

FRAUD COMPLAINT, NUMBER: 230413G1885B

Luxury Tours France and Anontech Fraud Claims

Parallel Fraud Claim, Hotel Le Pavillon Des Lys, 230413G1885B

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Accounts ending in 7641 and 3022

This fraud complaint consists of two distinct fraud claims that are discussed and described in Table 1. One claim describes a \$500 charge from a company that I have not contacted for any purpose (Anontech). The other fraud claim concerns a very complex fraud of \$27,123.25, which has been executed against my 73-year-old wife and I by Luxury Tours France.

1. Details for the Anontech fraud are described and are further discussed and documented in Table 1.
2. The remainder of this document and part of Table 1 concerns a multi-faceted Luxury Tours France fraud.
3. This complex internet fraud scheme indicates that there may be other fraud victims.
4. A parallel Fraud Complaint has also been filed against the Hotel Le Pavillon Des Lys (Bank of America fraud Claim - 230526CR015491).

Luxury Tours France, Criminal Fraud

To simplify a complex fraud claim, Thierry Macalet, the owner of Luxury Tours France, is criminally defrauding me of \$27,123.25, after threatening to have me jailed in France if I did not pay another \$5,000 in cash. His company received a wire transfer for more than the contracted tour services were worth, and now he fraudulently claims four additional payments for the same service, where each payment exceeds the cost of services rendered. That is, Thierry Macalet has illegally charged me five times for a single tour, and every one of the five payments exceeds the value of that tour. Since Luxury Tours France was overpaid through a Bank of America wire transfer for this tour, all four Bank of America credit card claims for this tour are illegitimate.

This Fraud Report ends with an Op Ed that I wrote to summarize this complex fraud and the implications of this fraud (Attachment 11). The presented evidence concludes that Thierry Macalet stole my money, he keeps this stolen money, he is trying to steal more of my money, and he extensively lies to steal my money.

Thierry Macalet's behavior can only conclude that he is thief and a liar, and I have spent many hours documenting his criminal actions against my wife and I. This documentation is presented in this fraud Claim, and a parallel Fraud Claim against the Hotel Le Pavillon Des Lys (Bank of America, Claim Number 230413G1885B). This parallel report clearly documents the fact that the Hotel Le Pavillon Des Lys is complicit in this fraud to a lesser degree than Thierry Macalet, who is the principle criminal for this multiple crime, international wire transfer fraud and credit card fraud.

Briefly, this tour operator, Luxury Tours France, was paid \$6500, and cut this 4-1/2-day tour short to provide only a 2-day tour in the Loire Valley in France. At the end of 2 days, Thierry Macalet, the owner of the Luxury Tours France, demanded \$5000 in cash, cancelled the remaining 2-1/2 days of our tour, cancelled the hotel for my wife and I, cancelled guide services, cancelled transportation to a train station

to get out of France, and threatened to have me arrested unless I immediately paid him another \$5000, which would have added even more money to the current \$27,123.25 fraud.

Since this tour was prematurely cancelled, I owed and paid Luxury Tours France \$2436.14 in-full, where Thierry Macalet kept the \$6500 payment that was wire transferred to the bank that his staff specified. Thierry Macalet has been provided a copy of a wire transfer trace, which documents and proves that his bank has this money (Attachment 2). Accordingly, Thierry Macalet illegally kept \$4063.86, and I sent an Invoice for this amount to Thierry Macalet (Attachment 1). To expand this fraud, Thierry Macalet now demands 4 additional payments through 2 different companies in 2 different countries for a total fraud of \$27,123.25 for the original \$2436.14 purchase (Table 2).

These transactions were disputed in a Bank of America fraud claim, and Bank of America responded that 'The merchant provided documentation confirming [that I] received merchandise or service' (Attachments 3, 4, and 5). Such documentation from Luxury Tours France cannot be valid since I have been charged 4 different credit card invoices for the same service, in addition to the original wire transfer payment, which more than paid for all services. Each of these 5 fraudulent charges exceeded the value of the service provided.

Although I agreed to pay Luxury Tours France at different times, at no time did I ever agree to pay 5 payments for the same service. In fact, I was falsely informed by Thierry's staff that the wire transfer funds would be returned to me, which was not, and is not, true.

This tour is described in Attachment 6. Extensive details, receipts, documents are provided in various attachments and in the body of this report, and an FBI report is provided in Attachment 7. That is, this 2-page summary is expanded in great detail in the attached "Fraud Report Against Thierry Macalet of Luxury Tours France (Riverloire - Loire Valley Day Tours)"¹.

At this moment in time, Thierry Macalet fraudulently claims a total of \$29,559.39 for a \$2,436.14 tour service. Thierry Macalet refuses to answer repeated email requests to stop this fraud, refuses to return illegally obtained funds, and Thierry Macalet furthers his fraud by pursuing his claims for 4 additional, unearned, simultaneous, fraudulent credit card payments (Attachments 8 and 9).

More than \$27,000 is being stolen from me, I do not like to be robbed, and I am fighting this theft. Thierry Macalet defrauds Bank of America credit card and bank accounts as he breaks the law. Please stop this fraud.

Thank you.
Robert A. Leishear
Bank of America Customer

¹ Based on the evidence presented here, I accuse Thierry Macalet as being guilty of criminal fraud – however - he has not been convicted of this crime, where I cannot charge him for this crime in his foreign country. Accordingly, I have annotated that he is [accused] throughout this document.

TABLE 1: FRAUD CLAIM CHARGES

Charges by Luxury Tours France (Riverloire - Loire Valley Day Tours)	
All payments were made through Bank of America.	Charges
Cornerstone Community Federal Credit Union, New York, New York, 3/31/2023, Wire Transfer	\$6,500.00
The Photo Shoppe, New York, New York, 3/25/2023, Credit card	\$6,566.39
The Photo Shoppe, Monterrey, Mexico, 3/26/2023, Credit card	\$6,566.39
The Photo Shoppe, Monterrey, Mexico, 3/26/2023, Foreign transaction fee	\$99.51
Telcol, Monterrey, Mexico, 4/10/2023, Credit card	\$6,551.40
Telcol, Monterrey, Mexico, 4/11/2023, Credit card	\$3,275.70
Total Charges by Luxury Tours France	\$29,559.39
Services Rendered by Luxury Tours France	
Tour Invoice	\$6,500.00
Hotel Le Pavillon Des Lys cost	\$1,018.68
Guide services = \$6500 - \$1018.68	\$5,481.32
Luxury Tours France, April 11-12, 2023, Invoice for 2 of 4-1/2 days = (5481.32)*(2/4.5)	\$2,436.14
Fraudulent Charges by Luxury Tours France = \$29,559.39 - 2436.14	\$27,123.25
<p>Since I spent 1/2 day in France resolving fraud issues created by Luxury Tours France, I am owed more than this amount of \$27,123.25, but this concise amount is entered here to validate the maximum amount due to Luxury Tours France, and validate the minimum fraud amount executed against my wife and I by Luxury Tours France. There was also an additional \$100 in fees for wire transfers and a wire transfer trace to confirm that payment was received by Luxury Tours France.</p>	
Fraudulent Charges by Anontech	\$500.00
<p>At no time have I ever engaged in business with Anontech on their property, on the internet, or by any other means. I was in London where Anontech is located (according to the internet), and I used my credit card at various businesses in London, such that other people had access to my Bank of America credit card.</p>	

Table of Contents

FRAUD COMPLAINT, NUMBER: 230413G1885B	1
Luxury Tours France and Anontech Fraud Claims	1
Parallel Fraud Claim, Hotel Le Pavillon Des Lys, 230413G1885B	1
Luxury Tours France, Criminal Fraud	1
TABLE 1: FRAUD CLAIM CHARGES	3
FRAUD REPORT AGAINST THIERRY MACALET OF LUXURY TOURS FRANCE (RIVERLOIRE - LOIRE VALLEY DAY TOURS)	7
TRIPADVISOR TRIP REVIEW	7
Robert Leishear Review	7
Defrauded and Stranded in France by Luxury Tours France (Riverloire - Loire Valley Day Tours)	7
LUXURY TOURS FRANCE – A FALSE AND MISLEADING RESPONSE TO CRIMINAL ACCUSATIONS	8
Thierry Macalet Response	8
TRIPADVISOR - REPORT A PROBLEM.	9
FRAUD REPORT	9
Thierry Macalet is not telling the truth. He continues his fraud against my family.	9
The Wire Transfer	9
The Jail Threat	10
Thierry Macalet’s Deceit and Fraud Expands	10
Fraud Details and Records	11
Hotel Payments and a Continuing Fraud	11
Thierry Macalet’s False Accusations to Cover-up a Fraud	12
Further False Accusations by Thierry Macalet	12
Multiple Credit Card Charges, Additional Fraud, and More False Statements by Thierry Macalet.	13
My Response to Thierry Macalet’s Libelous and Slanderous Comments	13
A Request for Honesty from Thierry Macalet	14
ATTACHMENT 1: INVOICE TO LUXURY TOURS FRANCE	15
Revised: Invoice - Luxury Tours France	15
ATTACHMENT 2: WIRE TRANSFER RECORDS.	16
Original Wire Transfer	16
Wire Transfer Trace to Confirm Receipt by Cornerstone Community Federal Credit Union	17
Wire Transfer Receipt from Luxury Tours France.	18

ATTACHMENT 3: BANK OF AMERICA FRAUD RESPONSE RECORD.	19
ATTACHMENT 4: PERTINENT PAYMENT AND FRAUD EMAILS.	20
Wire Transfer Receipt Confirmation	20
<i>Payment has just been confirmed.</i>	20
ATTACHMENT 5: MONTHLY BANK OF AMERICA RECORDS AND CORRESPONDENCE.	21
Wire Transfer Complete	23
Wire Transfer Sent	23
Wire Transfer Instructions	24
Wiring Instructions:	24
CORNERSTONE COMMUNITY FEDERAL CREDIT UNION ACCOUNT NAME: BRIAN CEROKY	24
Credit Card Payment Confirmed, But Later Denied by Luxury Tours France	25
<i>Payment Received!</i>	25
Request for additional unpaid but demanded payments above the disputed \$27,123.25	25
ATTACHMENT 6: TOUR DESCRIPTION.	26
Tour Correspondence	26
CONTRACTED / SUGGESTED PROGRAM FOR LOIRE VALLEY	28
ATTACHMENT 7: FBI CRIMINAL COMPLAINT.	32
FBI Criminal Complaint	32
Internet Crime Complaint Center (IC3)	32
Description of Incident	33
Information About The Subject(s) Who Victimized You	34
Other Information	34
Are there any other witnesses or victims to this incident?	34
Were you the victim in the incident described above?	34
Digital Signature	34
ATTACHMENT 8: FRAUD CORRESPONDENCE WITH THIERRY MACALET AND STAFF.	35
Fraud is Bad for Business	35
Requests for Payment from Thierry Macalet and False Statements by Thierry	36
Luxury Tours France Refusal to Cancel	36
<i>I will not and do not intend to cancel at this point.</i>	36
Payments in Good Faith to Luxury Tours France	37
Tip for \$200+ to the Guide	37

A Letter of Disgust to Luxury Tours France	38
ATTACHMENT 9: FRAUD CORRESPONDENCE WITH HOTEL LE PAVILLON DES LYS	39
Advisement of Trip Advisor Complaint About Luxury Tours France	39
Defrauded and Stranded in France by Luxury Tours France (Riverloire - Loire Valley Day Tours) ...	39
Hotel Le Pavillon Des Lys Payment Dispute	39
Luxury Tours France is Responsible for Contracted Hotel Costs	40
ATTACHMENT 10: RECENT FRAUD CORRESPONDENCE WITH HOTEL LE PAVILLON DES LYS	43
You asked what my maneuver is? There is no maneuver. More than \$27,000 is being stolen from me, I do not like to be robbed, and I am fighting theft.	43
Draft: Visit France as a Tourist and Risk Fraud and False Imprisonment in Jail.....	44
ATTACHMENT 11: OP ED: Visit France as a Tourist-Risk Fraud and False Imprisonment in Jail-Luxury Tours France and Hotel Le Pavillon Des Lys	47
International Internet Fraud and Theft.....	47
National and International Frauds are Not Prosecuted	47
A Fraud By Any Other Name is Still a Business Dispute?	48
A Jail Threat in a Foreign Country	48
Lies and Extortion	48
Credit Damage and Ongoing Theft.....	48
Duplicate Hotel Payments - The Fraud Grew Bigger	48
The Hotel Le Pavillon Des Lys Joins the Fraud	49
The Frauds Exploded As My Bank Endorsed Multiple Frauds.....	49
A Deplorable Attack on Tourists.....	49
The FBI Ignores Internet Frauds	49
An International Crime Wave.....	50
Our Spring Vacation.....	50
Addendum	50

FRAUD REPORT AGAINST THIERRY MACALET OF LUXURY TOURS FRANCE (RIVERLOIRE - LOIRE VALLEY DAY TOURS)

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The following information details a significant fraud against my wife and I by Thierry Macalet. In our 70's, we toured the Loire Valley in France with Thierry's company, Luxury Tours France, on April 11-12, 2023, but we were scheduled to tour from April 11-15, 2023.

I initially paid \$6500 as full payment for this tour, where payments were received by a bank specified by Luxury Tours France. This wire transfer and the receipt of this wire transfer are documented by a wire transfer trace, and are provided in Attachment 2.

Thierry Macalet cancelled this tour after two days in France, and he threatened to have me illegally arrested and placed in jail if I did not immediately pay him another \$5000 in cash. Incidentally, I was informed by another tour guide that such large cash payments are illegal in France due to tax laws. Thierry then proceeded to charge multiple credit card invoices for the identical services. He has charged me 5 different times for this identical service, and he never met the requirements for the original contract. Such actions certainly constitute fraud, where he refuses to pay back the money that he has illegally taken, and he refuses to withdraw his fraudulent credit card claims.

To summarize Thierry's fraud, Thierry currently charges \$23,059.39 to Bank of America, over and above the already paid and received \$6500, which was paid through Bank of America. Of this \$6500, a remaining fraudulent charge \$4,063.86 is still illegally possessed by Thierry Macalet. An Invoice for these illegally obtained funds has been submitted to Luxury Tours France (Attachment 1). Thierry Macalet's total frauds against my wife and I presently equal $\$23,059.39 + \$4,063.86 = \$27,123.25$. This amount includes hotel charges (Table 1), and hotel charges are also being disputed (Attachment 9).

In short, Thierry attempted to charge me a total of 5 different invoices for the same service that he did not complete, and he continues to charge my Bank of America credit card for 4 additional, separate, fraudulent invoices for the same service.

