

Barter: The 'New-Old' Currency

Part 2 - From CAT's 'BarterCatalyst' Executive Summary, this executive overview further examines the new-old economic force of barter, its accelerating new-millennial evolution, and CAT's enthusiastic entrepreneurial vision and commitment to this age-old-new dynamic.



By Lynnea Bylund

It may well be that the ancient system of bartering, the exchange of goods of equal value, has revived and adapted to the modern economy in order to meet the changing needs of large corporations and the fast growing small business sector in the 21st Century.

Today, more than 500,000 businesses, ranging from airlines, caterers, doctors, lawyers, dentists, restaurants, hotels, and building contractors, to household names like Xerox, Pepsi Cola, Ramada Inns, McDonnell Douglas, Mattel, and Hilton, conduct \$13.5 billion of barter transactions, according to the International Reciprocal Trade Association (IRTA), up from 240,000 firms doing \$5.9 billion in 1991.

The Barter Industry

Based on present trends, 1.5 million businesses will be engaged in barter in North America within a decade, IRTA predicts. This would be three times the 500,000 firms now engaged in barter. IRTA expects the

number of clients of barter companies to double over the next five years, and to double again by the end of a decade-- a 15 percent annual growth rate. A million barter clients out of 6.3 million small businesses who have employees (excluding small businesses with only one employee) amounts to a penetration rate of 16 percent.

IRTA also foresees average trade volume per trade exchange client doubling from approximately \$3,500 today to \$7,000 by the year 2005. This estimate is in real terms, not considering inflation, which if included would raise trade volume significantly more.

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That's Bartercard, Mate!

A marsupial business-phenomenon from 'Downunder' is rewriting the book on B2B trade-exchange and becoming domesticated, American-style, in the process.

A recent transplant in the USA, Australia-based Bartercard is the world's largest business-to-business trade network. Working within the biggest single sector of the business market - small to medium size enterprises - Bartercard today represents more than 50,000 member-businesses in 13 countries.

The Bartercard Trading Program began in Australia in 1991 at the height of that country's worst recession, and in ten years has seen an unsurpassed level of member growth and trade activity globally - recorded trade volume in the year 2001 of over \$1 Billion has pushed Bartercard's total trade turnover to an astonishing \$3 Billion worldwide.

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Catalyst This!

CAT Client & Affiliate News -

Mission Catalyst!

Catalyst!

cat*a*lyst (kat'l-ist) n.-

1: that which instigates an acceleration of forces,

2: something that causes important events to happen,

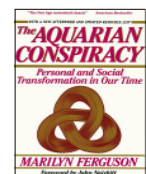
3: *an agent who provokes or speeds significant change or action!*

The Mission of Catalyst House is to be an extraordinary agent of change and acceleration for its growing portfolio of clients, fomenting new ventures, wealth, and philanthropic influence while actualizing planetary equilibrium!

Who? - What?

Catalyst House ('CAT'), is an affiliate of Springboard Capital Corporation, is an international strategic-teaming consultant - services that CAT arranges for its clients include broker-dealer and capital formation introductions, business opportunities, buyer and distributor relations, introduction of prospective strategic partners and affiliates, and debt, equity, and hybrid business finance. CAT is dedicated to building, expanding, and maintaining global markets for small and medium-sized enterprises with an emphasis on emerging technologies and sustainable enterprise. Since its inception in the late 20th century, CAT Associates have assisted in the provision of over \$30 million in debt and equity to emerging technology and sustainable business enterprises.

- **Earnware**, the web-based software company specializing in business communications, sales automation, and customer management platforms, entered into a partnership with **MarketLinx**, a partner of **First American Corporation** who supplies listings to 20% of America's realtors, for Earnware to develop next-generation real estate prospecting and database management tools. "This is a perfect realization of Earnware's business model," reports president **Rob Greenstein**. "*By partnering with vertical market leaders we integrate with existing solutions to provide value to end-users in virtually any industry, and create a strong recurring revenue opportunity for our select vertical-partners, as well.*" Earnware was recently selected by **Coca-Cola** as part of an initiative to educate distributors about new product and revenue opportunities. Innovative solutions developed on Earnware's platform have been deployed for **Shaklee, Pre-Paid Legal, AmeriPlanUSA, Nikken, Ecoquest, New Vision International, Oasis, Wellness.com, Excel Telecommunications**, and others. Earnware is developing sophisticated e-commerce and web-enterprise tools for many of these same clients as well.
- **Marilyn Ferguson**, CAT advisor and watershed consciousness investigator and author (**The Aquarian Conspiracy, The Brain Book**, etc.), has been moonlighting of late, working to help complete a draft of 'A Taste of Freedom,' the autobiography of CAT Advisory Chair and Silicon Valley 'techno-banker', **Laszlo Rakoczi**, who also chairs Stanford University's **World Internet Center**.
- **Millennium Exchange, Inc. (ME)** has acquired **BartercardUSA, Inc.** the American sales, marketing and franchise division of **Bartercard International**, headquartered in Australia. Millennium Exchange, Inc., a national trade exchange, is a Southern California-based company with 30 branches strategically placed throughout the U.S. ME, one of the most aggressive barter operations in the country, has amassed over 4,000 business members since its Y2K launch.



