

Cultural Diversity Test has Proven Use and Marketing.

Plus Research Partners since a scholar used it for her Ph. D in her Organizational Psychology thesis as well as she redesigned it according to American Psychological Association Test Guidelines in 1997. She tested 2000 persons across the country. Plus various people have done similar testing for their research or graduate school requirements over the years. We are involved with various research persons that submit their data for our use.

SRI Institute's online testing information is on the next page.

Various scholars since 1997 have used the test for their thesis or to test students or institutions and corporations. In many cases there was not a fee charged for their research testing if they gave us the statistics.

We have had the Cultural Diversity Test in what we call an Open Source Test for a few dollars. We make some money but we are mostly concerned that the CDT does help in civil rights lawsuits. About 35,000 such lawsuits are in Federal Courts without counting state cases.

Cultural Diversity Test

Back To: [SRI](#)

This Test was developed in part by
Thomas J. Rundquist, MA
In Association with
Nova Counseling Associates, African American Mutual Assistance Network-(AAMAN) and
Scholarship Research Institute.

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BACKGROUND QUESTIONS

CULTURAL DIVERSITY TEST

DATE

YOUR FULL NAME

1. Generally speaking, do you consider yourself to be:
2. What is your age?
3. Gender:
4. Are You:
5. What is your Race/Ethnicity: OTHER
6. What is the last year of school you completed?
7. Length of time in current job:
8. What type of organization?
 OTHER

ATTRIBUTIONAL STYLE QUESTIONNAIRE

DIRECTIONS

Take as much time as you need to answer the questions. On the average this should take about thirty minutes. There are no right or wrong answers. Please be sure to

Read the description of each situation and vividly imagine it happening to you. If you have not have experienced some of the situations, or think that neither situation applies, select either 1 or 2 anyway, whichever is the likelier situation that applies to you. You may not like the way some of the responses sound. Do not choose what you

These prices below are what SRI charges as a marketing partner.

The complete test consists of 136 questions and takes about thirty minutes.

Group or Department size 51 to 100 cost \$14.00 per person

Group or Department size 101 to 500 cost \$12.00 per person

Group or Department size 501 to 999 cost \$10.00 per person

Institutional testing cost:

Institution size 1,000 to 3,000 Cost \$8.00 per person

Institution size 13,000 & Over Cost \$2.00 per person

Similar fees are charged to businesses.

About Round Table Group

Round Table Group is an expert services firm bringing you access to over 65,000 top academic and industry experts who serve as consultants and expert witnesses. Since 1994, we have been reshaping the business world by providing short-term, highly customized consulting services in several major practice areas:

- [Expert Services for Attorneys & Investment Managers](#)
- [Corporate Learning & Speakers' Bureau](#)

Expert Services for Attorneys, Investment Managers, & Fast-Growing Companies. Mr. Rundquist Chairman, is a scholar for Round Table Group

Round Table Group provides expert services to [attorneys](#), [investment managers](#), and [fast-growing companies](#).

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Corporate Learning & Speakers' Bureau

Whether you need a keynote speaker, a "professor" for the day, a customized on-site program, or high-level training your staff can take with them wherever they go, Round Table Group can help.

RTG's [Corporate Learning](#) division offers rigorous corporate learning programs customized for your audience, featuring the world's premier college, business school, and law school faculty, as well as experts

with thousands of collective years of industry experience. Programs we offer range from interdisciplinary symposia like the famed "E-Commerce Boot camps" and semester-long management training solutions to seminars focused on specific industries.

Need a keynote on a particular topic? Our [Speakers' Bureau](#) gives you access to the favorite talks of the world's largest roster of keynote speakers. Our Bureau focuses on subject matter experts who can illuminate even the most difficult concepts.

Wall of Tolerance

The undersigned co-chairs of the

National Campaign for Tolerance

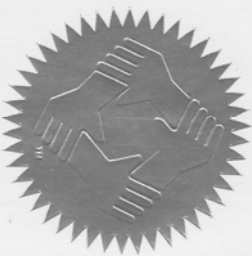
do hereby authorize that the name of

Mr. Thomas Rundquist

be placed on the Wall of Tolerance

honoring those who are taking a personal, public
stand against hate, injustice and intolerance, and
who are leading the way toward a more just
America as Founding Members of the National
Campaign for Tolerance

Authorized this 5th day of July 2004.



MORRIS DEES
CO-CHAIR

A handwritten signature in dark ink, appearing to read "Morris Dees", written over a horizontal line.

ROSA PARKS
CO-CHAIR

A handwritten signature in dark ink, appearing to read "Rosa Parks", written over a horizontal line.

BUSINESS PLAN

Nova Counseling Associates Inc. (a nova media unit)

1724 N. State Street

Big Rapids, MI USA 49307-9073

1-231-796-4637

Cell 231-679-5094

trund@netonecom.net

www.novamediainc.com

Sites recently purchased & undeveloped

www.racialattitudesurvey.com

www.culturaldiversitysurvey.com

www.culturaldiversitytest.com

www.roundtablegroup.com/scholars Thomas Rundquist's Profile + Resume

Chairman

Thomas J. Rundquist, M.A. LPC

5/1/07

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Executive Summary

Nova Media Inc. was formed as a Chapter C Corporation in May 1981 at Big Rapids, MI. The incorporation papers were filed by Tom Rundquist, M.A. LPC in response to the following market conditions:

Startup, growth opportunities existed in Counseling and Cultural Diversity as well as Racial Attitude Testing

The need for use of efficient distribution and financial methods in these overlooked markets.

We have several customers who are willing to place nice orders, contracts within the next six months in educational catalogs that we have previously had publications.

We previously owned a corporation that was active in the publishing markets. Over the past few years we have spent much time studying ways to improve overall performance and increase profits. This plan is a result of that study.

The basic components of this plan are:

<Publications>

Competitive pricing

Expand the markets

Increased advertising

Lower our unit costs,

There by achieve higher profits.

<Services>

Sign contracts

Increased advertising

Increase outsourcing to University of Michigan, Ferris State University,& San Diego State University

To this end, we need investment from private individuals and/or companies. A total of \$25,000 to \$1,000,000 is being raised which will be used to finance working capital for a Nova Cultural Diversity Testing Center or several with marketing and data processing. The common stock Class A non par value voting now valued as 1/10th of a cent with a total of 40,000,000 including issued and reserve maybe issued to investors at increasing price for each level of investment or convertible bonds. The company is a Michigan corporation with potential partnerships or outsourcing of research with preferably Michigan Universities or California Research Universities.

Financial Goals

	Year 1	Year 2	Year 3
Sales	\$500,000	\$600,000	\$700,000
Net Income	\$25,000	\$150,000	\$275,000
Earnings per share	0	unknown	unknown

Management

TR

CEO/President's Experience

Formulated advertising budgets & campaigns using special software for press releases, plus Business Wire PR wire and Radio/TV Interview Report and National Press Club.

Pioneered new distribution channels with www.amazon.com

www.barnesandnoble.com, NIMCO's Educational Catalog, National School Products' Educational Catalog, etc.

Established national sales force of outsourced marketing corporations' catalogs to educators & others

Created new and innovative products for the publishing industry in the education field and social issues.

Education

Holloway Real Estate Institute Real Estate Agent (1985 to present) plus had all the courses for Broker

University of Michigan School of Art Accepted

Michigan State University College of Law (at that time Detroit College of Law he was accepted & purchased 2 years of Law Books). Plus he watched litigation in Eastern District Federal Court in Detroit for 8 years. However he felt more interested in counseling, art and publishing.

Wayne State University Detroit in Applied Management & Technology plus Counseling Graduate Training (Education Specialist or Ph.D. Program) that was left up to him to decide. He was a VIP on important committees as well as in the Detroit Newspaper, TV & Radio Talk programs plus Democratic Committee such as Crime and Drugs, Education, Higher Education, National Health Care and Human Rights & Welfare).

Cass Tech Evening School in Auto Mechanics (2 semesters) so could do own repairs.

Eastern Michigan University M.A. Counseling, B.S. English Language & Literature with History

Supervised Student Teachers in Industrial Arts plus worked in Admissions & Academic Advising while pursuing his M.A. in Counseling. Also he did research on the original version of **Racial Attitude Survey** at the University of Michigan's Institute for Social Research in their Library.

EMU 2 yr Senior Army ROTC graduate (Infantry) while working on M.A. and offered a Regular Army Commission plus being an Major General's Aide Spot after Basic Infantry Officer's Branch School at Ft. Benning or to go Special Forces Branch as he had an invitation from a Special Forces Officer at his apartment at graduate school.

Registered Representative (Nat'l Assoc of Securities Dealers) First Investors Corp selling Mutual Fund Plans

Ferris State University A.A.S Human Resources and Pre-Psychology before transferring from FSU in Big Rapids.

Big Rapids High School Graduate with Medium of 99% in High School Essential Content Test 4/1963

Graduated with Honors in College Preparation Course. Also he ran track and cross country, plus played in the band. He started reading the Great Books and researching at FSU's Library by going right into the book stacks. Was greatly influenced by Mortimer Adler of the Britannia Encyclopedia as to how to digest a great book. He was a gadfly like Socrates with pointed questions to all instructors at his high school?

Short Biographies

President

TR, Chief Executive Officer and President, and Director since May 1981. TR was the founder and Chief Executive Officer of his original operating company known as Half Way Press Inc. He has had experience in the publishing field with his own firm, Half Way Press. Detroit, Michigan, from 1971 to 1980. TR held a sales position with Unisys in Accounting Computers and with First Investors as a Mutual Fund Salesman (N.A.S.D. Registered Representative). TR graduated from the Eastern Michigan University in 1967 with a B.S. in English Language & Literature Education, and a Masters Degree in Counseling while studying 2 yr Senior Army ROTC in 1967-69. He took his 2nd Lt (Infantry) Oath of Office 5/10/69. He is Editor of **Special Forces Handbook Approach to Management and Marketing**, which he applies to this corporation. TR is also editor of the **Psychological Index of the Stock Market** copyright 1971, which he researched while a Registered Representative selling mutual funds.

Chief Financial Officer

To be hired by an executive search. Note: that TR had finance and accounting courses while pursuing an A.A.S in Human Resources and received additional training in computer programming, accounting and sales in on the job studies and corporation institutes while at Unisys (Burroughs) and First Investors Corp where he passed the NASD and Michigan Securities Law tests that included some accounting, securities analysis and understanding of the various securities laws. Also SCORE (Senior Corp of Retired Executives) with a grant from the Small Business Administration organized his bookkeeping plus did his first year's taxes. Since 1982 TR has handled NMI's tax filings plus its books. He has handled all corporate filings with the Michigan Corporate Bureau including Annual Reports, Corp. Assumed Names, Articles of Incorporation, etc.

Vice President

To be recruited: Board Secretary, Executive Vice President, Communications V-P and a couple Directors from the recommendations of Angels or Venture Capitalists.

Vice President

David Rundquist, Vice President of Marketing. Mr. Rundquist has been the Company's Vice President of Marketing since November 1981 mostly in an advisory position. He worked for three furniture retail outlets as a manager or commission salesman since the early 70's. He was also in Montgomery Wards Management Training Program for several years where he won several annual sales awards for his furniture department. He also worked for Art Van and Lay-Z- Boy Chains. He has a Bachelors Degree in Retail Marketing and served in the U.S. Army as a Spec 5 (Ordinance) in West Germany doing company office work.

Responsibilities

TR, Chief Executive Officer - Responsible for entire operation. TR oversees management function and all other executives.

Salary - expenses for housing & auto plus entertainment, and food on a Spartan budget.

To be hired: CPA, Chief Financial Officer - Responsible for financial operations, accounts payable, accounts receivable, interaction with auditors, investor relations. Salary will be determined but mostly stock or stock options for the first few years. Likely the person will be semi-retired from the military, or a public service position.

David Rundquist, Vice President of Marketing is responsible for marketing, human resources and training.

Salary - Semi retired but does some consulting. Total Executive Compensation Expenses and potential appreciation of their stock holdings, **which should be considerable in profit with a buyout or I.P.O.**

Nova Media Inc. History

In May 1981 we formed a Product/Service company that created social issue publications plus art by TR and others. This company is located in Big Rapids, Michigan North of Grand Rapids about 60 miles. We formed this company as a Chapter C corporation. Others involved in this business include: David Rundquist and university interns in psychology.