I filed the following trip review with TripAdvisor, and this discussion adequately summarizes my fraud complaint against Luxury Tours France. Additional detailed discussions and attachments are also provided below to accurately document this fraud.

TRIPADVISOR TRIP REVIEW

(https://www.tripadvisor.co.uk/Attraction_Review-g187116-d5850803-Reviews-Riverloire_Loire_Valley_Day_Tours-Amboise_Indre_et_Loire_Centre_Val_de_Loire.html)

Robert Leishear Review

Apr 2023 (Written June 13, 2023. This review is the subjective opinion of a Tripadvisor member and not of Tripadvisor LLC. Tripadvisor performs checks on reviews as part of our industry-leading trust & safety standards. Read our transparency report to learn more).

Defrauded and Stranded in France by Luxury Tours France (Riverloire - Loire Valley Day Tours)

'My wife and I were stranded in France and defrauded by Thierry Macalet of Luxury Tours France (Riverloire - Loire Valley Day Tours).

We paid him \$6500 by wire transfer for luxury accommodations and guide services for a 5-day tour, and he accepted that wire transfer as confirmed by Bank of America [Attachment 2]. While traveling to Europe, his staff ~~lied to us and~~ falsely claimed that they did not receive the wire transfer. [On careful review of all documents, staff may, or may not, have initially believed that the wire transfer was not received. However, Thierry was informed more than a month ago that his staff received the wire transfer, and his wire fraud persists. That is, the apparent scope of this fraud deception is so great that I have no way of knowing exactly when this fraud commenced].

Thierry then charged us numerous times by credit card for over ~~\$37,000, which~~ [\$27,000 in total, and] he is still trying to defraud [more than \$23,000] from our Bank of America Credit Card. After 2 days in France, Thierry cancelled our guide, cancelled the hotel, cancelled subsequent transportation to a train station to go home, and he demanded \$5000 in cash immediately.

When I refused to pay him another \$5000, he threatened to have me arrested. I paid the hotel that he had contracted, as I was then cheated of more than another \$1000. I then made provisions for transportation and another guide service to complete our trip.

Thierry continues to lie to Bank of America to fraudulently obtain many thousands of dollars. I am fighting his fraud through my credit card company, and I filed a fraud complaint with the U.S. FBI [Attachment 7].'

LUXURY TOURS FRANCE – A FALSE AND MISLEADING RESPONSE TO CRIMINAL ACCUSATIONS

Thierry Macalet of Luxury Tours France provided the following false responses. A Fraud Report to factually dispute Thierry's multiple false claims follows his TripAdvisor response. I accuse Thierry Macalet of criminal actions that he executed against clients (Robert and Janet Leishear) while those tourists (Robert and Janet Leishear) were on vacation in his country (France).

Thierry Macalet Response

Written June 16, 2023. This response is the subjective opinion of the management representative and not of Tripadvisor LLC.

'We firmly disagree with the accounting of events above. We stand by the fact that we never received any payments, despite providing a service.

As per our policy, Mr. Leishear had to pay for his tour 21 days prior to its start. The total cost of this tour was € 5 868, which he agreed to by signing a contract. 21 days later, as the tour was about to start, we still had not received any payments, despite regular reminders and back and forth by email with Mr. Leishear regarding 'technical glitches with his bank' and 'credit card limits'. In good faith, we started the tour despite not having been paid yet.

After two days of unpaid labor, as well as expenses on our end such as car fuel, chateau tickets and restaurant, and still no bank transfer nor credit card payment, we suggested that he pays 50 % of the initial tour price in cash, so that we could at least cover some of the expenses. He refused, claiming that he cannot take out any money from a local ATM and we therefore decided to cut the tour short, and not continuous to work unpaid.

We also of course confirmed to him that the hotel stay will have to be paid by himself, directly on site. Suddenly he found a working credit card to pay the hotel and not end up on the streets that evening. How can Mr. Leishear expect anyone to believe him when he writes that he paid us \$6500 by bank transfer and subsequently being swindled out of [a total of \$27,000] ~~\$37,000!~~

He also wrote to the hotel, with a thinly disguised blackmail threat: 'Last night, the following review was posted to TripAdvisor. I did not yet list the name of (your) hotel in this review, since this dispute for (your) cost is still in process...'

This morning he sent us an email, using careful words but clearly stating that his review cannot be good for our business and proposing to delete it if we pay him... This is disgusting behavior and we have reported it to Tripadvisor management center. Our company is registered with the official government agency for travel agencies in France ("Atout France").

To renew our official registration, we have to provide an annual bank guarantee of €100,000 and insurance coverage of €8,000,000. Over the past 15 years we have had thousands of very satisfied customers, many of whom have given us a 5-star rating on Tripadvisor. We are disgusted by this behavior that attacks a small local business like us.

He not only did not pay us for our work and service, he is also now defaming and blackmailing us and trying to repudiate his hotel payment.'

TRIPADVISOR - REPORT A PROBLEM.

I provided the following statement to TripAdvisor concerning Thierry Macalet's false complaint, where the length of this text message was limited to the length provided as follows.

'Thierry Macalet is not telling the truth. He continues his fraud against my family, and continues false claims. I sent a \$6500 wire transfer to the specified bank, and that \$6500 was withdrawn. There are many other false statements in his response.' Note that a written record of the wire transfer receipt into Thierry's specified bank account is provided in Attachment 2. I was verbally informed by Bank of America staff that this money had been withdrawn from Thierry's bank, and this money could not be returned to me. To date, no part of this wire transfer has been returned to my bank account.

FRAUD REPORT

Since the TripAdvisor text message was limited in length, the following discussion addresses the false claims provided to TripAdvisor by Thierry Macalet. I sent a draft copy of this letter to Thierry, and he did not respond. This final fraud report provides more detail than the initial draft provided to Thierry, but he will receive this final copy.

Thierry Macalet is not telling the truth. He continues his fraud against my family.

The Wire Transfer

I have a copy of the fraud report that I filed with the FBI against Luxury Tours France for internet fraud (Attachment 7). In short, Thierry processed claims for \$29,559.39, where I filed fraud claims with Bank of America. Thierry Macalet is still working to charge me of \$23,039.59 for this trip, which has a net worth of less than less than \$2436.14 for 2 of 4-1/2 days, after the hotel fee payment of \$1018.68. Thierry is still fraudulently and illegally claiming \$27,123.25 more than his company earned (Table 1). This estimate does not include my costs for the more than 40 hours that I spent fighting against his accused criminal act, and the ½-day that my wife and I lost in the Loire Valley to cancel credit cards to stop Thierry's fraud, and make other arrangements to stay in France and get home.

His staff provided a bank account number to submit \$6500, and I sent a \$6500 wire transfer to that bank. I still have the letter from his company that advised me to make that wire transfer (Attachment 5), I have the receipt for that wire transfer (Attachment 2), and that wire transfer was received 11 days before my wife and I arrived in the Loire valley for our tour. When my wife and I returned from Europe, we went to Bank of America and requested that the \$6500 wire transfer be returned through a Wire Transfer Trace, but the receiving bank refused to return funds, according to bank of America staff. Thierry Macalet received full payment for this trip, and this payment was deposited into the bank of choice for his company.

At the hotel in France, I showed Thierry an email from Claire of his company - which I still have – that stated that the wire transfer had been received (Attachment 4). He stated that Claire did not work on Sundays, and therefore could not have sent the email from her own email address. Even so, Claire sent me a subsequent email which falsely claimed that the wire transfer money was going to be returned, but the wire transfer was not returned as determined through subsequent bank records and bank communications.

Claire Branscombe's statements were clearly incorrect, since the wire transfer funds were deposited in their bank, as shown in Attachment 2. After I returned home, I was told by Bank of America staff that Thierry's representative had already cashed the wire transfer for \$6500, that no money had been returned to my bank, and that this money could not be returned to me during this fraud dispute.

The Jail Threat

Thierry Macalet did not suggest that I pay 50% of the cost after I had already paid him - he demanded \$5000 cash. At one point in our conversation, he did ask if I would pay for partial services rendered after I arrived home, and I said certainly. Even if Luxury Tours France canceled the trip, I would pay what is owed for two days of service out of five days, as discussed in Attachment 8. I even left a 200 Euro tip (~\$218.00) for the guide at the hotel for her to pick up later, which the guide agreed by email to later obtain (Attachment 8).

Very near the end of our discussion in the lobby of that French hotel (Hotel Le Pavillon Des Lys), Thierry demanded that I withdraw \$5000 cash from a local ATM, and I informed him that my bank ATM had a \$400 a day limit on withdrawals. Note that Thierry claimed that I refused to make this withdrawal, but if the money had been available, I would have invested another \$5000 into this fraud, since I did not yet know that a fraud was in process.

Even so, Thierry then firmly stated that if I did not produce \$5000 cash immediately, he would have me arrested. I loudly cursed at him, when he made such an abominable threat at me as a customer. He was threatening to put me in jail in a foreign country while on vacation, which is a terrible nightmare for a tourist just wanting to see French Chateaux'. Being locked up abroad is one of the greatest fears that can be experienced by any traveler. My wife was present when Thierry Macalet threatened me with jail and false imprisonment, and she will never set foot in France again. She was absolutely terrified of the nightmare that I – her husband of 50+ years - would go to jail on false charges in a foreign country.

Thierry Macalet's Deceit and Fraud Expands

Thierry is correct that I sent an email stating that '*The factual trip review that I submitted against your business cannot be good for your business. I will consider deleting this review if you pay back the money that you have taken, and stop charging false credit card claims*'. Thierry chooses to escalate this dispute by falsely stating that, 'This morning he sent us an email, using careful words but clearly stating that his review cannot be good for our business and proposing to delete it if we pay him... This is disgusting behavior and we have reported it to Tripadvisor management center.' This behavior was not disgusting behavior at all. I offered Thierry an opportunity to cease this fraud against my family, and stop this dispute. I was very willing to drop a factual TripAdvisor review of Luxury Tours France, if Thierry would choose to finally act ethically and honorably. Also, note that Thierry neglected important information from my email, where this information accuses him of an accused crime, and this information is *italicized* above for clarity.

You can see from these emails that Thierry intends to continue this fraud to obtain multiple payments in full for a contract that was only partially fulfilled. We received two days of service out of 4-1/2, the hotel was not paid by Thierry as contracted, and I then paid the hotel in full, paid for another guide service, and paid for transportation to a train station. Thierry still owes us thousands of dollars from the \$6500 wire transfer that he received.

Fraud Details and Records

To make payment claims more concise, Thierry has charged \$23,059.39 by credit card, and another \$6500 by wire transfer, where fraudulent claims are still outstanding. In my most recent Bank of America statement, fraudulent credit card charges of \$10357.38 are currently due to bank of America. That is, Thierry's fraudulent, false credit card charges were recently added back to my Bank of America credit card as documented in Attachment 3. His company is still claiming an additional \$23,059.39 for this \$6500 trip that has already been paid for in an amount that exceeded services rendered. There are 5 separate claims for the same service, and every claim exceeds the value of the services rendered.

During the initial transactions with Luxury Tours France, multiple credit card charges were made for the same service, and according to Bank of America staff, Thierry's multiple credit card service providers in different countries initially refused to accept the charges. However, after we returned home, these multiple companies demanded payment for all of those multiple credit card charges. I was even requested by these credit card companies to pay another \$13,132.78 to expedite fraud processing (Attachment 5). Of course, Bank of America and I decided against such a payment, since such a payment would have increased the magnitude of this fraud.

I also provided to Thierry: a \$6500 wire transfer copy, a copy of the FBI fraud report, and copies of some of the many emails between Luxury Tours France, the hotel, and I. After being informed of the FBI report and all of my numerous complaints against his company, Thierry did not respond to any of the many emails that I sent to him. In fact, one unanswered email stated that: "I have reported your [accused] criminal actions to the US FBI, the US Federal Trade Commission, the Hôtel ..., the Amboise Police [by Twitter], travel websites, and your company website" (Attachment 8). Again, Thierry did not respond, but he did respond to the TripAdvisor review above that I wrote.

Hotel Payments and a Continuing Fraud

I have not mentioned the hotel name in public documents until now, since the hotel has also been defrauded by Luxury Tours France as well. When Thierry stranded my wife and I without any services, the hotel staff was kind enough to accept our credit card for payment, where the hotel had already charged the full price of the hotel to our card on check-in. When I initially asked why the hotel wanted my credit card - since Luxury Tours France had made the hotel arrangement - hotel staff said that they would use the card for any incidental expenses.

I did not know that the hotel had charged my credit card for the hotel until Thierry's actions took place at the hotel, and at no time did I authorize the hotel to charge the cost of my room days before the fraud commenced. However, having the room already charged to my credit card worked out for the best. The hotel staff was quite terrific, where they advised a contact for other guide services, and arranged transportation to the airport via train when we were finished touring later in the week. We stayed in the Loire Valley for the full 4-1/2 days, despite Luxury Tours France actions, and the possibility of false arrest at any moment. I could have been arrested anywhere in France as far as I knew.

However, we have paid twice for the same hotel – once to Luxury Tours France - and once to the hotel. I am disputing this credit card charge with the hotel, and I sent them emails that "[A] review was posted to TripAdvisor. I did not yet list the name of the hotel in this review, since this dispute for the hotel cost is still in process, and the hotel was otherwise very helpful when [an accused] crime of fraud was committed on their property." ... "I filed a billing dispute with my credit card company today for this hotel stay. While your staff was extraordinary, I do not believe that I should [not] pay for the same service twice. I paid Thierry Macalet of Luxury Tours France to stay at your hotel, and I also paid your hotel. Thierry Macalet defrauded you of money, and I do not believe that I should [not] be held accountable for a fraud against your hotel". The hotel is stuck in a situation where they acted in good faith, but Thierry has not paid them money that he was contracted to pay. Thierry did not respond to these emails, which were cc'd to him.

Thierry has since falsely advised the hotel that I did not pay him, even after I provided a copy of the wire transfer trace which proved that his company was paid (Attachment 10). Additional details and discussions of the claim against the hotel are available (**Bank of America Fraud Claim – 230526CR015491**).

Thierry Macalet's False Accusations to Cover-up a Fraud

Thierry falsely accused me of the crime of blackmail when he falsely stated that I 'also wrote to the hotel, with a thinly disguised blackmail threat ... I did not yet list the name of the hotel in this review'. This was not a threat. I left the hotel name out of published statements concerning Thierry's accused criminal fraud. I did not believe that this hotel should have their name associated with accused criminal activities that were perpetrated against their hotel, and I therefore left the hotel name out of earlier correspondence. In fact, hotel staff informed my wife and I that Thierry had customer problems like this once or twice a year at their hotel. Given my current dispute, hotel staff would not likely confirm this statement that my wife and I both witnessed.

