

BEFORE THE
STATE OF WISCONSIN
DEPARTMENT OF FINANCIAL INSTITUTIONS
DIVISION OF SECURITIES

In the Matter of
MELIORATIONS MANAGEMENT TEEM,
JOHN W. ZIDAR,
DAVID EDEL,
BARBARA ENGSTROM,
EDGARDO ESPIRITU
SHARON HALL,
THOMAS J. KRIZMAN,
MYRON THORICK,
KENNETH WEBB, and
KURT WITTMAYER,

PETITION FOR ORDER

Respondents.

File No. S-04269(EX)

The staff of the State of Wisconsin, Department of Financial Institutions, Division of Securities, Bureau of Registration & Enforcement, has conducted an investigation in this matter pursuant to sec. 551.56, Wis. Stats. and as a result thereof alleges as follows:

1. Meliorations Management Teem (sic) is a foreign business entity with a last known business address of P.M.B. 124, 718 Griffin Avenue, Enumclaw, Washington 98022-3462;
2. John W. Zidar ("Zidar") is an individual with CRD #11012602, who at all times material hereto has been an owner, officer and controlling person of Meliorations Management Teem, with a last known business address at that of Meliorations Management Teem and a last known residence in Gardnerville, Nevada;
3. David Edel ("Edel") is an individual who at all times material hereto has been an agent of Zidar, with a last known home address at that of 6384 Huntington Lakes Circle, #201, Naples, Florida 34119-8973;
3. Barbara Engstrom ("Engstrom") is an individual who at all times material hereto has been an agent of Zidar, with a last known home address at that of 3755 Avocado Boulevard, #402, La Mesa, California 91941;
4. Edgardo Espiritu ("Espiritu") is an individual who at all times material hereto has been an agent of Zidar, with a last known home address at that of 13249 Powers Road, Hampshire, Texas, 77622;
5. Sharon Hall ("Hall") is an individual who at all times material hereto has been an agent of Zidar, with a last known home address at that of 1915 Sheldon Road, Grand Haven, Michigan 49417;
6. Thomas J. Krizman ("Krizman") is an individual who at all times material hereto has been an agent of Zidar, with a last known home address at that of 18845 Emerald Drive, Brookfield, Wisconsin 53045;

7. Myron Thorick ("Thorick") is an individual who at all times material hereto has been an agent of Zidar, with a last known home address at that of 44 Hatheway Drive, West Warwick, Rhode Island 02893;

8. Kenneth Webb ("Webb") is an individual who at all times material hereto has been an agent of Zidar, with a last known home address at that of Route 3, Box M3, Lakeside, Arizona 85929;

9. Kurt Wittmayer ("Wittmayer") is an individual who at all times material hereto has been an agent of Zidar, with a last known home address at that of 9177 Grossmont Boulevard, La Mesa, California 91941;

10. Upon information and belief, during the period of 1999 to 2000, Edel, Engstrom, Espiritu, Hall, Krizman, Thorick, Webb, and Wittmayer, on behalf of Zidar, offered and sold to at least 29 persons in Wisconsin "investment funds" of Melioration Management Teem, including those named Vista International, Oakleaf International, and Rosewood International;

11. According to a press release of the US Attorney's Office, Western District of Washington, dated July 28, 2003, during the offer and sale of the investment funds to investors, Zidar and other defendants represented that these investment funds would be invested in the "private economic arena" whereby investors would get a return on investment of 120% per year, and the principal of the investors was assured against loss;

12. Upon information and belief, investors play a passive role in the investment funds with no duties and responsibilities;

13. Upon information and belief, each investor will not be involved in the day-to-day management of the investment funds, since there are too many investors for them to each have any meaningful input, and they do not have the expertise or experience necessary to perform its duties;

14. Since the investors will be involved in a common enterprise with the expectation of profits to be derived from the essential managerial efforts of others, the "investment funds" of Vista International, Oakleaf International, and Rosewood International, offered and sold by the Respondents, are investment contracts as defined by section DFI-Sec. 1.02(6)(a), Wis. Adm. Code, and are therefore securities as defined by sec. 551.02(13), Wis. Stats.;

15. The Vista International, Oakleaf International and Rosewood International investment contracts have never been registered for offer and sale in Wisconsin pursuant to Ch. 551, Wis. Stats.;

