

Since being laid off from Apperian last August, I've been busy: I have lifetimes worth of work already on the "back burner" waiting for me to have the time and resources to get to them. Rather than pursuing a J.O.B.¹, per se, I would much rather find a mutually beneficial investment into one or more of the projects I have on the table: Besides giving the investor a respectable return, their funding would help me to turn some of my backlog into profitable revenue streams, and to get on the other side of the hiring manager equation: There is more work here than I could possibly do all myself, and if I got "too much" funding, I would need to start hiring people, which is a problem I would really like to have.

Some of the projects I'm currently working on:

Photo by Fred, <https://PhotoByFred.com/>

I've been posting a new picture for each day since October 26, 2004 - there are now over 4600 pictures of the day on the site. Watermarks and copyright statements have always been in either the top left, top right or bottom left corners - the bottom right corner has been reserved for sponsor logos. Originally started as a hobby, I have come up with various ways to monetize the effort I have put into it.

- **Photo by Fred - The Movie**

I'd like to create a "flip book" sort of movie showing all of the pictures that have been presented on PhotoByFred.com, in succession. With an average display of just 1/3 second per image, the movie would already be more than twenty-five minutes long. Besides the appeal of the artistic aspect of the endeavor, the film will be an excellent tool for marketing Photo By Fred and its sibling sites. DVD sales could also generate some revenue, but are not expected to be a major source of income. As noted above, the lower right corner has always been reserved for sponsor logos, and separate segments of the movie could be licensed for stand-alone advertising (e.g., television commercials).

As stated on its project page at <https://PhotoByFred.com/pbfmovie/>, I'm working on a Kickstarter campaign, seeking crowdfunding of the development. I would also be open to working with an executive producer willing to fully fund or fund a substantial portion of the development effort.

I expect this project needs \$25,000 and 3-4 months of full time work before it starts to generate revenue.

- **Limited Edition Photo**, <https://LimitedEditionPhoto.com/>

This site offers limited edition prints of the photographs on PhotoByFred.com for sale, either for private collection and display, or as an investment opportunity. The prints are signed, numbered and printed on archival quality paper with permanent pigment-based ink. Prints are offered either matted, or framed in any of a variety of styles.

The supply of prints is limited to twenty-five copies of each image. The first fifteen copies in each set are offered at a fixed base price, while the next seven are priced incrementally higher. The final three prints in each set will be sold at auction on this site. Current pricing and auction information is shown on the page for each individual image.

Development was nearly completed in 2007 before I was distracted by taking a job. At this point, in order to make it functional, the site's code needs to be thoroughly reviewed, and made mobile friendly. The current database code is not transactional (that functionality wasn't readily available in MySQL in 2007) and much of it needs to be rewritten. In addition, the payment processing code needs to be readdressed to incorporate new and updated payment options that are now available. Once the development is complete, an appreciable marketing effort will be required to get the site to have the necessary critical mass of awareness to be self-sustaining.

I expect this project will need \$45,000 and 3-4 months of full time work before development is complete enough for it to start generating revenue, and another 2-3 months of marketing before it shows a return on the investment.

- **Puzzle by Fred**, <https://PuzzleByFred.com/>

This site will offer some of the pictures from PhotoByFred.com as [1000 piece] jigsaw puzzles. Development is partially complete, and I did some research regarding puzzle manufacturers. I put together a portfolio of sample pictures and sent several CD copies to prospective vendors,

but didn't get the right interest to move the project forward. I also published the portfolio on the web at <https://PhotoByFred.com/PuzzlePortfolio/>, with the index page illustrating the sample photos at <https://PhotoByFred.com/PuzzlePortfolio/1024/index.htm>.

I expect this project will need 4-6 months of full time work before development is sufficiently complete for it to start generating revenue, another 2-3 months of marketing before it shows a return on the investment, and a \$75,000 budget that includes funds for initial stock procurement.

- **PbPaper™**

I wrote on a client/server application to update a subscriber's Windows desktop with the picture of the day, a project that kept growing due to scope creep. Development stalled at about 80% complete, four alpha instances are currently running. This project needs to be ported to other operating systems and mobile devices to remain relevant.