Even so, ~~I do not believe that~~ this hotel should [not] continue to demand that I pay for their services twice – once, or more, to Thierry who contracted them, and once directly by me to the hotel. Effectively charging me twice for the same service perpetuates and expands Thierry's fraud against me. This hotel should be paid directly by Thierry – not I. I had no contract or agreement with this hotel – Luxury tours made all hotel arrangements. I filed a business dispute with Bank of America against this hotel, and asked Bank of America to cancel hotel credit card charges.

Such fraudulent claims have not been resolved, and I am forced to file further internet complaints, where the hotel name is included in an Op Ed fraud complaint (Attachment 11). Asking the hotel to end an accused criminal act of fraud is not blackmail. Per the Oxford Dictionary, 'blackmail' is defined as 'the action, treated as a criminal offense, of demanding payment or another benefit from someone in return for not revealing compromising or damaging information about them'. Thierry claimed that I am blackmailing his company, which is certainly not true, since I have published his atrocious actions.

With respect to his accusation that I am blackmailing the hotel, I have made reasonable efforts to protect their good name in the midst of Thierry's actions. In fact, I sent Thierry and the hotel an email, stating that 'I think that your actions are extremely unfortunate to have brought the Hotel Le Pavillon Des Lys into your actions. On behalf of my wife and I, hotel staff were extraordinary in overcoming your despicable actions when we stayed at the hotel. I do not, and cannot, understand your behavior'.

However, Hotel Le Pavillon Des Lys refuses to pay back my hotel costs, and this hotel quotes Thierry Macalet as their source of information for non-payment (Attachment 9). Accordingly, the general public has a need to know that this hotel is complicit in fraud against customers.

Further False Accusations by Thierry Macalet

Thierry Macalet even started his TripAdvisor response with false statements. I agreed with his staff to tour with his company 20 days before the start of the tour. Due to their 21-day window for payment, payment was immediately due, and I immediately paid by credit card. However, their credit provider (The Photo Shoppe) temporarily stopped payment on the card two days later, but reclaimed the charges at a later date, where these two separate credit charges for \$6566.39 have since been charged by Bank of America to my credit card account (Attachment 3).

A wire transfer was then requested by Luxury Tours France. I was out of town, and occupied with business. I submitted payment within four days of the request as soon as I returned home, and Luxury Tours France was informed of my travels and this plan for payment. Luxury Tours France then informed me that payment was received, and later falsely informed me that the payment was returned to my bank one week before the tour, as we were boarding a plane to London and then onward to France. While in London, I offered to cancel this tour, and make travel arrangements on my own. Luxury Tours France stated that

they 'cannot and will not cancel' this trip, as I was preparing to leave for Paris from London to tour with t Luxury Tours France (Attachment 8).

Multiple Credit Card Charges, Additional Fraud, and More False Statements by Thierry Macalet

There were multiple credit card charges for Luxury Tours France, which were initially denied by Thierry's credit affiliates, but these transactions are now disputed in this fraud claim. I was even asked to send a Western Union payment by credit card. At the time I believed that the wire transfer had been returned since that was what I was told by Thierry's staff, and I tried to send even more money, but Western Union would only accept cash which was not readily available. Events turned out well since I did not send another \$6500 by Western Union, or Thierry would illegally have more of my money today.

Thierry falsely claimed that I ignored "regular reminders" for payment, where he was promptly paid multiple times in accordance with the payment information that his staff provided (Attachment 5). There were no "technical glitches" with my bank, where Bank of America staff informed me that there were no credit card holds at any time for any of these payments. Also, the falsely claimed multiple payments were below my 'credit card limit'. Apparently, Thierry had some type of 'credit card limit' or other credit problems that he chose to falsely blame on me.

I did not 'Suddenly [find] a working credit card to pay the hotel and not end up on the streets that evening', as Thierry Macalet falsely stated. Again, Thierry misrepresented the facts. I used the same credit card that was used for each and every false credit card claim by Luxury Tours France. Those claims included

- 1) Telcol, \$10,337.10 – still an active claim, Monterrey, Mexico.
- 2) The Photo Shoppe, \$13,132.78, New York, New York, refunded two months after the tour, New York.
- 3) \$13,202.01, refunded by Bank of America. In short, Telcol charged 2 different times for the same service, and The Photo Shoppe charged another 4 times for that very same service.

At no time did I ever approve multiple claims for the same service. I only approved a single transaction, which was fraudulently charged against my credit card multiple times. I cancelled this credit card while I was in France - on the day of the arrest threat - when I became aware of the massive fraud that was executed against me and my wife by Thierry Macalet.

Thierry Macalet made the following, vicious false claim. 'We are disgusted by this behavior that attacks a small local business like us. He not only did not pay us for our work and service, he is also now defaming and blackmailing us and trying to repudiate his hotel payment'. How can such a statement not be recognized as a criminal lie, i.e., libel, slander, and defamation of character?

My Response to Thierry Macalet's Libelous and Slanderous Comments

Thierry Macalet is defrauding my wife and I, and yet he accuses me of blackmail while he has cheated me out of thousands of dollars and made horrendous jail threats. The factual evidence presented here is quite clear. Thierry Macalet has been paid multiple times for poor service, and he refuses to correct his fraudulent business practices.

My wife and I are 'disgusted' with Thierry Macalet who threatened false imprisonment against me as an innocent, 71-year-old man, and then executed a massive fraud against my 73-year-old wife and I after such horrendous actions. Thierry Macalet's actions were despicable, and his horrific behavior continues to be a monstrous and ugly scar on the tourist industry of France.

I have written an Op Ed, titled "Visit France as a Tourist and Risk Fraud and False Imprisonment in Jail", OpEdNews.com (Attachment 11). Such an Op Ed was needed as a sound warning to tourists who deal with Luxury Tours France. Hotel Le Pavillon Des Lys sided with Thierry Macalet in this fraud, and I was therefore forced to include their hotel in these accusations.

A Request for Honesty from Thierry Macalet

All I want Thierry Macalet to do is to correct illegal actions and pay me the money that he owes to me, pay the hotel invoice that he owes, and stop charging Bank of America for fraudulent charges. Thierry Macalet should also apologize to me, to my wife, to the hotel staff, and to his employees who lost wages during this reprehensible, wretched, contemptible, disgraceful, disreputable, and deplorable fraud and jail threat. Asking Thierry Macalet to act honestly has nothing to do with blackmail.

Also ask yourself the question, is a request for honesty defamatory? According to Merriam-Webster, 'defamatory' is defined as 'the act of communicating false statements about a person that injure the reputation of that person'. My accusations against Thierry Macalet are accurate, and are supported by facts that are presented here. If anyone is guilty of defamatory comments, that person would be Thierry, since he has made so many vicious, false, and unfounded accusations against me.

We can stop our dispute at any time that Thierry chooses to do the right thing.

ATTACHMENT 1: INVOICE TO LUXURY TOURS FRANCE

The Invoice and email below are further detailed and discussed throughout this Fraud Report.

In a message dated 6/20/2023 6:49:26 PM Eastern Standard Time, leishear@aol.com writes:

To: thierry@riverloire.com

Cc: claire@riverloire.com, tiffany-boussard@laposte.com, contact@pavillondeslys.com

Revised: Invoice - Luxury Tours France

Please provide legally required payments to the Hotel le Pavillon Des Lys and I. The attached Invoice determines the money that you owe to me, and notes [that] the money that you owe to the hotel that your company contracted. This invoice also provides a copy of a Bank of America document that proves that your specified bank received full payment of \$6500 to cover guide, transportation, meal, and hotel costs, as specified in a Luxury Tours France provided tour description.

Thank you.

INVOICE

From:
Robert A. Leishear, PhD
205 Longleaf Court
Aiken, SC, 29803, USA
leishear@aol.com

To:
Thierry Macalet,
Luxury Tours France
26 Rue de la Concorde
37400 AMBOISE
Tél: +33(0)2 47 50 64 42
www.riverloire.com www.luxu
rytoursfrance.com

Cc:
Pavillon des Lys Hotel
9 Rue d'Orange
37400 Amboise
<https://www.pavillondeslys.com/en/>
contact@pavillondeslys.com

Please pay Robert A Leishear and the Pavillon des Lys Hotel the following amounts. Applicable payments are listed below, and a copy of the receipt for a wire transfer to the bank of your choice are provided below.

Robert A Leishear, PhD: **\$3045.18**

Pavillon des Lys Hotel: **\$1018.68**

WIRE TRANSFER AND COSTS

Charges by Luxury Tours France (Riverloire - Loire Valley Day Tours)	
All payments were made through Bank of America.	Charges
Cornerstone Community Federal Credit Union, New York, New York, 3/31/2023, Wire Transfer	\$6,500.00
Services Rendered by Luxury Tours France	
Tour Invoice	\$6,500.00
Hotel Le Pavillon Des Lys Payment, April 11-15, 2023	\$1,018.68
Guide services = \$6500 - \$1018.68	\$5,481.32
Luxury Tours France, April 11-12, 2023, Invoice for 2 of 4-1/2 days = (5481.32)*(2/4.5)	\$2,436.14
Robert A. Leishear Payment, April 11-15, 2023	\$3,045.18

ATTACHMENT 2: WIRE TRANSFER RECORDS.

A total of \$6500 was paid for this tour to Luxury Tours France, the money was withdrawn from my Bank of America account, and kept by the bank specified by Luxury Tours France (Cornerstone Community Federal Credit Union). This credit union was informed of this fraud, but did not respond. This attachment includes a copy of the Wire Transfer on March 31, 2023 and a copy of a Wire Transfer Trace, which documents that the Wire Transfer was received by Cornerstone Community Federal Credit Union on March 31, 2023, which was 11 days before the start of our tour with Luxury Tours France (April 11, 2023).

Original Wire Transfer

BANK OF AMERICA		Funds Transfer Request Authorization	
Customer Information			
Name:	ROBERT A LEISHEAR REVOCABLE TRUST	Address:	205 LONGLEAF CT
Phone:	(803)641-6753		AIKEN SC 29803-5767 US
Account Information			
Account:	PER_5016		
Account Title:	ROBERT A LEISHEAR REVOCABLE TRUST DATED 10/19/2012 ROBERT A LEISHEAR TRTEE		
Requester Name:			
Wire Information			
Wire Type:	DOMESTIC	Wire Date:	03/31/2023
Country:	US	Wire Amount (USD):	6,500.00
Currency of Recipient Account:	USD		
Source:	IN PERSON		
ID Verification/Type:	U.S. DRIVER'S LICENSE (WITH OR WITH		
ID Verification/Type:	BANK OF AMERICA DEBIT CARD, ATM	Wire Fee:	30.00
	CAR		
Recipient Information			
Recipient Name:	BRIAN CEROKY	Bank Name:	CORNERSTONE COMMUNITY FEDERAL CREDIT UNION
Account Number Type:	ACCOUNT NUMBER	Bank ID:	222381293
Account Number:	232752501	Address:	6485 S TRANSIT RD
Address:	LOCKPORT NEW YORK 14095 US		LOCKPORT NY 14095 US
Information about payment:			
Purpose of Payment:	SERVICES	Additional Phone Advice:	
Additional Reference Information:		Additional Bank Instructions:	
Customer Approval			
I authorize Bank of America to transfer my funds as set forth in the instructions herein (including debiting my account if applicable), and agree that such transfer of funds is subject to this Funds Transfer Agreement (see disclosure pages of this form) and applicable fees. If this is a foreign currency wire transfer, I accept the conversion rate provided by Bank of America at the time the wire is sent. Exchange rates are determined by Bank of America, N.A. in our sole discretion. You may be able to get a better exchange rate if you handle this transaction online instead of in the financial center. Please see the Funds Transfer Agreement for further information regarding our exchange rates. For a Consumer International wire: We rely on you, the customer, to inform us of the currency of the receiving account (denoted under "Currency of Recipient Account") so that we may disclose the exchange rate for conversion in the wire process. If you choose to send USD rather than the foreign currency of the receiving account, we will honor your choice, however, we will not be able to provide exchange rate information. Additionally, so that we may provide required disclosures, you must remain in the financial center until we provide you the Remittance Transfer Receipt (RTR). If you leave prior to receiving the RTR, we will cancel the international remittance transfer.			
Customer Signature	<i>[Signature]</i>	Date of Request	3, 31, 23
IMPORTANT: FOR EACH WIRE Indicate Method of Signature Verification: (must complete one of the below)			
Not Applicable (check box if no signature verification is required)	Signature Card (check box if signature card was reviewed)	Business Resolution (check box if business resolution was reviewed)	Pasted Checks (reference PRO for date guidelines) (complete field below)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Check # _____
			Exception Reason: _____
For Bank Use Only: Financial Center Information			
Financial Center Name:	AIKEN MALL	Date:	March 31, 2023
Company #/Cost Center #:	00005 7030600	Phone #:	803-985-7496
Initiating Associate Name:	JONES, DAVID	Remittance ID #:	0AMRNSFN3N

LGLDEPREG BACBCC

Wire Transfer Trace to Confirm Receipt by Cornerstone Community Federal Credit Union.

PAGE 1 OF 1

BANK OF AMERICA 

P.O. Box 15284
Wilmington, DE 19850

BANK OF AMERICA, N.A.
WIRE TRANSFER ADVICE
1 FLEET WAY
SCRANTON, PA
PA6-580-04-05
18507

ROBERT A LEISHEAR REVOCABLE TRUST
DATED 10/19/2012
205 LONGLEAF CT
AIKEN SC 29803-5767

DATE: 03/31/23
DIRECT INQUIRIES TO:
800.729.9473 OPTION 2
ACCOUNT: XXXXXXXX5016

THE FOLLOWING WIRE WAS CREDITED TODAY:

USD AMOUNT \$6,500.00

TRANSACTION REF: 2023033100597354
IMAD: 20230331QMGFT004001199
ORIGINATOR: ROBERT A LEISHEAR
SENDING BANK: SRP FED CREDIT UNION
BENEFICIARY: ROBERT A LEISHEAR REVOCABLE TRUST

SERVICE REF: 001199
ID: XXXXXX0003
ID: 253278090
ID: XXXXXXXX5016

PAYMENT DETAIL: TRAVEL EXPENSE R A LEISHEAR

THE FOLLOWING WIRE WAS DEBITED TODAY:

USD AMOUNT \$6,500.00

TRANSACTION REF: 2023033100650125
RELATED REF: DMRNSFN3N
ORIGINATOR: ROBERT A LEISHEAR REVOCABLE TRUST#D
INSTRUCTING BANK: BCC
BENEFICIARY: BRIAN CEROKY
BENEFICIARY'S BANK: CORNERSTONE COMMUNITY FCU
RECEIVING BANK: ALLOYA CORPORATE FEDERAL CREDIT UN

SERVICE REF: 034043
IMAD: 20230331B6B7HU4R034043
ID: XXXXXXXX5016
ID: UGQT
ID: 232752501
ID: 222381293
ID: 221381715

PAYMENT DETAIL: POP Services

Wire Transfer Receipt from Luxury Tours France.