The main goal of this company was to create social concern publications such as the **Racial Attitude Test** and **Cultural Diversity Test**.

Financing was arranged through savings, professors, students and family. Everyone involved has been paid in full.

This venture was very successful in generating and increasing sales, but was not effective in achieving profitability as we only attempted to break even for many years. The main reason for this was the amount of actual outsourcing through other corporations' catalogs, publications and web sites. However, the corporation received an offer for the corporate website www.nov.com. This would match their New York Stock Exchange Ticker (Nov). Vargo Oil and Gas offered a price that compared to similar sites' sales on Great Domains' Site. This cash amount was invested in new office equipment, XP computer and a better corporation Van for transportation to our UPS shipper, and has been used for corporation improvements such as business software, and R&D. In addition, we paid off the corporate debt.

We are now able to address the markets we have targeted. We have adjusted our staff, redirected our outsourced advertising and sales force. We recently purchased related domains: www.racialattitudesurvey.com, www.culturaldiversitysurvey.com plus www.culturaldiversitytest.com. These sites could be used to help in searches to draw the web surfers easier.

Also, click through advertising can be done on Google and yahoo. Also, we would have advertising on related sites on diversity and racial testing sites currently on the net. However, this is expensive on yahoo for .10 a click thru. 20,000 click thru's a month would cost \$2,000. At one time we got that many visitors to our site and we doubt that many visitors would do the test online for a \$20 fee each time. The site could be useful to demonstrate the test and sell the concept to prospective buyers or investors.

Product/Service Description

Nova Media Inc. offers products/services. These products/services offer our customers the best possible solution as it:

<Product>

Offers the lowest price on the market

Is the most technically advanced

Offers more useful features

Saves them time and money

Offers our users better value per dollar spent

Provides an alternative way to achieve a similar task with our Racial Attitude Survey and Cultural Diversity Test in litigation possibly for the www.roundtablegroup.com. Thomas Rundquist, M.A. LPC is a scholar on this site and can offer expert witness in litigation about civil rights, racism and diversity. His name is also on the Wall of Tolerance at the Civil Rights Memorial in of the Southern Poverty Law Center at Montgomery, Alabama.

<Service>

Provides a service of low cost and 24/7 which is not presently available in this local area.

Is manned by a team with combined experience of 95 years.

Saves them time and money

Provides an alternative, cost effective way for them to realize a similar goal in racial profiling plus civil rights cases or protection from getting a lawsuit by sample testing by CDT including RAS.

We have copyrights or exclusive agency, marketing rights for these products/services. This agency will last indefinitely.

<Product>

The product/service has a useful life of 28 years because of copyrights. To distribute this product so that it remains usable for our customers, we must use the following methods of storage and transportation:

Overnight delivery or download from our internet corporate website through Amazon honor & pay pal.

2. Storage at our location which is minimal as we use Print on Demand

3. Shipment within two days to distributors.

4. Specially padded boxes.

5. Online testing will be available soon.

Even though the technology used to create this product is new, we expect that others will be able to substantially reproduce our copyrighted results within 10 years. To remain on the leading edge of this product, we will need to

devote approximately 10% of revenues toward research and development in related areas. Also due to the fast changing nature of this industry, we will need to update as we can. In our manufacturing plan we considered this.<Service>

Short Examples:

1. Our consulting practice will address these specialized areas: Racial Attitude Testing and Cultural Diversity Testing as to prevention of litigation and testing to use for defense in litigation such as through the www.roundtablegroup.com search for Thomas J. Rundquist under Scholars or Diversity.
2. We will only rep these specific product lines and future planned related tests. We also now own www.racialattitudesurvey.com, and two other sites: www.racialattitudesurvey.com, www.culturaldiversitysurvey.com and www.culturaldiversitytest.com are yet to be developed.

Even though at this time our expertise is unique in the marketplace, we expect advances to be made and competitors to arise and offer similar services. We will meet this challenge by:

1. Outsourcing or hiring staff specialized in these new areas.
2. Increase our continuing education and training expense or outsource to Research Institutions.
3. Adding complementary lines of publications to our product such as a gender, ethnic and age tests.
4. The tests are open source at a reasonable price, but analysis of the data will be where the money will be made.

Objectives

Long Term

Our corporation believes very strongly in technical, financial, business and moral excellence. To secure a stable future for all those concepts connected with Nova Counseling Associates Inc. we have set the following long term goals:

Present market is estimated at many millions, as there are 35,000 civil rights cases in Federal Courts that result in \$348,000,000 in penalties. Our goal for market share is 70% in the litigation area.

We want to be considered by our peers to be the market leader in sales as evidenced by:

Trade industry awards

High end of scale in financial ratios

Major market share

Technical excellence (awards, honors, etc.)

Community involvement (Kiwanis, United Way, American Legion, AMVETS, NAACP etc.)

This month a magazine writer said there are 35,000 law cases regarding civil rights in Federal Courts. It is estimated that lost wages in lawsuits is in the billions of dollars.

Short Term

Market share goals -

First Year 30%

Second Year 40%

Third Year 60%

Fourth Year 70%

Decrease, costs through acquisition of new plant and equipment. Increase productivity by investing in employee training and education with our in-service program and focused classes from University of Michigan and Michigan State University, and San Diego State University in these needed areas below.

1. Budget for complete computer training for appropriate applications.
2. Set up, then maintain employee benefit program for continuing college education.
3. Budget for necessary seminars and/or continuing job-specific education.
4. Maintain state-of-the-art accounting system for careful tracking.
5. Monthly reports on financial status vis-a-vis the industry.
6. Aggressive recruitment of the best technical staff in the industry.
7. Support company involvement in various local and national charity events.
8. Test Administrator Training and Certification
9. Training in SPSS statistics applications and interpretation

Competitors not sure until we research the think tanks in depth

SRI Institute and others has been a marketing partner since the late 1990's. They purchased the right to market the **Cultural Diversity Test** that includes the **Racial Attitude Test**.

One competitor is listed in ERIC, but we do not know how they are doing or if they even have any validity or reliability. Also the Southern Poverty Law Center has a free bias survey on their site. And Implicit Testing by four universities for various civil rights areas is on the web. It is free for individuals to try.

Strengths:

- Location - next door to supplier factory, on major artery, close to terminal, etc.
- Pricing - Low cost producer, known for aggressive pricing policy.
- Delivery - ships overnight to anywhere in the world.
- Management - Everyone has experience and college degrees in their fields.

Weaknesses

- Service - takes more than 1 month to receive services for testing.
- Dedication - If it's sunny, they're on the golf course or ski slope.
- Overhead - Spend lavishly on corporate dining room, limousines and champagne.

Competitive Advantages

<Product>

The distinctive competitive advantages that N.C.A.I. brings to this market are:

Experience in this market. We have 36 years of hands-on experience in the publishing industry.

Sophistication in finance and distribution. These results in being the lowest cost supplier in these price sensitive markets plus using our Chairman's publication called **Special Forces Handbook Approach to Management and Marketing**. This approach is similar to Google's especially in turns of secrecy. In fact, according to a Federal Computer Magazine, the military is considering some of Google's methods for the Army and Air Force.

The philosophy of Nova Media Inc. is to price not just according to our costs, but also according to what the market will pay.

Our targeted minimum gross profit margin for a category must be 10%.

By pricing to the market, we will achieve higher sales and therefore increase our buying power. As the amounts of my purchases increase, my per unit costs of shipping decrease and we will achieve higher discount levels from my suppliers. Through these economies of scale, many items currently on the market can be sold with lower prices, yet a higher net profit.

Product pricing will include a range of quantity discounts as well as an early payment discount.

Rather than being strictly regional, we will expand into the national market and international.

To control foreign exchange risks, we will monitor the markets and hedge accordingly. We will also use overseas bank accounts.

With those companies with which we have established a relationship or are known to be financially secure, we will work on a pre-pay basis. This allows us greater discounts.

A level and policy of Capitalization that will allow me to fully address the respective markets with comprehensive marketing and customer service plans.

By keeping our overhead low, we will be able to funnel my profits back into operations thus avoiding high debt ratios or lost sales opportunities.

A quarterly direct mail campaign directed at both current customers and prospective new customers consisting of an informative newsletter.

A toll-free national 800 number will be used for customer orders and inquiries.

We will print complete four-color catalogs on a yearly basis. Price lists will be updated as needed. We intend to be aggressive in trade magazine advertising.

Consideration will also be given to attending trade shows around the country.

With this level of capitalization, should an unexpected downturn occur, we will be able to continue operations on a positive scale.

Innovation. We have a history of innovative ideas.

<Service>

The distinctive competitive advantages that N.C.A.I. brings to this market are:

Experience in this market. We have 36 years of hands on experience in the publishing industry.

Sophistication in management and finance. We are able to run an efficient and lean structure, yet still provide quality service to our clients and customers.

Because of the nature of this industry, we will be able to rent office space in more moderately priced buildings or purchase.

As a unique service company, we will be able to keep our margins high, allowing us to provide internal financing for growth possibilities.

A level and policy of Capitalization that will allow [us] to fully address the respective markets with comprehensive marketing and customer service plans.

By keeping our overhead low, we will be able to funnel our profits back into operations thus avoiding high debt ratios or lost sales opportunities.

Our initial marketing campaign will allow us to book a sufficient amount of business so that we can implement our telephone customer service support program.

Innovation

We have a history of innovative ideas. See www.roundtablegroup.com under scholars and type Thomas J. Rundquist or Diversity. Also TR's books are on amazon.com and barnesandnoble.com

<Summary>

Through our leadership, we will be able to reduce overhead as a percentage of sales thereby increasing the amount of profit to be retained in the business. Because of our pricing policy, more people will purchase our merchandise thus increasing the size of the market and we will be increasing our market share. What our company proposes to use are just good solid business sense, economies of scale, and the use of efficient financial techniques. This will allow us the following options:

increase service

- increase advertising
- reduce prices
- increase profits
- increase selection

<Service>

Through our leadership, we will be able to reduce overhead as a percentage of sales thereby increasing the amount of profit to be retained in the business. What our company proposes to use are just good solid business sense, economies of scale, and the use of efficient financial techniques. This will allow us the following options:

- increase customer service
- increase advertising expenditures
- increase profits
- increase selection of services offered

This plan will give us tremendous flexibility to use any of these options or a mix of them to effectively attack our target markets and meet our long term goals. This combination of experience, sophistication, capitalization and innovation will assist our Company as it strives to reach its sales, profit and return objective.

Pricing

<Product>

We have determined that the market price is \$29.95 per master test copy on various websites such as Amazon plus www.barnesandnoble.com and other locations such as ours: www.culturaldiversity.com. And we will offer a competitive price for group testing or corporation testing. This will most likely be increased in price.

This will equal a good margin, as the test user will need such services at to interpretation of their statistics, processing of test answer sheets, and possible expert witnesses in court for their organization or others in cases of racism, profiling, and civil rights cases at excellent fees per hour plus travel expenses.

In the near future, we will have on our corporate website online testing with SPSS results and interpretation. In addition, for academic research and non-profit use, a master copy of the test will be available quite cheap for downloading as long as they let us process and interpret their scan sheets into SPSS statistics. Alternatively, they can establish online testing where we do the major portion of their work under a login and I.D. for individual in such a way as to avoid duplication and abuse.

<Service>

Before we set the price for our service, we need to forecast what our fixed monthly costs were going to be. We then determined what the market rates for comparable services are. At this rate it was determined that for all but the lowest billing projections, this Service would turn a profit at this rate.

Specific Markets

Market #1

General History

<Product>

The first **Cultural Diversity Test** including **Racial Attitude Survey** was introduced into the market in 1997. CDT remained much as the original production until well into the 21st century when computer modeling showed that there could be some enhancements made to the basic test. The market for diversity solutions has been generally steady with market growth closely following the typical population growth. Note that these tests are the only ones we believe that have critics on **Mental Measurements Yearbook** in several volumes over the years, with the minor criticisms can be resolved for a low cost at a good Research Institution as to regards to the test manual we are now developing.

<Service>

Diversity support companies have enjoyed a period of steady growth over the past thirty years. This demand is due to many factors, not the least of which is the advance of diversity technology. In our proposed marketing area, there are several players in services.

<Product>

Our CDT has been designed by the latest advancements in computer software design. We are able to manufacture our complex CDT's on computer driven software such as SPSS (statistical). This gives us a tremendous price advantage. We have a scholar with her doctorate willing to set up statistical analysis.

