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**Any County in the USA or the World**

Community For the following but not limited to

Seniors, Veterans, Disabled Veterans, 1st Responders

Continuing Care for all and living for Their Extended Families

PET FRENDLY COMMUNITY

**This was designed for a specific parcel of land in Orange County Florida but can be configured for anywhere in the world with minor modifications.**



**Executive Summary**

*(Please take the time to click on the numerous links available throughout this presentation; each can be very helpful in understanding the merit of this initiative.)*

[**Any**](http://quickfacts.census.gov/qfd/states/12/12069.html) **USA and Foreign Country**, a 501c3 Non Profit and for Profit can come together to create a Municipal Bond offering to provide a sustainable continuing care community for Seniors, Veterans, Disabled Veterans, 1st Responders & Families’ that includes Housing & Support Services.

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**Project Summary**

The PROJECT, a non-profit 501c3 organization and For Profit Companies and Individuals, proposes to develop a 21st Century Intergenerational Continuing Care Living Community. The focus of The PROJECT initiative is to serve mature adults, 55 years and older, in addition to Veterans Disabled Vet’s, and 1st Responders, Government workers and their families.

Today’s population is living a longer and more active life. They are demanding more services and conveniences as well as refusing to be disconnected from their families and friends. Priorities like continuing education, health and wellness, arts and entertainment and job retraining are more a part of their lives today than ever before.

The PROJECT plan is to acquire and redevelop the land that integrates;

* Health and Wellness
* A PET FRENDLY COMMUNITY
* Medical Facility incorporated in Project land ease of access to all 24 hrs staffing
* Exercise Facility
* Community Center for all
* All Scouting troupes Boys Girls
* Child Care
* Schools
* Shopping on or close proximity to Project
* Continuing Education
* Job Retraining
* Arts and Entertainment
* Attainable Housing
* Financing for the end users
* Green Energy Initiatives
* Nutrition, Food and Water Programs
* Family Support and Values
* Leadership Development and Training
* Continued Education at all levels through the Schools around the Project

This Land can be purchased from private groups or **CLOSED OR ABOUT TO BE CLOSED MILITARY BASES.** The PROJECT will be an intergenerational continuing care living community.

The project will include residential, recreational, medical, education and hospitality elements focused on providing residents high quality programs and services.

Residential: Single family, multi-family, assisted living and full care facilities will be developed to provide comfortable transitions as needed for residents. Neighborhoods will be built to provide a sense of community and allow for intergenerational relationships. This is a community for Veterans and Disabled Veterans. The houses will be designed to accommodate the needs of each individual that is disabled. Each house is designed to fit the needs of the buyer (if special needs are required).

Recreational: Part of any intelligently designed community is its recreational facilities, especially with today’s health sensitive, fitness and quality of life citizenry.

Medical: Onsite clinics and treatment facilities are necessary simply because people get sick and they get hurt. Additionally, chronic conditions that require out-patient care can be provided on a point-of-service basis. There will be a staff of Doctors Nurses, Physical Therapists etc. The Military will be asked to provide the staffing for the medical and Rehab facilities.

Educational: Our active, energetic, community is looking at second and third career options, academic enhancement and an opportunity to pass on what they have learned. Educational programs will stimulate creativity, enthusiasm and create a purpose for many; and, in turn, will provide a unique therapy for those involved, the therapy of being valued. This can be coordinated with the schools in the Area with transportation provided by the Project administrators well as child care if needed or special needs transportation.

Hospitality: Because of the interactive nature of this community and its intergenerational basis, a hospitality component is required. An isolated community is not as healthy as one that is connected to others. People will naturally come and go as they visit, engage in programs, receive care or support those receiving care. They will provide grocery shopping movies etc.

The components described above also provide a chance to find occupational opportunities. For many that have worked their entire lives, the thought of not having a job is a foreign concept. Many are already trained in teaching, medical and business disciplines and are just looking for something to do.

As the following articles point out, there is a new attitude toward such successful programs.

**Progressive Lifestyles:**

[**Do Senior Living Communities Need a Wake-up Call?**](http://progressiveretirement.wordpress.com/2009/09/16/do-senior-living-communities-need-a-wake-up-call/)

**Although the housing slump may have “**[**bottomed-out**](http://seniorhousingnews.com/2009/08/24/what-does-a-housing-bottom-mean-for-senior-housing-living-industry/#more-1199)**”, occupancy declines, especially for independent living, are more widespread** [**[1]**](http://progressiveretirement.wordpress.com/2009/09/16/do-senior-living-communities-need-a-wake-up-call/#_edn1)**.**

**Will the industry re-bound with a *business-as-usual* mentality?  Will new generations of customers be satisfied with today’s level of service?**

There is no question that the real estate crisis and decline in portfolio values have impacted occupancy in senior living communities.  AND, it’s easy to buy into the concept of “We just need to hold on, the demographics are still there, and we’ll be OK as soon as the housing market recovers”.  The reality may be very different.

While the country has been in the economic doldrums over the past few years, several dynamics have been changing, largely un-noticed by the industry.  First, the demographics are changing – the target market is gradually moving away from the “greatest generation” [[2]](http://progressiveretirement.wordpress.com/2009/09/16/do-senior-living-communities-need-a-wake-up-call/#_edn2) [[World War II vets are dying at the rate of 1000 per day](http://www.foxnews.com/story/0%2C2933%2C357941%2C00.html)] – and the industry must prepare for the “bobby-sox” generation (as a prelude to the “baby boomers”) and now the Third generation of Veterans and First Responders etc.

This generation, born between 1935 and 1945, is affluent and benefitted from the medical advances and healthy lifestyle initiatives of the 20th century.  As a result, they will have longer life expectancies with more males in the target population.  They demand value and will be less willing to compromise than their parents and older siblings who were tempered by the depression and WW II.