Note that Luxury Tours France provided the following receipt that proved they had the money, and claimed that this receipt proved that the money was being returned to me, which has not occurred to date. Additionally, Claire Branscombe stated that the 'the account operated outside the country, but he wire transfer was sent from South Carolina to a bank in New York. Also note that his statement was provided 7 days before the tour started, and Luxury tours France still has this money. That is, Luxury Tours France still has my \$6500, of which only \$2436.14 belongs to them. They are illegally keeping this money.

Re: Fwd: Orbitz travel confirmation - Apr 11 - (Itinerary # 72516847732423) Acl/Old Mail ☆

CR Claire Riverloire <claire@riverloire.com>
To: leishear@aol.com Thu, Apr 6 at 9:56 AM ☆

Hi Robert,

Just getting to me that for some reason CORNERSTONE COMMUNITY FEDERAL CREDIT UNION did not allow your payment as funds have been pending in the bank since the transfer was received. Mr Brian has been in contact with them but for some reason the bank has decided to refund money back to the sender because the account has been operating outside the United States for quite some time which is against US money laundering policy. I am confused because the hotel will not be able to keep the option after thursday/today.

This weekend is Easter weekend, a bank holiday and I'm afraid that the last solution we can commit to is to send payment directly to the banking detail the hotel has provided me with. I will call the hotel this evening with the payment receipt if you make payment today. Otherwise, I think that unfortunately we will not be able to arrange this tour. Here below are the two payment options given to us by the hotel.

Please also find attached returned payment to your bank of america account which is already on the way.

Re: We only have the following payment option for Guest arriving from usa to enable payment verification process:

Wiring Instructions to:

Bank Name: Wells Fargo Bank
Account Name: Gyan John Kuffor
Wire Routing Number: 121000248
Account Number: 2351557877
Swift Code: WFBUIUS6S
Address: 420 Montgomery Street, San Francisco, CA 94104

Western Union Money Transfer to:

Beneficiary Name: Sebastiao Timoteo Mesquita Baia
Address: Lisbon Portugal

Sincerely sorry for all the inconvenience.

Kind regards,
Claire

Tuesday, April 4

←🖨✉👤🔔

232752-S50 Fresh Start Checking

Pending	\$6,469.00
Available	-\$23.00
Checking Account Number:	232752501

Show

All ▼

03/01/2023 ▼

To

04/04/2023 ▼

Search

Details

Quick Links Transaction History Holds

ATTACHMENT 3: BANK OF AMERICA FRAUD RESPONSE RECORD.

The fraudulent Anontech claim listed on the document below is not part of this claim. Illegally, my credit card information was used at other locations during the Luxury Tours France fraud, such as Anontech. The current, outstanding, fraud total committed by Luxury Tours France equals \$27,123.25. Note that I was informed by phone from Bank of America staff that The Photo Shoppe charges below are now due, and these fraudulent charges are presently listed on my credit card statement.

BANK OF AMERICA
Claims Resolution, TX2-979-02-53
PO Box 660747
Dallas TX 75266-0747



ROBERT A LEISHEAR
JANET D LEISHEAR
205 LONLEAF CT
JANET D LEISHEAR
AIKEN SC 29803-5767

Account ending in 7641
Date June 6, 2023
Claim number: 230413G1885B
Amount: \$25,059.39

Robert, we were able to credit some of the transactions you're disputing – here are the details.

We've completed our review of the transactions you're disputing. Our research included the information you provided with your claim, your account history, the monthly account statements we sent you and if available, information from the merchant, such as a signed receipt or contract.

We're happy to tell you that your account was credited a total of \$0.00.

Unfortunately, we determined there wasn't an error on the following transaction(s) totaling \$10,357.38.

DATE	TRANSACTION DESCRIPTION	AMOUNT
April 10, 2023	TELCOL	\$6551.40
April 11, 2023	TELCOL	\$3275.70
April 11, 2023	ANONTECH	\$500.00
March 26, 2023	THE PHOTO SHOPPE	\$6566.39
March 25, 2023	THE PHOTO SHOPPE	\$6566.39

We made this decision because:

The merchant provided documentation confirming you received the merchandise or service.

What's next

The credit for \$10,357.38 that was applied to your account will be removed.

If your claim includes other disputed charges, we'll let you know when they're resolved. You'll see the adjustment(s) on your monthly statement.

For updates on your claim

Bank of America and the Bank of America logo are registered trademarks of the Bank of America Corporation.
Bank of America, N.A. Member FDIC.

NOTDEPLM 1028



ATTACHMENT 4: PERTINENT PAYMENT AND FRAUD EMAILS.

The following emails document changes to the wire transfer instructions, which I followed. Subsequent emails claimed that the wire transfer was refunded. Such a refund has never transpired, and those emails and many others are not included in this fraud report. Another email below documents demands for additional payments.

There are over 100 emails available for review, and all of these emails are not provided here. Those emails deemed important to this claim are provided herein. Note that attached emails clearly prove that multiple payments were promptly provided, which counters Thierry's false claim that I required multiple reminders.

The fact that Thierry used two different credit card companies and two different banks for wire transfer seems suspicious. Does he have credit and banking problems that affect his business? Perhaps these problems were the root of our disagreements, but Thierry continues with this fraud.

Wire Transfer Receipt Confirmation

On Monday, April 3, 2023 at 11:05:01 AM EDT, Claire Riverloire <claire@riverloire.com> wrote:

Hi Robert,

Payment has just been confirmed. look forward to seeing you.

Kind regards,

Claire

Claire Branscombe
Responsable Produits/Product Manager
Agent de Voyages/Travel Advisor
26 Rue de la Concorde
37400 AMBOISE
Tél: +33(0)2 47 50 64 42
www.riverloire.com www.luxurytoursfrance.com
www.riverloire-events.com

ATTACHMENT 5: MONTHLY BANK OF AMERICA RECORDS AND CORRESPONDENCE.

Records of fraud transactions are documented on Bank of America monthly statements as shown below, where specific charges have been excerpted from bank documents. Note that charges vary slightly since the value of the dollar varied with respect to the Euro, which was the currency used for these transactions. The dollar values currently specified by Bank of America for these transactions was used for the estimates in Table 1.

BANK OF AMERICA

P.O. BOX 15284
WILMINGTON, DE 19850

Statement Enclosed

ROBERT A LEISHEAR
JANET D LEISHEAR
205 LONGLEAF CT
AIKEN SC 29803-5767

Customer Service Information:
www.bankofamerica.com
1.800.421.2110

Mail billing inquiries to:
Bank of America
P.O. Box 672050
Dallas TX 75267-2050

Mail payment to:
Bank of America
P.O. Box 15019
Wilmington DE 19886-5019

Visa Signature®
Account# [REDACTED] 7641
February 20 - March 19, 2023

Credit card number cancelled, and changed from 7641 to 3022

BANK OF AMERICA

P.O. BOX 15284
WILMINGTON, DE 19850

Statement Enclosed

ROBERT A LEISHEAR
JANET D LEISHEAR
205 LONGLEAF CT
AIKEN SC 29803-5767

Customer Service Information:
www.bankofamerica.com
1.800.421.2110

Mail billing inquiries to:
Bank of America
P.O. Box 672050
Dallas TX 75267-2050

Mail payment to:
Bank of America
P.O. Box 15019
Wilmington DE 19886-5019

Visa Signature®
Account# [REDACTED] 3022
April 20 - May 19, 2023

ROBERT A LEISHEAR | Account # [REDACTED] 3022 | April 20 - May 19, 2023

Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Purchases and Adjustments						
04/11	04/20	FRAUD DISPUTE	4922	3022	99.51	[REDACTED]
03/26	04/25	FRAUD DISPUTE	4449	3022	6,551.25	[REDACTED]
03/25	04/26	FRAUD DISPUTE	7140	3022	6,551.25	[REDACTED]

Duplicate fraud paperwork. Not a new claim



P.O. BOX 15284
WILMINGTON, DE 19850

Statement Enclosed



ROBERT A LEISHEAR
JANET D LEISHEAR
205 LONGLEAF CT
AIKEN SC 29803-5767

Customer Service Information:

www.bankofamerica.com
1.800.421.2110

Mail billing inquiries to:

Bank of America
P.O. Box 672050
Dallas TX 75267-2050

Mail payment to:

Bank of America
P.O. Box 15019
Wilmington DE 19886-5019



Visa Signature®

Account# [REDACTED] 3022
March 20 - April 19, 2023

ROBERT A LEISHEAR | Account# [REDACTED] 3022 | March 20 - April 19, 2023
JANET D LEISHEAR



Transactions Continued

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
04/10	04/11	TELCOL 6,000.00 EUR	6905	7641	6,551.40	FRAUD CLAIMS IN PROCESS
04/11	04/12	TELCOL 3,000.00 EUR	2693	7641	3,275.70	FRAUD CLAIMS IN PROCESS
03/25	03/27	THE PHOTO SHOPPE 6,057.00 EUR	7140	7641	6,566.39	FRAUD CLAIMS IN PROCESS
03/26	03/27	THE PHOTO SHOPPE 6,057.00 EUR	4449	7641	6,566.39	FRAUD CLAIMS IN PROCESS
04/11	04/13	ANONTECHL LONDON	8131	7641	500.00	UNRELATED FRAUD CLAIM
04/13	04/19	PAVILLON DES LY 4232322 37AMBOISE 932.00 EUR	0011	7641	1,018.88	DISPUTED HOTEL CHARGE

Wire Transfer Complete

Le 22/03/2023 à 01:46, Robert A Leishear, Ph.D, P.E., PMP a écrit :

A copy of the wire transfer is attached. I can check Monday when my bank opens, if you do not receive the transfer Monday morning, since the transfer may have been delayed near the end of the day Friday by my bank or yours.

Thank you.

Robert A. Leishear, PhD, PE, PMP

-----Original Message-----

From: Claire Riverloire <claire@riverloire.com>

To: leishear@aol.com

Sent: Sat, Apr 1, 2023 9:01 am

Subject: Re: The Loire Valley with RiverLoire

Hi Robert,

Unfortunately, we could not confirm your payment as the wire transfer may have not processed from your bank and funds might still be sitting in your bank account. Please kindly check with your bank and reply with a copy of the wire transfer confirmation receipt/form (photo or pdf) for my record.

Kind regards,

Claire

Claire Branscombe

Wire Transfer Sent

Le 22/03/2023 à 01:46, Robert A Leishear, Ph.D, P.E., PMP a écrit :

My banker said that this transfer should be complete in 2-4 hours today.

Sent from the all new AOL app for iOS

On Friday, March 31, 2023, 2:59 PM, Robert A Leishear, Ph.D, P.E., PMP <leishear@aol.com> wrote:

The wire transfer is being processed. I am not sure how long it will take.

Sent from the all new AOL app for iOS

On Friday, March 31, 2023, 1:56 PM, Claire Riverloire <claire@riverloire.com> wrote:

Alright Robert,

I'll be awaiting your feedback.

Kind regards,

Claire

Claire Branscombe

Le 22/03/2023 à 01:46, Robert A Leishear, Ph.D, P.E., PMP a écrit :

Bank of America, Fraud Complaint, 230413G1885B, 6/23/2023

My bank holds the check for one to three days. I will transfer the money today, and send the wire transfer as soon as I can. We are on the way. We just need to get the payment through.

Sent from the all new AOL app for iOS

On Friday, March 31, 2023, 9:39 AM, Claire Riverloire <claire@riverloire.com> wrote:

Hi Robert,

As we are within the delay of 35 days before the tour, the total amount (€ 5 968,00 for 2 people) is due to confirm the booking.

Thank you very much for your feedback,

Kind regards,

Claire

Claire Branscombe

Wire Transfer Instructions

On Friday, March 31, 2023, 7:44 AM, Claire Riverloire <claire@riverloire.com> wrote:

Hi Robert,

Below once again is the information for the wire transfer. Please reply with a transfer confirmation receipt.

Wiring Instructions:

CORNERSTONE COMMUNITY FEDERAL CREDIT UNION

ACCOUNT NAME: BRIAN CEROKY

CHECKING ACCOUNT: 232752501

ROUTING NUMBER: 222381293

ADDRESS: 6485 S. TRANSIT ROAD LOCKPORT, NY 14094

Thank you.

Kind regards,

Claire Branscombe

Le 22/03/2023 à 01:46, Robert A Leishear, Ph.D, P.E., PMP a écrit :

I should receive money from stock sales by Friday for the wire transfer. I do not usually use cash, but everything should come together Friday.

Sent from the all new AOL app for iOS

On Monday, March 27, 2023, 12:41 PM, Claire Riverloire <claire@riverloire.com> wrote:

Hi Robert,

Thank you for your understanding, will appreciate if you can make payment earlier than Friday.

Thank you.

Kind regards,

Claire

Claire Branscombe

Credit Card Payment Confirmed, But Later Denied by Luxury Tours France

On Sunday, March 26, 2023, 12:42 PM, Claire Riverloire <claire@riverloire.com> wrote:

Hi Robert,

Payment Received!

Kind regards,

Claire

Claire Branscombe

Le 22/03/2023 à 01:46, Robert A Leishear, Ph.D, P.E., PMP a écrit :

I will pay by card Friday morning when I get home. I cannot access the itinerary for payment details at present, and my phone will be turned off for most of today for travel.

Request for additional unpaid but demanded payments above the disputed \$27,123.25. These payments were not paid as advised by Bank of America staff.

On Tuesday, April 18, 2023 at 11:14:59 AM EDT, Stripe <dispute@merchant.fr> wrote:

Hi Robert,

My name is Sara from e france, stipe is a credit/debit card merchant and stands as intermideray between credit payments. We are currently working to resolve a fraud dispute file by Bank Of America against our client with your credit card ending in 7641.