The server code for this project needs to be finished. A pared down set of apps with a common look and feel needs to be developed for iOS and Android devices. A trimmed initial production release of the Windows client needs to be completed and ported to OS/X, Linux and FreeBSD (at minimum). Once development is finished, a fair amount of marketing work will be needed to make it profitable. One option would be teaming up with ISPs who would add it to their portfolio of differentiating features, given to their customers as an added benefit of using their service.

The development effort for this project is probably 6 months of full time work, marketing could easily be expected to require a few months after that. Completion of this project would need an investment of \$90,000 before it started to show a profit.

- **Poster by Fred**, <https://PosterByFred.com/>

This site will offer some of the pictures from PhotoByFred.com as [motivational] posters. I have not done any significant development work on it, so it would be a full ground up construction project. The development and marketing requirements are about the same as for Puzzle by Fred, and much of the code from that project could be used here. The budget as a stand-alone project is 6-9 months and \$75,000 for development, marketing and initial inventory; as a parallel development project it would add a month and \$30,000 to the Puzzle by Fred requirements.

A generic domain system, <http://PHPGenericSites.com> (currently a "client", not a description)

I'm writing a system for monetizing a portfolio of undeveloped domain names. (I currently own nearly 1700 domain names, most of which are unutilized, but are now running this software.) Once complete, the system will present relevant advertisements on the landing page for each domain to generate ad revenue, offer for sale those that I want to or would sell, and provide forms to allow visitors to request more information, or to inquire about development arrangements or progress.

This project is mostly complete, only requiring development of advertising profiles that will present the ads on the landing pages of the sites. Note that development of the ad profiles also involves collecting the links that will be presented by the ad profiles.

Once finished, in addition to using it to generate revenue from my own domain portfolio, I intend to offer the system for sale to other Internet real estate investors, requiring completion of the project's web site.

I expect this project is 3-4 months from generating noticeable levels of revenue, and needs a budget of \$30,000 to get it there. It will probably be 6 months before I achieve the target of \$20/month per site.

The L5 Development Group, <http://L5Development.com>

The objective of this project is design, construction and habitation of space colonies in the shortest possible time frame, to allow expansion of the human race beyond current terrestrial limitations, and to allow independent living groups the opportunity to decide their own fate. I do not foresee realization of this goal within the present government-structured space programs, so I'm working toward achieving it through for-profit commercial enterprises.

In summary, [the plan](#) is to launch lunar materials into space. Once enough rocks are accumulated at L5, we install smelters, etc. - the whole ore to girders and panels tool chain - and build space colonies, completely self contained cities for 10,000 people with closed ecosystems, open air spaces, and spin

gravity. The colonists will build solar power plants eleven miles across, drop them into geostationary orbit to beam power to the ground, and pay for the whole thing at ten cents per kilowatt-hour.

Behind it all, this is the 30 year \$50 trillion ultimate driver of everything I am doing: I want to move off-planet, and make money in the process. One way or another, all of my projects build toward this goal.

Included under this umbrella are several smaller sub-projects:

- **Space History Newsletter**, <http://SpaceHistoryNews.com>
Space History News is a daily newsletter sent to subscribers at noon GMT (7AM EST/8AM EDT) reporting what happened "[Today in Space History](#)." In addition to generating publicity for L5 Development, the intent is to sell advertising and generate revenue from linked products.
I built the database underlying the newsletter in 2004-2005, then didn't do much work on it for many years. Over about the past year and a half I have been spending an average between an hour and two hours a day updating the entries, adding referential links and further details. I have also intermittently added some new entries, but a significant effort is needed to expand the coverage: This is a project that could easily keep at least one historian employed full time.
The Space History Newsletter is currently in a [subdirectory](#) on L5Development.com. It needs to move to its own site, the work is partially complete. It also needs marketing, and advertising development. I expect it to take at least a year and \$90,000 before it starts to make a profit.
- **Space Power Now**, <http://SpacePowerNow.org>
We are going to run out of oil. If we don't do something about it *now*, it will happen before we *can* do something about it. Electricity delivered from solar power satellites in geostationary orbit is the only grid-level solution that can really be expected to match current needs and anticipated growth of energy consumption. This site is designed to disseminate that message, and to further solicit participation in the L5 Development project as a whole.
A preliminary presentation of this site is in place, but as outlined in its development plan at <http://SpacePowerNow.org/plan.php>, a lot more work needs to be done, starting with a serious marketing effort: Space Power Now is not a "non-profit organization," it is a public awareness arm of The L5 Development Group, which is a privately funded, for profit, commercial space exploration and development program. As such, any contributions are not tax deductible, they are an investment in the future of humanity. Given the current socio-political environment, this concept is going to be a hard sell, but one I believe is important to the future economic health of our civilization. Consequently, part of what this site has to do is educate the public with the idea that Capitalism really is OK. One measure of that effort's success will be the resulting influx of funds through the [Buy Bonds](#) campaign.
This is an open ended project, its mission will not be achieved until power is flowing from space into the world's electric distribution grids. However, a modest investment of \$50,000 and six months of work into building an active community could attract enough other funding to launch the rest of the system in a self-sustaining manner.
- **L5 National Bank**, <http://L5NationalBank.com>
The L5 National Bank™ is going to be the premier banking institution at and for The L5 Nation. It will be offering a full range of financial services to its community and other entities wishing to do business within The L5 Nation.
The L5NationalBank.com web site is currently only a lightly developed shell. The full banking system behind it needs to be constructed. Also, with many of my other projects, I offer matching fund "L5 dollar" deposits in the L5 National Bank as an additional incentive for early participants, to make the projects more attractive. In summary, the plan is to:
 - build the systems necessary to maintain and show balances with a level of security appropriate for banking transactions
 - create accounts corresponding to all of the contributions that have been received
 - establish the organizational and legal frameworks necessary for issuing bonds recognized as valid financial instruments
 - convert all existing deposits to bonds