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Bartercard (continued)



Renowned for its creative and effective trading practices for members in both purchases and sales, Bartercard provides its members with one of the best bartering systems in the world today—a system that overcomes the need to find direct matching traders.

Bartercard is a global business-to-business trade exchange that allows business owners to pay for some of their business cash expenses with their own product or service.

Products and services from a wide variety of industry categories can usually be found in the member directory of a trade exchange, from marketing-related services such as advertising, printing and promotion to office and building equipment, raw materials, retail products, real estate, travel and entertainment, professional and trade services including accounting, legal and medical services, through to handymen and gardening are also typically well presented.

Membership allows a business-member to purchase needed goods and services with a discount equivalent to its gross margin. Utilizing an interest-free line of credit provided by Bartercard, business

owners have greater buying power and the guarantee that they will get new business each time they spend in the Bartercard network to service their line of credit.

Members are issued a plastic 'Bartercard' and trade among themselves in a sophisticated fully computerized barter system. Acting as a third party record keeper, Bartercard uses Trade Dollars instead of cash to record the value of transactions.

Each Bartercard Trade Dollar (T\$) equal to one US Dollar, for all accounting and IRS purposes. This 'T\$' can be used worldwide and wherever Bartercard has offices.

Editor's Note: CAT has entered a strategic alliance with BartercardUSA to facilitate the BarterCatalyst initiative, including barter-exchange and 'trade-financing' for businesses within CAT's universe. Readers are invited to inquire about the availability and methodology for any proposed application.

The New-Old Currency (continued)

"Given the projections for U.S. b2b e-commerce (defined as orders placed between businesses via the internet) which is expected to explode over the next few years reaching \$400 billion in 2003, it is not that far a reach to assume that with financial might and manpower, the creation of an efficient, effective mechanism for commerce could be constructed which would allow for the payment and acquisition of goods and services by utilizing one's own products and services."

- Bob Meyer,
Barter News
Jan, 2000

Industry Growth Factors

What explains the explosive growth of commercial barter? First, the modern computer makes possible the tracking of barter transactions, which used to be done by hand in colonial times.

For example, John Hancock's uncle, a minister by profession, is one of those early bookkeepers who recorded commercial trades of rum and whale oil in exchange for the wheat and furs of the early frontier.

Barter finance enables a firm to buy using its incremental cost of production. This applies to international trade as well. So long as incremental revenue exceeds incremental cost, it will pay a firm to barter.

Barter's main drawback is the limitation on the range of products or services offered in trade.

The economic advantages of barter can be seen by comparing a firm's position before and after barter. We see that: barter results in additional revenue, hence added profit; barter enables a firm to conserve its cash, resulting in better liquidity and a saving equal to the going cost of money.



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Business people also establish new business relations through barter. Businesses and professionals that barter gain from an intangible web of referrals, advertising, and associations that generate both additional cash and additional business.

"If I had my life to live all over again, I would elect to be a trader of goods rather than a student of sciences . . . I think barter is a noble thing. I need to know much more about it."

- **Albert Einstein**,

Time's 'Person of the Century'

The BarterCatalyst!™ Initiative

(Strategic Considerations from CAT's Executive Summary)

The BarterCatalyst!™ competitive edge resides in its ability to quickly launch into multiple pre-networked vectors, at relative low cost, using proprietary barter exchange tools, technologies, and strategies.