I'm contacting to inform you that disputes like this could take up to 180 business days as funds seem to be authorised by you, in order to have this resolved and in your favour. I'd like to advise that you call your bank and inform/insist that they authorise payments of 6000 euro and 3000 euro as we already placed an embargo on the account linked to the merchant.

Once those payments are authorised we would be able to put a hold to it and your fund reversed back to you in 7 business days otherwise we might not have this resolved until both parties come to a level ground. Funds are still pending in our merchant account and we can only have them recalled when they hit the designated account.

Thanks

Sara

ATTACHMENT 6: TOUR DESCRIPTION.

The following emails highlight the scope of this high-price luxury tour.

Tour Correspondence

-----Original Message-----

From: Claire Riverloire <claire@riverloire.com>
To: Robert A Leishear, Ph.D, P.E., PMP <leishear@aol.com>
Sent: Mon, Mar 20, 2023 10:17 am
Subject: Re: The Loire Valley with RiverLoire

Dear Robert,

I hope you are doing well and you had a nice weekend.

I have now designed a suggested 5 days / 4 nights Private Loire Valley tour that you will find attached. An itinerary which I believe will give you a great insight of what the Loire Valley has to offer as its best: fine gastronomy, rich history, authenticity and charm !

This itinerary is fully chauffeured and guided with a private English-speaking guide, including of course periods of free time. On the first day, I am suggesting to pick you up directly at the CDG airport and stop at the magnificent Chateau de Versailles, with our private guide (*subject to availability as the tickets of Versailles must be pre-booked in advance*).

Note that regarding the accommodation, I have selected the 4 Star Manor Hotel, Le Pavillon des Lys, located right in the heart of the Royal little town of Amboise. Please kindly let me know if you want me to put an option for you, this is a Deluxe bedroom available at your time of travel.

Robert, I hope this suggested program will suit both of you but please do not hesitate to give me your feedback.

I look forward to hearing from you soon and be sure that we will do everything possible to make your stay in the Loire Valley, a memorable experience !

Kind regards,
Claire

Claire Branscombe

Contract Emails: Note that the wire transfer information was later changed by Luxury Tours France (See Attachment 5).

In a message dated 3/21/2023 10:10:09 AM Eastern Standard Time, claire@riverloire.com writes:

Bonjour Robert,
Thank you for your email. Regarding the train on Saturday April 15th, there is a direct train departing at 02:54pm from St Pierre des Corps and it takes about 1h40.

To answer your question, Normandy region is a 3-hour drive from Loire valley which means 6 hours of transfers on a day tour basis, so pretty tiring for a day.

I have put an option on a charming Deluxe bedroom at the 4 Star Manor hotel, le Pavillon des lys, as the month of April is coming soon and is already getting very busy.

I allow myself to prepare a booking form with the RiverLoire Terms and Conditions, attached to this email. Please fill it in and send it back to us signed, should you wish to confirm your booking.

As per our payment terms, a deposit of 30 % is due to confirm the booking and the balance has to be paid 35 days before the start of the tour. However, as we are within those 35 days, would you mind settling the total amount in one go?

For safety of the payment transaction, our bank strongly recommends payments over 3 000 € to be processed by bank transfer rather than online credit card, and I'm joining here below the bank details of RiverLoire for the payment.

Beneficiary Details	Bank Details
<i>Name:</i> RiverLoire Sarl <i>Address:</i> 3 impasse de la Bergeronnerie 37270 Saint Martin le Beau, FRANCE	<i>Name:</i> Société Générale <i>Branch address :</i> 3 boulevard Heurteloup 37000 Tours, FRANCE <i>Bank code :</i> 30003 <i>Branch code :</i> 02130 <i>Account Number :</i> 00020867563 <i>Sort code :</i> 53 IBAN : FR76 3000 3021 3000 0208 6756 353 BIC : SOGEFRPP

I look forward to meeting you in our beautiful region and do not hesitate to contact me if you do have any further questions or requests!

Kind regards

Claire

Claire Branscombe

Le 21/03/2023 à 03:03, Robert A Leishear, Ph.D, P.E., PMP a écrit :

We like this itinerary, but do not know when to book flights from Paris on Saturday, since I am unfamiliar with train travel at the moment. How long will it take to get to the CDG airport by train on Saturday. That is, what time should I a schedule a flight to Amsterdam? Non-stop flights in the morning of April 11 are selling out quick. there were only 4 tickets left tonight.

Thank you.

Robert A. Leishear, PhD, PE, PMP

-----Original Message-----

From: Claire Riverloire <claire@riverloire.com>

To: Robert <leishear@aol.com>

Sent: Thu, Mar 16, 2023 10:08 am

Subject: Re: The Loire Valley with RiverLoire

Dear Robert,

I would like to thank you for your interest in the Loire Valley and for contacting us regarding your travel plans in our beautiful region.

To start with, I would like to emphasize the fact that we, in RiverLoire, only organize private and personalized tours, as we believe this is the best way to discover the region.

As such, we will be pleased to organize a private tour for you from April 11th to April 15th. Please do not hesitate to let me know if you have any specific requests and point of interests. The Loire Valley is renowned for its castles, gardens, gastronomy,... If you wish a mix of the best of the Loire Valley (except wines) that is fine as well.

Also, please kindly advise in which kind of accommodation you would like to stay (we highly recommend Manor Hotel, Chateau Hotel or Luxury guesthouse, not more expensive than "chain hotel" but much more typical of our region). For the place to stay, I'm suggesting Amboise, the cradle of the Renaissance. Amboise is not only a beautiful little Royal town, but also the true centre of the Loire Valley. Thus, all the transportation to the main attractions will be quick and easy!

Many thanks in advance for your feedback. Looking forward to hearing from you, and rest assured, Robert, we will do our best to organize for the both of you a beautiful stay in the Loire Valley!

Kind regards,
Claire

Claire Branscombe

Le 14/03/2023 à 21:20, Robert via RiverLoire a écrit :

Name: Robert

Surname: Leishear

Email: leishear@aol.com

Telephone: 8036416753

Country: United States

Number of participants: 2

Arrival Date: Tuesday, April 11, 2023

Departure Date: Saturday, April 15, 2023

Your request: My wife and I are considering a few days in France from April 11 to 15 - arrive from London on April 11 and depart to Amsterdam on April 15. We are interested in the Loire Valley and the Palace of Versailles. We are not interested in wine tasting at all. What options are available through your company? Thank you. Bob Leishear, leishear@aol.com

Sans virus.www.avast.com

Claire Branscombe

CONTRACTED / SUGGESTED PROGRAM FOR LOIRE VALLEY

5 days / 4 nights Private Loire Valley tour with RiverLoire.

From Tuesday 11 April to Saturday 15 April 2023

Mr Robert Leishear – 2 people

RiverLoire – SARL au capital de 10 000€ - SIRET 502 688 781 00017RCS Tours – NAF 79911Z – TVA intracommunautaire FR80502688781 – Garantie financière HSBC – Assurance Responsabilité Civile : HISCOX 19 rue Louis Le Grand – 75502 Paris Police HA RCP0078875 Travel licence agreement # LI 037.08.0001 – Transport licence agreement # 2008/24/0000358

Day 1: Tuesday 11 April 2023: Welcome to the Loire Valley

- ☑ Around 09:20am: Arrival in the morning in Paris airport. ☑
- ☑ Pick up at CDG airport. We will come to pick you up and we will arrange the private transfer from Paris to the Loire valley in a luxury vehicle (Mercedes Class V or similar).☑
- ☑ On the way, we will stop at the Château de Versailles, emblematic French monument.☑
- ☑ You will explore the château, the gardens, the hall of mirrors with your private guide and learn more about Marie-Antoinette's life.☑
- ☑ You will enjoy your lunch in Versailles' restaurant located in its delightful gardens.☑
- ☑ We will drive you to your accommodation and assist you with your check in.☑

We have selected a 4 Star Manor House Hotel, located right in the heart of the Royal little town of Amboise (cradle of the Renaissance), the hotel blends charm and privacy in leafy scenery ideal for relaxing.

RiverLoire – SARL au capital de 10 000€ - SIRET 502 688 781 00017RCS Tours – NAF 79911Z – TVA intracommunautaire FR80502688781 – Garantie financière HSBC – Assurance Responsabilité Civile : HISCOX 19 rue Louis Le Grand – 75502 Paris Police HA RCP0078875 Travel licence agreement # LI 037.08.0001 – Transport licence agreement # 2008/24/0000358

Evening:

- ☑ Dinner left free at your convenience. We will hand you a list of suggested addresses. ☑
- ☑ Night at your 4-star Manor House hotel in Amboise.☑

Day 2: Wednesday 12 April 2023: On the steps of François Ist...

Morning:

- ☑ On route to the East side of the Loire Valley!☑
- ☑ 09:30am: We will make our way to Chambord. With your guide, you will go through the park and truly enjoy the setting of this masterpiece of architecture. With its 440 rooms and numerous fireplaces, the Château of Chambord, built by Francis I, is the largest of the Loire Valley castles.☑

Lunch:

- ☑ Lunch will be served in a traditional French cuisine restaurant near Chambord.☑

Afternoon:

- ☑ We will then make our way to the village of Chenonceaux. You will truly appreciate the visit with your private guide of the Castle of Chenonceau, one of the most elegant of all the Loire valley castles.☑
- ☑ You will enjoy a privately guided tour of the famous Château of Chenonceau, also known as “The Ladies’ Château”. Chenonceau is a supreme example of Renaissance architecture, set on its arches of stone, withstands the challenges of time. Inside, you will discover magnificent furniture. You will then appreciate the two lovely gardens, designed by Diane de Poitiers and Catherine de’ Medici.☑

Evening:

- ☑ Dinner left free at your convenience. ☑
- ☑ Night at your 4-star Manor House hotel in Amboise.☑

Day 3: Thursday 13 April 2023: French Renaissance Castles

Morning:

☑ Breakfast at your hotel.

☑ Your day will start with a privately guided tour of the Chateau of Villandry and its outstanding gardens, which undoubtedly owes its reputation to its superb terraced gardens, as if the château was encased in a jewelry box.

☑ Then, we will head to the town of Azay-le-Rideau, driving through charming villages and forests off the beaten tracks.

Lunch:

☑ Lunch in a nice auberge which serves authentic local products.

Afternoon:

☑ After lunch, time for a private guided tour of the Château of Azay-le-Rideau, a very graceful Renaissance château, with its richly decorated façades reflecting in the peaceful waters of the river.

Evening:

☑ Dinner left free at your convenience. ☑

☑ Night at your 4-star Manor House hotel in Amboise.☑

Day 4: Friday 14 April 2023 : Off the beaten path experience

Morning:

☑ Breakfast at your hotel.

☑ This morning, we will come and pick you up to travel south to an area off the beaten track. A very beautiful drive through picturesque villages, such as Chedigny, a charming village awash with colorful roses...

☑ Visit with your private guide of the Château of Montresor, a Renaissance castle built within a feudal enclosure of which only the main wing dominating the Indrois river remains.

☑ After crossing the beautiful forest of Loches, stop at the Chartreuse du Liget, a charterhouse which has been very active during more than five centuries, and is now one of the well-kept secrets of Touraine!

Lunch:

☑ Lunch will be served in a gourmet Michelin star restaurant in the heart of the medieval town.

Afternoon:

☑ Walking tour of the medieval town of Loches, this jewel encompasses numerous monuments not to be missed, such as one of the oldest keeps in Europe, a magnificent Romanesque church, and of course the Royal Abode; built on a rocky spur overlooking the whole valley.

☑ We will finally make our way back crossing off the beaten tracks, villages, farms and forests.☑

Evening:

☑ Dinner left free for your convenience. ☑

☑ Night at your 4-star Manor House hotel in Amboise.☑

Day 5 : Saturday 15 April 2023 : Au Revoir Loire Valley !

Morning:

☑ Breakfast at your hotel and check out.☑

☑ We will visit the charming little town of Amboise, cradle of the Renaissance. You will enjoy a nice view of the Royal Castle of Amboise. Built in the 15th and 16th centuries, this truly royal castle introduced Italian style and taste into the Loire Valley.☑

☑ Then your guide will walk with you for the visit of the Clos Lucé, the last residence of Leonardo da Vinci, located at 10 minutes-walk from the castle of Amboise. With the opening of the “Leonardo da Vinci, Painter and Architect” galleries, Clos Lucé is writing a new chapter in its history, giving the

opportunity to visit a leading centre dedicated to Leonardo da Vinci and the Renaissance. On the ground floor, an imaginary museum virtually exhibits the 17 masterpieces of the painter and immerses the visitor in a spectacular display.☒

☒ You will be charmed by the pedestrian streets with the numerous French boutiques, restaurants and cafés. A pedestrian itinerary will be also suggested to you so that you take advantage completely of the environment rich in history that offers the town full of charm...☒

☒ Lunch will be served at the most famous patisserie of the town.☒

☒ We will then drive you back to Saint-Pierre-des-Corps train station on time for your train back to Paris.☒

☒ End of the tour.☒

Prices =

€ 2 984,00 per person for a party of 2 people in double occupancy.

Subject to availability at the time of the booking.

It includes:

4 Nights in a 4* Manor Hotel in Amboise.

Breakfast daily.

4 gourmet lunches, including a Michelin star.

All private transportation and transfers in a luxury vehicle (Mercedes Class V or similar)

with a private English-speaking guide throughout your entire stay.

The private transfer from Paris to the Loire valley detailed on day 1, including a stop at the Château de Versailles.

All the entrance fees of the castles listed in the itinerary (Château de Versailles, Chambord, Chenonceau, Villandry, Azay le Rideau, Montrésor, Loches, Amboise, Clos Lucé).

The stops at the village of Chédigny, the charterhouse and the walking tour of the town of Loches.

The introduction to Amboise, cradle of the Renaissance. RiverLoire local assistance.

Fees and taxes.

It does not include:

Personal expenses.

Lunch in Versailles (booked for your convenience).

Dinners.

The transportation from the Loire valley to Paris.

ATTACHMENT 7: FBI CRIMINAL COMPLAINT.

The following criminal complaint was filed with the U.S> FBI, Internet Crimes Unit.

FBI Criminal Complaint:

<https://complaint.ic3.gov/#>

3/31/2023

Was the money sent?

Yes

FEDERAL BUREAU OF INVESTIGATION

Internet Crime Complaint Center (IC3)

Victim Information

Name:

Robert Leishear

Are you reporting on behalf of a business?

No

Business Name:

Is the incident currently impacting business operations?