In the 1990s, assisted living (“AL”) developed as an alternative to nursing homes, and independent living (“IL”) has in large part developed as an alternative to assisted living facilities.  The newest option is “aging-in-place” with various surveys documenting the desires for aging adults to stay in their own home.  In the past, this wasn’t practical for many people, but we are seeing the development of a number of new companies that use various enabling technologies to provide cost-effective alternatives to senior housing. For example:

A study several years ago indicated that up to 80% of AL admissions were driven by the need for assistance with medication management.  Yet, there are now numerous automated medication reminder systems for use in the home.

Numerous organizations have developed cognitive fitness systems to provide brain exercises and delay the effects of Alzheimer’s and other senile dementia.

Rosemary Bakker, a gerontologist with Weill Cornell Medical College has established the website [This Caring Home](http://www.thiscaringhome.org/) to help caregivers and family members design a “smart home”, allowing individuals with early stage dementia to remain in their own home.

In addition to the psychological appeal of these options, the current economic malaise is forcing prospective residents – and their families – to become more value-conscious consumers.  These products and services will take market share from IL and AL communities by offering greater independence at lower costs.

As a result, the standard AL resident in the future may become a medically complex individual with multiple health/psychological conditions.

The impact on the traditional IL model may be even more dramatic.

**Is Everything “*Doom & Gloom*”?**

The answer is that it doesn’t have to be – **IF** operators heed the *wake-up* call and are willing to consider new options:

1.   Embrace new technology, instead of resisting it.  Future generations won’t appreciate things such as internet access, a social networking site for the community, etc. as an added value – they will *expect* it as a minimum level of service. The community **must be secure totally** for all living and working in the community without being intrusive on the buyer’s privacy a very difficult balance that **WILL BE ACCHIEVED.** (Design a community for the people who are buying the units, giving them what is needed and looking to the future for what will be necessary to add to the community living experience).

Technology **(Smart House and Community)** should be utilized to promote independence (no matter what level the resident demonstrates at move-in).  View this as an investment in extending the higher functioning of the resident for extended periods of time, which should decrease the turnover rate, extend the average length of stay, and increase the occupancy percentage. This is accomplished in the beginning to keep the cost down to the potential home owners. This can be accomplished by having the manufacturers of the technology such as Siemens, GE and other Manufacturers, “Made in America”, help design and keep costs down.

Offer the same technology services that are marketed for “at-home” care in a bundled package, so that the senior living community becomes the value-added solution.  Sell the advantage of having someone on-site who can and will MANAGE the technology for the senior, at the same time they are receiving other traditional services such as meals and transportation. There is a professional staff on-site to handle the needs of the Seniors, Veterans, Disabled Veterans, 1st Responders Continuing Care for all and living for Their Extended Families.

2.  Meet more than the basic needs for the residents. Abraham Maslow developed a Hierarchy of 5 levels of needs, as depicted in this diagram

 The Seniors, Veterans, Disabled Veterans, and 1st Responders Continuing Care for all and living for Their Extended Families living industry has traditionally done a good job of meeting the basic physical and security needs of the residents.   However, there is tremendous opportunity to offer **and market** services that address their higher-level social, ego and self-actualization needs.

In fact, programs meeting those needs could be the *differentiators* that trigger the move-in decision.  Interestingly, these needs are the most difficult for the senior to achieve while living alone in their home.

Too often society has assumed that seniors forgo these higher-level needs when they “retire”.  Yet [Lasell Village](http://www.insideeldercare.com/leaders-in-eldercare/paula-panchuck-redefines-independent-living-with-lasell-college-and-lasell-village/), a CCRC located on the campus of Lasell College in Massachusetts was created around the principle that retirees would move into an independent living setting where they would be committed to an annual continuing education curriculum.  This program is clearly helping the “villagers” achieve their “Peak needs” [[3]](http://progressiveretirement.wordpress.com/2009/09/16/do-senior-living-communities-need-a-wake-up-call/#_edn3)!

**Senior living communities must adjust with the times and add these value-added initiatives if they wish to overcome the inertia caused by the economy and plan for the future generations.**

**(**[**http://progressiveretirement.wordpress.com/2009/09/16/do-senior-living-communities-need-a-wake-up-call/**](http://progressiveretirement.wordpress.com/2009/09/16/do-senior-living-communities-need-a-wake-up-call/)**)**

|  |
| --- |
| **Each of the conclusion and comments applicable to seniors is also true for following generations as they work their way through their life thus providing such a compelling demand for intergenerational facilities.**[**The Future of Intergenerational Communities**](http://www.seniorliving.com/news/senior-living-communities/140-the-future-of-senior-living-communities) |

(<http://www.seniorliving.com/news/senior-living-communities/140-the-future-of-senior-living-communities>)

**Benefits of Intergenerational Programs**

**For the Community**

* **Strengthens Community:** Intergenerational programs bring together diverse groups and networks and help to dispel inaccurate stereotypes. Sharing talents and resources help to create a unified group identity. Children, youth, and older adults are less alienated while the community recognizes that they are contributing members of society.
* **Maximizes Human Resources:** Intergenerational community service programs tend to multiply human resources by engaging older adults and youth as volunteers.
* **Maximizes Financial Resources:** When groups representing young and old approach local funders, those funders are more likely to respond positively because they can see broad-based community support. Intergenerational programs can save money and stretch scarce resources by sharing sites and/or resources.
* **Expands Services:** Intergenerational community service programs can expand the level of services to meet more needs and address more issues.
* **Encourages Cultural Exchange:** Intergenerational programs promote the transmission of cultural traditions and values from older to younger generations, helping to build a sense of personal and societal identity while encouraging tolerance.
* **Inspires Collaboration:** Intergenerational programs can unite community members to take action on public policy issues that address human needs across the generations.