AD|MAX – AD|MAX Merchant Media Solutions LLC is positioning to profit from the now convergent business disciplines of advertising-barter-franchising. Community-based small businesses ('CSBs') spend over \$2 billion annually on advertising and marketing via diverse media including print, Tv, radio, mail, Internet, etc. Notwithstanding, CSBs have gone lacking for effective advertising methods, typically due to prohibitive costs. Already, utilizing some elements of an interim 'bare-bones' advertising product, the Company's associates have beta-tested and demonstrated a proprietary sales system that effectively sells CSB-tailored advertising packages, with prices starting at \$1900, both with and without barter – and the acceptance of barter for 25% or more of the purchase, the Company believes, will turbo charge the already impressive and predictable sales results. AD|MAX sales projections indicate this to be a vector of \$50+ million per year in revenues generated by 50+ community/franchise sales offices within the first 48 months.

SIBEX - Southseas Internet Barter Exchange ('SIBEX') is a trade exchange concept that will involve leading business interests in Southseas island countries including Samoa, Fiji, Solomons, French Polynesia, etc., 20 or more such venues in all, that will facilitate barter within each venue, and throughout the Pacific island region and the world. CAT anticipates for one SIBEX partner to be a prominent Southseas business family that is involved in banking, cable Tv, newspaper publishing, and other Pacific island regional ventures. CAT also possesses key business contacts in Fiji, Solomons, and Honolulu and Lihue Hawaii who are expected to show strong interest in SIBEX participation. SIBEX-facilitated regional trade exchange projects to be a vector of \$50+ million per year in revenues generated by 20+ regional trade offices.

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Springboard Capital Corp. (SBC) has announced that the Coral

Springs, Florida SBC office opened September 1, 2002 with Long Term Care and Life Insurance specialists **Lynne Winger** and **Anita Harap** providing essential and caring services to SBC clients nationally. Affiliate **Springboard Properties, LLC** has completed the revitalization of one of the key buildings in the **Muncie Indiana Historic Downtown Redevelopment District**, in cooperation with the **City of Muncie** and its **Mayor, Dan Cannon**, the once beautiful two-story landmark building was redeveloped into eight New York-style apartments and a 16,000 square-foot retail space, now available for lease. In early February SBC acquired one of the most coveted sections of land in downtown **Laguna Beach, California**. And on the barter front, SBC is in discussions with **CAT** and **Bartercard-USA** - the proposed alliance will offer the benefits of cashless-trade to SBC small business clients and potentially spawn several new barter-related enterprises. "Barter offers the potential for enhanced cash-flow and recession-resistance for small and large business clients, we are exploring the many opportunities that this new-old concept can provide," states SBC President **Ron Dunham**.

BarterCatalyst™ Strategic Considerations (continued)

WEBNU – Women's Enterprise Barter Network Universal ('WEBNU') will launch its beta across multiple worldwide and regional women business owner and entrepreneurial networks. In concept, WEBNU is a viral-marketed web-based barter/exchange community that allows women business owners to grow their customer base, recession-proof

their business, and conserve their cash - by utilizing their own products and services as

WEBNU projects revenues of \$30 million per year from \$200+ million women's trade exchange volume drawn from an unbounded global women's village.

'spendable alternative currency'. The WEBNU vector projects to generate fee revenues of \$30 million per year from \$200+ million in professional business women's trade

exchange volume drawn from a geographically unbounded global women's village.

BarterCatalyst Vectors Re-examined –

The Company believes it will be the first in North America to integrate existing barter-exchange with community-tailored advertising and marketing service package (ADMAX). BarterCatalyst also believes that its women's enterprise Internet barter system (WEBNU) is the first of its kind to propose exclusivity for women-owned professional and small business companies, and, BarterCatalyst's south-

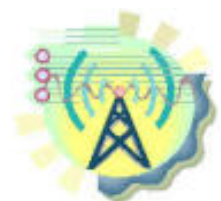
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CAT Client & Affiliate News (continued)