16. All Respondents have violated sec. 551.21(1), Wis. Stats., by offering and selling unregistered securities to persons in Wisconsin;

17. In connection with the offers and sales of the securities described above, Edel, Engstrom, Espiritu, Hall, Krizman, Thorick, Webb, and Wittmayer transacted business in Wisconsin as an "agent" for Meliorations Management Teem and Zidar, as that term is defined by sec. 551.02(2), Wis. Stats.;

18. At no time have Edel, Engstrom, Espiritu, Hall, Krizman, Thorick, Webb, and Wittmayer been licensed as a securities agent pursuant to Ch. 551, Wis. Stats.;

19. Edel, Engstrom, Espiritu, Hall, Krizman, Thorick, Webb, and Wittmayer have violated sec. 551.31(1), Wis. Stats., by transacting business in Wisconsin as a securities agent without a license;

20. Meliorations Management Teem and Zidar have violated sec. 551.31(2), Wis. Stats., by employing unlicensed agents to represent them in Wisconsin;

21. According to Litigation Release No. 16548, of the U.S. S Securities & Exchange Commission ("the SEC"), on May 14, 2000, the SEC filed a civil action in federal court in Seattle, Washington against Zidar, et al, for a temporary restraining order and preliminary and permanent injunctions to prevent future violations by the defendants, a freeze of their assets and other relief to recover investor funds. ..."

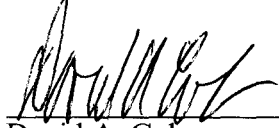
22. In connection with the offer and sale of the securities described above, the Meliorations Management Teem and Zidar omitted to disclose the issuance of the action of the SEC described above to at least some of the persons in Wisconsin, as described in Paragraph 10 above;

23. Meliorations Management Teem and Zidar have violated sec. 551.41(2), Wis. Stats., by omitting to state a material fact necessary in order to make the statements made, in the light of the circumstances under which they are made, not misleading, in connection with the offer and sale of securities to persons in Wisconsin; and

24. On July 28, 2003, Zidar was sentenced to 30 years imprisonment, following an eight-week jury trial, for his involvement in the scheme described above, which involved 3,200 investor/victims in the United States and Canada being defrauded of approximately \$74 million.

Therefore, the staff of the Division of Securities petitions the Administrator of the Division of Securities for the issuance of the attached Order pursuant to Ch. 551, Wis. Stats.

 1-28-05
 Mark E. Dorman Date
 Examiner

 1/28/05
 David A. Cohen Date
 Supervising Attorney

BEFORE THE
STATE OF WISCONSIN
DEPARTMENT OF FINANCIAL INSTITUTIONS
DIVISION OF SECURITIES

In the Matter of
MELIORATIONS MANAGEMENT TEEM,

ORDER OF PROHIBITION
AND REVOCATION
(SUMMARY)

Respondent.

File No. S-04269EX)

Based upon the attached Petition for Order I have reason to believe that unregistered securities have been offered or sold in Wisconsin by an unlicensed person in violation of Ch. 551, Wis. Stats., and that any further offer or sale of unregistered securities by or on behalf of the Respondent would be fraudulent to purchasers, and I find that this action is necessary and appropriate in the public interest and for the protection of investors;

Therefore, pursuant to secs. 551.24(2), 551.60(2)(a) and (b) and 551.63, Wis. Stats.,

IT IS ORDERED THAT:

- a. Meliorations Management Teem, its agents, servants, employees, and every entity and person directly or indirectly controlled or organized by or on its behalf, are prohibited from making or causing to be made to any person or entity in Wisconsin any further offers or sales of securities unless and until such securities qualify as covered securities or are registered under Ch. 551, Wis. Stats., or successor statute.
- b. All exemptions from registration set forth at Ch. 551, Wis. Stats., or successor statute, that might otherwise apply to any offer or sale of any security of or by Meliorations Management Teem, its successors, affiliates, controlling persons, and every entity and person directly or indirectly controlled or organized by or on its behalf, are hereby revoked.
- c. Meliorations Management Teem, its successors, affiliates, controlling persons, officers, agents, servants, employees, and every entity and person directly or indirectly controlled or hereafter organized by or on its behalf, are prohibited from violating sec. 551.41, Wis. Stats., or successor statute.
- d. Meliorations Management Teem, its successors, affiliates, controlling persons, officers, agents, servants, employees, and every entity and person directly or indirectly controlled or hereafter organized by or on its behalf, are prohibited from employing an agent to represent them in Wisconsin unless the agent is licensed under Ch. 551, Wis. Stats., or successor statute, or excepted from the licensing requirement.