I expect this project will need several million dollars to be completed. In order to adequately support dependent projects, I would like to have the Bank operating in less than a year's time, accelerating the development work can be expected to increase the budgetary requirements.

- **Flying Squirrel Space Jumper**, <http://FlyingSquirrelSpaceJumper.com>
Professor Dava Newman at MIT is working on a [form-fitting spacesuit](#) I want to combine with a [wingsuit](#) then jump out of a suborbital spaceship at the peak of its trajectory. (NDA required for more details.) This project is going to need on the order of \$10 million and 2-4 years to finish, most of the money will be needed for the spacesuit development, and a substantial part for the spacecraft flight.
- **Luna Robots**, <http://LunaRobots.com>
This project will begin its life as a video game where participants are driving robots on the Lunar surface, either as entertainment or as a training exercise. (NDA required for more details.) An investment of \$400,000 and a year of development work would realistically be needed to get to where this project is generating revenue. Later development phases will require hundreds of millions of dollars to complete, but there is a high probability the whole thing will be self-funded once the initial revenue system is in place.
- **L5 Business**, "The site for L5 business development", <http://L5Business.com>
This site is currently a Wordpress stub implementation. It is intended to be a news and resource center for business efforts related to building colonies at L5, and businesses conducted there. Revenue is expected to come from payment of membership fees, advertising, and commissions on the sales of goods and services.
Building this site into a useful resource could reasonably be expected to take a year, requiring a budget of \$125,000 to complete.
- **SpaceColonists.com**, "The social point for the off-world crowd", <http://SpaceColonists.com>
SpaceColonists.com is a targeted social network, an information and resource exchange, and a community and support group. It is a focus point for people involved with, or interested in being involved with, building and living in space colonies. (Think: Facebook for astronauts)
This site will not be free to join: A membership fee increases the quality and integrity of the community, helps weed out "tire kickers" from serious participants, and helps cut down on spam: users who pay for their membership are much less likely to abuse their privileges. The objective is not to make the cost of entry prohibitive for willing participants, but rather to ensure members have a reasonable expectation of success in dealing with each other.
In addition to the nominal membership fees, revenue for the site will come from advertising, and from commissions on the sales of goods and services.
SpaceColonists.com currently only has a stub home page. Development into a functioning and useful site, and conducting the necessary marketing to draw enough of a membership to make it self sustaining, will probably require a year and \$125,000.
- **Interplanet Dating**, "Find a mate from any of the inhabited worlds", <http://InterplanetDating.com>
Interplanet Dating is designed to be a dating service for people who are involved with building human presence beyond Earth, for anyone living on another planet or in a space colony, or for those interested in being a member of one of those groups.
As with SpaceColonists.com, membership in this site will not be free, for similar reasons. This site will also use a similar revenue model. The differentiating factor between the two sites is this one is specifically aimed at members looking for a dating relationship, and SpaceColonists.com is a general community site.
InterplanetDating.com is currently only minimally developed. Building a fully functioning and useful site, and conducting enough marketing to draw a level of a membership to make it self sustaining, will probably require a year and \$125,000.
- **L5 Colony**, "News and info about building colonies at L5", <http://L5Colony.com>
Prior to construction and habitation of the L5 space colonies, this site will primarily be focused as a news source regarding the development and construction efforts. Once the colonization is

under way, it will become the main source of information regarding population, infrastructure and community, and the on-going colonization effort: In general, this site is intended to be about the *people* and *physical property* of the colonies, as opposed to the *government* thereof.