**For Youth and Children**

* **Enhances Social Skills:** Interaction with older adults enhances communication skills, promotes self-esteem, develops problem-solving abilities, and fosters friendships across generations. Positive attitudes are developed regarding sense of purpose and community service. Additionally, youth involved in mentoring programs have been show to be almost one-third less likely to hit others.
* **Improves Academic Performance:** Intergenerational programs increase school attendance and performance. Students tutored by older adults made significantly greater gains in achievement test scores than other students.
* **Decreases Drug Use:** Youth involved in intergenerational mentoring programs are 46% less likely to report the initiation of drug use, and among minority youth that statistic increased to 70%.
* **Increases Stability:** Children and youth gain positive role models with whom they can interact on a regular basis. Older adult volunteers help to provide children and youth with consistency through mentoring and in child care facilities that average a 25-35% turnover rate.

**For Older Adults**

* **Enhances Socialization:** Older adults remain productive, useful, and contributing members of society. They increase interaction with children and youth and engage more with one another to prevent isolation in later years.
* **Stimulates Learning:** Older adults learn new innovations and technologies from their younger counterparts.
* **Increases Emotional Support:** Intergenerational programs afford older adults an opportunity to participate in a meaningful activity. This decreases loneliness, boredom, and depression while increasing self-esteem. Older volunteers report more enriched lives, a rejuvenated sense of purpose, and increased coping skills for their personal struggles.
* **Improves Health:** Helping contributes to the maintenance of good health, and can diminish the effect of psychological and physical diseases and disorders.

**Structure of Intergenerational Environmental Education Programs**

First of all, intergenerational environmental education programs can be found in almost every type of location and setting. This includes schools, environmental centers, parks and playgrounds, community centers, city streets, vacant lots, cornfields, farms, and along stream banks.

There is also great diversity in how these programs are structured. School-based initiatives often incorporate a service-learning component. Initiatives with environmental agencies as partners generally focus on environmental health issues or on issues tied to protecting local natural resources. Programs also vary depending on the availability of resources, participants, needs of the community.

Activities can fit into three broad categories: promoting environmental awareness, conducting research on environmental issues, and taking action to preserve or improve the environment. However, while unique in some respects, these activities are all integrated.

**Characteristics to Intergenerational Environmental Education Programs**

Learning is "information rich", "experience rich", and "reflection rich". The age diversity of the groups of participants contributes to the depth and diversity of information and the issues presented for discussion and debate. Cross-generational interaction catalyzes the creative processes and opens ideas for exploring.

These programs make the environment seem more relevant. The projects help participants to learn how the environment can influence them on a personal level.

They also teach important values. Intergenerational environmental education projects can instill a sense of "environmental stewardship," a lifelong ethic of community service, and the concept of working hard results in future returns.

Intergenerational environmental education teaches how the environment changes over time. As the physical environment changes, so does the way that people interact with it. Such changes are often difficult to observe during a short-term program. Through intensive intergenerational dialogue, program participants can piece together a longer-term view of the environment that includes the past and projects into the future.

And lastly, these programs promote inclusiveness and collaboration in local environmental improvement efforts. EPA’s position regarding public involvement in environmental protection and improvement efforts is expressed in a formal policy statement. There is an array of resources including manuals, brochures, activity toolkits, technical assistance meetings and information posted on EPA’s website for public use. They can be accessed at: [Public Involvement.](http://www.epa.gov/publicinvolvement/)

(<http://www.epa.gov/aging/ia/benefits.htm>)

**Issues for Resolution**

**THE BIG PICTURE**

The 2011 population is dealing with the impact of transitions in their local, regional, national and global society. In addition to the normal natural disasters:

* The 60 million baby boomers have reached retirement age.
* 30 million in the next generation carry the load of sustaining the economy.
* Extended global conflicts to deal with remaining global despots has turned the USA into a debtor nation and challenged the family unit’s stability.
* The traditional corporate entity has been downsized and outsourced.
* The internet has radically changed our lives with online degrees, shopping, social networking and access to information.
* The last 20 years has brought about communism’s demise and introduced billions of people into the marketplace.
* The caste system has lost its control over a billion plus citizens.

**ON A LOCAL LEVEL**

**Issue #1:**

* There is an ever growing pool of talented “Senior’s” who have been paying the bill for decades and now face Health, Retirement, Benefits and other Quality of Life challenges. Plus, there are a significant and growing number of Veterans, 1st Responders and their Families, who have staked their futures to serve their fellow citizens who are searching for answers as well.
* Often, this segment of the population has been set-aside by their family or community and frequently downsized economically and have to deal with physical, mental, psychological and Spiritual conflicts. Although they have been well trained, they may have been overlooked or ignored in the marketplace and are searching for security. Many are struggling to re-acclimate.
* The core components of their family life, work and place in the community have been shaken.

**Issue #2:**

* Over time, Lake County, like all areas nationally, has been impacted.
More specifically, the Central Florida economy historically had existed on agriculture, housing projects and the tourism industry. Today, each is suffering. Repossessed homes are on Bank’s legers and large tracts of partially built out developments lay empty and workers are drawing unemployment.
* As part of Florida’s High Tech Corridor, its worker pool needs to be enhanced to attract higher end manufacturing and technological industries that can diversify the local economy’s offerings.

**Resolution**

**Plan of Resolution:**

* Acquire existing contiguous, overbuilt housing and commercial inventory in the Lake County, Florida, at preferred rates and consolidate them into a sustainable “21st Century Intergenerational Continuing Care Senior Living Community.” Pass the savings on to residents in the form of lower home pricing, job or small business training and family/personal support services, activities and attractions.
* Joint Venture with the local and national developers presently established in the county, to buy up a percentage of their developed lots with existing infrastructure and have them build homes that support THC’s mission and help get their employees back to work. It is likely this procedure would lead to sustainable operations going forward and revenue streams.
* At the same time, work with businesses, researchers, local university research centers and development and vendors to upgrade the green 21st Century technology products and models. Also, engage local health services providers with onsite facilities.
* Continue to build improvements into individual homes, multi-family facilities, assisted living and long term care facilities to support life’s transitions.
* Each of these selected preexisting subdivisions will function as “neighborhoods” have single family, duplexes, quads and multi-family units. Each neighborhood will have its own community or town centers with core services available.
* The community will surround a central “Campus” built on a converted resort and corporate retreat that already has outstanding accommodations and amenities of its own. Upgrades will sustain the area’s natural charm from past decades using advanced technologies, proven models and seasoned practitioners onsite.
* The campus will include job and a small business training incubator, a cost cutting extensive security system, research labs, IT management with online education and marketing center collaborating with the performing and fine arts center, recreational options with health & wellness facilities, an organic waste to energy converter, family support services, organic agriculture options with culinary training, an onsite marketplace with an e-Pantry supplying just in time delivery of core products for free and clean air & water operations.
* In addition, the community will integrate with the existing Medical, Faith-based, Aeronautical, Medical, Educational, Agricultural and Industrial Park initiatives in the county.