EXECUTED at Madison, Wisconsin, this 4th day of February, 2005.

(SEAL)



Patricia D. Struck
Administrator
Division of Securities

NOTICE:

Under sec. 551.61(2), Wis. Stats., within thirty (30) days after any Order has become effective without a hearing, any interested party may file a written request with the Administrator of the Division of Securities for a hearing in respect to any matters determined by the Order. A request for hearing shall be in the form of a petition for hearing and shall, under section SEC 8.01, Wis. Adm. Code, plainly admit or deny each specific allegation, finding, or conclusion in the Order and incorporated papers (unless the petitioner lacks sufficient knowledge or information to permit an admission or denial, in which case the petition shall so state, and such statement shall have the effect of a denial), and shall state all affirmative defenses.

You are advised that any willful violation of an Order issued by the Administrator of the Division of Securities of the State of Wisconsin Department of Financial Institutions under Ch. 551, Wis. Stats., is a criminal offense punishable under the provisions of sec. 551.58, Wis. Stats.

BEFORE THE
STATE OF WISCONSIN
DEPARTMENT OF FINANCIAL INSTITUTIONS
DIVISION OF SECURITIES

In the Matter of
JOHN W. ZIDAR,

ORDER OF PROHIBITION
AND REVOCATION
(SUMMARY)

Respondent.

File No. S-04269 (EX)

Based upon the attached Petition for Order I have reason to believe that unregistered securities have been offered or sold in Wisconsin by an unlicensed person in violation of Ch. 551, Wis. Stats., and that any further offer or sale of unregistered securities by or on behalf of the Respondent would be fraudulent to purchasers, and I find that this action is necessary and appropriate in the public interest and for the protection of investors;

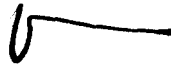
Therefore, pursuant to secs. 551.24(2), 551.60(2)(a) and (b) and 551.63, Wis. Stats.,

IT IS ORDERED THAT:

- a. John W. Zidar, his agents, servants, employees, and every entity and person directly or indirectly controlled or organized by or on his behalf, are prohibited from making or causing to be made to any person or entity in Wisconsin any further offers or sales of securities unless and until such securities qualify as covered securities or are registered under Ch. 551, Wis. Stats., or successor statute.
- b. All exemptions from registration set forth at Ch. 551, Wis. Stats., or successor statute, that might otherwise apply to any offer or sale of any security of or by John W. Zidar, his agents, servants, employees, and every entity and person directly or indirectly controlled or organized by or on his behalf, are hereby revoked.
- c. John W. Zidar, his agents, servants, employees, and every entity and person directly or indirectly controlled or organized by or on his behalf, are prohibited from violating sec. 551.41, Wis. Stats., or successor statute.
- d. John W. Zidar, his agents, servants, employees, and every entity and person directly or indirectly controlled or organized by or on his behalf, are prohibited from employing an agent to represent them in Wisconsin unless the agent is licensed under Ch. 551, Wis. Stats., or successor statute, or excepted from the licensing requirement.

EXECUTED at Madison, Wisconsin, this 4th day of February, 2005.

(SEAL)



Patricia D. Struck
Administrator
Division of Securities

NOTICE:

Under sec. 551.61(2), Wis. Stats., within thirty (30) days after any Order has become effective without a hearing, any interested party may file a written request with the Administrator of the Division of Securities for a hearing in respect to any matters determined by the Order. A request for hearing shall be in the form of a petition for hearing and shall, under section SEC 8.01, Wis. Adm. Code, plainly admit or deny each specific allegation, finding, or conclusion in the Order and incorporated papers (unless the petitioner lacks sufficient knowledge or information to permit an admission or denial, in which case the petition shall so state, and such statement shall have the effect of a denial), and shall state all affirmative defenses.