L5Colony.com has only been minimally developed at this time. Fleshing it out into a functioning and useful resource could be accomplished in six months, and for less than \$100,000. Since it is mainly intended to be a source of news and information, most of the return on the investment will be from marketing the related projects, rather than a direct income stream. Revenue from the site could be enhanced by carrying advertisements, and from commissions on products sold through the site.

- **L5 Nation**, "The government of The L5 Nation", <http://L5Nation.com>
L5Nation.com focuses on government within, citizens of, and international relations with The L5 Nation. This site is the sole authorized source for obtaining L5 Nation passports and other official documents. It is the main contact point and official channel for international relations with The L5 Nation, and the primary agent for securing international recognition of the Nation and the sovereign status of its citizens. The site also maintains a list of the [L5 national holidays](#) we celebrate.

Prior to actual construction and habitation of the L5 space colonies, this site will initially be focused on securing international recognition for The L5 Nation. Operating as a government in exile, The L5 Nation will need to obtain diplomatic immunity for its citizens to protect their rights in order to be truly effective.

The efforts undertaken through this site will be the primary source of our national identity, building over time as more and more of Earth's governments come to recognize our own independence. This will not be a trivial task, as the long history of humanity's development attests, but it is an effort that will be worth all of the work when its goals are achieved.

Construction of the L5Nation.com *web site* into a useful resource is a relatively finite effort that could be accomplished in six months, and for less than \$100,000. The larger effort of changing The L5 Nation from an interesting idea into a real, living entity is a lot more work, a process without a real end point. The campaign of "simply" getting established Earth governments to recognize The L5 Nation as an independent entity will probably take many years at a cost that cannot really be predicted. Establishing embassies and securing other necessary extraterritorial properties will likely cost tens, or even hundreds, of millions of dollars. Building secure facilities to produce passports and other official documents that cannot be readily counterfeited will easily cost millions of dollars (probably tens of millions) and take several years. In the end, the cost of establishing the *government* of the L5 colonies will likely come to match a significant percentage of the *hardware* costs of building the physical colonies themselves.

The Original Prototype, "Where Ideas Become Reality", <http://TheOriginalPrototype.com>

The Original Prototype has been established as an engineering and design center for electronic, mechanical and electromechanical systems. Examples include hand-held devices, robotics, stereo vision equipment and miniature machines. We have expertise available to bring your concept into reality, potentially including support for short run production.

The basic concept behind this business is if someone has an idea for an invention, product, etc., I will build *the original prototype*. I have an extensive background in hardware and software development, and tools and machinery I can apply to a wide variety of customer projects.

I bought a desktop CNC machine in 2012 to facilitate manufacturing precision parts. It turned out to not be a stand-alone machine one feeds an AutoCAD drawing to produce an item as advertised, but simply the mechanism for moving the tool and optionally rotating the workpiece - the brains of the robot must be supplied by the user. Therefore, getting it to actually be useful will require additional work: Besides studying AutoCAD to enhance my drafting skills, I have to build a controller to operate the machine in order to use it, an effort likely to take a month and \$15,000 to accomplish.

Some of the projects under way or planned for this business include:

- **Vaper Hardware Company**, an innovative e-cigarette (vape), <http://VaperHardware.com>
With a revolutionary patent pending concept and design, the Vaper Hardware Company is developing the next generation of vapor smoking apparatus. The novel design will bring a completely new experience to the enjoyment of smokable products. This device is applicable both to traditional tobacco-based materials, and to other "new market" products currently being legalized across America.

The architectural design of this system is reasonably complete, and a patent application was filed in October 2016 based on that information. Implementation details for the initial prototype are being worked out, and some proof of concept models have been constructed for parts of the device. Construction of the full preliminary prototype needs to be done, and software needs to be written before demonstrations can be conducted.