- **Liberty Bloom**, the 'micropreneur' enablement software company headed by **Dr. Phil Harrington** and **Sir Bob Geldof**, producer of the **Live Aid Benefit** and owner of the popular Tv show, **Survivor**, reports that its current round of capital formation has been extended to include the milestone of completing its software development and has commenced the next phase of field-testing in conjunction with UK-based, **Manchester Music Network**.
- **Peter Bennett**, designated "The world's most powerful man in the entertainment industry" by **Billboard** (also a valued CAT Advisory Board member) was recently introduced by CAT's **Lynnea Bylund** to business manager and publishing consultant, **Charlie Myers**, the former Executive Vice President and Chief Financial Officer of publishing giant, **Simon & Schuster**. The purpose of the series of meetings is the production and release of Pete's incredible life story that is tentatively titled "Peter! Confessions Of An Entertainment Super Promoter" (a slight take-off on **HBO's 'Arliiss'** series) – Pete's book includes an amazing look into his life and the lives of dozens of entertainment's biggest names, all of who were greatly assisted in their careers by Pete 'The Man'! Charlie Myers previously worked with **Marilyn Ferguson** to publish her long-awaited sequel "Aquarius Now!"
- **Dr. Maria Sarango**, president of **MEDevice, Inc.** (MED), has announced that her medical-device manufacturing start-up has received preliminary assurance of \$6 million equity placement from CAT capital-affiliate and Washington-based technology fund **The Sciences Group (TSG)**. As part of the arrangement, MED's PPM will be hosted on TSG's direct-web investment platform 'Virtual Wall Street.'
- **Thomas Balun**, CEO of **Broadband of Pennsylvania LLC** and **Atlantic City Wireless Cable, Inc.**, has commissioned **First Charter Investment Corp** to cause the preparation and syndication a \$5 million 'RegA' offering, to underwrite his Companies' anticipated acquisitions and boost its wireless Internet and last-mile connectivity in key Pennsylvania markets.
- **NewDeal**, the 'rejuvenation software that promised the recycling of millions of legacy PCs into renewed personal, business and school use, has fallen upon hard times – the company recently posted an emergency asset sale when NewDeal's anticipated bridge-funding from the Texas-based **Bass Brothers** and currency 'uber-trader', **George Soros** had not materialized. NewDeal (and **AOL**) founder, **Clive Smith**, is rumored to be spending all of his free time "...laying low..." in Northern California at the feet of the **Sat Guru Avatara Adi Da Samraj**.



Bennet with John Lennon



BarterCatalyst!™ Strategic Considerations (continued)

BarterCatalyst's unique tech-based sales, marketing and trade systems, solutions, and strategies will potentially put the Company in the position of a prospective partner, rather than competitor, to many apparent similar companies.

seas Internet trading proposal (SIBEX) is the first 'click and mortar' trade-exchange network and business strategy to be proposed in that region, and the prospective SIBEX partners are already an economic force in that region.

There are a number of companies that provide advertising, barter, or both, however Catalyst!House™ research has not found a potential competitor that has the declared intent to provide a mix of exchange tools, strategies, and barter support services similar to the

ADJMAX, SIBEX, and WEBNU business models - whether within the local communities, women's enterprise world-wide, south seas and Pacific economies, or the worldwide barter-currency marketplace.

ADJMAX will hold itself out as an 'advertising-company' first and a 'trade-club' second - advertising will be the 'trojan-horse' that 'drives' its new rapid barter-member growth. SIBEX will fuel the emergence and growth of commercial trade exchange throughout the Southseas and Pacific island-nations region. WEBNU will empower and support improved growth and profitability for women-owned enterprises worldwide.



CAT Client Products and Services

Available thru Barter- 4.17.02

R = Regional, **N** = National/Worldwide

Strategic and Financial -

Capital Formation, Investment Banking **N**
 Strategic Representation, Lobbying, PR **N**
 Market Studies, Plans, Business Plans **N**
 Mortgage Banking and RE Loans **N**
 California and Nevada RE Brokerage **R**
 Asset, Tax, Financial Planning **N**
 Managed Investments (earned 57% in y2k) **N**
 NASD Securities Brokerage **N**
 Equities in Active Startups **N**

Marketing and Administrative -

Direct Mail and Electronic Marketing **N**
 Periodical/Newsletter Editing/Publishing **N**
 Business Consulting, and Training **N**
 Corporate, Executive, Personal Training **N**
 Admin, Clerical, and Accounting Services **R**
 Legal - Trust, Securities, Litigation **R**

Barter Donations -

503(C) Charitable Donation Conversion **N**
 Live/Aid Benefit Concerts **N**

Travel -

Las Vegas Hotel Rooms **R**

- Tech & Telecom

N Finance Company Software
N CD Copiers, Supplies, and tech.
N Unified Messaging Services and Tech.
N E-Commerce Development and Software
N Web Communication, Promotion tech.
N Satellite Delivered Internet and VPN
N Solar Power Tech. (micro-to-major utility)
N Legacy PC 'Renewal' Software
R Wireless Cable TV and Wireless Internet
N Wireless Mobility Tools and Tech.
N Auto-claims Web Enablement tech
N Direct-Investment Web Propagation