You are advised that any willful violation of an Order issued by the Administrator of the Division of Securities of the State of Wisconsin Department of Financial Institutions under Ch. 551, Wis. Stats., is a criminal offense punishable under the provisions of sec. 551.58, Wis. Stats.

BEFORE THE
STATE OF WISCONSIN
DEPARTMENT OF FINANCIAL INSTITUTIONS
DIVISION OF SECURITIES

In the Matter of
DAVID EDEL,

WAIVER AND CONSENT
TO ORDER

Respondent.

File No. S-04269(EX)

The undersigned Respondent, having decided not to contest the issuance of the attached Order, hereby waives his right to a hearing with respect to this matter and hereby consents to the issuance of the Order;

The undersigned Respondent understands that the Order is effective when signed by the Administrator of the Division of Securities and that a willful violation of an Order signed by the Administrator is a criminal offense.

EXECUTED this 27 day of January, 2005.

DAVID EDEL

THE ATTACHED APPENDUM 'A' BECOMES PART OF WAIVER
AND CONSENT TO ORDER

DEDEL

(DOB

, DL E340-167-51-367

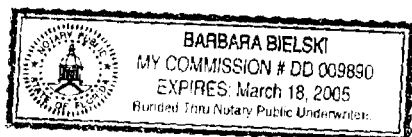
State of FL)
County of Collier)

Subscribed before me this

27 day of January, 2005.

Barbara Bielski
Notary Public Barbara Bielski

My commission expires 3-18-05



ADDENDUM "A"

January 27, 2005

State of Wisconsin
Department of Financial Institutions
Mr. Mark Dorman
345 W. Washington Ave.
4th Floor
Madison, WI 53703

Dear Mr. Dorman,

I have received your letter asking me to sign an administrative sanction. As you explained in our telephone conversation today, signing the order does not admit guilt and so based on this fact and to be in total cooperation with your agency, I am enclosing the signed order with this communication.

Briefly, for the record, I would like to clarify my position with the Zidar scheme. I was contacted by a friend about Zidar's "educational organization". After listening to some of his conference calls I signed a non-disclosure form and became a member. We were told that once in his "private club", if anyone sent in funds for the "pension fund", it was a private contract between the individual and Zidar's group. Anyway, I personally lost \$76,500 putting money into his "pension fund". Additionally, even though his paperwork stated there were commissions paid, I received no financial remuneration for my participation in his "Educational" organization. Getting caught up in the whole mess was an unfortunate episode and a very expensive lesson.

Sincerely,

David Edel

BEFORE THE
STATE OF WISCONSIN
DEPARTMENT OF FINANCIAL INSTITUTIONS
DIVISION OF SECURITIES

In the Matter of
DAVID EDEL,

ORDER OF PROHIBITION
(CONSENT)

Respondent.

File No. S-04269(EX)

Based upon the attached Petition for Order and Waiver and Consent to Order I find that this action is necessary and appropriate in the public interest and for the protection of investors;

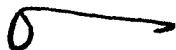
Therefore, pursuant to sec. 551.63, Wis. Stats.,

IT IS ORDERED THAT:

- a. David Edel , his agents, servants, employees, and every entity and person directly or indirectly controlled or organized by or on his behalf, are prohibited from making or causing to be made to any person or entity in Wisconsin any further offers or sales of securities unless and until such securities qualify as covered securities or are registered under Ch. 551, Wis. Stats., or successor statute.
- b. David Edel is prohibited from transacting business as a securities agent in Wisconsin unless licensed under Ch. 551, Wis.Stats., or successor statute, or excepted from the licensing requirement.
- c. David Edel shall resolve his civil liability under sec. 551.59, Wis. Stats., resulting from the unlawful sales of securities described in the Petition for Order prior to filing an application for a securities agent license in Wisconsin.

EXECUTED at Madison, Wisconsin, this 4th day of February, 2005.

(SEAL)



Patricia D. Struck
Administrator
Division of Securities

NOTICE

You are advised that any willful violation of an Order issued by the Administrator of the Division of Securities of the Department of Financial Institutions of the State of Wisconsin under Ch. 551, Wis. Stats., is a criminal offense punishable under the provisions of sec. 551.58, Wis. Stats.