This project is a development partnership with Henry Steinberg and Ben Gelassen. Our plan is to demonstrate a working prototype to illustrate the concept, then either enter a development partnership to build a production-ready device, license the design, or sell the business to an interested party. Getting to where we can demonstrate the device is going to take 2-3 months, and will require another \$45,000, including legal fees.

- **Fully dimmable LED bulbs.** Current dimmable LED bulbs on the market cannot be dimmed as much as incandescent bulbs. I know how to fix this. (NDA required for more details.) Building a working prototype would take about a month and \$10,000, plus all of the costs associated with filing a patent application.
- I have a number of projects related to **stereo vision** that I would like to develop. (NDA required for more details.) Time and money budgets vary.
- **City Council Video**, <http://CityCouncilVideo.com> and <http://CityCouncil.video>

This project's goal is to create a system where a single user can effectively cover meetings (e.g., city council meetings) and other events using several off-the-shelf IP cameras to obtain multiple viewing angles and steady camera coverage. Once the meetings are recorded, they will be made available for public access on the Internet, indexed by agenda items or other relevant time points to make finding a particular part of the event easier.

Bob Lamm approached me for assistance on this project in September 2016 and I have been working with him on it since with an equity share in the company. Bob has an initial version of the meeting recording software nearly complete. Some hardware pieces need to be developed to make setting up a system for demonstrations less vulnerable to accidental damage. The first sale of the meeting recording software may be imminent, but none of the supporting web work has been done. In addition, since Bob is a sales person, not a programmer, a large part of the program is going to have to be rewritten to improve performance and make it maintainable. It also depends on an external software package, and the internal switcher code I was working on needs to be finished. As a result, even though this project may start generating some revenue in the near term, it's going to require another six months and \$75,000 to complete.

Clothing sales sites:

- **FredLines T-Shirts**, "T-shirts For the Thinking Mind", <http://FredLines-Tshirts.com>
Between 1997 and 2000, I was going out dancing several nights a week. On Saturday nights, I would call up the local T-shirt shop and have them make a new message shirt design for me. People asked me where they could get the shirts, and the idea of FredLines was born.
The site was initially built in 1997 using PerlShop, a Perl program that didn't need a database to operate. At the time, that was an advantage where my hosting company didn't have a database package installed for customer applications. I made a number of modifications to the PerlShop code to get it to work as needed, and started building pages for the 180 T-shirt designs in my portfolio before being interrupted. In 2012, I started a complete overhaul of the site, working on

rewriting it from the ground up using PHP and MySQL. Again I was interrupted, without the new PHP site having been finished enough for public presentation.

At this point, roughly 24% of the pages for the shirt designs have been written. The conversion of the public facing parts of the sites to PHP is about 44% complete, and the Admin section is approximately 76% complete. In addition to the web development work, an investment in a shirt manufacturing capability is needed, and new marketing efforts need to be put in place. To make this project profitable will require at least 3 months of work and \$40,000 of funding.

- **The Skirt Store**, "Just say NO to pants!", <http://TheSkirtStore.com>
Fashion is big business with lots of money going to successful retailers. In most cases, I find women in skirts more attractive than ones in pants, so I want to promote the style, making a substantial amount of money in the process. In addition to TheSkirtStore.com, I have a "cloud" of related domain names targeting a variety of specific markets, e.g., BlueDenimMiniskirts.com, WearableTechSkirts.com and ThePencilSkirtBoutique.com, that can be used as landing pages to increase sales.

This project is barely more than a stub web page: I have spent a lot of time thinking about how to build it and its network of related sites, but haven't had time to spend on implementing it. As a result, it is a ground up development project that will probably need six months and \$75,000 to get to a profitable state.

Besides the projects I'm nominally working on described above, there are many others I am actively interested in pursuing, including:

Establish a domain name registrar: Internet domain names represent valid addresses when they are recorded in the database of a domain name *registry*. *Registrars* provide the public interface for adding, updating and renewing registry database entries, collecting the lion's share of the annual fees that must be paid to maintain ownership of a domain name. A close examination of the Terms of Service of all of the registrars I've encountered includes a clause basically saying "if we don't like what you are doing with your domain, we can confiscate it and give it to someone else who may do essentially the same thing as you are."