**End Result:** Resolution of two issues with one project!

* A 21st century intergenerational continuing care senior living community that provides its residents a high level quality of life through programs, facilities and relationships.
* Takes the existing distressed assets off the ledgers and gets small businesses and workers back in action while providing quality housing and services for valued citizens.
* Provides mentoring opportunities, training and placement in jobs and small businesses for higher skilled workers which help attract new industry to the region thus driving marketplace, tax and donation revenues availability for community services to both the new and existing residents while engaging a pool of valued citizens in a sustainable and functional life pattern.
* The beneficiaries from this community will be engaged a “Pay It Forward” mentality both locally and nationally in through Mentoring, Adopt a Home, Reach The Children and Women Inspire, programs to areas like the Northeaster Metropolitan areas, the Gulf States and areas impacted by natural disasters, population shifts or economic upheaval.
* Forms a network of intra-related marketplace partners that can build social and economic sustainability throughout their regions.
* The net result gives those involved an opportunity to participate in a “Cycle of Appreciation” by replicating and paying it forward to other regions. Through such a process, both the giver and the recipient grow in value, i.e. “Appreciate!!” thus growing our greatest asset, PEOPLE.

**Implementation**

**OVERVIEW**

**Project’s Mission:** To provide housing & resources to support Seniors, Veterans, 1st Responders & their Families in a Continuing Care Community Development Program that will provide “Substantial and Sustainable Social and Economic Growth” in Lake County.

**Lake County Florida and The Collection** ([www.thecollection.com](http://www.thehopecollection.com/)), a 501c3, Not-For-Profit Corporation collaborate to issue 4 trances of funding of approximately $150M each to capitalize the 4 phases of a project outlined below.

**THE MASTER PLAN**

**This was specifically set for Lake County Florida the Land cost will vary depending on location if Government will sell closed Military bases and other large tracts of land costs will come down expeditiously.**

1. Acquire and convert the Mission Inn, a corporate retreat, into a Campus Hub with its Extended Stay units, Restaurants, Health & Wellness, Recreation, Conference Center, facilities for many events and weddings yearly by local inhabitants, educational, arts programs and numerous conferences and competitions, Agriculture, Utilities, Forty-three (43) years of positive net annual income, and a well-staffed and seasoned marketing department with its significant global client data base of Individuals, Corporations, NGO’s and Non Profits and Government Agencies to be connected with a marketing subsidiary.
2. The property also contains 1800 acres including a 1602 unit, PUD approved residential real estate and 100 acres of commercially approved space along with the neighborhood adjoining approved, already developed properties at Venesia, Arlington Ridge, Heritage, Wind Song, Blue Springs and Oak Bend with existing infrastructure in place, plus 200 repo units in Lake County, Central Florida. All the acquisitions will be at significantly reduced prices.
3. In each case, *during the* *due diligence phase*, THC will be assessing and acquiring all existing materials, feasibility studies, past and projected financials, surveys, engineering reports, approved and partially developed parcels and will acquire ALL their existing approvals, renderings, designs, plans, environmental studies, marketing reports, etc., thus reducing costs and time.
4. Convert this facility and its environs into a “Campus” that can be used as a “Hub” for a multi-phased development of a green, energy free housing community for Seniors, Veterans, 1st Responders and their Families that *will drive the local economy* and develop a “Model” to be replicated in other areas nationally.
5. Couple the savings opportunity that has been provided by the global economic downturn to acquire and develop such properties for 50% to 75% of 2007 rates with THC existing Preferred Vendor Network (PVN) of quality support services that can then be passed on to support the benefactors.
6. We would continue the leasing of facilities for existing golf & tennis academies that are connected to both local private and public school facilities and add the leasing or selling of facilities for job, small business, the arts, medical, sciences and culinary training.
7. Approximately 20 PVN companies that provide the support services for the community will be funded with $10M from the government’s EB-5 program thus providing support to this project.
8. The location in Central Florida has existing world class amenities to draw interest to this project including: countless tourist entertainment, educational and cultural options, outstanding transportation connections, community agencies, university’s business incubators, research centers and medical facilities that THC and M/I are already connected too. For example, UCF’s Solar Research Center will be using the Campus to test its products and share their resulting marketing revenues with THC.
9. The present owners also own the existing waste water & drinking water utility for the township and is zoned for facility expansion as needed and for an addition of a Bio Mass Energy conversion unit at no cost. That would serve to support the Bond offering.
10. Every unit will be owned by an LLC. The JV ownership agreement will last for 40 years between THC, the Participant’s *and their children* as Partners to assure maintenance of value and transferability to next generations. These prospective occupants are already in THC queue through relationships with Homes For Heroes, Easter Seals as contracted service provider to the VA, Veteran’s Halo and other entities.
11. THC has builds the unit and the participant acquires a mortgage on 50% of value and pays the taxes. THC has an insurable interest in their partner and buys a $250,000 2nd to Die Life Insurance policy on the participant and spouse to protect its investment, to assure no cost transferability to their family members.
12. DTC’s Book-Entry System is likely to be used based upon a predefined and recorded formula for distribution of returns.
13. Non-Recourse: It will not be deemed a responsibility of the municipalities to assure obligations.
14. Contracts, mortgages, funds for disbursement to service debt maybe assigned to a Trust for the purpose of assuring distribution including a Debt Service Reserve Fund, Operating Reserve Fund, Liquidity Support Fund, Working Capital Fund, Replacement Reserve Fund.
15. Mortgages, Leases, Rents, Contracts, Insurance, and Profit Streams etc may all be encumbered by the Trustees to assure satisfaction in the event of a potential default.
16. Further, the borrower may issue additional Bonds, occur additional indebtedness or maybe required to restrict additional expenses.
17. All participants, individual and entities, will be registered and vetted and the facilities overseen and protected by THC Security Division.
18. All build out activity and transactions will be overseen by THC project managers, booked and filed by THC CPA’s and funds distributed by THC Forensic Accountants.
19. Annual filings to be posted on THC website for public view.
20. Through our national builders it is planned that this project will be replicated in other municipalities with similar issues as an Economic Stimulus and Participant Program.

