

Things to Discuss with SEC

1.0 Lack of education of our youth in finances, and fundamental investment principles.

- a. Simple concepts of compound versus simple interest.
- b. Buying low, holding for long periods of time.
- c. Dividends and dividend growth.
- d. Bonds, interest, discount from face value.
- e. Value vs Growth

A good foundation in these types of principles will help our youth avoid becoming victims of confusing concepts such as what we are reviewing today, as well as influencing good decision making in other aspects of life (not taking out mortgages at high rates, credit card debt, etc.)

2.0 Ridiculous class action lawsuits when anything goes wrong with a small company. I have been involved with 3 of these, and in each case the lawyers ensure that I never received any benefit. Even though I was part of the class and provided proof. This is an example of lawyers enriching themselves, with minimal to no benefit to "clients". Ultimately this is another tax on shareholders, with no attendant benefit.

It is fascinating to me that they had no problem identifying me on the shareholder roster, but they could not agree with my documentation that I was involved during the times stated in the lawsuit. In my opinion, this is plain and simple robbery of the subject company, through "legal" means.

3.0 Federal involvement with college financing appears to be having a more and more negative effect. There are now over 100 people with more than \$1 million in debt after graduation (according to the Wall Street Journal). Which they likely will never be able to pay off.