Age:

Address:

205 Longleaf Court

Address (continued):

Suite/Apt./Mail Stop:

City:

Aiken

County:

SC

Country:

United States of America

State:

South Carolina

Zip Code/Route:

29803

Phone Number:

1118036416753

Email Address:

leishear@aol.com

Business IT POC, if applicable:

Leishear Engineering, LLC

Other Business POC, if applicable:

Financial Transaction(s)

Transaction Type:

WireTransfer

If other, please specify:

Transaction Amount:

6500.00

Transaction Date:

Victim Bank Name:

Bank of America

Victim Bank Address:

Aiken

Victim Bank Address (continued):

150 Aiken Mall Drive

Victim Bank Suite/Mail Stop:

Victim Bank City:

Aiken

Victim Bank Country:

United States of America

Victim Bank State:

South Carolina

Victim Bank Zip Code/Route:

29803

Victim Name on Account:

Robert A Leishear Revocable Trust

Victim Account Number:

Recipient Bank Name:

Cornerstone Community Federal Credit Union

Recipient Bank Address:

6485 S Transit Rd

Recipient Bank Address (continued):

Recipient Bank Suite/Mail Stop:

Recipient Bank City:

Lockport

Recipient Bank Country:

United States of America

Recipient Bank State:

New York

Recipient Bank Zip Code/Route:

14095

Recipient Name on Account:

Brian Ceroky

Recipient Bank Routing Number:

222381293

Recipient Account Number:

232752501

Recipient Bank SWIFT Code:

Description of Incident

Provide a description of the incident and how you were victimized. Provide information not captured elsewhere in this complaint form.

Luxury Tours, France (<https://www.luxury-tours-france.com>) was contracted to supply tourist services for my wife and I in Loire Valley, France. They were contracted to provide limousine service from De Gaulle International Airport, tour guide services from April 11-15, and transportation to a train for our return to the airport. They defrauded us of more than \$4000, and tried to defraud us of much more than \$10,000.

They claimed that they had problems processing our credit card payment, and requested that we send a wire transfer payment. We wire-transferred \$6500, which was the agreed contract price. Bank of America later confirmed that Luxury Tours withdrew the transferred funds to a bank specified by Luxury Tours staff, Claire Branscombe. When we were in the Loire Valley at our hotel, a representative of Luxury Tours, Thierry Micalet, visited the hotel, stated that I did not pay, and that he would have me arrested if I did not take him to a bank, immediately give him an additional \$5,000. He cancelled our trip after two of four and half five days, and he has kept the \$6500 payment.

I was informed that such a transaction over \$1000 is also illegal in France. His collection agency then demanded that I pay them \$9000, and that I should insist that my Bank of America release the funds to expedite the fraud claim. Bank of America agreed that such an action should not be taken. Bank of America has since honored more than \$35,000 in fraudulent claims against my credit card. I sent the following email to Thierry Micalet (thierry@riverloire.com), and cc'ed Claire Branscombe (claire@riversloire.com) and Tiffany Boussard (tiffany-boussard@laposte.com), who was our tour guide, and who we left a 200-euro tip for her two days of service. Thierry did not respond to the following emails.

1) 'Again, do you plan to keep the \$6500 that you accepted on my behalf through a New York bank account wire transfer that your company specified even though you certainly did not earn this full payment? I agree that we owe money for two out of four and half days, but we lost more than half a day fixing problems created by your cancellation of our trip, even though you had been paid. Also, more than \$35,000 in charges plus transaction fees have been cancelled by my credit card bank for payments to your company, even though your credit representative sent an email demanding that I pay \$9,000 immediately to help resolve these credit card claims. Additionally, your demands for \$5,000 cash in Amboise, your cancellation of our trip, your statement that Claire's emails did not come from her on Sundays, our payment for hotel costs in Amboise, hiring another guide, and your threats to have me arrested in France for nonpayment were certainly unfounded'.

2) 'Although payment was previously confirmed by you, and your company has illegally broken our contract, we will provide appropriate payments for services rendered [less than \$2400 of the paid \$6500]. I cancelled the payment that was previously paid by my bank to your company. I informed my bank that your company fraudulently charged the disputed amount, reported this payment as fraud, and cancelled this credit card. I owe you this money, and you will be paid. If a check will not work, I will send money via Western Union when we get home, since cash is required for a money order, and I cannot access this much cash in Europe. Again, if you had not delayed informing us of this problem between Monday and late Thursday when we flew to Europe, I could have easily sent a Western Union payment before we left for Europe. In other words, I complied with every request that you made, I was informed that payment was made, and I flew to Europe with this understanding. You also stated that you "cannot and will not cancel" this trip as I was preparing to leave for Paris from London. Also, Tiffany certainly deserves a tip for her extraordinary services. How can I pay her?'

Again, we left a tip at the hotel.

Information About The Subject(s) Who Victimized You

Name:	France
Thierry Micalet	State:
Business Name:	Zip Code/Route:
Luxury Tours France	29803
Address:	Phone Number:
26 rue de la Concorde	Email Address:
Address (continued):	thierry@riverloire.com
Suite/Apt./Mail Stop:	Website:
City:	https://www.luxury-tours-france.com
37400 Amboise Loire Valley	IP Address:
Country: [France]	

Other Information

If an email was used in this incident, please provide a copy of the entire email including full email headers.

'On Monday, May 1, 2023, 11:39 AM, Robert A Leishear, Ph.D, P.E., PMP <leishear@aol.com> wrote: Again, do you plan to keep the \$6500 that you accepted on my behalf through a New York bank account wire transfer that your company specified even though you certainly did not earn this full payment? I agree that we owe money for two out of four and half days, but we lost more than half a day fixing problems created by your cancellation of our trip, even though you had been paid. Also, more than \$35,000 in charges plus transaction fees have been cancelled by my credit card bank for payments to your company, even though your credit representative sent an email demanding that I pay \$9,000 immediately to help resolve these credit card claims. Additionally, your demands for \$5,000 cash in Amboise, your cancellation of our trip, your statement that Claire's emails did not come from her on Sundays, our payment for hotel costs in Amboise, hiring another guide, and your threats to have me arrested in France for nonpayment were certainly unfounded'. [Other emails are available].

Are there any other witnesses or victims to this incident?

Janet D. Leishear

If you have reported this incident to other law enforcement or government agencies, please provide the name, phone number, email, date reported, report number, etc.

The FBI in Columbia, South Carolina referred me to this website, after noting that they cannot help resolve this issue.

Check here if this an update to a previously filed complaint:

Who Filed the Complaint

Were you the victim in the incident described above?

Yes

Digital Signature

By digitally signing this document, I affirm that the information I provided is true and accurate to the best of my knowledge. I understand that providing false information could make me subject to fine, imprisonment, or both. (Title 18, U.S.Code, Section 1001)

Digital Signature: Robert A. Leishear, PhD, PE, ASME Fellow

Thank you. Your complaint was submitted to the IC3.

ATTACHMENT 8: FRAUD CORRESPONDENCE WITH THIERRY MACALET AND STAFF.

I accused Thierry Macalet of fraud more than a month before a published TripAdvisor review that cited his accused criminal actions. He refused to respond to all emails, until criminal accusations against him became public in a TripAdvisor review, and even then he did not directly to me. Some of the costs were approximated in the following emails, but concise costs have been provided in the body of this fraud report. The following emails summarize some of the correspondence with Thierry Macalet.

Fraud is Bad for Business

In a message dated 6/15/2023 5:31:40 PM Eastern Standard Time, leishear@aol.com writes:

The factual trip review that I submitted against your business cannot be good for your business. I will consider deleting this review if you pay back the money that you have taken, and stop charging false credit card claims.

In a message dated 5/3/2023 5:20:57 PM Eastern Standard Time, leishear@aol.com writes:

I have reported your criminal actions [criminal accusations] to the US FBI, the US Federal Trade Commission, the Hôtel Le Pavillon des Lys, the Amboise Police, travel websites, and your company website. Various versions of the following email were sent to these contacts.

Defrauded and Abandoned by Luxury Tours France

I was recently defrauded by Luxury Tours France when I stayed at Hôtel Le Pavillon des Lys in Amboise. Luxury Tours was paid \$6500 by wire transfer for a 4-1/2-day vacation to the Loire Valley for my wife and I. After we arrived in France, the tour operator demanded an additional \$5000 payment, and threatened to have me jailed if I did not pay immediately. When I refused to pay, he cancelled our trip, and we were forced to immediately make our own hotel arrangements, tour arrangements, and travel arrangements.

His collection company demanded another \$9000 immediately from my credit card company after we arrived home in the US, and he filed more than ~~\$35,000~~ [\$27,000] in false charges, which have been denied by my bank after I filed fraud complaints, [See Attachments 3 and 4].

I also filed a criminal complaint with the FBI, Internet Crime Complaint Center (IC3) for the criminal actions of this tour company.

Robert A. Leishear, PhD, PE, PMP
Leishear Engineering, LLC
Engineering Consulting and Research
205 Longleaf Court, Aiken, SC, 29803
Website - leishearengineeringllc.com
803-641-6753

-----Original Message-----

From: Robert A Leishear, Ph.D, P.E., PMP <leishear@aol.com>

To: thierry@riverloire.com <thierry@riverloire.com>

Cc: tiffany-boussard@laposte.com <tiffany-boussard@laposte.com>; claire@riversloire.com <claire@riversloire.com>

Sent: Tue, May 2, 2023 10:27 am

Subject: Re: Orbitz travel confirmation - Apr 11 - (Itinerary # 72516847732423)

Since you refuse to answer, the only conclusion is that you have defrauded me of thousands of dollars, and that you illegally cancelled our contract. I will post your actions anywhere that I can on the internet, and report this crime [criminal accusation] where possible.

Sent from the all new AOL app for iOS

Requests for Payment from Thierry Macalet and False Statements by Thierry

On Monday, May 1, 2023, 11:39 AM, Robert A Leishear, Ph.D., P.E., PMP <leishear@aol.com> wrote:

Again, do you plan to keep the \$6500 that you accepted on my behalf through a New York bank account wire transfer that your company specified even though you certainly did not earn this full payment? I agree that we owe money for two out of four and half days, but we lost more than half a day fixing problems created by your cancellation of our trip, even though you had been paid.

Also, more than ~~\$35,000~~ [\$27,000] in charges plus transaction fees have been ~~cancelled by~~ [charged to my credit card and bank] for payments to your company, even though your credit representative sent an email demanding that I pay \$9,000 immediately to help resolve these credit card claims. Additionally, your demands for \$5,000 cash in Amboise, your cancellation of our trip, your statement that Claire's emails did not come from her on Sundays, our payment for hotel costs in Amboise, hiring another guide, and your threats to have me arrested in France for nonpayment were certainly unfounded.

Robert A. Leishear, PhD, PE, PMP

-----Original Message-----

From: Robert A Leishear, Ph.D, P.E., PMP <leishear@aol.com>

To: claire@riversloire.com <claire@riversloire.com>; thierry@riverloire.com <thierry@riverloire.com>

Cc: tiffany-boussard@laposte.com <tiffany-boussard@laposte.com>

Sent: Fri, Apr 28, 2023 9:32 am

Subject: Re: Orbitz travel confirmation - Apr 11 - (Itinerary # 72516847732423)

The \$6500 wire transfer was withdrawn from your account that you specified. Do you intend to keep this money that you did not earn when you cancelled our trip?

Robert A. Leishear, PhD, PE, PMP

Luxury Tours France Refusal to Cancel

On Monday, April 10, 2023 at 02:09:38 PM EDT, Claire Riverloire <claire@riverloire.com> wrote:

Hi Robert,

I will not and do not intend to cancel at this point. All I ask is that you kindly speak with your bank to allow a debit of \$6,500 payment in progress which is just a phone call away. I'm sincerely sorry for any inconvenience as I do not intend to make this hard on the both of us. See you tomorrow.

Kind regards,
Claire

Claire Branscombe

Le 22/03/2023 à 01:46, Robert A Leishear, Ph.D, P.E., PMP a écrit :

Where are we with this transaction? I am concerned that you may cancel in the morning if payment is still a problem. If such may be the case, I far prefer to make other arrangements tonight, rather than from a cell phone in the airport in the morning.

Sent from the all new AOL app for iOS

Payments in Good Faith to Luxury Tours France

At the time that I wrote the following emails, I did not know that the wire transfer that I previously sent had been received. This fraud was already in process, and I was not yet aware of the scope of this fraud. This email clearly shows that my intentions were honest with respect to Thierry. However, this report does not conclude that Thierry's actions were honest as well. Quite the opposite, there is no evidence that Thierry acted ethically or honestly throughout these fraud proceedings.

-----Original Message-----

From: Robert A Leishear, Ph.D, P.E., PMP <leishear@aol.com>

To: claire@riverloire.com <claire@riversloire.com>

Cc: thierry@riverloire.com <thierry@riverloire.com>

Sent: Thu, Apr 13, 2023 6:30 am

Subject: Re: Fwd: Orbitz travel confirmation - Apr 11 - (Itinerary # 72516847732423)

Incidentally, my credit card worked for the hotel and also worked for the new guide that I hired today. All faulty transactions, including the payment that your company received, were the fault of your company.

Even though you illegally cancelled our trip, I will pay you when I get home, as I said have stated. Again, please have Tiffany call me so that I can pay her tip directly to her.

Sent from the all new AOL app for iOS

On Thursday, April 13, 2023, 10:19 AM, Robert A Leishear, Ph.D, P.E., PMP <leishear@aol.com> wrote:

Although payment was previously confirmed by you, and your company has illegally broken our contract, we will provide appropriate payments for services rendered. I [tried to cancel]cancelled the payment that was previously paid by my bank to your company[, but the wire transfer could not be cancelled]. I informed my bank that your company fraudulently charged the disputed amount, reported this payment as fraud, and cancelled this credit card. I owe you this money, and you will be paid. If a check will not work, I will send money via Western Union when we get home, since cash is required for a money order, and I cannot access this much cash in Europe. Again, if you had not delayed informing us of this problem between Monday and late Thursday when we flew to Europe, I could have easily sent a Western Union payment before we left for Europe. In other words, I complied with every request that you made, I was informed that payment was made, and I flew to Europe with this understanding. You also stated that you "cannot and will not cancel" this trip as I was preparing to leave for Paris from London. Also, Tiffany certainly deserves for her extraordinary services. How can I pay her?

Tip for \$200+ to the Guide

On Thursday, April 13, 2023, 1:01 PM, tiffany-boussard@laposte.com <tiffany-boussard@laposte.com> wrote:

Hello Janet and Robert,

It's Tiffany, I'm emailing you as it costs me fees to call you on a non-French phone number. Anyway, I'm really sorry about everything that happen. Anyway, I was really happy to meet both of you even if it

was for a shorter time than scheduled. I hope you still had a great time in my company, I've learned a lot from you and hope you might have learned things from me too during our visit.