We intend to market our complex CDT through all the normal channels available to simple tests. These include retail, wholesale, and OEM. To penetrate this market efficiently and swiftly, we intend to initially use commission sales representatives strategically located throughout the USA. We also will start a national advertising campaign targeting the end user in various national publications and on national TV commercials. National Press Club in Washington DC will let us distribute to 200 international offices and national in their building for about \$200. This is the organization of newspaper reporters and news wires following the USA news. Business wire will release a press release for about \$600 on the internet.

Our sales representatives will be chosen based on their own experience in the marketplace. It is our intention to hire the best and the brightest among those currently available. Our marketing tests included many of the corporation staff we initially would like to hire.

<Service>

Over the past few years, we have noticed an increase in demand for civil right litigation expert services. Our computerized office allows us to track our clients' needs and schedule house calls on one hours notice.

We intend to attack this market very aggressively through the use of:

1. A pool of 10 telemarketers.
2. House-to-house visits to neighbors of present clients.
3. Advertisements in appropriate magazines especially on the internet
4. Radio advertisements on weekends.
5. Sales calls on litigation and test management companies for wholesale and/or distributors
6. Both Nimcoinc.com and National School Products will sell our survey plus other products as they have in the past.
7. Advertising on civil rights and related websites plus click through for Google and yahoo.

As we are offering a unique service, informing the public of our capabilities is of utmost importance.

However a Research University or two could offer these services for us at a competitive price.

Growth Strategy

<Product>

After having successfully introduced the complex CDT into the American market, our expansion will be in two separate areas: increasing sales in the USA and by entering various foreign markets.

After we have reached our first year sales goals, we intend to offer our sales reps the opportunity to sell our products exclusively by joining our company. We expect that a small percentage will desire to remain independent and these will have to be replaced with our own sales force. We intend to develop further sales reps from within by hiring and training them in our own sales methods. We will increase national advertising and begin targeting smaller accounts and specialty outlets. Additionally, we will conduct in house seminars for

various OEM's demonstrating how the inclusion of complex products that will increase the value of their products.

<Service>

After having successfully completed this entry phase into this market in the geographical are we have chosen, we will then expand our market by doing the following:

1. Expand telemarketing pool to 20.
2. Increase number of direct sales reps.
3. Expand into neighboring countries.
4. Use the www.roundtablegroup referral system for our related listings for search or as expert witnesses for diversity or civil rights issues. The round table group has 65,000 experts through the world in certain areas and TR is one of their scholars.

Market Size and Share

The American market for products/services is estimated at least \$100 million annual sales based on data furnished by our judgments noting 35,000 civil rights cases in US courts. We estimate that we can achieve 60% market share within 3 years.

Marketing data for other markets is in the process of collection Cultural Diversity Test and Racial Attitude Survey. We will have them in a new **Mental Measurements** critic and in **Tests in Print**.

Other Markets

We also have 25 publications on www.amazon.com and www.barnesandnoble.com and our www.novamediainc.com needing second editions or third editions. However just 7 were picked for now.

Targeting New Markets

To continue our growth, we will be using the following methods to expand our markets and to increase our new areas of doing business:

- Customer contact - find out their needs
- Look for complementary products
- Trade show
- U.S. Government trade leads
- State Government trade leads
- On-line computer prospecting and qualification (DIALOG, D&B, etc.)
- Market surveys
- Research & development as we have envisioned in the article in May 1997 Entrepreneur' s Management Smarts

Location

OTHER SAMPLE:

This business is operated at 1724 N. State Street. This location is desirable because:

The building is structurally compatible for our use.

The consumer loan payment (\$186) for offices are below market and will likely be paid by 2 years.

The building has the necessary facilities to operate this business.

The location is convenient for our freight companies, suppliers, clients and employees.

Possibility of expansion in the immediate area of an Industrial Park or vacant land nearby.

We are paying on this building for 2 more years. We will have renovations costing \$2000 based upon three estimates for vinyl siding. The building is zoned R-1, and spot zoned for commercial use.

Manufacturing Plan

SAMPLE:

We anticipate the following outlays for this capital equipment:

Pearson Scanning Machines plus their software to interpret scan sheets \$8000

An annual service contract of \$400 for SPSS software plus a cost of \$3000 for their software.

Research & Development

SAMPLE:

We have already spent a considerable amount of time in researching and developing our complex products. We have a very simple office equipped with our internet assess and research email newsletters plus various publications mailed to us. However, TR has been doing research in our fields since the 1960's.

Presently our research is being supervised by TR. plus he is given access to others' research knowledge. He will continue in this capacity. Having been the researcher involved with all our activities to this point, he is well qualified to continue our research efforts.

We have been investigating several potential government (both state and federal) funding sources. Our present program of joint research with the local university has proven very beneficial. We hope other Universities will also help. Currently a university in Kansas is loaning out our **CDT** including **Racial Attitude Survey** for academic research for psychology & counseling students in the Midwest.

Historical Financial Data

See “Attachments”

Also TR has decided to be Chairman and handle Research & Development plus some strategic planning. The President and main executives would be hired on recommendations from SCORE, retired executives, and active executives in our fields. Yet we will attempt to outsource to experts many projects. Most likely, they will be picked from www.roundtablegroup.com/scholars or Michigan universities after the students have internships with us.

SAMPLE:

Income Statement

While N.C.A.I. has not grossed very much, we have usually broke even. We feel that from our projections with the proper capital that in a short period income will increase greatly with an outsourcing with a University Research Dept or other professional survey group such as Harris.

At present we believe that this income statement would not impress anyone, but can furnish if an Angel or other investor wishes.

However, since our Class A non par value Voting Stock (**total 40 million shares**) set at a value of **1/10th of a cent** allows excellent bargains for Angels and Venture Capitals in say 3 levels before we would do an IPO even as a small capital stock on OTC BB (SOX): Sarbes Oxley can be handled by the CEO and CFO signing without an Audit), OTC QX Prime or other exchange such as NASDAQ we have investigated and printed out about 100 pages of research. This will take sometime to analyze and expert Counsel will be sought.

We have had discussions with a smaller Michigan Brokerage recommended highly by a Securities Attorney that we have had conversations for many years. If the financials show an annual profit for 3 years, they will do it. Nevertheless, they are scheduled full for 1 ½ years now. This might not be negative as our financials would be better and we could sign a contract in near future with this one or another brokerage firm. There are firms out of Michigan also. For a detailed analysis that we have done on the procedures and costs involved for an OTC style I.P.O, please email us.

Of course there are stock exchanges say in Canada or Europe that do a good job with new IPO's today. However, because of the limitations of International Law plus current terrorism concerns throughout the world and the problems in simple logistics or communications, we feel that a US IPO is much safer and more cost effective. An investment banker is willing to take us public under a Shell Spin Off, but he is out of state.

We also need to talk with our Securities Counsel about having Stock Certificates I do as four color litho limited editions with my art ability on acid free ph balanced, 25% rag content paper and that I sign. Is this legal for the first 500 shareholders and has it ever been done?

Balance Sheet

Fixed Assets

Goodwill	4,000
Equipment	2,000

Less Depreciation 250

Current Assets

Art 140,000

Publications 19,000

Debtors 0

Current Liabilities Just utilities and consumer loan for the additional test done in 1997.

Net Current Assets 160,000

Long –term Loans 0

Capital and Reserves 1200

Share capital

Profit and loss account It breaks even usually.

Shareholder's funds

We can show our IRS Corporate Income Taxes for many years to the right investors. We will note that 2005 is the best year we have had especially with selling our old internet site www.nov.com for cash in a price that seemed right after research in Great Domains site for three letter .com's.

Asset Worksheet

In April 2005, we sold our old internet domain for enough to eliminate the corporate debt. We also bought office equipment including an XP Computer plus various other items. In addition, a good used Dodge Caravan was purchased for hauling our goods.

Ratio Analysis

As we are just breaking even, we believe that by end of 2007, this analysis will be done.

Financial Standards

We will decide whether to do this later as the parent corporation for Nova Counseling Associates Inc. is involved in a number of areas through corporate assumed names with the State of Michigan Corporate Bureau.

Performa Financial Data

Performa Cash Flow Analysis

Assumptions for the current year

Cash Receipts:	13,000
Loan on offices	186 a month with 2 years to completion of eliminating this debt.
Utilities:	Water 16.50, gas 88.00, trash 32.00/ 3 months, electric 47.00
Telephone:	Local, long distance and cellular 90.00
Salaries:	Executives: only expenses and stock or eventual stock options
Payroll:	0
Withholding:	0
Inventory:	Print on Demand at many of TR's publications
Freight-In:	
Office Supplies:	Minimal amount of paper from Wal-Mart of 10.00 a month
Postage & UPS	30.00
Advertising:	Trade, magazine, direct mail, press releases. 37.14
Professionals:	Corporate Counsel, CFO, V-P Communications to be filled
Commissions:	Figured at 10%.
Insurance:	159.00
Travel & Entertainment:	Minimal about \$5/day
Research:	Outsourcing planned to a good University Research Organization 20,000
Miscellaneous:	
State Taxes:	Need to net \$350,000 in Michigan before pay corporate income tax. We have not done that because we have mostly been doing research.
Federal Taxes	Have just tried to break even in the past and develop products plus research & development. 11,808 a year
Terms to customers:	2/10, n/30 (only to qualified accounts).

Terms from suppliers: Suppliers we offer 3% cash discount.

925.00

Sales Forecast

Sales have been forecasted at the following growth rates:

When we get a Test Manual developed, we will see about better sales. For now, CDT and RAS are primarily research instruments with some sales. However this is about to change with national display on other sites and in catalogs even as research tests. We also will be developing www.racialattitudesurvey.com and another sites to direct traffic to the main website.

	Year 2	Year 3
Product 1:	unknown%	unknown%
Product 2:	unknown%	unknown%

Cash Flow Variables:

SAMPLE:

We project that we will be able to generate sufficient capital from operations to meet our initial needs after the infusion of from \$25,000 to \$500,000. However, our projections are in industries that have never been fully addressed and are based upon present real buying conditions and our own experience. Should sales not be up to projections, adjustments will be made in ordering and longer term commitments decreased or postponed.

Income Statement

	Year 2005	Year 2006
Revenues.....	41,600	20,000
Costs and expenses.....	41,600	26,000
Cost of goods.....	15	
Selling expenses.....		
General and administrative expenses...	41,600	26,000
Interest expense.....	None	None
Income tax.....	None	None
Income before extraordinary items		
Net income.....	Broke Even	Loss of \$6,000
Per share of come stock		
Income before extraordinary items.....	None	
Extraordinary items, net of tax		

Risks & Variables:

We have considered seasonal trends and have forecasted accordingly. We believe the forecasts are conservative. When our testing is online, we will compete with 3 major websites about civil rights.

Our books will initially be maintained manually. NMI seeks at a future point to use a computerized accounting package to monitor our financial performance. This information will be compiled at the end of each month for preparation of financial statements. Each month these statements will be reviewed against our proven needs and appropriate action taken to adjust costs or our budget. If we find that we are continually over budget, our first step will be to reevaluate our markup on products and then to recheck our costs to make certain that we are obtaining the best possible prices.

Ratio Analysis

Financial ratios will be included for your convenience in the appropriate time.

Breakeven Point

Under construction

The following chart shows our breakeven point:

Profit	Revenue	Fixed Costs	Variable Costs	Net
--------	---------	-------------	----------------	-----

In a couple months we will design good websites to encourage sales.

It is intended that Nova will be profitable in the fall 2007.

Effects of Loan or Investment

The money invested in [Nova Counseling Associates Inc.] will be used for the following purposes:

- Purchase of Outsourcing in University's Michigan's Institute for Social Research, a Kansas University or West Coast University Research Offices

- Working capital - (\$25,000 to \$500,000) needed.

- Leasehold improvements -

- Laboratory equipment – Possibly SPSS software and equipment if do not outsource

- Legal fees, filing fees for private stock offerings for Venture Capitalists Estimate needed beyond the current one

- Inventory -raw materials – Perhaps a good copier for Print on Demand

- Delivery trucks- Have a Van that we can do hauling.

- Computer equipment – Last year got a XP system, but might need more software.

\$1000 spent in preventative racial attitude testing might save your corporation a million!