BEFORE THE
STATE OF WISCONSIN
DEPARTMENT OF FINANCIAL INSTITUTIONS
DIVISION OF SECURITIES

In the Matter of
BARBARA ENGSTROM,

Respondent.

ORDER OF PROHIBITION
(SUMMARY)

File No. S-04269(EX)

Based upon the attached Petition for Order I have reason to believe that unregistered securities have been offered or sold in Wisconsin by an unlicensed person in violation of Ch. 551, Wis. Stats., and that any further offer or sale of unregistered securities by or on behalf of the Respondent would be fraudulent to purchasers and I find that this action is necessary and appropriate in the public interest and for the protection of investors;

Therefore, pursuant to secs. 551.60(2)(a) and (b) and 551.63, Wis. Stats.,

IT IS ORDERED THAT:

- a. Barbara Engstrom, her agents, servants, employees, and every entity and person directly or indirectly controlled or organized by or on her behalf, are prohibited from making or causing to be made to any person or entity in Wisconsin any further offers or sales of securities unless and until such securities qualify as covered securities or are registered under Ch. 551, Wis. Stats., or successor statute, or properly exempted therefrom.
- b. Barbara Engstrom is prohibited from transacting business in Wisconsin as a securities agent unless licensed under Ch. 551, Wis. Stats., or successor statute, or excepted from the licensing requirement.
- c. Barbara Engstrom shall resolve her civil liability under sec. 551.59, Wis. Stats., resulting from the unlawful sales of securities described in the Petition for Order prior to filing an application for a securities agent license in Wisconsin.

EXECUTED at Madison, Wisconsin, this 4th day of February, 2005.

(SEAL)



Patricia D. Struck
Administrator
Division of Securities

NOTICE:

Under sec. 551.61(2), Wis. Stats., within thirty (30) days after any Order has become effective without a hearing, any interested party may file a written request with the Administrator of the Division of Securities for a hearing in respect to any matters determined by the Order. A request for hearing shall be in the form of a petition for hearing and shall, under section SEC 8.01, Wis. Adm. Code, plainly admit or deny each specific allegation, finding, or conclusion in the Order and incorporated papers (unless the petitioner lacks sufficient knowledge or information to permit an admission or denial, in which case the petition shall so state, and such statement shall have the effect of a denial), and shall state all affirmative defenses.

You are advised that any willful violation of an Order issued by the Administrator of the Division of Securities of the State of Wisconsin Department of Financial Institutions under Ch. 551, Wis. Stats., is a criminal offense punishable under the provisions of sec. 551.58, Wis. Stats.

BEFORE THE
STATE OF WISCONSIN
DEPARTMENT OF FINANCIAL INSTITUTIONS
DIVISION OF SECURITIES

In the Matter of
EDGARDO ESPIRITU,

Respondent.

ORDER OF PROHIBITION
(SUMMARY)

File No. S-04269(EX)

Based upon the attached Petition for Order I have reason to believe that unregistered securities have been offered or sold in Wisconsin by an unlicensed person in violation of Ch. 551, Wis. Stats., and that any further offer or sale of unregistered securities by or on behalf of the Respondent would be fraudulent to purchasers and I find that this action is necessary and appropriate in the public interest and for the protection of investors;

Therefore, pursuant to secs. 551.60(2)(a) and (b) and 551.63, Wis. Stats.,

IT IS ORDERED THAT:

- a. Edgardo Espiritu, his agents, servants, employees, and every entity and person directly or indirectly controlled or organized by or on his behalf, are prohibited from making or causing to be made to any person or entity in Wisconsin any further offers or sales of securities unless and until such securities qualify as covered securities or are registered under Ch. 551, Wis. Stats., or successor statute, or properly exempted therefrom.
- b. Edgardo Espiritu is prohibited from transacting business in Wisconsin as a securities agent unless licensed under Ch. 551, Wis. Stats., or successor statute, or excepted from the licensing requirement.
- c. Edgardo Espiritu shall resolve his civil liability under sec. 551.59, Wis. Stats., resulting from the unlawful sales of securities described in the Petition for Order prior to filing an application for a securities agent license in Wisconsin.

EXECUTED at Madison, Wisconsin, this 4th day of February, 2005.