I saw the mail about you wanting to tip me, I really appreciate it, I won't be able to come in Amboise before next Monday, so if you still want to tip me, you can leave an envelope for me at the reception of the hotel so then I can come and get it next week.

I really do hope well for both of you.

Sincerely, Tiffany

Riverloire tourist guide.

Envoyé depuis mon mobile

A Letter of Disgust to Luxury Tours France

The following email references a draft of this fraud claim.

In a message dated 6/18/2023 10:50:07 AM Eastern Standard Time, leishear@aol.com writes:

I think that your actions are extremely unfortunate to have brought the Hotel Le Pavillon Des Lys into your actions. On behalf of my wife and I, hotel staff were extraordinary in overcoming your despicable actions when we stayed at the hotel. I do not, and cannot, understand your behavior.

The attached draft Fraud Report provides receipts that prove that you were paid \$6500 in-full for our trip to Amboise, further provides receipts to prove that you have fraudulently charged thousands of dollars against my Bank of America credit card, proves that you are still fraudulently charging two additional invoices for thousands of dollars for the same service to effectively invoice my credit card three times for the same service that was not fulfilled, and provides a copy of my FBI report against you and your company.

I will add other bank information to this Report this week, since there are still some open questions that need information from my bank. I will then submit this information to appropriate authorities.

Following a comprehensive discussion of your extensive fraud, the attached Fraud Report states that:

'My wife and I are 'disgusted' with Thierry Macalet who threatened false imprisonment against me as an innocent, 71-year-old man, and then executed a massive fraud against my 73-year-old wife and I after such horrendous actions. Thierry Macalet's actions were despicable, and his horrific behavior continues to be a monstrous and ugly scar on the tourist industry of France.

~~As a proficient writer, perhaps I should write~~ [I have written] an Op Ed, titled "Visit France as a Tourist and Risk [Fraud and] False Imprisonment in Jail". ~~This comment is not a threat, but~~ such an Op Ed ~~may be~~ [is] needed as a sound warning to tourists who deal with Thierry Macalet.

All I want Thierry Macalet to do is to correct illegal actions and pay me the money that he owes to me, pay the hotel invoice that he owes, and stop charging Bank of America for fraudulent charges. Thierry Macalet should also apologize to me, to my wife, to the hotel staff, and to his employees who lost wages ... We can stop our dispute at any time that Thierry chooses to do the right thing.'

Robert A. Leishear, PhD, PE, PMP

ATTACHMENT 9: FRAUD CORRESPONDENCE WITH HOTEL LE PAVILLON DES LYS

I am currently disputing the charges by the Hotel Le Pavillon Des Lys (\$1018.68 for 4 nights lodging), since I should not pay for the same service twice. Thierry Macalet was the contractor with this hotel – not I. Thierry defrauded this hotel – not I. I have provided pertinent emails below with respect to this fraud, which perpetuates and expands, since this hotel continues to charge me for invoices that are legally required to be obtained from Thierry Macalet. This claim was filed as a business billing dispute rather than a fraud dispute, since I had not accused the Hotel Le Pavillon Des Lys of fraud complicity at the time that I submitted the claim. (Bank of America Fraud Claim – 230526CR015491, 6/22/2023)

Advisement of Trip Advisor Complaint About Luxury Tours France

In a message dated 6/14/2023 5:03:42 AM Eastern Standard Time, leishear@aol.com writes:

Last night, the following review was posted to TripAdvisor. I did not yet list the name of the hotel in this review, since this dispute for the hotel cost is still in process, and the hotel was otherwise very helpful when a crime of fraud was committed on their property. [Given the documented circumstances, the accusation of criminal fraud is reasonable.]

Defrauded and Stranded in France by Luxury Tours France (Riverloire - Loire Valley Day Tours)

Apr 2023

My wife and I were stranded in France and defrauded by Thierry [Macalet] of Luxury Tours France (Riverloire - Loire Valley Day Tours). We paid him \$6500 by wire transfer for luxury accommodations and guide services for a [4-1/2-day tour], and he accepted that wire transfer as confirmed by Bank of America. While traveling to Europe, his staff ~~lied to us and~~ falsely claimed that they did not receive the wire transfer. He then charged us numerous times by credit card for over [\$27,000] ~~\$37,000~~, which he is still trying to defraud from our Bank of America Credit Card. After 2 days in France, Thierry cancelled our guide, cancelled the hotel, cancelled subsequent transportation to a train station to go home, and he demanded \$5000 in cash immediately. When I refused to pay him another \$5000, he threatened to have me arrested. I paid the hotel that he had contracted, as I was then cheated of more than another \$1000. I then made provisions for transportation and another guide service to complete our trip. Thierry continues to lie to Bank of America to fraudulently obtain many thousands of dollars. I am fighting his fraud through my credit card company, and I filed a fraud complaint with the U.S. FBI.

Thank you.

Robert A. Leishear, PhD, PE, PMP

Hotel Le Pavillon Des Lys Payment Dispute

In a message dated 5/26/2023 4:20:35 PM Eastern Standard Time, leishear@aol.com writes:

I filed a billing dispute with my credit card company today for this hotel stay. While your staff was extraordinary, ~~I do not believe that~~ I should [not] pay for the same service twice. I paid Thierry Macalet of Luxury Tours France to stay at your hotel, and I also paid your hotel. Thierry Macalet defrauded you of money, and ~~I do not believe that~~ I should [not] be held accountable for a fraud against your hotel.

He defrauded me of several thousand dollars in addition to this hotel fee, and he continues to try to defraud me of tens of thousands of dollars for this same trip that he cancelled after two of five days.

Disputes against him through my credit card company are in process. I paid Luxury Tours France \$6500 for a tour in France, which included a stay at your hotel. He received a wire transfer for \$6500. He then charged my credit card six times for this same service, and he continues to attempt to receive more than \$27,000~~\$35,000~~ for this trip that cost \$2436~~\$6500~~. He also threatened to have me jailed if I did not pay him another \$5000 in cash when I spoke with him in your hotel lobby.

I believe that your staff has been completely honest in these transactions, but the end result is that I am being asked to pay twice for the same service. This hotel stay was arranged through Luxury Tours France - not I. Thierry Macalet cheated you - not I - and he should pay you with the money that he received in full payment for this hotel stay.

If you cancel my payment for this hotel stay, I will halt further actions toward your hotel. I believe that my request is justified.

Thank you.

Robert A. Leishear, PhD, PE, PMP
205 Longleaf Court, Aiken, SC, 29803
Website - leishearengineeringllc.com
803-641-6753

Defrauded and Abandoned by Luxury Tours France

On Friday, May 5, 2023 at 09:44:10 AM EDT, Robert A Leishear, Ph.D, P.E., PMP <leishear@aol.com> wrote:

Also, I sent the following email to Luxury Tours France. I doubt that they will pay anyone.

"I have reported [accused] your criminal actions to the US FBI, the US Federal Trade Commission, the Hôtel Le Pavillon des Lys, the Amboise Police, travel websites, and your company website. Various versions of the following email were sent to these contacts.

I was recently defrauded by Luxury Tours France when I stayed at Hôtel Le Pavillon des Lys in Amboise. Luxury Tours was paid \$6500 by wire transfer for a 4-1/2-day vacation to the Loire Valley for my wife and I. After we arrived in France, the tour operator demanded an additional \$5000 payment, and threatened to have me jailed if I did not pay immediately. When I refused to pay, he cancelled our trip, and we were forced to immediately make our own hotel arrangements, tour arrangements, and travel arrangements. His collection company demanded another \$9000 immediately from my credit card company after we arrived home in the US, and he filed more than \$35,000 in false charges, which have been denied by my bank after I filed fraud complaints. I also filed a criminal complaint with the FBI, Internet Crime Complaint Center (IC3) for the criminal actions of this tour company."

Thank you.

Robert A. Leishear, PhD, PE, PMP

Luxury Tours France is Responsible for Contracted Hotel Costs

-----Original Message-----

From: Robert A Leishear, Ph.D, P.E., PMP <leishear@aol.com>
To: HOTEL LE PAVILLON DES LYS <contact@pavillondeslys.com>
Sent: Fri, May 5, 2023 9:22 am

Subject: Re: Fraud

I think that your staff was excellent in the way that they handled this situation. However, your contract was with Luxury Tours France, and they cheated you out of money - not I. You should get the money from them, and I should not be the person to pay for their fraud of your company.

Sent from the all new AOL app for iOS

Initial Hotel Le Pavillon Des Lys Response to Payment Dispute – All earlier emails were not answered.

On Thursday, May 4, 2023, 3:07 AM, HOTEL LE PAVILLON DES LYS <contact@pavillondeslys.com> wrote:
Dear Mr Leishear,

I acknowledge receipt of your message.

I confirm that I have received only one payment for your stay at the hotel, yours here at the hotel.

You obviously had a problem with your travel agent, which we also saw on the spot, a serious agency in Amboise with which many hotels are used to working and which, to my knowledge, is also renowned for its serious.

You have indeed agreed to settle the bill for your room on the spot by resolving the problems you had with your travel agency, and we thank you for that.

However, I do not accept that you associate our establishment in the terms you use, with your commercial dispute with your agency.

Hotel that we have been running for 10 years, renowned for its service and seriousness, having welcomed 42 nationalities in 2022.

However, I will do my best to reconnect with your agency and try to understand and move your situation forward.

Sincerely yours,

M. Guillaume Jouvin - Directeur
9 rue d'Orange 37400 – AMBOISE - VAL DE LOIRE
Tel + 33 (0)2 47 30 01 01
contact@pavillondeslys.com
www.pavillondeslys.com

Le 03/05/2023 à 20:00, Hôtel Le Pavillon des Lys a écrit :

Contact depuis le site internet Hôtel Le Pavillon des Lys [<https://www.pavillondeslys.com/en/>]

Nom : Leishear Robert

E-mail : leishear@aol.com

Téléphone : 8036416753

Original Complaint to Hotel Le Pavillon Des Lys

Sujet : Fraud

Message :

Dear Sirs; I was recently defrauded of thousands of dollars, where this fraud involved your hotel. That is, you were recently involved in [the accused] criminal fraud by Luxury Tours France, who contracted your hotel for a tour of the Loire valley by my wife and I. They received full payment for this tour, which included payment for a stay at your hotel from April 11-15. I agreed to pay the hotel bill when the tour operator lied to me, and stated that he did not receive any payment. My bank has since confirmed that he accepted full payment. The tour operator also demanded that I pay an additional \$5000 when he

Bank of America, Fraud Complaint, 230413G1885B, 6/23/2023

spoke to me at your hotel, and he threatened to have me jailed if I did not pay. Although I appreciate that your staff allowed us to stay at your hotel in the midst of this [accused] crime, ~~I do not believe that I~~ should [not] pay twice for the same service.

Thank you. Robert A. Leishear, PhD

ATTACHMENT 10: RECENT FRAUD CORRESPONDENCE WITH HOTEL LE PAVILLON DES LYS

The hotel finally responded when I informed hotel staff that I was going to file complaints against them on the internet. The hotel manager does not agree with my fraud claim, and he fully supports Thierry Macalet and Thierry's fraudulent claim that I never paid him. Accordingly, the hotel staff endorses the frauds being committed by Thierry Macalet, and such action makes the hotel complicit in these frauds.

Hôtel Le Pavillon Des Lys - Internet Trip Review

On Wednesday, June 21, 2023 at 09:44:00 PM EDT, Robert A Leishear, Ph.D, P.E., PMP <leishear@aol.com> wrote:

You asked what my maneuver is? There is no maneuver. More than \$27,000 is being stolen from me, I do not like to be robbed, and I am fighting theft.

Thank you.

Robert A. Leishear, PhD, PE, PMP

In a message dated 6/21/2023 9:03:57 PM Eastern Standard Time, leishear@aol.com writes:

Also, you falsely claimed that 'Today you are asking us to reimburse you otherwise you will file a complaint against us on the internet and to your bank'. A complaint against you is already in process with my credit card company, and I am in the process of submitting internet complaints against your company. I was not offering you a choice. I was offering you an opportunity to respond to [a] serious fraud allegation before print. You have chosen to stand on the side of a massive fraud, alongside Thierry Macalet.

Thank you.

Robert A. Leishear, PhD, PE, PMP

In a message dated 6/21/2023 5:27:23 PM Eastern Standard Time, leishear@aol.com writes:

Also, I sent you a copy of the bank receipt that proves that Thierry Macalet received his payment. I sent the money. His bank received the money. Claiming that he did not receive the money is absolutely false. Using the man who is committing this fraud as your reference furthers my claims. You are endorsing the man who is performing this \$27,000+ fraud, where he continues to defraud my credit card company for multiple claims for the same service that was not completed. Thierry defrauded both of us, and I should not pay for the money that Thierry defrauded from you.

Thank you.

In a message dated 6/21/2023 4:31:48 PM Eastern Standard Time, leishear@aol.com writes:

Perhaps you misunderstand. I paid Thierry Macalet, and he owes you the money. Since I had already paid Thierry Macalet, I did not pay your hotel instead of Thierry. I paid both of you. That is, I paid you again after being threatened with jail. I had no contract with you, and Thierry owes you this money. You may not have received double payment, but I paid twice for the same service. Paying twice for the same service

only increases the scope of the fraud by Luxury Tours France. You need to collect the money from Thierry and pay me back now.

Your team made my stay very pleasant, but Thierry has brought you into his fraud scheme. You contracted with him, and put yourselves in this situation. Can you explain why you are not responsible since you had a contract with Thierry, and not me? If so, I can reconsider, but you made a mistake by contracting with Thierry, and this mistake is costing me money. Go get the money from Thierry. Thierry's actions have been despicable, and I am fighting against him. Unfortunately, Thierry defrauded you as well.

I also plan to submit the following draft Op Ed for publication on the internet. In the final copy, this Op Ed will reference Bank of America Fraud Reports for Luxury Tours France and the Hotel Le Pavillon Des Lys. With these references, any readers can see the facts of this horrendous fraud and the jail threats accompanying this fraud.

Draft: Visit France as a Tourist and Risk Fraud and False Imprisonment in Jail

By Robert A. Leishear, PhD, PE, ASME Fellow (Page 1 of 1 pages)

On a recent tour to the Loire Valley in France, my wife and I were defrauded of more than \$27,000, and I was threatened with false imprisonment in jail unless I immediately paid another \$5,000 in cash. The tour operator, Luxury Tours France, received advance payment, and then falsely claimed that payment was not received. Then, the odyssey began. Tens of thousands of additional dollars were charged to my credit card, and my bank agreed that I am responsible for these criminal credit card charges for a \$2436 service.