**Phases**

Each of the phases outlined below will have their own unique features yet overlap in some manner as one prepares the way for the next. Although the plan is aimed at a 10 year completion window, the goal would be to complete the work prior to the horizon.

* RRC and VEZ participants with cutting edge technology, materials and practices will be regularly testing, experimenting and collaborating to upgrade all facets of the program.
* Throughout the phases, potential participants from other regions will visit the Campus to observe, learn, assess and evaluate the opportunity to replicate the model in their footprint.

**ONE:**

* The entity acquires the Campus Hub for conversion and all the land is to be built out and with the support services placed in the existing commercial spaces.
* Acquires 200 Repossessed Units within the neighborhoods, places families in each and connects them to the service providers.
* Commences the building of 100 Units (20 at the Campus and 80 distributed at sites where the infrastructure is in place), moves families in each and connects them to the service providers.
* Start the building of the Bio Fuel Facilities.

**TWO:**

* Start the build out of the 800 approved lots with housing units (20 at the Campus where the infrastructure is in place and 780 at the sites where the infrastructure is in place).
* Start the infrastructure build-out on the Campus.
* Move families into each and connect the participants with the existing support services.

**THREE:**

* Start and complete the build out of 800 housing units (400 where the existing structure not on the campus and 400 at the Campus.
* Move the families in.
* Connect the participants with the support services.

**FOUR**

* Start and complete the build out of 600 housing units on the Campus.
* Move the families in.
* Connect the participants with the support services.

**Total # of Units: 2500**

**POSSIBLE BUILDERS to Work with THC Preferred Vendors**

* D.R. Horton, ([www.drhorton.com](http://www.drhorton.com/)) the nation's No. 1 homebuilder (single-family, townhomes, condominiums).

**Marketing**

A traditional Real Estate Marketing program would require 21,437 visits over 19 years to sell 1179 units at 4% to 7% per year. Fortunately, this is NOT just another Real Estate program.

Both commercial and residential properties will be acquired, built out and lived in but that’s because:

* There are an estimated 100 to 200 million Senior’s, Veterans, 1st Responders and Families in the USA that have to have a place to “hang out” as they are building a sustainable, quality and significant life.
* Workers need jobs and small businesses and are building a sustainable, quality and significant life.
* As the marketplace prospers so to do the governing bodies and charitable organizations required to supply and support the services for a communities citizens to live a sustainable, quality and significant life

It’s like the old paradox in education, “Were the schools built for the kids or the kids birthed for the schools?

We have all of the metrics in hand:

* **Surplus of recipients:** There are already tens of thousands of qualified parties in the region let alone the millions across the nation and returning from offshore.
* **Captured Market:** Homes for Heroes**,** a nation network of residential realtors that PII collaborates with and numerous others support organizations like Easter Seals, PII’s Builders, Veterans Halo, NYC Relief, Universities, Medical Groups, Faith Based and Family groups work directly with the VA and 1st Responder’s groups.
* **Google** MAY Grant the Project $10,000 a month and the Project will agreed to work with a renowned Search Engine Optimization (SEO) company to drive the message across the social media and internet.
* **Buddy System:** Every Veteran has built strong bonds with their fellow warriors. Every Veteran will have a family and **WILL NEVER BE ALONE IN OUR COMMUNITY “NEVER”.** This concept has great application here. As the market has been stimulated by the initial benefactors, they will spread the word to their comrades. As the saying goes, “the best salesperson is a satisfied customer.” Never does that have greater meaning than in this setting. A credible and compelling message is but a “Text” or “Skype” away!
* **Onsite Teams** **and Programs:** Each of the development areas already have onsite facilities, staff and programs to market and personally interact with interested parties. The building teams have models and are rolling their sleeve’s up
* **Dedicated Partner:** The Lake County Economic Development team and surrounding counties are pushing the envelope daily, providing incentives and support for all parties involved.
* **Marketing Division:** Damascus Marketing and Prime2x Marketing teams with decades of experience

**The Partners EXAMPLE**

**Lake County**

Located in [**Florida’s High Tech Corridor**](http://www.visitthecorridor.com/)with its1,400 lakes is uniquely positioned in the midst of BIG cities and has a solid [**plan for Sustainable Economic and Social Growth**](http://egr.lakecountyfl.gov/default.aspx)**.** The [**Central Florida Region**](http://www.MyRegion.org) is geared to grow!

|  |
| --- |
|  |
| http://www.ralsc.org/images/orangearrow.gifInternational Airport(s)............. 45 min |
| http://www.ralsc.org/images/orangearrow.gifOrlando................................... 30 min |
| http://www.ralsc.org/images/orangearrow.gifDaytona & East Coast Beach…… 1 hour |
| http://www.ralsc.org/images/orangearrow.gifTampa & Gulf Coast Beaches...... 1 hour |
| Description: http://www.ralsc.org/images/orangearrow.gifOrlando area attractions........... 30 min |