Rather than paying another registrar to provide my interface with the various registries, I would prefer to have other people paying *my business* for the services, which would let my domain registration change from being a cost center to a profit center. Leaving the seriously offensive clause out of the Terms of Service would also offer domain owners a real advantage in using my service.

Setting up a domain name registrar is a process likely to take 2-3 months and cost \$35,000, including ICANN fees. In addition, access to working capital of at least \$70,000 needs to be shown in the application process. Once ICANN has accredited a registrar, marketing the service needs to be done to attract a sufficient volume of business, a process which could take another 6 months and cost \$50,000 to achieve profitability. However, once it becomes self-sustaining, this business is practically a license to print money.

Looking beyond making a domain name registrar business profitable, I am also interested in eventually establishing a new domain name registry, but a few other things need to fall in place before that becomes a reasonable point of discussion.

Projects in **micro and nano robotics**

- a *pore cleaning vacuum device* individuals could use to safely relieve the pressure of infected pores commonly associated with acne, ingrown hairs, etc. (NDA required for more details.) I would not be surprised to have building an initial prototype of this device take 3-4 years and cost over a million dollars.
- a *personal dental drill* to discover and treat cavity-forming processes and other problems. (NDA required for more details.) This is another multi-year, multi-megabuck level project, especially when taking into account FDA and other regulatory requirements.

- *fully functioning miniature factories* for model railroads. (NDA required for more details.) Time and monetary budgets vary.
- a *community scale model railroad*. I have been a rail fan for as long as I can remember. There have been a couple of times I had a model railroad layout set up, but never one that survived moving, or one well enough established that it didn't *have* to move. Now with a considerable inventory of N scale rolling stock, track and scenery on hand to put into the project, I would like to change <http://ModelCityRailroad.com> from being "planned for development" to something people could actually visit and get benefit and/or enjoyment from. With microminiature POV (point of view) cameras mounted in the engine cabs or cars, visitors (either locally or via the web site) could be given the opportunity of seeing what it looks like to run a train, or experience a ride through the layout, in real time. In addition to giving its members the joys of building the railroad and running it together, the layout could be used to test communication and automatic control systems. The fully functioning miniature factories mentioned above would be a great addition to the layout, but aren't necessary to make the project interesting to a wider audience.

Secure **research grants** for areas of study where I have ideas to investigate. My intent in getting the grants would not be so I could undertake the work directly, but rather to enable building a qualified team with the appropriate skills who could test the relevant theories.

- *age related eye degradation*. One of the primary reasons people have trouble focusing as they grow older is the lenses in their eyes become less flexible, making it harder for the eye muscles to reshape the lens to adjust its focal length. I have an idea that may explain why this happens, which could potentially lead to a solution for the problem. (NDA required for more details.)
- *finding a genetic "Rosetta stone"* that would enable us to interpret DNA code. Unlike the binary data of a computer program where each bit (a binary digit) can only be one of two values, DNA sequences are composed of nucleotides that will be one of two base pairs with either of two orientations. As a result, each nucleotide "digit" in a DNA sequence can be one of four values. That means a DNA sequence contains twice as much data as a binary bit stream of the same length - but just as binary bit streams can be computer programs or simply data, DNA is either instructions for a cell to operate or data used for running the biological "program" encoded in the DNA chain.

The *Rosetta Stone* is an Egyptian artifact that was found to be an interpretable record that gave us a key to understanding the rest of the ancient hieroglyphics. That enabled us to read antique documents whose meaning could previously only be guessed. A similar piece of genetic code needs to be found, perhaps through examination of the DNA in a virus, that will enable us to interpret the rest of the genetic world.

Of course, finding *one* genetic Rosetta Stone may not be enough: It's very possible some of the DNA sequences we encounter will be written in FORTRAN, others in C++ or Pascal ...

- I have some ideas related to the purpose and function of *telomeres* that may be worth looking into, with the potential of revolutionizing medical science. (NDA required for more details.)

If you are interested in pursuing any of these projects, or know of someone who would be, please contact me as soon as possible so we can advance discussions on the matter.

Fred Koschara

wfredk@ any of the domains mentioned in this document

c: 617-792-4320

<https://www.linkedin.com/in/fredkoschara>

ⁱ As an MLM marketer once commented, J.O.B. is an acronym for "Just Over Broke" - except for extremely rare (an generally unsustainable) circumstances, no matter how much an *employee* makes, the *employer* always makes much more.