When I was threatened with jail, my wife was terrified. What would she do if her husband of 50+ years was thrown into a French jail under false arrest? He was threatening to put me in jail in a foreign country while on vacation, which is a terrible nightmare for a tourist just wanting to see French Chateaux'. My response to the tour operator was loud and vulgar, and he backed down, and he did not have me arrested. Being locked up abroad is one of the greatest fears that can be experienced by any traveler.

Imagine a couple in their 70s faced with the prospect of being stranded in France, and not knowing if the police were going to swarm their hotel room. The tour operator also cancelled our hotel, guide service, and transportation to go home after 2 days of a 4-1/2 day tour, where all expenses were completely paid 11 days before the tour.

My credit score dropped from near 800 to 523, which is now in the lower 9% of credit scores, per Experian. More than \$10,000 is still due to my credit card company for fraudulent claims that remain on my billing statement. I paid the hotel in France (Hotel Le Pavillon Des Lys) when my hotel was cancelled.

However, I had no contract with this hotel. The tour operator contracted and defrauded that hotel - not I. I paid twice for the same hotel room - once to the tour operator and once to the hotel - and the hotel refuses to refund my money. Essentially, the tour operator is defrauding me of \$27,000+, and the hotel expects me to pay the money that the operator defrauded from the hotel. In my opinion such actions constitute hotel complicity in this international internet fraud.

My bank has agreed to reconsider the tour operator fraud dispute, and my bank also agreed to consider a billing dispute for the hotel. This fraud continues.

Thank you. Robert A. Leishear, PhD, PE, PMP

In a message dated 6/21/2023 1:10:01 PM Eastern Standard Time, contact@pavillondeslys.com writes:

To Robert A. Leishear,

For several weeks, you have been sending us messages asking us to reimburse you for the amount

of your stay at the Pavillon des Lys. I have already answered you, and do not understand your insistence. I remind you that you agreed to pay this amount on site at the hotel instead of paying your travel agency. Which is unusual. I confirm to you for the last time that I have not received double payment as you insinuate, the agency which recommended us and which we know for its seriousness, confirms to me that it has not received any payment from you. So what is this maneuver?

Today you are asking us to reimburse you otherwise you will file a complaint against us on the internet and to your bank, this is not acceptable for me and my team who have tried to make your stay as pleasant as possible.

We will obviously defend the reputation of our establishment.

Guillaume Jouvin
Manager Hotel le Pavillon des Lys
9 rue d'Orange 37400 – AMBOISE - VAL DE LOIRE
Tel + 33 (0)2 47 30 01 01

Facebook <https://www.facebook.com/HotelPavillondesLys/>
Instagram https://www.instagram.com/hotel_pavillon_des_lys/
Le 21/06/2023 à 17:39, Robert A Leishear, Ph.D, P.E., PMP a écrit :

I plan to submit the following draft trip review to the internet this week, where I am presently writing a detailed letter of complaint against your hotel for ongoing fraudulent charges. I ~~will add~~ [have added] other supporting information as required. Comments?

[The Hotel Le Pavillon Des Lys in Amboise, France Joins a Luxury Tours France Fraud for \$27,000+

By siding with Luxury Tours France, which is executing a fraud of more than \$27,000 against my wife and I, the Hotel Le Pavillon Des Lys has forced me to provide a detailed fraud complaint against their hotel with my bank, where a copy of the Fraud Report is available (<http://www.leishearengineeringllc.com/luxury-tours-france--fraud.html>).

Luxury Tours France is in the process of defrauding my wife and I for current, outstanding claims of \$29,559.39 for \$2436.14 in services. This fraud total equals \$27,123.25. Luxury Tours France contracted with this hotel, and Luxury Tours France is therefore responsible for this payment – not I.

In the hotel lobby, Thierry Macalet, the owner of Luxury Tours France, threatened to have me jailed if I did not immediately pay him another \$5000 in cash, cancelled my hotel, cancelled guide services, and cancelled transportation to leave France.

This hotel allowed me to stay if I paid this hotel a duplicate payment, where I had already paid Luxury Tours France to stay in this hotel for \$1000+ for four nights. Given that my 73-year-old wife and I were stranded in France, I was coerced to pay the money. Even so, the hotel was very helpful to let us stay in the hotel, to find another guide service, and to arrange transportation when we were ready to leave France. Hotel staff was terrific, and the hotel was extraordinary.

However, Thierry Macalet owes the money for this hotel invoice - not I. The hotel continues to refuse to obtain the required payment from Thierry Macalet. In fact, the hotel manager stated that he believes Thierry's false claim that Luxury Tours France did not receive payment.

I provided proof to the hotel manager and Thierry from Bank of America that Thierry received full payment of \$6500, which exceeded the cost of all tourism services plus the hotel invoice. The hotel manager informed me that Thierry still claims that he has not been paid – which has been proven false of course - and that the hotel will not reimburse funds.

My credit card company has also informed me that Thierry falsely proved that I owe him an additional \$23,059.39, in addition to the \$6500 that he has already received. My bank is currently reevaluating this

fraud and my claim against the hotel. Thierry has charged me for payment on five different dates for the same identical tour service, when Luxury Tours France did not even complete the originally contracted service.

Thierry's fraud continues, and the **Hotel Le Pavillon Des Lys endorses Luxury Tours France**. Through the hotel's continued insistence that they keep my duplicate payment, this hotel becomes complicit in this fraud.]

Thank you.

Robert A. Leishear, PhD, PE, PMP

ATTACHMENT 11: OP ED: Visit France as a Tourist-Risk Fraud and False Imprisonment in Jail-Luxury Tours France and Hotel Le Pavillon Des Lys

This Op Ed is currently in review by the editors of OpEdNews.com.

An international internet crime wave unfolds before us. The extent of this international crime wave is unknown. On a recent tour to the Loire Valley in France, my wife and I were defrauded of more than \$27,000, and I was threatened with false imprisonment in jail unless I immediately paid another \$5,000 in cash. The tour operator, Luxury Tours France, received advance payment, and then falsely claimed that payment was not received.



Figure 1. River Loire

International Internet Fraud and Theft

Then, a fraud and theft odyssey began. U.S. Laws are not enforced. Banks overlook fraud. And, thieves operate with impunity.

Per Merriam Webster, 'theft' is 'the act of stealing, specifically: the felonious taking and removing of personal property with intent to deprive the rightful owner of it.' The ongoing fraud by Luxury Tours France constitutes theft, of course. Anyone performing theft is a thief. 'Fraud' is 'deceit or trickery specifically: intentional perversion of truth in order to induce another to part with something of value or to surrender a legal right'.

Tens of thousands of additional dollars were charged to my credit card, and my bank agreed. I am now responsible for these criminal credit card charges for a partial tour that cost ~\$2,400. I am now responsible to pay these fraudulent charges to my credit card company. How can I be responsible to pay for money that was stolen from my wife and I?

National and International Frauds are Not Prosecuted

My bank accepted this fraud, and demanded payment. As this fraud proceeded, I was told by bank staff that nothing could be done, and legal actions would be my choice. After other phone calls and

insistence, my bank finally agreed to reconsider this fraud claim, and the fraud continues. I will lose thousands of dollars to theft, but maybe I will not lose tens of thousands of dollars.

As this theft proceeded, I learned about the full scope of international wire fraud, and the inaction that allows these frauds to go unpunished.

A Fraud By Any Other Name is Still a Business Dispute?

If criminal enterprises tell banks that fraudulent claims are valid, banks do not consider those transactions to be Fraud Claims, and then the bank calls those transactions Business Disputes. Such a technique reduces the number of Fraud Claims on the records of banks.

A Jail Threat in a Foreign Country

When I was threatened with jail, my wife was terrified. What would she do if her husband of 50+ years was thrown into a French jail under false arrest? The tour operator was threatening to put me in jail in a foreign country while on vacation, which is a terrible nightmare for a tourist just wanting to see French Chateaux'. My response to the tour operator was loud and vulgar, and ultimately he did not have me arrested. Being locked up abroad is one of the greatest fears that can be experienced by any traveler.

Imagine a couple in their 70s faced with the prospect of being stranded in France an ocean away from home, and not knowing if the police were going to swarm their hotel room at any moment. After these first 2 days of a 4-1/2-day tour, the tour operator also cancelled our hotel, guide service, and transportation to go home, where all expenses were completely paid 11 days before the tour for this high-price \$6500 tour.

Lies and Extortion

The tour operator has since been provided with bank records from Bank of America that his bank received the full payment of \$6500, yet he still falsely claims that he never received the money. Such actions are fraud. The definition of 'lie' is 'to present false information with the intention of deceiving.' Accordingly, Luxury Tours France staff lies, since they have the facts and state otherwise. They are liars and thieves.

Per Merriam Webster, 'extortion' is defined as 'the act or practice of extorting especially money or other property', and 'extort' is defined as 'to obtain from a person by force, intimidation, or undue or illegal power; also: to gain especially by ingenuity or compelling argument.' Since I was threatened with jail if I did not pay \$5,000, the definition of extortion fits the circumstances.

Credit Damage and Ongoing Theft

My credit score dropped from near 800 to 523, which is now in the lower 9% of credit scores, per Experian. Almost \$10,000 is now due to my credit card company for fraudulent claims that remain on my monthly bank billing statement, and another \$13,000+ will be invoiced for payment shortly. Note that \$4000+ is already illegally held by Luxury Tours France.

Duplicate Hotel Payments - The Fraud Grew Bigger

I paid the hotel in France (Hotel Le Pavillon Des Lys) when my hotel was cancelled. However, I had no contract with this hotel. The tour operator contracted and defrauded that hotel - not I. I paid twice for the same hotel room - once to the tour operator and once to the hotel - and the hotel refuses to refund my money. Essentially, the tour operator is defrauding me of \$27,000+, and the hotel expects me

to pay the money that the operator defrauded from the hotel. In my opinion, such actions constitute hotel complicity in this international internet fraud.

In spite of this fraud dispute with this hotel, hotel staff were exceptional in their efforts to help my wife and I respond to the tour wreckage left behind by Luxury Tours France.

The Hotel Le Pavillon Des Lys Joins the Fraud

However, good service does not excuse fraud. The hotel was defrauded, and they passed that fraud along to my wife and I. When someone steals from you, you are not allowed to then steal from someone else to recover your losses, which is exactly what happened. Such actions are fraud and theft.

I attempted numerous times to allow the hotel to pay me the money that I was owed, but Luxury Tours France staff lied to the hotel, and again falsely claimed that they have never been paid. Luxury Tours France has ensnared another company in their fraud, where both of these companies are located in the same small town of Amboise, France. Luxury Tours France and the Hotel Le Pavillon Des Lys are now jointly responsible for this continuing fraud.

The Frauds Exploded As My Bank Endorsed Multiple Frauds

At present, bank records indicate that, 'The merchant provided information confirming that [I] received the merchandise or service.' I did not order this tour five different times. Any such ridiculous claims that I wanted to pay for the same trip multiple times are blatant lies. According to the information presented here, the tour operator who is perpetrating these frauds is therefore a liar and a thief.

My bank has agreed to reconsider the tour operator fraud dispute, and my bank also agreed to consider a billing dispute for the hotel. This fraud continues.

More than \$27,000 is being stolen from me. I do not like to be robbed. And, I am fighting this theft by writing this Op Ed.

This complex internet fraud scheme indicates that there may be other fraud victims. Luxury Tours France will certainly get away with stealing thousands of dollars from me, but perhaps this Op Ed can save some future tourists from similar frauds by Luxury Tours France.

A Deplorable Attack on Tourists

Luxury Tours France threatened false imprisonment against me as a 71-year-old tourist, and then executed a massive fraud against my 73-year-old wife and I after such horrendous actions. Their actions were despicable, and their horrific behavior serves as a monstrous and ugly scar on the tourist industry of France.

The FBI Ignores Internet Frauds

As I tried to prosecute these criminal acts, the FBI advised me that sums of this amount are never investigated during internet wire frauds. The FBI has not contacted me about an internet fraud complaint that I filed for this crime. In other words, internet crime and computer hacking are not prosecuted in the U.S. unless the fraud magnitude is near \$100,000, which is good news for crooks.

Consider another fraud example. Years ago, my internet account was hacked, and the hacker sent emails to many of my contacts asking for money. The hacker claimed that my wife had been badly beaten in Europe, and that we had been robbed, and we needed money immediately. Friends and family called before sending money, and theft was averted. The FBI would not accept phone calls. The FBI website stated that there are so many computer crimes that I should not expect action by the FBI.

An International Crime Wave

One international internet crime and the despicable jail threats in a single French town are considered here. The facts are that the FBI does not prosecute internet theft or any internet crimes under \$100,000. Banks report fraud claims as business claims if customers have agreed to pay crooks who have deceived those customers. Given that prosecutions do not go forward, and crimes are improperly catalogued by banks, the scope of this international crime wave is obscured from the public. We have no concept or understanding of the full scope of this international internet crime tsunami.

Our Spring Vacation

On the way home from the Loire Valley (Figure 1), we stayed in Amsterdam, and we visited nearby tulip farms (Figure 2) and Keukenhof Gardens (Figure 3). All in all, my wife and I had an extraordinary vacation in Europe. However, she said that she will never set foot in France again.

Addendum

Complete details of this fraud are available ("Luxury Tours France, Bank of America Fraud Complaint", and "Hotel Le Pavillon Des Lys, Bank of America Billing Complaint, <http://www.leishearengineeringllc.com/luxury-tours-france--fraud.html>).

Luxury Tours France and the Hotel Le Pavillon Des Lys were provided drafts of this Op Ed. Neither company responded.

Atout, The Tourist Development Agency of France, will be notified of this fraud, where the text of this Op Ed will be provided, along with a statement that:

Luxury Tours France committed an act of extreme fraud, and threatened false arrest of a U.S. tourist. The following Op Ed was published as a public service to travelers who may consider visiting France.

Earlier, I asked Atout by email if I can report a criminal act by one of their members. Atout did not respond.

This Op Ed was proofread by my wife, Janet D. Leishear, she agrees with the content of this Op Ed, and she provided additional insights to elucidate the full scope of the crimes cited in this document.



Figure 2. Tulip farming in the Netherlands.



Figure 3. A river of flowers at Keukenhof Gardens, Lisse, Netherlands