(SEAL)



Patricia D. Struck
Administrator
Division of Securities

NOTICE:

Under sec. 551.61(2), Wis. Stats., within thirty (30) days after any Order has become effective without a hearing, any interested party may file a written request with the Administrator of the Division of Securities for a hearing in respect to any matters determined by the Order. A request for hearing shall be in the form of a petition for hearing and shall, under section SEC 8.01, Wis. Adm. Code, plainly admit or deny each specific allegation, finding, or conclusion in the Order and incorporated papers (unless the petitioner lacks sufficient knowledge or information to permit an admission or denial, in which case the petition shall so state, and such statement shall have the effect of a denial), and shall state all affirmative defenses.

You are advised that any willful violation of an Order issued by the Administrator of the Division of Securities of the State of Wisconsin Department of Financial Institutions under Ch. 551, Wis. Stats., is a criminal offense punishable under the provisions of sec. 551.58, Wis. Stats.

BEFORE THE
STATE OF WISCONSIN
DEPARTMENT OF FINANCIAL INSTITUTIONS
DIVISION OF SECURITIES

In the Matter of
SHARON HALL,

WAIVER AND CONSENT
TO ORDER

Respondent.

File No. S-04269(EX)

The undersigned Respondent, having decided not to contest the issuance of the attached Order, hereby waives his right to a hearing with respect to this matter and hereby consents to the issuance of the Order;

The undersigned Respondent understands that the Order is effective when signed by the Administrator of the Division of Securities and that a willful violation of an Order signed by the Administrator is a criminal offense.

EXECUTED this 25 day of January, 2004.⁵

SHARON HALL

Sharon Hall

(DOB 3/26/43)

State of Michigan)
County of Ottawa)

Subscribed before me this

25 day of January, 2004.⁵

Rebecca Jean Bull
Notary Public

My commission expires May 17, 2006

REBECCA JEAN BULL
Notary Public, Ottawa County, MI
My Commission Expires May 17, 2006

BEFORE THE
STATE OF WISCONSIN
DEPARTMENT OF FINANCIAL INSTITUTIONS
DIVISION OF SECURITIES

In the Matter of
SHARON HALL,

Respondent.

ORDER OF PROHIBITION
(CONSENT)

File No. S-04269(EX)

Based upon the attached Petition for Order and Waiver and Consent to Order I find that this action is necessary and appropriate in the public interest and for the protection of investors;

Therefore, pursuant to sec. 551.63, Wis. Stats.,

IT IS ORDERED THAT:

- a. Sharon Hall, her agents, servants, employees, and every entity and person directly or indirectly controlled or organized by or on her behalf, are prohibited from making or causing to be made to any person or entity in Wisconsin any further offers or sales of securities unless and until such securities qualify as covered securities or are registered under Ch. 551, Wis. Stats., or successor statute.
- b. Sharon Hall is prohibited from transacting business as a securities agent in Wisconsin unless licensed under Ch. 551, Wis. Stats., or successor statute, or excepted from the licensing requirement.
- c. Sharon Hall shall resolve her civil liability under sec. 551.59, Wis. Stats., resulting from the unlawful sales of securities described in the Petition for Order prior to filing an application for a securities agent license in Wisconsin.

EXECUTED at Madison, Wisconsin, this 4th day of February, 2005

(SEAL)



Patricia D. Struck
Administrator
Division of Securities

NOTICE

You are advised that any willful violation of an Order issued by the Administrator of the Division of Securities of the Department of Financial Institutions of the State of Wisconsin under Ch. 551, Wis. Stats., is a criminal offense punishable under the provisions of sec. 551.58, Wis. Stats.

BEFORE THE
STATE OF WISCONSIN
DEPARTMENT OF FINANCIAL INSTITUTIONS
DIVISION OF SECURITIES

In the Matter of
THOMAS J. KRIZMAN,

WAIVER AND CONSENT
TO ORDER

Respondent.