Racial Attitude Survey is in Mental Measurements Yearbook 16th Edition, the prestigious reviewing authority on psychological tests. Author Thomas J. Rundquist, M.A. LPC did the original research at University of Michigan's Library at the School for Social Research 1968. Then years later two California graduate students; one for her Ph D in Organizational Psychology and the other for her MBA in Advertising tested two thousand people each to develop SPSS statistics including reliability and validity while greatly improving the test. MMY reviews are available online or the 16th Edition or are in University Libraries early 2005.

Uses include academic research, preventative testing for organizations to avoid discrimination lawsuits, and compliance monitoring required by Courts in Settlements.

Note: that 10's of Million Dollar settlements occur every year in the USA. Larger settlements such as Texaco and Coke have been over 100 Million Dollars.

Franchise Annual has a dealership Nova Cultural Diversity Testing Inc, for \$50,000 that Mr. Rundquist offers through his corporation Nova Media Inc. as a way for counselors to offer testing in different areas of the country.

In addition, we will certify psychologists and others as to administration plus possible interpretation in the near future.

ENTREPRENEUR's *Management Smarts* May 1997 in writing about our testing service demonstrates that one can avoid Racial Discrimination lawsuits for a nominal amount. In addition, avoid Millions in penalties.

Public Relations Society of America's **Trend Watch's** *tactics* had an article about our test June 1997.

Conjoint analysis
Discrete choice analysis

Additional information

Educational Psychology Advisor

Elizabeth L. Pearman, Ph.D. has spent more than 17 years designing surveys, analyzing data using SAS and SPSS, programming SAS and SPSS, developing assessments for unique situations, research design, developing sampling frames, calculating sample size, program evaluation, qualitative design, and qualitative analysis. Along with being an independent consultant in program evaluation, she teaches graduate classes Master's and Doctoral level research methods, qualitative methods, program evaluation, statistical programming, and lifespan development at the University of Northern Colorado for the Department of Applied Statistics and Research Methods and the Department of Educational Psychology.

Elizabeth has completed over 40 program evaluations for clients, made more than 40 presentations at national conferences, published articles in several different fields, and authored three books. She has served on 25 dissertation committees and has consulted with another 40+ doctoral students on design, statistics, statistical programming, conceptualization, and writing in fields diverse as: sports administration, special education, educational leadership, human rehabilitation, educational psychology, applied statistics, school psychology, music education, chemistry education, biology education, instructional technology, psychology, reading, early childhood, and others. Her formal education includes a B.M. from the University of Missouri at Kansas City, an M.A. and Ph.D. from the University of Northern Colorado in Educational Psychology specializing in research methods, measurement/assessment, program evaluation and statistics.

Betsy can help you with all phases of your dissertation/thesis from conceptualizing the dissertation/thesis, use of qualitative methods, qualitative design, qualitative analysis or quantitative methods. Her statistical skills are extensive

(descriptive, inferential, multivariate, regression analysis, factor and cluster analysis, and reliability and validity, etc.) along with expertise in survey/questionnaire design and development, methodology chapter editing, sampling techniques and sample size calculation, proposal development, defense preparation, web-based surveys, data entry, data editing, statistical programming, measurement/assessment, data interpretation and understanding, experimental and quasi-experimental design, Internal Review Board applications, informed consent forms.

She can make statistics understandable, will help you develop and edit your methodology chapter, assist you in understanding your data, help you with formulating your research questions, and guide you from the conceptualization of your dissertation/thesis to the defense so you will learn and understand your data, results, and study.

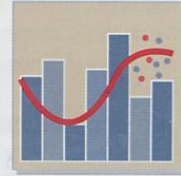
"I simply would not have completed my dissertation without Betsy's help, she made it data understandable, interesting, and I learned a lot!" Dr. Charlotte Nicodemous, San Diego State University. Scope: Educational Psychology - Program Evaluation, Research Methods, Statistics, Measurement

Denise L. Schmutte, Ph.D. is a freelance writer and editor with specialized training in technical communication. She has a Ph.D. in Psychology and 20 years of experience as a psychologist. Her teaching background includes teaching research design and statistics at the undergraduate level.

Denise can help clients with designing research, analyzing results, interpreting statistical findings, and writing a coherent description of those findings. She works to make sure that the client understands what the findings mean and can answer questions about the research. She is familiar with many of the most widely used statistical approaches, including t-tests, ANOVA, nonparametric tests (such as chi-square or Mann-Whitney U Test), correlation, multiple regression, MANOVA, and factor analysis. She is experienced at using SPSS and Microsoft Excel for data analysis, and can also assist with set-up of data files, crosstabulation and analysis of sample characteristics, and the graphical presentation of the results of statistical analyses. Denise's work is fast and efficient, with a

➤ Get amazing new insights from your data

SPSS



“All our analysts love SPSS and most learned the basics quickly and easily. SPSS can do anything we need it to do, and does most jobs splendidly.”

— King Douglas, Senior Analyst
American Airlines

Discover SPSS 15.0—the newest version of the world's leading statistical software package

SPSS for Windows® is one of the leading statistical and data management software packages for analysts and researchers worldwide. SPSS offers solutions for survey research, database analysis, data mining, and research of all types. For more than 38 years, SPSS has been helping academic, government, scientific, and corporate organizations solve their toughest problems with analytics.

Unlike other data analysis packages, SPSS is easier to use, has a correspondingly lower total cost of ownership, and comprehensively addresses the entire analytical process. Underlying this offering is more than three decades of SPSS analytical expertise, assuring users that the included statistics and procedures are tried, tested, and proven as among the best in the field.

Save time with easy data access

Begin your analysis by quickly accessing massive amounts of data from numerous database sources with SPSS 15.0's Database Wizard—without having to write code or syntax. The Database Wizard guides you through the process of accessing data and generates code in the background.

Plus, with the right drivers, you can connect to any ODBC-compliant database—resulting in minimal data handling using conversion-free/copy-free data access. You'll save time because you won't have to convert data into SPSS format. SPSS 15.0 also empowers you by giving you easy access to SAS, Stata, Excel® and text data, as well as the ability to write back to databases quickly and easily, using the Wizard.

Prepare your data in a flash

Now you are ready to prepare your data for analysis. With SPSS 15.0 you can do this more quickly and easily. Eliminate the time consuming task of labeling all your data. Create your labels once and the Define Variable Properties tool copies and presents your labels to your entire dataset. The Identify Duplicate Cases tool and the Restructure Data Wizard help make sure your data is clear and organized properly for analysis.

Prepare continuous-level data for analysis

The Visual Bander allows you to easily create bands (such as breaking income into bands of \$10,000 or ages into demographic groups). A data pass creates a histogram that enables you to interactively create cutpoints and automatically create data value labels on them.

Continued inside...

Continued from cover...

Powerful statistics for better analysis

Start generating decision-making information quickly using powerful statistics. SPSS 15.0 empowers you with a broad range of statistics so you can get the most accurate response for specific data types. SPSS 15.0's statistical lineup includes an extensive variety of procedures for descriptive analysis, numerical prediction, group identification, and forecasting.

Clustering technique handles large datasets

Get the most accurate identification of clusters in your data with the TwoStep Cluster procedure in SPSS 15.0. This state-of-the-art algorithm will allow you to find clusters in large and mixed datasets with continuous and categorical level variables.

Present your best results with report OLAP

SPSS 15.0's report OLAP (Online Analytical Processing) features give you a fast, flexible way to create, distribute, and manipulate information for ad-hoc decision making. Create frequency tables, graphs, and report cubes that feature SPSS' unique, award-winning pivoting technology. And create comparisons between past and present data—down to the percent—with the percent change in OLAP cube feature.

Export your results in a variety of programs

SPSS 15.0 makes it easy to integrate your SPSS output into your reports by automatically exporting reports into Microsoft Word, Excel, PowerPoint, or PDF format. Plus you can export the data itself into Excel and SAS.

Get increased flexibility when you add SPSS 15.0 add-on modules to your SPSS Base system. Expand your analytical capabilities to fit any stage in the analytical process.

Expand the programmability

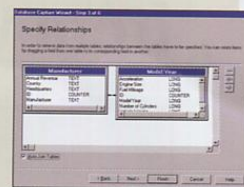
Programmability functionality makes SPSS for Windows one of the most powerful statistical development platforms. In SPSS 15.0, you can:

- Use plug-ins for Python® or the .Net version of Microsoft® Visual Basic® to create your own applications.
- Gain access to the SPSS backend through an open extension. This enables you to write code using Python and include it within SPSS production syntax jobs.
- Introduce additional functionality to SPSS. Add user-defined procedures, provide an interface, and send results from these procedures into an SPSS pivot table in the Output Viewer.

SIX STEPS TO EFFECTIVE DATA ANALYSIS

1 Save time with easy data access

Quickly access massive amounts of data from numerous database sources with SPSS 15.0's Database Wizard. SPSS 15.0 gives you direct access to Excel, SAS, and text data. You will never have to waste time re-keying data for analysis.



2 Get to the analysis stage faster



Eliminate the time-consuming task of labeling all your data with the Define Variables Properties tool. Create your labels once and the Define Variables Properties tool copies and presents your labels to your entire dataset.

3 Continuous-level data made easy with the Visual Bander

For continuous-level data, the new Visual Bander lets you easily create bands (e.g., breaking ages or income into specific ranges). A data pass provides you with a histogram that helps you specify logical cutpoints.



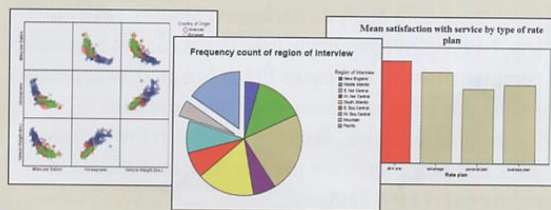
4 Present your best results with report OLAP

Report	Product 1	Product 2	Product 3	Product 4	Product 5	Total
QUARTER1	\$12,493	\$145,369	\$28,973	\$8,724	\$71,583	\$268,142
QUARTER2	\$12,493	\$145,369	\$28,973	\$8,724	\$71,583	\$268,142
QUARTER3	\$12,493	\$145,369	\$28,973	\$8,724	\$71,583	\$268,142
QUARTER4	\$12,493	\$145,369	\$28,973	\$8,724	\$71,583	\$268,142
Q1 vs Q2	1%	11.9%	11.3%	-11.2%	-12.1%	-7.3%
Q2 vs Q3	-25.9%	10.0%	97.8%	-2.2%	27.7%	26.2%
Q3 vs Q4	116.7%	22.2%	-10.0%	-0.2%	-0.2%	7.3%

Create, distribute, and manipulate information for ad hoc decision making—featuring SPSS' award-winning pivoting technology.

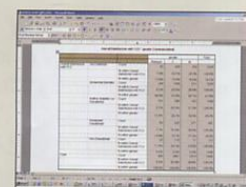
5 Get a broad range of statistics for your analysis

Get a wealth of statistical techniques — from data displays to prediction — so you can choose the most accurate procedure to solve your business and research problems.



6 Report your results in a format everyone can access

Export your SPSS results directly into Microsoft Word, Excel, or PDF format. Plus, you can export SPSS 15.0 data into Excel or SAS.



Public and private sector organizations worldwide use SPSS for...