**Area Demographics & Initiatives**

**1.** [**Central Florida Regional Site Description & General Area Analysis**](http://www.myregion.org/clientuploads/witwaw/witwaw_09_progressreport.pdf)

**2. Additional Interesting Facts**

* Lake County was created in 1887 from portions of Sumter County, Florida and Orange County, Florida.
* Lake County is known for its diverse landscape and terrain ranging from 0 to 315 feet above sea level. Once called, “The Alps” of Florida.
* In Lake County's earliest beginnings, pioneers looked to the earth for their livelihood. It grew into a place rich in agriculture. Agriculture was the main industry until the freezes of 1983, 1985, and 1989. The agribusiness figure reached $101 Million dollars.
* In 1890, the first census was formed and there were 8,034 people in the county. As of the 1990 census, there were approximately 140,000 people.
* Lake County is reclaiming 63% of its reclaimable water where the rest of the seven county regions are reclaiming around 50%.
* The number of Arts, Cultural and Humanities organizations in Lake County doubled between 2000 and 2008.
* Total Population: 297,052.
* Seniors (55+): 115,865 (38%).
* Veterans: 42,112 which is 17.6 % of population while the national average is 10.1%.
* Bachelor degree: 19.5%.
* Median Value of s home is $173,700 and 15.4% are vacant homes.
* Median Household income is $42,479.
* Median mo cost per home is $1,361.
* Lake County leads the region with 44% of all adults participating in some regular moderate exercise.
* The number of high tech companies in Lake County increased by an annual rate of 73.9% between 2001 and 2007.
* Area Employers:
1. Leesburg Medical Center: 2,300
2. Wal-Mart: 1,922
3. Villages: 1,900
4. Waterman Florida Hospital & Centra Care: 1,612
5. Publix: 1,027
6. Embarq: 811
7. Life Steam Behavioral Center: 600
* Normal Mortgage in this area: 5%; 30 years; $200,000; Mon Payment: $1073.64.
* Waterman Florida Hospital System with Centra Care Clinics and Leesburg Medical Center are 5 minutes from the sites. World renowned Arnold & Winnie Palmer Children’s Hospitals are 35 minutes from the site. Mobile units to attend to residents without having to be transported.
* Local Veteran’s Clinics: Orlando Medical Center; New Center, Clinics: The Villages Annex, Daytona, Vieira, Clermont, Kissimmee, Leesburg, Orange City, Crossroads Annex, Lake Nona, Lakemont Campus, Orlando Vet Center, Melbourne Vet Center, Tampa Polytrauma Rehab Center and nearby [Northern Florida Veteran’s Facilities](http://www.northflorida.va.gov/NORTHFLORIDA/visitors/theVillages.asp).

 **The Collection**

**The Collection, a 501c3 organization, has eight core areas it supports: Family, Faith, Health & Wellness, Food & Clean Water and Housing, Energy, Education and the Arts.**

The mission of “Collection” is to identify and supply resources that will support projects that will provide “Substantial and Sustainable Social and Economic Growth” in the fields of:

* Health & Wellness
* Performing and Fine Arts
* Family Issues
* Development & Housing
* Technology / Energy / Communications
* Faith Based Leadership
* Education
* Food & Nutrition

There are no geographical restrictions for such programs and all are aimed at breaking down the day to day issues created by the cycle of poverty at the grassroots of society.

Each day as person after person in their own way and set of circumstances steps forward to answer the call, the words from the musical “Man of La Mancha’s” lead song, “The Impossible Dream,” rings true and will forever, and just like the day they were penned.

THC is about identifying needs, finding players that have partial solutions from multiple fronts, combining their offerings into dynamic and sustainable programs, bringing the resources together to undergird the initiatives and taking them to the points of need!

This collaboration not only provides for the end beneficiaries but it builds the people who participate as well.  Traditionally these players may have been “strange bedfellows;” now, they become family and the world is a better place.  The whole is indeed greater than the sum of its parts and one more unreachable star has been claimed!

**BOARD MEMBERS:**

**TO BE ANNOUNCED WHEN ELECTED TO Board**

**ADVISORY GROUP:** Chairmen **–** To be announced

The following is a partial list of parties engaged in the’s “Brain Trust” from the Preferred Vendor Group. This is a list of POTENTIAL LIST OF SUPPLIERS THAT NEED TO BE CONTACTED THAT HAVE NOT YET AGREED TO BE “PREFERRED VENDERS”.

Richard Kouwe – Finance

Rev. Robb Hawks - Arts

Rev. Timothy Green

Derrick Meer - IT / Marketing

Mark Rohlin – Real Estate

Kathy Kornprobst – Fine Arts

Joseph Tedesco – Banking

Angelo Nardone - Business

Brad Koozman, Esq.

Robert Price - Finance

Joseph Henley - [Construction](http://www.sunroomplace.com/)

Bradley Strocko - Construction

Gregory Stewart – [Insurance & Finance](file://C:\Users\promolont\Desktop\AppData\Local\Microsoft\Windows\AppData\Local\Microsoft\Windows\Temporary%20Internet%20Files\Content.Outlook\AppData\Local\Microsoft\Windows\AppData\Local\Microsoft\Windows\Temporary%20Internet%20Files\Content.Outlook\EEB1Z3KX\Stewart%20Agency%20Insurance)

David Topian - [Construction](http://www.yourbw.com/biz/index.php?m_id=29)

Heidi Zikorus – Forensic Accountant

John Rich - [Security](http://www.yourbw.com/biz/index.php?m_id=64)

David Taylor – Heath & Wellness

Brain Herosian – Wellness

TG Brown, Esq. - Title Work

George Coutts - Finance

Alphi Wilkes – Energy

Bob Sutton - Media

Kevin Clawson – [Reach the Children](http://www.ReachTheChildren.org)

Tom Line – Development

Patti Jo Juengies – Real Estate

Michael & CB Tammaro, Education

Mary Kelly – [Real Estate](http://TravisRealty.com)

Loni Dishong – Women Inspire

Aris Pavilidis – [Easter Seals](http://www.EasterSeals.org)

Tony Gianotta – Labor

Russell Wohl, Esq.