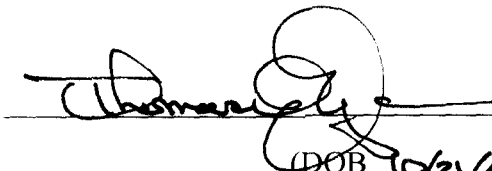
File No. S-04269(EX)

The undersigned Respondent, having decided not to contest the issuance of the attached Order, hereby waives his right to a hearing with respect to this matter and hereby consents to the issuance of the Order;

The undersigned Respondent understands that the Order is effective when signed by the Administrator of the Division of Securities and that a willful violation of an Order signed by the Administrator is a criminal offense.

EXECUTED this 8th day of JANUARY, 2005

THOMAS J. KRIZMAN


(DOB 10/21/41)

State of WI)
County of Waukesha)

Subscribed before me this

8 day of January, 2005


Notary Public Waukesha County

My commission expires 10/21/07

BEFORE THE
STATE OF WISCONSIN
DEPARTMENT OF FINANCIAL INSTITUTIONS
DIVISION OF SECURITIES

In the Matter of
THOMAS J. KRIZMAN,

Respondent.

ORDER OF PROHIBITION
(CONSENT)

File No. S-04269(EX)

Based upon the attached Petition for Order and Waiver and Consent to Order I find that this action is necessary and appropriate in the public interest and for the protection of investors;

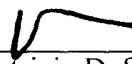
Therefore, pursuant to sec. 551.63, Wis. Stats.,

IT IS ORDERED THAT:

- a. Thomas J. Krizman, his agents, servants, employees, and every entity and person directly or indirectly controlled or organized by or on his behalf, are prohibited from making or causing to be made to any person or entity in Wisconsin any further offers or sales of securities unless and until such securities qualify as covered securities or are registered under Ch. 551, Wis. Stats., or successor statute.
- b. Thomas J. Krizman is prohibited from transacting business as a securities agent in Wisconsin unless licensed under Ch. 551, Wis. Stats., or successor statute, or excepted from the licensing requirement.
- c. Thomas J. Krizman shall resolve his civil liability under sec. 551.59, Wis. Stats., resulting from the unlawful sales of securities described in the Petition for Order prior to filing an application for a securities agent license in Wisconsin.

EXECUTED at Madison, Wisconsin, this 4~~th~~ day of February, 2005.

(SEAL)



Patricia D. Struck
Administrator
Division of Securities

NOTICE

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BEFORE THE
STATE OF WISCONSIN
DEPARTMENT OF FINANCIAL INSTITUTIONS
DIVISION OF SECURITIES

In the Matter of
MYRON THORICK,

Respondent.

ORDER OF PROHIBITION
(SUMMARY)

File No. S-04269(EX)

Based upon the attached Petition for Order I have reason to believe that unregistered securities have been offered or sold in Wisconsin by an unlicensed person in violation of Ch. 551, Wis. Stats., and that any further offer or sale of unregistered securities by or on behalf of the Respondent would be fraudulent to purchasers and I find that this action is necessary and appropriate in the public interest and for the protection of investors;

Therefore, pursuant to secs. 551.60(2)(a) and (b) and 551.63, Wis. Stats.,

IT IS ORDERED THAT:

- a. Myron Thorick, his agents, servants, employees, and every entity and person directly or indirectly controlled or organized by or on his behalf, are prohibited from making or causing to be made to any person or entity in Wisconsin any further offers or sales of securities unless and until such securities qualify as covered securities or are registered under Ch. 551, Wis. Stats., or successor statute, or properly exempted therefrom.
- b. Myron Thorick is prohibited from transacting business in Wisconsin as a securities agent unless licensed under Ch. 551, Wis. Stats., or successor statute, or excepted from the licensing requirement.
- c. Myron Thorick shall resolve his civil liability under sec. 551.59, Wis. Stats., resulting from the unlawful sales of securities described in the Petition for Order prior to filing an application for a securities agent license in Wisconsin.

EXECUTED at Madison, Wisconsin, this 4th day of February, 2005.

(SEAL)



Patricia D. Struck
Administrator
Division of Securities

NOTICE:

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BEFORE THE
STATE OF WISCONSIN
DEPARTMENT OF FINANCIAL INSTITUTIONS
DIVISION OF SECURITIES

In the Matter of
KENNETH WEBB,

Respondent.