Planning and forecasting

- Sales and marketing forecasting and budgeting
- Resource requirements and forecasting
- New product forecasting
- Enrollment and admissions forecasting
- Financial account balancing

Reporting and ad hoc decision making

- Fraud, waste, and abuse
- Risk and credit management
- Reports to or from governmental agencies
- Institutional research
- Property and tax assessment

Survey/market research and direct marketing

- Customer satisfaction surveys
- Product attribute testing
- Pricing and promotion analysis
- Market segmentation studies
- Demographic studies and opinion polling
- Database and direct marketing

Medical, scientific, and social science research

- Treatment outcome analysis
- Behavioral and biomedical research
- Environmental impact studies
- Criminal justice studies
- Outcome management
- Project management
- Research and development engineering

Quality improvement

- Productivity and service quality
- Manufacturing and productivity analysis
- Predictive maintenance planning
- Utilization studies

Administrative research, human resources, and resource planning

- Program effectiveness
- Employee attitude and satisfaction surveys
- Applicant selection and testing
- Compensation and employment analysis

Higher education

- Teaching
- Administration
- Research

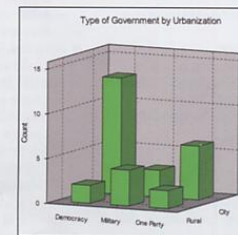
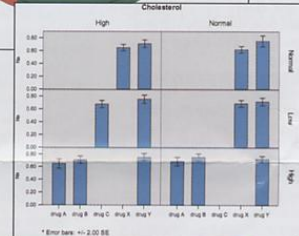
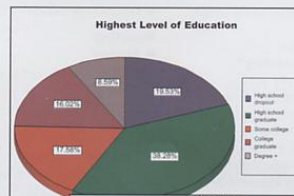
Visualize your results better with SPSS' powerful graphics

The Chart Editor in SPSS 15.0 provides a flexible environment to quickly customize your charts and prepare them for reports. For instance:

- Edit text directly on a chart
- Add text annotations anywhere
- Choose from a variety of line, marker, tick mark, and error bar styles
- Edit individual elements—change the color of one bar
- Change the border and fill colors of markers to create a variety of marker looks

Optimize your flexibility and productivity with Chart Builder—the new chart creation interface. For instance:

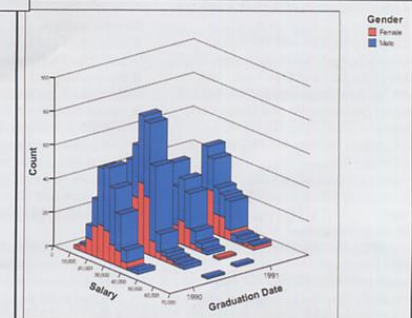
- Create a chart by dragging-and-dropping variables and elements onto a chart creation canvas
- Or use a shortcut method based on an existing chart in the Gallery
- See a limited preview of the chart as it's being built



The sophisticated graphics system in SPSS 15.0 makes it easy to create the graph you want while working in a production setting, and produce more readable graph output.



Chart Builder enables you to create charts using drag-and-drop functionality with a chart creation canvas that offers a helpful preview.



This chart was created using the Graphics Production Language (GPL). Each histogram in this chart is subdivided into groups and stacked accordingly. The gridlines are drawn in 3D.

SPSS

What people are saying about SPSS for Windows...



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"...SPSS 15.0 will become the primary software platform for analysis and reporting by our research organization."

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DIRECTOR OF RESEARCH, MARKET DECISIONS

"[SPSS 15.0] offers a number of new reporting, charting, and data management features...that will make my own research, teaching, and advising students much easier."

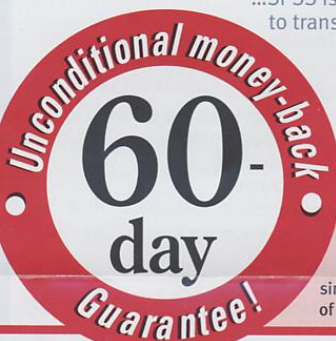
—JOHN LEMON, COMPUTING CONSULTANT
UNIVERSITY OF ABERDEEN

"...SPSS is really impressive. The new features allow me to transform data into information and present it in a way that is understood by decision makers."

—PAULA PELLETIER, ASSOCIATE DIRECTOR,
STONY BROOK UNIVERSITY

"SPSS enables us to perform thorough analysis on our membership and gives us the demographic profiles that we need..."

—ERIC UNTCH,
MARKETING RESEARCH SPECIALIST
HIGHMARK BLUE CROSS BLUE SHIELD



Order with confidence.
If SPSS 15.0 is not everything we've said and more, simply return it within 60 days of the ship date for full refund.

SPSS 15.0 SPECIFICATIONS

Data access and data export

- Open multiple data files simultaneously in a single session
- Stata data file import/export
- Dimension data model, enabling you to import/export data to/from Dimensions products
- Import from and export to OLE DB data sources without having to go through ODBC
- Database Wizard
- Import SAS data
- Text Wizard
- Import/export Excel data
- Easily write back to databases from SPSS by using the Database Wizard. For example, you can:
 - Create a new table and export it to database
 - Add new rows to an existing table
 - Add new columns to an existing table
 - Export data to existing columns in a table
- Save comma-separated value (CSV) text files from SPSS data files
- Export output to PowerPoint, Word, and Excel

Data management and preparation

- Prepare continuous data for analysis with the Visual Bander
- Create custom programs with the Output Management System. Turn output from SPSS procedures into data and create your own programs for: Bootstrapping; Jackknifing and Leaving One Out methods; and Monte Carlo simulations
 - Create custom routines in SPSS with the OMS Control Panel
- Easily clean your data when you identify duplicate records with the Identify Duplicate Cases tool
- Make sense and keep track of your data files by adding notes to them with the Data File Comments command
- Create read-only datasets
- More accurately describe your data using longer variable names (up to 64 bytes)
- Create value labels up to 120 characters (double that of previous versions)
- Clone or duplicate datasets
- Apply an extended Variable Properties command to customize properties for individual users
- Longer text strings (up to 32,000 bytes)
- Define Variables Properties tool

- Copy Data Properties tool
- Data Restructure Wizard
- Aggregate data to external or to the active data file
- Automatically convert string variables to numeric with Autorecode
 - Use an autorecode template to append existing recode schemes
 - Recode a set of variables that has a single scheme at one time
 - Autorecode blank strings so they are defined as "user-missing"
- Date and Time Wizard:
 - Easily work with data containing time and dates in SPSS
 - Create a time/date variable from a string containing a date variable
 - Create a time/date variable from variables that include date units, such as month or year
 - Calculate times and dates
 - Separate date unit from time/date variable
- Apply splitters in the Data Editor for easier viewing of wide or long data files
- Create your own dictionary information for variables by using Custom Attributes. For example, create a custom attribute describing transformations for a derived variable with information explaining how it was transformed.
- Customize the viewing of extremely wide files with Variable Sets. You can instantly reduce the variables shown in the Variable View and Data View windows to a subset while keeping entire file loaded and available for analysis.

Transformations

- Easily find and replace text strings in data using the find/replace function
- Recode string or numeric value
- Recode values into consecutive integers
- Create conditional transformations using DO IF, ELSE IF, ELSE, and END IF statements
- Use programming structures, such as do repeat-end repeat, loop-end loop, and vectors
- Compute new variables using arithmetic, cross-case, date and time, logical, missing-value, random-number, statistical, or string functions
- Count occurrences of values across variables
- Make transformations permanent or temporary
- Execute transformations immediately, batched or on demand

Descriptive statistics

- Crosstabulations
- Frequencies, descriptives, explore, descriptive ratio statistics

Bivariate statistics

- Means, t tests, ANOVA, correlation (bivariate, partial, distances), and non-parametric tests

Prediction for numerical outcomes and identifying groups

- Factor analysis
- K-means cluster analysis
- Hierarchical cluster analysis
- TwoStep cluster analysis
- Discriminant
- Linear regression
- Ordinal regression—PLUM

Reporting

- Reports
 - OLAP cubes
 - Case summaries
 - Report summaries

Graphs

- Categorical charts
 - 3-D Bar: Simple, cluster, and stacked
 - Bar: Simple, cluster, stacked, dropped shadow, and 3-D
 - Line: Simple, multiple, and drop-line
 - Area: Simple and stacked
 - Pie: Simple, exploding, and 3-D effect
 - High-low: High-low-close, difference area, and range bar
 - Box plot: Simple and clustered
 - Error bar: Simple and clustered
 - Error bars: Add to bar, line, and area charts; confidence level, S.D., or S.E.
 - Dual-Y axis and overlay
- Scatterplots
 - Simple, grouped, scatterplot matrix, 3-D
 - Fit lines: Linear, quadratic, or cubic regression; Lowess smoother; confidence interval control; and for total or subgroups, display spikes to line
 - Bin points by color or marker size to prevent overlap
- Density charts
 - Population pyramids: Mirrored axis to compare distributions; with or without normal curve
 - Dot charts: Stacked dots show distribution; symmetric, stacked, and linear
 - Histograms: With or without normal curve; custom binning options
- Quality control charts
 - Pareto, X-Bar, range, Sigma, individual chart, or moving range chart
 - Automatic flagging of points that violate Shewhart rules, the ability to turn off rules, and the ability to suppress charts
- Diagnostic and exploratory charts
 - Caseplots and time-series plots
 - Probability plots
 - Autocorrelation and partial autocorrelation function plots
 - Cross-correlation function plots
 - Receiver-Operating Characteristics

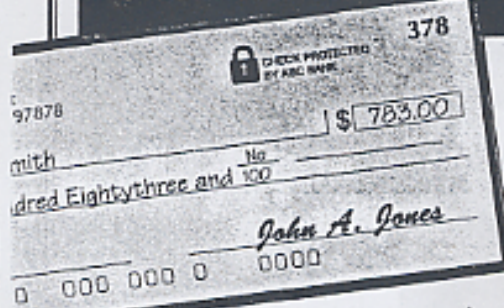
- Multiple use charts
 - 2-D line charts (with 2 scale axes)
 - Charts for multiple response sets
- Custom charts
 - Graphics Production Language (GPL), a custom chart creation language, enables advanced users to attain a broader range of chart and option possibilities than the interface supports to create mixed charts and more
- Editing options
 - Automatically sort and reorder categories by label, value, or statistic
 - Data value labels: Drag and drop, add connecting lines, and match color to subgroup
 - Select and edit specific elements directly within a chart: Colors, text, and styles
 - Choose from a wide range of line styles and weights
 - Display gridlines, reference lines, legends, titles, footnotes, and annotations
 - Y=X reference line
- Layout options
 - Panned charts: Create a table of subcharts one panel per level or condition; multiple row and columns
 - 3-D effects: Rotate, modify depth, and display backplanes
- Chart templates
 - Save selected characteristics of a chart and apply them to others automatically
 - Apply the following attributes at creation or edit time: Layout, titles, footnotes, and annotations; chart element styles; data element styles; axis scale range; axis scale settings; fit and reference lines; and scatterplot point binning
 - Tree-view layout and finer control of template bundles
- Export SPSS output to PDF
 - Optimize the PDF for Web viewing
 - Control whether PDF-generated bookmarks correspond to Navigator Outline entries in the Output Viewer. Bookmarks facilitate navigation of large documents.
 - Control whether fonts are embedded in the document. Embedded fonts ensure that the reader of your document sees the text in its original font, preventing font substitution.
- Easily open/save and create new output files through syntax

System requirements

- OS: Microsoft Windows XP or 2000
- Hardware: Intel® Pentium®-compatible processor
- Memory: 256MB RAM minimum
- Minimum free drive space: 400MB
- SVGA monitor
- Web browser: Internet Explorer 6

MANAGEMENT SMARTS

By JACQUELYN LYNN



Check Points

TECHNOLOGY may be wonderful for business, but it's also great for crooks. Electronic publishing, scanners, and high-quality color laser printers and copiers have made it easier than ever for forgers to commit check fraud.

Check fraud is a relatively low-risk crime that can be highly lucrative for the perpetrator—but costly for you. Annual losses are in the \$10 billion range, and more than 1 million bad checks enter the banking system each day, says Alfonso Guerra Sr., president of Printech, a Miami-based software developer and busi-

ness forms distributor. Here's how to protect yourself:

- **Store** checks in a secure area, and track check numbers so you quickly notice missing checks.
- **Evaluate** your issuing process for accuracy. Consider internal and external audits to detect potential risk areas.
- **Reconcile** your bank statements in a timely manner.
- **Add** security features to the paper your checks are printed on. Guerra suggests using at least three or four security features and including a warning sign on the check that indicates it is protected. Finally, notify your bank of the steps you have taken. "Should the bank pay a check that does not have a security feature you have told them about," he says, "then they are responsible for the loss."

Good Boss, Bad Boss

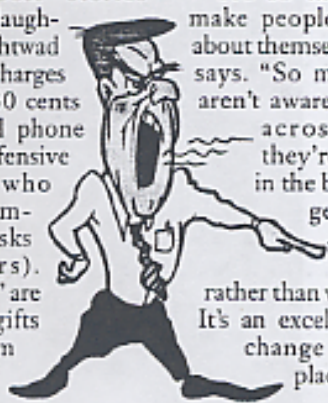
AS AN entrepreneur, you wear a lot of different hats—but to your employees, for the most part, you're simply "the boss." In *Best Boss, Worst Boss* (Summit Publishing), author and speaker Jim Miller shares tales he has collected about bosses over the years and uses them to teach readers how to create a positive working environment.

