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25-CI-00771 05/13/2026
25-CI-007 05/06/2026

Kathryn Marshall, Franklin Circuit Clerk
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**COMMONWEALTH OF KENTUCKY
48th JUDICIAL CIRCUIT
FRANKLIN CIRCUIT COURT, DIV. I
CIVIL ACTION NO: 25-CI-00771**

Electronically Filed

**COMMONWEALTH OF KENTUCKY
ex rel. RUSSELL COLEMAN, ATTORNEY GENERAL** **PLAINTIFF**

v.

MARGARET'S MOVING INC. et al. **DEFENDANTS**

FINDINGS OF FACT AND CONCLUSIONS OF LAW
DECISION ON CIVIL PENALTIES AND RESTITUTION AS TO DEFAULTING
DEFENDANTS

This matter came before the Court on May 13, 2026, for a hearing to determine the amount of restitution and civil penalties to award in favor of the Commonwealth of Kentucky *ex rel.* Russell Coleman, Attorney General of the Commonwealth of Kentucky (the "Commonwealth") against the following defaulting Defendants: Margaret's Moving Inc. d/b/a Margaret's Movers Inc. d/b/a Margarets Movers Inc d/b/a Margaret's Moving and Storage and Margaret Weathers (all the entities "Margaret's Movers" and Margaret Weathers individually "Weathers", with all defendants, collectively "Defendants").

Plaintiff was represented by counsel, John M. Ghaelian, and no appearance was made on behalf of the Defendants. Pursuant to CR 52.01 and CR 55.01, having reviewed the evidence, as well as the entire record, the Court now makes the following findings of fact and conclusions of law, with respect to the amount of restitution and civil penalties to award to enable the Court to enter Final Judgment against the Defendants.

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FINDINGS OF FACT

1. Margaret's Movers is a Kentucky corporation with its principal place of business in Jefferson County, Kentucky.

2. While in operation, Margaret's Movers held itself out to the public as a fully licensed and a competent provider of residential moving and storage services. Specifically, Margaret's Movers advertised and provided intrastate moving, *i.e.*, local, services during its operation.

3. Margaret's Movers was owned and operated in part by Weathers, who was responsible for the company's administration.

4. Weathers was also the individual who submitted Margaret's Movers' household goods renewal certificate with the Kentucky Transportation Cabinet on or around January 2015 as required by KRS 281.630.

5. After the expiration of the certificate on December 31, 2015, Weathers failed to renew Margaret's Movers certificate.

6. Despite not having the required certificate, Defendants continued to provide intrastate moving services within the Commonwealth from January 1, 2016, to August 11, 2025, when the Court issued a Temporary Restraining Order enjoining the Defendants from engaging in such conduct during the pendency of the litigation.

7. During the period when Defendants engaged in intrastate moving services without the requisite certificate, the Defendants misled the public about their ability to provide such services through its website margaretsmoving.com. The Defendants' website included several false, misleading, or deceptive statements including that it could provide local moving services in Kentucky. Further, Defendants also promised they could provide secure storage facilities. Finally,

the website noted certifications from various organizations providing the impression that it possessed the necessary certification needed to legally provide intrastate moving services in Kentucky.

8. Further, based on the consumer complaints and affidavits submitted by the Attorney General, the Court concludes that Defendants engaged in a pattern of practice of failing to return items to consumers after being engaged to store them, failing to disclose where the consumers' items were stored, and damaging and losing consumers' items during the moving and storage process. The Court further finds that Defendants caused consumers to suffer significant financial harm as result of this conduct.

9. Linda Manica, one of the consumers harmed by the Defendants, was over the age of sixty (60) when she hired Maragret's Movers to move her and her husband to a new residence. Defendants should have known that she was substantially more vulnerable than other members of the public. Despite this knowledge, Defendants destroyed several items of her property during the move and refused to provide her with any compensation for the destruction of her property.

10. On May 13, 2026, the Attorney General presented a Motion for Restitution and Civil Penalties for the Court's consideration. The motion consisted of six (6) consumer affidavits detailing Defendants' extensive misconduct towards them as well as the amount of economic loss they incurred as result of the Defendants' actions.

11. The motion also included regulatory filings with the Kentucky Transportation Cabinet ("the Cabinet") establishing that Margaret's Movers has not been authorized to provide intrastate moving services in the Commonwealth since January 1, 2016. This conclusion is also supported by an affidavit of William Debord, an Administrative Specialist with the Cabinet.