- Media and Entertainment

R Merchant Advertising Campaigns
R Newspaper and Magazine Advertising
N Full Service Printing
N Entertainment and Artist Booking
N Music and Magic Entertainment
N Artist Representation and Promotion
N Video and Musical Production
N Streaming Web Reviews

CAT Client & Affiliate News (continued)



STRATEGIC PARTNERS

Since its inception in mid 2002, AD|MAX Media Solutions, LLC has culled a substantial roster of strategic providers and partners, including the following exceptional companies -

SBN.com

The World's Largest Online Yellow Pages™

JustOC.com

Orange County California's premier community shopping portal

Full Circle Media

Emmy Award-winner, Paul Gilman's Palm Springs studio.

RaveReview.biz

The next-generation in multi-track web testimonial streaming

MoneyMailers

America's best source of merchant-to-consumer direct mail campaigns

Bartercard -

The world's number one B2B trade-exchange

Liberty Bloom's Sir Bob Geldof has spoken out to justify his controversial anti-Euro stance and in defense of his credentials as a fully-fledged European citizen. The rock star turned producer, entrepreneur and human rights campaigner was in Brussels to pick up a music industry award, but with feelings running high over whether or not Britain should enter the Euro, he soon found himself defending his part in a much-criticized pro-sterling advertisement currently showing in cinemas there. The ad, which features Sir Bob and comedian **Rik Mayall**, has been termed offensive because it portrays Rik dressed as Hitler, declaring, "Ein Volk! Ein Reich! Ein Euro!" (One people, one empire, one Euro).

Sir Bob defended the ad, saying that Rik is an "anarchist comedian" and that artists should be free to say and do as they like. He found the ad funny, he said. However, "to be against the Euro is not to be anti-European," he insisted in an interview with Reuters Television in Brussels. "I'm Irish. My grandparents were Belgian, German, English and Irish. They were Catholic, Protestant and Jewish. I married a Welsh woman. We had English children. I live with a French girl. I luckily have flats in London, Paris and Rome." But with regard to Britain joining the single currency, he says, "I think it serves Britain's interests better to remain outside and wait and see."



Liberty Bloom's Sir Bob and Dr. Phil with 'CAT-woman' Bylund at the House of Blues' Foundation Room, September 2002.

ADMAX BETA LAUNCH!

New Merchant Media and Barter Unit Launched

Local O.C. Merchants to Receive the Power of an All-In-One

Unified-Multi-Stream of Marketing Media! – TV, Mail, Internet! Radio and Barter!

SANTA ANA, CA - A newly formed business unit of Catalyst House - AD|MAX Media Solutions, an agency introducing local California merchants to its "unified multi-stream" campaign - announced its official Orange County (OC) launch today.

"Primarily benefiting OC merchants by increasing customer flow, the AD|MAX unified-media approach combines quality exposure elements of both a local and worldwide Internet 'portal' presence with local TV & radio advertisements, residential coupon mailings, and barter-exchange commerce and economics," proclaims Catalyst House managing advisor, Lynnea M. Bylund.

"Leveraging the new and emerging efficiencies and interactive qualities of the



Internet, cable Tv, radio and effective residential coupon mailings, with a barter-payment component, allows local OC businesses to participate in an exclusive media and marketing campaign that would otherwise prove cost-prohibitive to many small merchants," she adds.

"The sole purpose of the affordable AD|MAX multi-stream campaign is to increase a local merchant's customer traffic, be it the business of butcher, baker, or candlestick maker!" emphasizes company director Nancy A. Gulla.

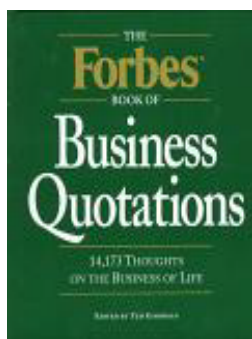


"Orange County, long established for its innovative and vital small business sector, is a prime region to fully establish this all-in-one combined campaign, and to bring local businesses together with increased numbers of local consumers," adds Ms. Lynnea Bylund.