"Worst boss" stories range from laughable (the tightwad doctor who charges employees 30 cents for personal phone calls) to offensive (the boss who searches employees' desks after hours). "Best bosses" are generous (gifts range from candy to va-

cations), empowering (encouraging suggestions), and compassionate (supporting workers through personal crises).

The real message, Miller says, is that workers who feel appreciated and respected are more productive and loyal. How your employees feel has a direct impact on the bottom line. Another reason to make workers happy is that competition for good people is fierce. If you gain a reputation as a bad boss, you'll have difficulty attracting the type of people your company needs.

"It's so important to make people feel good about themselves," Miller says. "So many bosses aren't aware they come across the way they're described in the book. I try to get entrepreneurs to be best bosses rather than worst bosses. It's an excellent way to change the workplace."



Keeping The Peace

COULD YOUR COMPANY be the target of a racial or gender discrimination lawsuit? Smaller companies are not immune—and the risk is rising. The 1991 Civil Rights Act allows lawyers who prevail in employment bias cases to charge double their usual hourly rates and sometimes more. Not surprisingly, discrimination cases are on the increase.

One way to protect your company is to be proactive: Analyze your employees' attitudes, and, if necessary, implement diversity training. Thomas Rundquist, president of Nova Counseling Associates Inc. in Big Rapids, Michigan, has developed a test that can evaluate a variety of biases (racial, ethnic, gender, religious and more). If a problem is identified, Nova can

determine an appropriate corrective strategy.

Rundquist's test costs about \$1 per person, plus an administrative fee, which ranges from nominal to as much as \$3,000 if he handles the setup and evaluation. However, "companies can do most of it themselves," says Rundquist, who adds, "This test is set up so a small company can test its people at a reasonable rate."

Beyond preventing discrimination and lawsuits, Rundquist says testing can also be a defense if you are sued. Test results on file will show whether you had problems and, if so, what you did to correct them. As an additional proactive measure, Rundquist recommends maintaining relationships with organizations that deal with diversity and discrimination issues.

To see a sample version of the survey, log on to Nova's Web site at www.nov.com. *Nova novamedia.com*



Military Training Certificate

RESERVE OFFICERS' TRAINING CORPS

This is to certify that THOMAS JAMES RINDQUIST

successfully completed 4 *years of instruction in the* Senior

Division, Reserve Officers' Training Corps, on 12 June, 19 69

Given at EASTERN MICHIGAN UNIVERSITY, Ypsilanti, Michigan 48197

this thirteenth *day of* June *in the year of our Lord,*
one thousand nine hundred and sixty-nine.

Kenneth T. Mager
KENNETH T. MAGER
Colonel, Artillery
Professor of Military Science



Rundquist runs for Congress

By Jim Thorp
Pioneer Staff Writer

BIG RAPIDS — Big Rapids resident and former Ferris State University instructor Tom Rundquist has announced his candidacy for the 4th Congressional District seat.

Rundquist, a Democrat, said he has been involved in politics for about 30 years, writing state political platforms. Under the slogan "Listen, then Act," Rundquist pledges to support educational opportunity, fight crime and fix the roads, and promote consumer and environmental protection, economic security and the well-being of senior citizens.

"In our district, I think we have two areas that need special attention — economic security and senior citizens' well-being," Rundquist said. "My concerns include social security and helping the aged with their medical needs."

"We need someone in Washington to fight for the jobs, roads, care for the elderly, education, eugenics reform and criminal justice, and our tax dollars need to be marked for the 4th District," he said.

For the past 30 years, Rundquist has worked extensively in criminal justice, both as a counselor in the private sector and for the government, servicing the Wayne County jail, federal prisoners and various therapy groups.

His experiences in the prison system and subsequent research



PIONEER/Jim Thorp

Big Rapids resident and Ferris alumnus Tom Rundquist announced his candidacy for the 4th Congressional District seat this week. Rundquist, a Democrat, has run for Mecosta County commissioner and 100th District state representative in recent years.

have left him with concerns about "eugenics" practices in the U.S. — in particular, laws allowing the sterilization of criminals.

"I really think the federal government should step in on the issue," Rundquist said.

"Sterilization has been done to people it really shouldn't have ... we need federal guidelines."

In recent years, Rundquist has run for Mecosta County Commissioner, and four years ago squared off against incumbent Representative John Llewellyn (D-Fremont) for the state's 100th District seat.

Rundquist is president and editor of Nova Media Inc., a publisher of social concerns publications in both digital and printed media. He holds a bachelor's degree in English, a masters in counseling and an associates degree in personnel and labor relations, and he worked in education at FSI Eastern Michigan University as the adult high school completive program at Morley, teaching history and government.

Rundquist is also a graduate of the Army Reserve Officer Training Corps (Infantry) with Advanced Summer and Basic Officers Camps' Honor Platoon Status. He is a member of the Disabled American Veteran American Legion, Kiwanis and Eagles clubs.

Rundquist is vying for the seat currently occupied by incumbent candidate Congressman Dave Carr (R-Midland). He said he is looking forward to serving the needs of the 4th District's constituents.

"If I'm elected, the interest of the citizens of the 4th Congressional District will be part of your representative's duty in Washington," Rundquist said.

Officer

Rundquist running for state representative seat



THOMAS J. RUNDQUIST

BIG RAPIDS — "Listen! Then act," is the slogan of Thomas J. Rundquist as he begins his campaign to capture the 100th District seat in the Michigan House of Representatives.

A Big Rapids native whose family history in the area dates back to the 1800s, Rundquist will face no opposition in the Democratic primary in August before heading into the general election battle against the winner of the Republican primary. Incumbent State Rep. John Lewellyn will square off against Leo Hall of Baldwin in the Republican primary election.

Rundquist is a licensed professional counselor and owns the Big Rapids Counseling Center Inc., Nova Media Inc. and University Discount Travel Inc.

He holds a masters degree in counseling from Eastern Michigan University and has over 20 years of experience in counseling for government, corrections, and at the private level.

He also has worked as a instructor at Ferris State University, in the community education program at Morley Semwood and in the summer school program at Big Rapids. He was a graduate assistant in academic advising and admissions at Eastern.

He also notes past experience in sales as a realtor, in mutual funds and computers.

He completed the two-year Senior Army Reserve Officer Training Corps, is listed in the National Press Club's Membership Directory of News Sources for his areas of expertise; and has served on Democratic statewide platform

committees dealing with crime and drugs, human rights, welfare, education and national health care.

Bill of Rights

"I support the Bill of Rights and the premise that their protection is what makes us strong today," he notes in a press release relating his thoughts on various issues.

In relation to economics and education he asks "how can one have rights and freedom if one doesn't have income and a job?"

He says affordable health care is necessary "to encourage SSI and OSS recipients to obtain jobs and training and not be better off financially on welfare."

Affordable child care also is necessary for parents attending school and working, he adds.

Regarding jobs and economic development he encourages "venture capital networking, technology

invention and transfer with concern for the environment, effective and cost efficient government" and education that provides training and placement through internships and job training offered at places like Ferris State University and career centers.

He says tourism, recreation, hunting and fishing could be encouraged through the improvement of east west roads for easier access, more and improved events and festivals, rebuilding and improving dams (including fish ladders for steelhead and coho), the development of year round recreation at campgrounds and resorts and the improvement of promotion of this area.

On the issue of drug abuse and corrections he calls for local jail-based treatment with strict supervision, treatment and job release and prison-based therapeutic com-

munity drug treatment programs.

Veterans' rights

He also calls for strengthening the National Guard and Reserves, "especially in connection with colleges and universities."

On veterans' rights and benefits he says that "we must see that our patriots are treated fairly, medically and educationally."

On elderly and home health care, he calls for affordable help for the elderly so they can live at home.

Rundquist is a member of the Elks, Kiwanis, American Legion, Disabled American Veterans, Eagles, Big Rapids Lodge 171 F&AM, Scottish Rite 32nd Degree and a past master counselor, state officer and representative of DeMolay.

He also notes that his limited edition art prints are available through most galleries nationwide.

Pioneer

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	Month	Months	Months	Year
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Out of County	10.00	24.00	48.00	98.00
Out of State	11.00	33.00	66.00	132.00

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FINAL RESTING PLACE/

From page 1A

who died in service were returned to Big Rapids for reinterment in Highland View.

Nels Mason and Martin J. Rasmussen were childhood friends who served together in Troop D, 1st U.S. Cavalry in the Philippines. Both died of disease while in service and today are buried side by side in Highland View.

George Seaburn was nearby Mason and Rasmussen. He was one of three soldiers in Big Rapids' Company A, 34th Michigan Volunteer Infantry, who died of disease resulting from service at Santiago, Cuba. Seaburn was the first of many soldiers from this historic unit who are buried in Highland View.

The heroic exploits of this unit in both World Wars are almost beyond description. The gravestone of Oscar Rundquist doesn't speak of his heroic dash across No Man's Land Oct. 9, 1918, to knock out a German machine gun nest - an act that cost him his life but for which he posthumously received the Distinguished Service Cross. James Ray Borst was killed in the same assault that day and is buried nearby.

Company E

Many of the soldiers who served in Big Rapids' Company E in World War II are buried in Highland View.

Johnny Hurst who left high school his senior year to go to Louisiana with Company E in 1940 was one of 16 men in the unit killed in action in New Guinea. His remains were returned to Big Rapids in 1948 along with Clarence Pepper who is also buried in Highland View.

Other men of Company E like Vince Cook survived the war but died of disease as a result of the war. Cook suffered for two years from a malarial fever before he eventually died in 1987.

Monday is not a day to "celebrate" as many radio and TV commercials announce, rather, it is a day to "observe" the sacrifices of our veterans. The Memorial Day observance in Big Rapids will conclude at it has for more than 100 years at Highland View Cemetery — the final resting place of "our



James Ray Borst (left), and Oscar Rundquist were both members of Big Rapids' Company E, 126th Infantry in World War I. Both were killed in action Oct. 9, 1918.

So Many Ways to Sue

Determining the scope of employee lawsuits is problematic. For starters, there are no aggregate numbers for how many such suits are filed annually. After all, they can be filed in either federal or state court and can allege violations of a multitude of federal or state employment statutes.

For example, in 2005, the number of cases filed alleging only labor-law violations (relating to workplace conditions, union issues, and fair labor standards) and civil-rights violations (related to the Americans with Disabilities Act and the Civil Rights Act of 1991) in all U.S. district courts was 35,252. But this doesn't include the cases filed in state court alleging violations of state labor and employment laws.

Adding up the vast economic toll isn't easy either. Statistics from the Equal Employment Opportunity Commission, the federal agency that oversees compliance with federal antidiscrimination laws, offer only a small glimpse, but it is staggering. In 2005, companies paid out more than \$378 million in discrimination-claim nonlitigated settlements with that agency alone. That's up from \$362 million the year before, but doesn't include the billions that companies pay out in legal costs or court-ordered judgments and settlements or the hundreds of mammoth class-action suits filed on allegations of such things as breach of fiduciary duty (filed by employees of Enron and AIG) and the massive sex-based discrimination suits filed in 2004 against large retailers like Wal-Mart and Costco.

The other cost, of course, is the disruption such suits cause. **"In addition to the damages that companies pay, these lawsuits divert time, talent, and resources,"** says Ralph Dawson, a partner with Fulbright & Jaworski. And between the time spent preparing the lawyers, serving as witnesses, gathering evidence, and so on, says Michael Sheetz, a partner with Nixon Peabody, the "overall cost of executive downtime far outweighs the out-of-pocket costs." —K.F.

Wall of Tolerance

The undersigned co-chairs of the

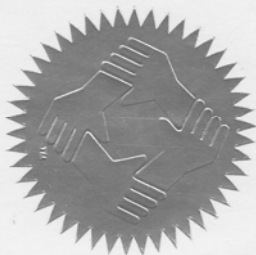
National Campaign for Tolerance

do hereby authorize that the name of

Mr. Thomas Rundquist

be placed on the Wall of Tolerance

honoring those who are taking a personal, public
stand against hate, injustice and intolerance, and
who are leading the way toward a more just
America as Founding Members of the National
Campaign for Tolerance



Authorized this 5th day of July 2004.