William Perkins – Environmental

Colleen Perkins – Education

Matt Hutchinson – Energy

Joe Holroyd – Algae Bio Diesel Fuel

Darryl & Dale Ladd – Develop

Ray Mellilo – NYC Relief

Deb Townsend, Esq. Immigration

Ellen Didion – Grants

Trudy Kunze – Hospice

Marcie Strom – Health

Terry Damon - [Construction](http://www.thedailymail.net/articles/2010/03/15/news/doc4b9d9bdfe63f5000210120.txt)

Cynthia Woodward, ND, PHD

Mary Maida, PhD. - Health

Chet Zelasko, MD

John Capello, MD

Tim Laursen - Performance Consultant

George Mueller, J.D.

Ted Williams – Health

Chris Kofler FL EB5

Karen Kortan - Veteran’s Halo

Dorian Chapman – Finance

Craig Menke – FL EB5

Stefan Mendal - Finance

**The Collection’s Unique Assemblage of Tools**

The Collection has developed though decades of relationships, research and the resources of the founding parties. Their following of prudent practices pre-manages risk while it maximizes sustainable performance.

These “Founders” have come together to become the “Brain Trust” of what is technically is called a Virtual Value Interactive Network. It is a data base management system that THC Board, its Advisory Group (AG) and the Preferred Vendor Network (PVN) use to vet and manage approved projects plus facilitate their day-to-day work flow and in-house programs.

From an IT viewpoint, a is a “Cloud Application,” that functions like Quick Books, Linked-In, You Tube, Amazon, Google, Skype and Oracle all in one.

From a personnel and operational viewpoint, the Management Team and its Preferred Vendor Network:

* Receives all THC’s requests for support, investigates the participants and the merits of each project to assure its alignment with THC Mission.
* After initial vetting, they present the viable programs to THC Advisory Group for professional comment and refinement.
* Finally, the program is moved to the Board for acceptance, prioritization, and application and then facilitates the projects to completion.
* Through their efforts, the populates and supports a Virtual Enterprise Zone (VEZ) where all transactions in the community will take place. A portion of ALL the margins per transaction is returned back to support the Bond Issue and community functions.
* A hands-on micro-enterprise Incubator with unique benefits and a Resource & Research Center (RRC) that houses cutting edge projects to upgrade and sustain all THC initiatives. Both programs are geared to drive sustainable small businesses, jobs, investment/donor and tax revenue and programs for the end benefactors.

Remarkably, this is done for just 4% of program costs.

**Preferred Vendor Network (PVN):** The approved entities involved in the programs.

**Resource & Research Center (RRC):** Anonline and offline training and research environment with an Incubator for Science, Communications, Health & Wellness, Arts, Energy, IT, Materials and Education methodology and collaboration.

**Virtual Enterprise Zone** **(VEZ):** An Enterprise Zone is a specific geographical area that has been designated for [Businesses](http://www.investopedia.com/terms/e/enterprise-zone.asp) within the enterprise zone to receive various types of aid. These may include tax benefits, special financing and other incentives designed to encourage businesses to establish and maintain a presence within the specified zone. A Virtual Enterprise Zone is an online application of the above. All transactions relative to the community will operate through the VEZ and be booked per member. Each Vendor is contracted to pay an agreed upon percentage from its marketing budget per transaction to THC to be used to support the bond offering and community function. It’s commonly known as an “AFFILIATE PROGRAM”

Includes:

1. A Micro Enterprise Opportunity likes e-Pantry and Greenback Streets where individuals and companies can register, list buyers or businesses that can market, refer buyers and be compensated.
2. Barter opportunities at companies like Barterquest.
3. International trade opportunities at companies like Alibabba.
4. Affiliate Programs with companies like Amazon.
5. Preferred Vendor Network (PVN) Members, i.e., Advisor Group participant and project vendors (each PVN pays a fee and receives: Quick Books support, Marketing, RFQ's, Barter, Invoice purchasing, Factoring, Site Page, Discounts, VEZ profit share model & THC deductions, Employee Benefits and Project Work Contracts).
6. Private label products coming from RRC, i.e. Mission or Brand.
7. Professional Services: Legal, Accounting, Real Estate, Insurance, Engineering, Security, Educational, Health & Wellness, Life & Business Coaching.

**Virtual Value Interactive Network** : An online and offline Network of Individuals, Entities (for profit and not for profit) and Organizations using diverse communication tools to bring together their best practices and specialized training, experience and relationships to design and implement sustainable economic and social humanitarian solutions for end benefactor groups that can be replicated in diverse environments. They use a “Cloud Application” to operate its projects.

**Assumptions**

**Assumptions:** All of the properties to be acquired and built out have already been approved, are being marketed and have been partially developed. Only the market’s ongoing shortfall has made this initiative fiscally viable and very important. The already approved documents, plans and guidelines will be carried forward and included in the ultimate Underwriting Due Diligence package.

1. **Stable Campus Hub:** The venerable campus site, owned by one family, has been successfully performing for 40 plus years as a corporate retreat & resort is ready to be passed along. All of its existing documents, suppliers, substantial client base, contracts subsidiaries, relationships and enhanced revenue streams will be carried forward and included in the ultimate due diligence package.
2. **Direct Access:** All options regarding Veterans and their significant incentive, support and benefit programs have been made on the information research by the developer by the VA’s websites, through direct conversations with VA personnel and from representatives directly contracted with the VA, like Easter Seals.
3. **Year Round Residents:** This targeted pool of residents are not “Snow Birds;” they will be 12 month participants in the community as compared to a sizeable number of existing residents in Central Florida that head north on the 1st day of spring and return when the snow flies in the north. This will change the Campus’s occupancy rate as well as drive the areas existing economic paradigm.
4. **Demographic Viability:** This program is designed to give this region and those that replicate it a sustained shot in the arm. The demographic research has come from Harry Dent’s documented record of success at forecasting long term economic trends. He has created “The Dent Method” that has consistently proven that the age structure of the population has the power to influence consumption demand in a predictable, substantial and consistent manner.