Strategic partners and providers to AD|MAX include the OC Cox, Adelphia, and Time Warner cable systems, JustOC.com, Yellowpages.com, RaveReview.biz, Sir Bob Geldof's Liberty Bloom, Bartercard USA, and Springboard Capital Corporation, the Santa Ana based investment and venture development firm with an exclusive portfolio of unique 'first-mover' advantaged client

CAT's Quarterly Quotations

Business Quotations – The Top 33



7. This is a test. It is only a test. Had it been an actual job, you would have received raises, promotions, and other signs of appreciation.
- Anonymous

People love quotes that capture in a line or two something (to quote Alexander Pope) that "oft was thought but ne'er so well expressed." Here is a listing of the 33 best from Forbes and other current sources.

1. 62.15% of all statistics are meaningless.
- Anonymous
2. Price is what you pay. Value is what you get.
- Warren Buffett
3. When you own your own business, you only have to work half a day. You can do anything you want with the other twelve hours. - Anonymous
4. Most of us enter the investment business for the same sanity-destroying reasons that a woman becomes a prostitute - It avoids the menace of hard work, is a group activity that requires little in the way of intellect, and is a practical means of making money for those with no special talent for anything else. - Richard Ney
5. Just fill out one simple form and win an IRS audit! A penny saved is an IRS oversight.
- Anonymous
6. Fine - a tax for doing wrong. Tax - a fine for doing fine. - Anonymous
8. Entrepreneurs are risk-takers, willing to roll the dice with their money or reputation on the line in support of an idea or enterprise. The buck not only stops at their desks, it starts there too.
- Victor Kiam
9. The closest one can get to perfection is on a resume. - Anonymous
10. If men can run the world, why can't they stop wearing neckties? How intelligent is it to start the day by tying a little noose around your neck?
- Linda Ellerbee
11. Entrepreneurs are simply those who understand that there is little difference between obstacle and opportunity and are able to turn both to their advantage.
- Victor Kiam
12. I have yet to hear a man ask for advice on how to combine marriage and a career.
- Gloria Steinem
13. There are three kinds of people: the ones that can count and the ones that can't. - Anonymous
14. All boats rise in a high tide.
- Warren Buffett
15. How can I be overdrawn when I still have checks left? - Anonymous
16. A conference is a gathering of important people who singly can do nothing, but together can decide that nothing can be done. - Fred Allen
17. A memorandum is written not to inform the reader but to protect the writer.
- Dean Acheson
18. Anyone can do any amount of work provided it isn't the work he's supposed to be doing at the moment. - Robert Benchley
19. Disbelief in magic can force a poor soul into believing in government and business. - Tom Robbins
20. Good hours, excellent pay, fun place to work, paid training, mean boss? Oh well, four out of five ain't bad. - (Job Ad)

The Quarterly Quotations (continued)

22. Meetings are an addictive, highly self-indulgent activity that corporations and other large organizations habitually engage in only because they can't actually masturbate.

- Dave Barry

23. Of course, it is very important to be sober when you take an exam. Many worthwhile careers in the street-cleansing, fruit-picking and subway-guitar-playing industries have been founded on a lack of understanding of this simple fact.

- Terry Pratchett

24. One of the symptoms of an approaching nervous breakdown is the belief that one's work is terribly important.

- Bertrand Russell

25. The brain is a wonderful organ. It starts working the moment you get up in the morning, and does not stop until you get into the office. - Robert Frost

27. There is no future in any job. The future lies in the man who holds the job.

- George Crane

28. This is a test. It is only a test. Had it been an actual job, you would have received raises, promotions, and other signs of appreciation. - Anonymous

29. When people go to work, they shouldn't have to leave their hearts at home. - Betty Bender

30. Whenever you are asked if you can do a job, tell 'em, "Sure, I can!" Then get busy and find out how. - Theodore Roosevelt

31. Work is a four-letter word.

- The Smiths (Morrissey)

32. Work is the refuge of people who have nothing better to do. - Oscar Wilde

33. If you took all the economists in the world, and laid them end-to-end, they would not reach a conclusion. - George Bernard Shaw.

21. Executive ability is deciding quickly and getting someone else to do the work.

- John G. Pollard

26. The concept is interesting and well-formed, but in order to earn better than a 'C', the idea must be feasible.

- (Yale professor in response to student Fred Smith's paper proposing reliable overnight delivery service)



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