MORRIS DEES
CO-CHAIR


ROSA PARKS
CO-CHAIR

Thomas J. Rundquist, M.A., L.P.C.

Counseling Director & Owner

Nova Counseling Associates Inc. (a nova media unit)

1724 N. State

Big Rapids, MI 49307-9073

231-796-4637

trund@netonecom.net

www.novamediainc.com

www.racialattitudesurvey.com

www.roundtablegroup.com/scholars under TR's name

EDUCATION

University of Michigan School of Art

Accepted in 70's

Ferris State University, Big Rapids, Michigan

A.A.S. 1976

Human Resources

Cass Tech Evening School, Detroit, Michigan

to Repair My Cars 1973

Auto Mechanics

MSU (formerly Detroit College of Law, Detroit)

Accepted 1971

Wayne State University, Detroit, Michigan

Ed. Spec. Studies 1970

Counseling

Wayne State University Applied Management & Tech Center 1970's

Eastern Michigan University, Ypsilanti, Michigan

M.A. 1969

Counseling

Eastern Michigan University, Ypsilanti, Michigan

B.S. 1967

English Education

Ferris State University, Big Rapids, Michigan

1963-65

Pre-Psychology

MILITARY

Fort Benning, Georgia

Summer 1967

Basic Army ROTC Camp

Best Platoon of Camp

Fort Riley, Kansas

Advanced Leadership Camp

Best Company of Camp

TR turned down an award at Ft. Riley as he told his Platoon that it would go to one's head and make one do something stupid in combat. In addition, the platoon really should have shared in the honor. The award was for being the only candidate to be in the Highest Proficiency Units for both the Basic Camp and the Advanced Leadership Camp for those two years. The General's staff agreed with him and not to embarrass him in front of a Brigade of Army ROTC soldiers.

2nd Lt Commissioning Oath (Infantry)

May 10, 1969

My Lt C offered TR a Regular Army Commission if would sign off on his Bilateral Hearing Loss. In doing so he would never receive disability. A Regular Army Commission puts one in the same situation as West Point graduates and a few ROTC plus OCS to be at the top of promotion lists, offered General Staff Positions, and ability to stay in the Army for a Lifetime career. A Major General at Ft. Riley talked to him about being his aide when he completed his Infantry Basic Officer Branch School. Also a Special Forces Officer came to him apartment to talk about joining Special Forces, which he felt had one of the few approaches in Vietnam that he respected.

ACADEMIC APPOINTMENTS

Tri-County Schools

Secondary School

Teacher while writing a book about helping substitutes now sold on barnesandnoble.com 1994-95

Morley Community Education

High School Completion

Social Studies Instructor (part-time)

1985 to 1991

Ferris State University

English Writing Labs

Composition Instructor (part-time)

1981-82

Eastern Michigan University

Graduate Assistant

Admissions and Academic Advising

1968 to 1969

Lincoln Consolidated Schools

Industrial Arts

Supervising Teacher for Student Teachers

1967-68

OTHER EMPLOYMENT

Nova Media Inc.

Publisher

Chairman and Founder

1981 to Present

Nova Counseling Associates Inc. (Licensed Alcoholism Program)	<i>Counseling Practice</i>
Counseling Director and Founder	<i>1986 to Present</i>
LuAnn's Realty	<i>Real Estate Practice</i>
Branch Manager (part-time)	<i>1984 to 2000</i>
Center for Human Services	<i>Counseling Practice</i>
Therapist for Alcoholism	<i>1980-81</i>
Wayne County Government (Rehabilitation Programs, Detroit House of Correction, Wayne County Jail)	<i>Rehabilitation for Criminal Addicts</i>
	<i>1970-1978</i>
Unisys	<i>Computer Sales</i>
Sales Representative plus Technical	<i>1969-70</i>
First Investors	<i>Mutual Funds Sales</i>
Registered Representative (NASD)	<i>1968-70</i>
Securities License for Mutual Funds	

RESEARCH INTERESTS

Cultural Diversity Testing and Racial Attitude Testing. Note a review of our **Racial Attitude Survey** is in **Mental Measurements Yearbook 16th Edition** 2005. Criticisms should be resolved by end of fall 2007 and we will resubmit for a new review.

PUBLICATIONS They are sold through NIMCO & National School Products in their catalogs, plus amazon.com and barnesandnoble.com.

SUBSTITUTE TEACHER SURVIVAL ACTIVITIES KIT VOL. I

Horse is Boss (DRUG CULTURE MONOPOLY) simulation featured in Sunday Detroit News 1971,
2nd Edition featured in Grand Rapids Press. 1987

RACIAL ATTITUDE SURVEY

SALES PERSUASION PRESENTATIONS: A PSYCHOLOGICAL ANALYSIS

MILLIONAIRE FROM BEING POOR: A REASONABLE WAY FOR AVERAGE PEOPLE TO BECOME WEALTHY AND BECOME HEALTHY LASTING UNTIL YOUR 90'S

DRUG ABUSE TREATMENT USING BIOCHEMISTRY: SPECIALIZED VITAMINS, HERBS & NUTRITION WITH COUNSELING PLUS URINALYSIS

AWARDS AND HONORS

ENTREPRENEUR Management Smarts May 1997 has an article featuring the original test **Racial Attitude Test** that is now part of the **Cultural Diversity Test**. In addition, the test was included in Public Relations Society' of America's Trendline *Tactics* June 1997.

Thomas J. Rundquist is listed in MARQUIS **Who's Who in Media and Communications**.

Horse is Boss now (**Drug Culture Monopoly**) originally in Detroit Sunday News 1970 and the 2nd Edition in the Grand Rapids Press 1987 is included in NIMCO and National School Products Health Catalogs sent to schools throughout the States.

Listed in **Anthology of the Foundation for the Advancement of Art** in 1980 as a *Young and Promising Artist*. Only two artists were included from Michigan with the other from Kendal. Many now famous artists are in it.

Tom's art selected to be on Art Communications International Juried CD-Rom. Of 10,000 applicants, only 323 artists were selected by a prestigious jury of art critics, curators and New York City gallery owners.

Thomas J. Rundquist is listed in the International Biographical Centre of Great Britain: **2000 Outstanding Artists and Designers of the 20th Century** and their **THE TWENTIETH CENTURY AWARD FOR ACHIEVEMENT**.

A Limited Edition Print called Kundalini published in *Art Business News* as an example of promising art January 2003. This magazine is a trade publication for art galleries and art print publishers.

March 2002 spoke on Westwood One Radio Network of 1400 radio stations about his games for health education and especially his new **Drug Addict Trivia Game**.

Business Wire Expert Source When certain news issues regarding drug rehabilitation and use arise in the media, my email and phone number as released to reporters as a news expert source.

TR was on the Michigan Democratic Policy Committees Crime and Drugs, Education, Higher Education, Human Rights and Welfare and National Health Care. Also he was the Democratic **Candidate for State Representative (D) 100th District** and was the Party chosen Candidate **for U.S. Congress (D) 4th** four years later.

32 degree Scottish Rite, Past Master Councilor, Representative DeMolay

ARMY ROTC TEST SCORES

STRONG VOCATIONAL INTEREST BLANK 12-27-68 Predictions

Note: Top of Scale is 63. Specialization Level: 69 Occupational Levels: 76

Physical Combat Proficiency Test Performance Report July 23, 1968 Ft. Riley
Out of 500 for perfection got 478. 100 for Grenade Throw, 97 for 40-yard Low Crawl,
95 for Dodge, Run and Jump, 96 for One Mile Run, and 90 for Horizontal Ladder

The Company was the Best for the Entire Advanced Leadership Camp 1968.

He was the only 2yr Senior Army ROTC Graduate that was in the Honor Proficiency Units for
Both the Basic Officer Camp (Ft. Benning) and the Advanced Leadership Camp (Ft. Riley).

He was offered a Regular Army Commission if he signed off on his hearing loss.

This meant that he could not receive any disability for hearing loss service connected.

As he was unable to hear the important messages in field training, He knew that in combat he could get his unit in bad situations where soldiers would die. So he just opted to be medically discharged. Attempts to get a special assignment to take in account his hearing loss had no success with the Army.

LICENSES AND CERTIFICATIONS

Licensed Professional Counselor License

Continuing Secondary Certification with Guidance Endorsement

Former Securities License (NASD) for selling Mutual Funds Dollar Cost Averaging Plans

Former Real Estate License with all the courses for Broker

Ángel & Venture Capital

Nova Media Inc.

Incorporated in Michigan 1981 with 40 million non par value Class A Stock

Also 10 million non par value Class B Stock Non Voting. are available. He controls the stock as Chairman and Founder with enough shares for a majority of issued ones.

Assets include Nova Counseling Associates Inc., Nova Travel Inc. 25 copyrights, original art, limited edition prints, and good will, dealerships listed with **Franchise Annual**, **Business Opportunities Handbook**, and real estate.

While a SCOR U-&7 filing is possible for a few thousand in fees if one has a loyal customer list. Probably an I.P.O. using over the counter or a stock exchange such as the Vancouver is a more likely possibility. Alternatively, one can do an OTC QX Prime or OTC BB. For there have been few SCOR that have worked successfully and the only stock exchange willing to list SCOR stocks after a certain time is the Pacific at least according to our research.

Going Public creates many daily headaches and expenses. The only reason ones see is to gain business partners one would not be normally able to get as a private corporation. Plus alternatively, to reward investors and employees who one might not be able to pay what they are worth except with stock options.

Just remember he had a Securities Licenses, and studied the process of going public at different times over the last 35 years for our corporation and how others went about it.

Recently he has been looking at the Pink Sheet Premier or Prime listings as the costs of auditing and filings are much less. Now some NASDAQ stocks are looking into the Premier as a way of avoiding recent auditing costs such as Sarbanes Oxley Act, SOX. But the monthly subscription fees can be close to a \$1000.

Michigan Democratic Party

Hart-Kennedy House
606 Townsend
Lansing, Michigan
(517)371-5410
(517)371-2056 (FAX)

Memorandum

To: Human Rights and Social Welfare Sub-Committee Members
From: Mary Lou Parks, MDP Staff
Date: December 2, 1991
RE: First Meeting

The Michigan Democratic Party's Human Rights and Social Welfare policy sub-committee will hold its first meeting on Monday, December 2nd at State Party Headquarters, 606 Townsend in Lansing. The meeting will begin at 7:00 p.m.

At this meeting the committee will review Human Rights and Social Welfare sections in past platforms and begin outlining what issues should be addressed for the 1992 platform. If there are issues you wish the committee to address, please be prepared to present them at the Monday meeting.

If you have any questions, please feel free to contact me at either 313/393-3140 or 313/861-6500.

Gary Corbin, Chair; Nancy Austin Schwartz, Vice Chair; Hubert Holley, Vice Chair; Barbara Maddox, Recording Secretary; Mary L. Craig, Corresponding Secretary; Laurence B. Detch, Treasurer; Bill Cassidians, Joel Ferguson, Frank Garrison, Kathleen Johnston-Catali, Sander Levin, Emie Lofton, Kim Moran, Hubert Price, Mildred Stallings, Bea Williams, Morley Wingrad, Coleman Young, Stephen Yokich, Members of the National Committee; Ken Brock, Velma Bouchard, Sue Carlini, Larry Chusavich, Debbie Dingel, Robert Fiszno, James Glass, Dorothy Gonzales, Ethel Howard-Pritchett, Nat Jenkins, James Lamb, Margaret Lochmann, Marge Marchewicz, Carl Maringa, Louis Miller, Tim Nichols, Harless Scott, Larry Simmons, Mary Ryan Taitz, Ramon Ulman, Beverly Wolkow, Rosemary Woback, Officers-at-Large.



Ref: ART/INV

Dear Biographee

2000 Outstanding Artists and Designers of the 20th Century

The word 'art' encompasses a broad band of mediums which in turn encompass a broader band of culture. Throughout history, all cultures have documented, recorded and celebrated achievements and memories with the use of the image. Previous cultures have left us, current generations, wondrous sights today known as 'art'. The Egyptian pyramids, the works of Leonardo da Vinci, the Parthenon, these are all symbols of individual creativity and cultural achievement. These symbols are now called 'art'.

The Twentieth Century has seen an artistic upheaval spawned from a technology based existence. Advertising, architecture, film, television, and design have broken through the mould of documentation to bombard our modern culture with modern images. These images, whether to sell, promote, celebrate, or emphasise have become the foundation of our way of life. From the Olympic rings to the Empire State building, humankind resides among a series of images which have indeed become our day to day lives, our culture.

