdogs-gone/>

April 25, 2024 **Veteran Podcasts You SHOULD'NT Trust: VETERAN LED**

<https://www.unhappyfranchisee.com/untrustworthy-veteran-podcast/>

April 29, 2024 **JDog Franchisees: Post Your Conscience. Live Your Slogans. (Graphics Gallery)**

<https://www.unhappyfranchisee.com/jdog-franchisees-graphics-gallery/>

May 2, 2024 **Some JDOG Franchisees Support the Deception of Veterans**

<https://www.unhappyfranchisee.com/jdog-franchisees-support-deception/>

June 5, 2024 **How Marine Corps Veteran Jon Binzer Lost \$1.5M, His Freedom & His Voice in Just 3 Years**

<https://www.unhappyfranchisee.com/jdog-veteran-jon-binzer/>

**For the latest list of posts, visit: <https://www.unhappyfranchisee.com/category/franchisor/jdog-junk-franchise/>**



## **APPENDIX E Endorsements, Sponsors & Sponsor Article Contributions, Resources**

[To Be Added]

## **APPENDIX F Crowdsourcing Message**

My name is Sean Kelly.

I'm a 35-year veteran of the franchise industry (not a military veteran). I've worked with more than 300 franchise companies as a consultant, copywriter, marketing director, founder of an award-winning marketing agency (IdeaFarm), and expert litigation witness. I've been a franchise industry columnist, whistleblower, contributor to congressional reports and major exposes, and an independent investigative reporter whose written & published more than 2,000 articles & blog posts on franchises and franchising.

I've published the only industry watchdog site source-confidential clearinghouse for issues facing prospective, current & past franchise owners, [UnhappyFranchisee.Com](http://UnhappyFranchisee.Com), since 2007.

My investigations & reporting have made an impact.

I've exposed & helped stop a good number of national predatory and/or deceptive franchisors, prompted numerous state investigations and enforcement actions, and steered countless individuals away from the devastation of poor franchise investment decisions.

Over a 5-year period, I exposed and stopped the blatant NY Bagel Café franchise scam openly promoted on Craig's List. I prompted 3 state investigations and the FBI Investigation that led to a Grand Jury indictment and, eventually, Federal prison sentences for the perpetrators.

**Unfortunately, 160 victims suffered significant financial loss in the time it took to shut down this blatant & public scam.**

**I am determined to do better, faster.**

With the exception of periodic crowdsourced contributions for specific projects, the thousands of hours I've spent on these initiatives have been donated and unpaid. I have operated on behalf of franchisees as a lone wolf, not affiliated nor supported by any group or government agency.

### **I'm Asking For Your Help to Protect Military Veterans in One or More Ways:**

#### **One-Time Financial Contributions to Complete This Initiative:**

You or your organization can make an anonymous or named donation directly here:

**Contribute to Franchise Truth for Veterans on [UnhappyFranchisee.com](http://UnhappyFranchisee.com).**

**[Support Franchise Truth and the Franchise Truth for Veterans Initiative](http://www.unhappyfranchisee.com/support-franchise-fairness/)**

**<https://www.unhappyfranchisee.com/support-franchise-fairness/>**

**Contribute to Franchise Truth for Veterans "The JDog Franchise Report" GoFundMe Fundraiser:**

**[GoFundMe Fundraiser for "THE JDOG REPORT: An Urgent Call to End the Exploitation of Veterans in Franchising"](#)**

GoFundMe link: <https://gofund.me/85f6c178>

### **Endorsements, Input, Suggestions & Sharing:**

I welcome any and all corrections, criticisms, and suggestions for making this report more effective.

I would also appreciate any suggestions and contacts you would recommend (political, private, media, etc.) to help spread awareness and to hopefully take action on these issues these issues.

Do you find this report solid, informative, well-documented and important? Please provide me with a short written endorsement and your name & organization name as you'd like it displayed in the final draft.

### **Promotional Partnerships, Sponsorships & Support as I Develop the *Franchise Truth & Franchise Truth for Veterans* Non-profit Initiative.**

Do you represent an organization that does more than post "Thank You For Your Service" with stock photo flags on Veteran's Day?

Do you genuinely care about Veterans that you don't look away – and are ready to speak out or take action - when they're being exploited?

Are you an honest, ethical franchise company, a franchise law firm that believes in fair franchise practices or a veteran's organization willing to educate veterans on how to do true due diligence & find stable, solid franchises and avoid the predators who exploit the trusting nature of vets and military families?

**Contact me to explore ways we can work together to end the exploitation and fulfill the promise of franchise ownership for veterans.**

Thank you,

Sean Kelly

Founder, Franchise Truth for Veterans

Publisher, UnhappyFranchisee.Com

President, Relentless, Inc.

717-371-1911

[UnhappyFranchisee@Gmail.Com](mailto:UnhappyFranchisee@Gmail.Com)