12. In addition, the motion included several screenshots of Maragret's Movers website

margaretsmoving.com, which included several misleading and deceptive statements regarding Margaret's Movers' authority to provide intrastate moves as well as its certifications to perform such services.

13. The Court finds the Commonwealth's evidence supports the requested civil penalty of \$62,000.00. The Court also finds that of the civil penalty amount, the Attorney General is entitled to recover \$15,500.00 for its reasonable costs of litigation pursuant to KRS 48.005.

14. The Court also finds that the Commonwealth's evidence establishes that a restitution award of \$172,711.10 is merited.

CONCLUSIONS OF LAW

15. As an initial matter, the Court's findings regarding the Defendants' conduct and the consumer protection violations enumerated above by no means are a complete listing. But the findings, along with the evidence of record, illustrate the gravity of the Defendants' total contempt for consumers, warranting the Court's award of the maximum civil penalties requested totaling \$62,000.00 and restitution totaling \$172,711.10.

16. The Court finds that the Defendants engaged in unfair, false, misleading, or deceptive conduct prohibited by KRS 367.170 of the Kentucky Consumer Protection Act.

17. The Court further finds that the Defendants willfully engaged in the prohibited conduct meriting the imposition of civil penalties under KRS 367.990(2).

18. Defendants are jointly and severally liable for their violations of the Kentucky Consumer Protection Act.

19. The Court having found in favor of the Commonwealth on Count I of the Complaint finds the evidence establishes that the Defendants committed twenty-seven (27) separate willful violations of the Kentucky Consumer Protection Act.

20. One (1) of these violations was directed toward an individual whom Defendants knew or reasonably should have known were sixty (60) years of age or older and who the Defendants knew or should have known were substantially more vulnerable than other members of the public; therefore, the Court assesses a civil penalty of \$10,000 per violation for each such violation to the Commonwealth under KRS 367.990(2).

21. As to the remaining twenty-six (26) violations, the Court assesses a civil penalty of \$2,000 per violation for each such violation to the Commonwealth under KRS 367.990(2).

22. In sum, the Defendants are assessed a \$62,000.00 civil penalty. The Court also finds that the Attorney General is entitled to recover \$15,500.00 of the civil penalty, to recover its reasonable costs of litigation pursuant to KRS 48.005.

23. The Defendants' unlawful conduct also caused consumers to suffer significant financial damage, necessitating an award of restitution pursuant to KRS 367.200. Accordingly, Defendants are ordered to pay \$172,711.10 in restitution to the Commonwealth on behalf of consumers pursuant to KRS 367.200. *Com. ex rel. Beshear v. ABAC Pest Control, Inc.*, 621 S.W.2d 705, 706 (Ky. App. 1981). Pursuant to KRS 367.200 the Attorney General shall have discretion to determine the amount and allocation of restitution payments, consistent with and proportional to any funds recovered.

24. Further, pursuant to KRS 367.190 Defendants are permanently enjoined from providing any moving services within the boundaries of the Commonwealth of Kentucky including intrastate moving services as defined by KRS Chapter 281. Nothing in this Order, however, precludes Defendants from allowing consumers to obtain their property from the Defendants in a reasonable manner.

JUDGEMENT

Based upon the foregoing **FINDINGS OF FACT** and **CONCLUSIONS OF LAW** it is hereby Ordered and Adjudged as follows:

1. Judgement is entered against Margaret's Moving Inc. d/b/a Margaret's Movers Inc. d/b/a Margarets Movers Inc d/b/a Margaret's Moving and Storage and Margaret Weathers and in favor of the Plaintiff, the Commonwealth of Kentucky, for the following: civil penalties totaling \$62,000.00 and restitution totaling \$172,711.10 for a total judgment in the amount of \$234,711.10.

2. Post-judgment interest on this judgment is set at 6% to run from the date of entry of this judgment. KRS 360.040.

3. Defendants are permanently enjoined from providing any moving services in the Commonwealth of Kentucky including intrastate moving services as defined KRS Chapter 281.

This is a final and appealable order of judgment, there being no just cause for delay.

Entered this 3rd day of May 2026.


Judge Phillip Shepherd
Franklin Circuit Court

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