With this publication it is our wish to catalogue 2000 outstanding individuals who are creating these images and symbols today which we will so freely accept as the icons of tomorrow. This edition will detail the contemporary artists and designers who are providing our images; our culture today. All aspects of the image, design, fashion, architecture, painting, drawing, advertising, film, and photography will be included. Please help me by submitting your biographical details on the questionnaire enclosed.

Sincerely

Jon Gifford
Editor In Chief

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Thomas Rundquist, Big Rapids artist.
also on various art websites.

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University of Michigan School of Art (accepted)	70's
Ferris State University (A.A.S.)	75
Detroit College of Law (now MSU's College of Law accepted)	71
Wayne State University (Education Specialist Program)	71
Eastern Michigan University (B.S. and M.A.)	69

Gallery Shows

AAA (Solo)	Detroit
Palm Beach	Palm Beach, FL
Palm Beach Annex	New Orleans
Art Appreciation Society (National Competition Merit Award)	New Orleans
Ferris State University	Big Rapids, MI
Raymond Duncan (International Contest Bronze Award)	Paris, France
Old Kent Bank (Solo)	Big Rapids, MI
D2D2D2	Grand Rapids, MI
Tres Chere	Grand Rapids, MI
Old Jail Museum	Big Rapids, MI
St. Andrews Church (Solo)	Big Rapids, MI
Room 222	Grand Rapids, MI
Ten Weston	Grand Rapids, MI

Art Books

Artists USA (Nat'l Juried Anthology of Young and Promising Artists Philadelphia, PN

Art CD-ROMs

ACI's (Juried with 10,000 applicants and only 323 on it)	Philadelphia, PN
Laz Art (Network for 700 galleries nationally)	Denver, CO
Cameron (Sold in Compu USA plus other locations)	Atlanta, GEO

Additional Award

One of the Outstanding 2000 Outstanding Artists & Designers of the 20th Century Gr.B.

Art Print Exchange

Art Information Inc. (Stock Market type listing service for L.Editions) Denver, CO

Websites

art.com (originals & photography) TR search
 dart.fine-art.com
 novamediainc.com

Resource Credits

National Press Club Membership News Sources in 1990's	Washington DC
Directory of Experts, Authorities and Spokespersons	Washington DC
Marquis's Who's Who in Media and Communication	New York, N.Y.

NCS PROFILE — STRONG VOCATIONAL INTEREST BLANK — FOR MEN

OCCUPATIONAL SCALES		STD. SCORE	C	C+	B-	B	B+	A
I	DENTIST	18	1					
2	OSTEOPATH	12						
3	UROLOGIST	01						
4	OBSTETRICIAN	18						
5	PSYCHIATRIST	47						
6	PSYCHOLOGIST	46						
7	BIOLOGIST	25						
8	ARCHITECT	33						
9	MATHEMATICIAN	29						
10	PHYSICIST	22						
11	CHEMIST	23						
12	ENGINEER	23						
13	PRODUCTION MANAGER	27						
14	ARMY OFFICER	10						
15	AIR FORCE OFFICER	22						
16	IV CARPENTER	H						
17	FOREST SERVICE MAN	-10						
18	FARMER	15						
19	MATH-SCIENCE TEACHER	3						
20	PRINTER	20						
21	POLICEMAN	3						
22	V PERSONNEL DIRECTOR	45						
23	PUBLIC ADMINISTRATOR	53						
24	REHABILITATION COUNS.	56						
25	YMCA SECRETARY	32						
26	SOCIAL WORKER	55						
27	SCHOOL SCIENCE TEACHER	34						
28	SCHOOL SUPERINTENDENT	41						
29	LIBRARIAN	46						
30	VI LIBRARIAN	54						
31	ARTIST	35						
32	MUSICIAN PERFORMER	39						
33	MUSIC TEACHER	42						
34	VII C.P.A. OWNER	44						
35	VII SENIOR C.P.A.	28						
36	ACCOUNTANT	29						
37	OFFICE WORKER	25						
38	PURCHASING AGENT	14						
39	BANKER	19						
40	PHARMACIST	9						
41	MORTICIAN	23						
42	IX SALES MANAGER	31						
43	REAL ESTATE SALESMAN	37						
44	LIFE INS. SALESMAN	33						
45	X ADVERTISING MAN	50						
46	LAWYER	47						
47	AUTHOR-JOURNALIST	44						
48	XI PRESIDENT-MFG.	37						
SUPP. OCCUPATIONAL SCALES								
49	CREDIT MANAGER	34						
50	CHAMBER OF COM. EXEC.	49						
51	PHYSICAL THERAPIST	22						
52	COMPUTER PROGRAMMER	33						
53	NESS ED. TEACHER	33						
54	COMMUNITY REC. ADMIN.	36						
55	OPTOMETRIST							

NON-OCCUPATIONAL SCALES

40

76

34

56

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Lesson 24: *Private Stock Offerings*

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The Basics of Private Stock Offerings

Most people are aware of public stocks traded openly on the New York Stock Exchange (NYSE), the Pacific Stock Exchange, NASDAQ, and over the counter (OTC). Few people, however, are aware of the power of **private stock offerings** in raising capital for business ventures. Contrary to popular belief, it has become relatively easy to produce these private offerings and raise the money needed.

A private placement is EXEMPT from federal registration, simplifying the process considerably. In 1982, the SEC adopted Regulation D, which set forth objectives and quantifiable rules for exemptions from federal registration. Offerings exempt under these rules 504, 505 and 506 have become the most common cost and time saving methods for small and growing businesses to raise capital from private investors.

How Private Stock Offerings Work

Through private offerings, entrepreneurs can often raise significant amounts of capital by selling only 10-35% of stock in their venture to wealthy private investors and institutions. They retain complete control of the company and control the use of the funds raised.

These investors understand the high-risk/high-reward nature of putting money into cutting-edge young companies. They look for promising opportunities where they can purchase stock for a low price now (\$5-10 per share is considered optimal at opening) and sell for a high price (like \$50, \$75 or even \$100 a share) in two or three years when the company goes public or is bought out.

The "sales brochure" for prospective entrepreneur clients would offer the following process:

1. **Business Plan.** Every venture should have a business plan. Much of the information required in the private offering documents can be taken from the business plan.
2. **Business Incorporation.** You will be raising money by selling stock in your company so you must be incorporated.

Our other sites[Muddled Concept](#)[Release Your
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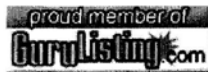


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3. **Creating the Offering Documents.** Most private offerings are done with a document called a Private Placement Memorandum (PPM). It contains specific legal language to satisfy all requirements of the SEC as well as state and federal laws. It also contains an overview of your business plan so that potential investors can understand what you do and why your business will be successful. The offering will also include an opening date and closing date for the offering and additional terms and conditions. The private placement memorandum document is usually about 30-40 pages in length and is bound in a specific way to be sent to investors.
4. **Investor Resources.** When the offering document is complete, investors must be found for your venture. With luck, you may be able to skip this step and sell stock only to your friends, family and business associates. For most types of private stock offerings you are not allowed to solicit or advertise, so direct contact to interested investors is often the key to a successfully raising money.
5. **Contacting Investors.** In a private offering, you will actually have the opportunity to deal directly with the people who will be putting money into your venture. This is accomplished by sending complete PPMs or summary letters to the list of investors you may have built up. If you send summary letters, interested investors will contact you requesting the complete offering. With each complete offering package you send out, you include investor qualification forms and a stock purchase agreement, called a Subscription Agreement.
6. **Getting The Money.** Investors who need more information about your company or want to purchase stock will contact you directly. To purchase stock, investors will send you the completed qualification forms, the subscription agreement and a check. All checks will be deposited into an escrow account upon receipt. No money can be spent until the "minimum" amount stated in the offering has been reached. The minimum is usually from one third to one half of the total offering amount. Once the minimum is reached, that amount can be taken from the escrow account and the offering continues until either the full offering amount has been raised or the closing date is reached.
7. **Issuing Stock Certificates.** Once the minimum amount has been raised, stock certificates are issued to the investors and recorded in the corporate records according to your corporate bylaws and the requirements of your state of incorporation.
8. **Additional Offerings.** Need more money? The SEC allows you to do an offering every twelve months. There's no limit to the number of times this process can be repeated, so you could raise money through a private offering every year for as long as you need to. A completely updated PPM would be required for each new offering.



Private stock offerings can be completed quickly. If you have a current business plan and financial projections, the offering documents can be prepared in as little as 30 days. Once reviewed by your legal advisors, the offering can be delivered to potential investors and their response received quite quickly.

Types of Private Offerings

There are two popular and distinct types of private (nonpublic) stock offerings:

- **Regulation D Offerings** and,
- **Small Corporate Offering Registration** (commonly called a **SCOR** offering).

Each type of private offering has a different set of paperwork which must be prepared and unique forms which must be filed with the appropriate state and federal offices. Here is a quick overview of their features, advantages and disadvantages.

Regulation D Offerings

The requirements under each of the following rules include the amount of money that can be raised, total number of investors who may purchase stock, and the financial sophistication of the investors. Investors are said to be "sophisticated" (also called "accredited" or "qualified") if they have a certain net worth, income and/or experience in the purchase of stocks.)

Rule 504 - Raise up to \$1 million in a 12 month period.

Rule 505 - Raise up to \$5 million in a 12 month period.

This exemption limits the number of non-accredited investors to 35 but has no investor sophistication standards. Rule 505 requires disclosure similar to that required for Rule 506 offerings, under \$7.5 million.

Rule 506 - No dollar limit.

This exemption does not limit the number of accredited investors, but the number of non-accredited investors may not exceed 35. All non-accredited purchasers, either alone or together with a designated representative, must be sophisticated enough (i.e., have the knowledge and experience necessary) to evaluate the merits and risks of the investment. (An offering company typically determines the sophistication of its investors with a questionnaire subscription agreement.) **Rule 506 requires detailed disclosure of relevant information to potential investors; the extent of disclosure depends on the dollar size of the offering.**

Reg. D Offering Advantages

- Easy, fast and inexpensive to prepare.
- No underwriting company, brokers or agents required.
- Stocks may be sold by you and company employees.

Reg. D Disadvantages

- Stock is non-liquid (not traded on secondary markets)
- Soliciting and advertising for investors not allowed

Small Corporate Offering Registrations (SCOR)

SCOR offerings are registered on a state-by-state basis with each state reviewing your offering to make certain that it meets their specific requirements. These offerings are now legal and available in over 40 states, and the rest are likely to be on board soon. Offerings are limited to \$1 Million in a 12 month period

SCOR permits the sale of securities to an unlimited number of investors, accredited or non-accredited. For this reason SCOR is known as a REGISTRATION BY EXEMPTION because it is basically a hybrid between a public offering and a private placement. This type of offering is often referred to as a DPO, or Direct Public Offering because the stock can be sold to the public without the use of an underwriter, agent or brokerage.

While companies filing a SCOR are subject to some requirements and an application process, SCOR securities can be resold into established secondary markets. The Pacific Stock Exchange has created special rules and a review process for SCOR securities that will hopefully improve the secondary market for these offerings. In addition, various bulletin boards have been established on the Internet for SCOR securities, adding to the potential liquidity of these investments. As the Internet grows, so should the secondary market for securities in smaller companies.

Under a SCOR offering, a company can advertise for investors, and sell securities to anybody who expresses an interest. Obviously, this gives businesses a much-needed tool for raising capital. Small companies have successfully used SCOR to sell stock without a securities underwriting firm. This works particularly well with an established customer base or other supportive source of investors including employees.

SCOR Advantages

- May be done in selected states
- Stocks may be traded in secondary markets
- Advertising the offering and soliciting investors is OK

SCOR Disadvantages

- Requires registration and review in each state

- Slower, more complicated and expensive than Reg. D

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We have talked with the Michigan State Economic Development Corporation and passed their interview. They don't give money, but help one write a good business plan.

We have printed out material on OTCBB, OTCQX Premier and Prime, pink sheet.com, plus NASDAQ regulations as well. It totals about 150 pages. If the State Agencies decide our agreement is a good one, then money perhaps will be available. We may also need to talk with a Securities Counsel in Grand Rapids, MI with one of the Law Firms we have sought advice.