ORDER OF PROHIBITION
(SUMMARY)

File No. S-04269(EX)

Based upon the attached Petition for Order I have reason to believe that unregistered securities have been offered or sold in Wisconsin by an unlicensed person in violation of Ch. 551, Wis. Stats., and that any further offer or sale of unregistered securities by or on behalf of the Respondent would be fraudulent to purchasers and I find that this action is necessary and appropriate in the public interest and for the protection of investors;

Therefore, pursuant to secs. 551.60(2)(a) and (b) and 551.63, Wis. Stats.,

IT IS ORDERED THAT:

- a. Kenneth Webb, his agents, servants, employees, and every entity and person directly or indirectly controlled or organized by or on his behalf, are prohibited from making or causing to be made to any person or entity in Wisconsin any further offers or sales of securities unless and until such securities qualify as covered securities or are registered under Ch. 551, Wis. Stats., or successor statute, or properly exempted therefrom.
- b. Kenneth Webb is prohibited from transacting business in Wisconsin as a securities agent unless licensed under Ch. 551, Wis. Stats., or successor statute, or excepted from the licensing requirement.
- c. Kenneth Webb shall resolve his civil liability under sec. 551.59, Wis. Stats., resulting from the unlawful sales of securities described in the Petition for Order prior to filing an application for a securities agent license in Wisconsin.

EXECUTED at Madison, Wisconsin, this 4th day of February, 2005.

(SEAL)



Patricia D. Struck
Administrator
Division of Securities

NOTICE:

Under sec. 551.61(2), Wis. Stats., within thirty (30) days after any Order has become effective without a hearing, any interested party may file a written request with the Administrator of the Division of Securities for a hearing in respect to any matters determined by the Order. A request for hearing shall be in the form of a petition for hearing and shall, under section SEC 8.01, Wis. Adm. Code, plainly admit or deny each specific allegation, finding, or conclusion in the Order and incorporated papers (unless the petitioner lacks sufficient knowledge or information to permit an admission or denial, in which case the petition shall so state, and such statement shall have the effect of a denial), and shall state all affirmative defenses.

You are advised that any willful violation of an Order issued by the Administrator of the Division of Securities of the State of Wisconsin Department of Financial Institutions under Ch. 551, Wis. Stats., is a criminal offense punishable under the provisions of sec. 551.58, Wis. Stats.

BEFORE THE
STATE OF WISCONSIN
DEPARTMENT OF FINANCIAL INSTITUTIONS
DIVISION OF SECURITIES

In the Matter of
KURT WITTMAYER,

Respondent.

ORDER OF PROHIBITION
(SUMMARY)

File No. S-04269(EX)

Based upon the attached Petition for Order I have reason to believe that unregistered securities have been offered or sold in Wisconsin by an unlicensed person in violation of Ch. 551, Wis. Stats., and that any further offer or sale of unregistered securities by or on behalf of the Respondent would be fraudulent to purchasers and I find that this action is necessary and appropriate in the public interest and for the protection of investors;

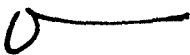
Therefore, pursuant to secs. 551.60(2)(a) and (b) and 551.63, Wis. Stats.,

IT IS ORDERED THAT:

- a. Kurt Wittmayer, his agents, servants, employees, and every entity and person directly or indirectly controlled or organized by or on his behalf, are prohibited from making or causing to be made to any person or entity in Wisconsin any further offers or sales of securities unless and until such securities qualify as covered securities or are registered under Ch. 551, Wis. Stats., or successor statute, or properly exempted therefrom.
- b. Kurt Wittmayer is prohibited from transacting business in Wisconsin as a securities agent unless licensed under Ch. 551, Wis. Stats., or successor statute, or excepted from the licensing requirement.
- c. Kurt Wittmayer shall resolve his civil liability under sec. 551.59, Wis. Stats., resulting from the unlawful sales of securities described in the Petition for Order prior to filing an application for a securities agent license in Wisconsin.

EXECUTED at Madison, Wisconsin, this 4th day of February, 2005.

(SEAL)



Patricia D. Struck
Administrator
Division of Securities

NOTICE:

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You are advised that any willful violation of an Order issued by the Administrator of the Division of Securities of the State of Wisconsin Department of Financial Institutions under Ch. 551, Wis. Stats., is a criminal offense punishable under the provisions of sec. 551.58, Wis. Stats.