Developed by economic expert Harry S. Dent, Jr. in the late 1980’s, The Dent Method offers a unique view of economic forecasting because it suggests that demographics and spending trends affect our economy, stock prices, inflation, interest rates, innovation cycles, new technologies, product and industry trends, real estate, immigration and domestic migration and new business models for management and organization. This method also shows how to recognize and potentially profit from economic cycles, as well as helps pinpoint the best careers in growth industries, the best places to live, the hottest potential investment sectors and the key technologies that will change everyday lives.

Mr. Dent received his MBA from Harvard Business School, where he was a Baker Scholar and was elected to the Century Club for leadership excellence. Since 1988, he has been speaking to executives, financial advisors and investors around the world. He has appeared on “Good Morning America”, PBS, CNBC, CNN/FN, and has been featured in Barron’s, Investor’s Business Daily, Entrepreneur, Fortune, Success, US News and World Report, Business Week, The Wall Street Journal, American Demographics and Omni.

His proven demographics indicate that, “following the existing downturn in the economy, an interim boom stage between 2012 and 2017 will occur before a slowdown finally turns into the next global boom in the early 2020s.”
5. **Stimulus, Sustainability & Security**: Although this program is designed as a “stimulus initiative” its sustainability is guaranteed via the Joint Venture LLC between THC and the “Occupant and Their Family.”
6. Although there will be 55 plus and 30 Minus age participants, the average residential age will be 35 to 40, which means that these parents are approaching their highest earning levels at age 47 and their children who are soon to be teens, will be following in their earning path over the next 40 years of the LLC’s contract.
7. Seniors have FHA, Reverse Mortgage, and AARP options for security support for their mortgages while Veterans’ can acquire a [VA Mortgage](http://www.benefits.va.gov/homeloans/docs/vap_26-4_online_version.pdf) on 50% of Value [guaranteed by the VA.](http://www.benefits.va.gov/homeloans/factsheet.asp) Also, homes with subsidies for [specially adapted homes](http://www.benefits.va.gov/homeloans/sah_info.asp) for the disabled.

Via the LLC contractual relationship, THC will own a “2nd to die” life insurance policy of $250,000 on the parents which guarantees that ownership upon death continues to the children. This assures that the children will have roof over their heads in the event of early death to the parents.

In addition, much as a “Differed Compensation Contract” performs for corporate retirees, it creates a “Mortality Pool plus Cash Value from tax deferred accrual that can be invested and is available, if needed, for Bond or LLC payments.
8. **Local Developers:** Working with local developers, rather than becoming their competition provides jobs for existing local workers as well as for those who are coming in as new residents.
9. **Reciprocity:** Working with national developers provides the opportunity to replicate the model in similar environments which will “Network” the communities, thus providing mutually assured built in markets, jobs and services.
10. **Buddy System:** Every veteran has built strong bonds with their fellow warriors. This concept has great application here. As the market has been stimulated by the initial benefactors, they will spread the word to their comrades. As the saying goes, “the best salesperson is a satisfied customer.” Never does that have greater meaning than in this setting. A credible and compelling message is but a “Text” or “Skype” away!
11. **Preferred Vendor Network (PVN):** There is sufficient office space available within the existing facilities for the 20 Preferred Vendor Network companies that will assure immediate lease revenue. For additional PVN partners, Condo/Offices built in the commercial zone will be an excellent option.
12. “**Base +” Programs enhanced by** **Jobs & Small Businesses:** Senior’s often have retirement, savings or can access THC’s Reverse mortgage program for funding support.[Veterans](http://www.vba.va.gov/bln/21/pension/) and 1st Responders have often have earned and have access to a [Benefit Program](http://www.va.gov/opa/publications/benefits_book.asp) with a revenue stream plus an assortment of available Discounts, Grants, [Pharmaceutical,](https://www.myhealth.va.gov/mhv-portal-web/anonymous.portal?_nfpb=true&_pageLabel=rxRefill) Incentives, and Educational Packages easily [available online](https://www.ebenefits.va.gov/ebenefits-portal/ebenefits.portal). Generally, these are not negatively impacted by subsequent additional job or small business income opportunities. This combination is different than the normal citizen who may be working restricted hours, have no benefits or funds to pay for them and no access or coaching to find a way.

The VEZ’s Preferred Vendor Businesses using the data base workflow system have particular incentives to provide the required training for jobs or independent contractor options. They may also allow for flex time, working from home and age or physical limitation is generally not an issue. THC’s “Adopt-a-Home” program will serve to offset any challenges and provide mentoring on legal and family tax and investment structuring, etc.

In addition to [VA Biz Programs](http://www.va.gov/landing2_business.htm), many income options such as grant writing, Quick Books work, micro-enterprise, online affiliate marketing, CRM support, call centers, newsletter applications, repairs, contacting, graphic arts, delivery services, security, tutoring, research, transportation, IT programming, finance, insurance, real estate, HR, lawn care, day care, life coaching, culinary services, franchises, etc., are available in the PVN to add to the “Base, Plus” stream. Each dollar earned is a dollar that can be spent, donated, saved or taxed in the community which drives sustainability.
13. **If used, a “63-20” Corporation:**  Has the power to issue municipal bonds, which are treated as debt obligations funded on behalf of a political subdivision for public purposes. This allows municipalities to create an alter-ego entity that could act in concert with the local government, but which would hold separate ownership of the project. This allows the municipality to own assets in the entity that are not direct obligations of the municipality.

The non-profit corporation is the qualifying party for the municipal bond financing.

The net proceeds may be used for planning, construction, and permanent financing. Any money committed by the non-profit (soft costs, entitlements, feasibility report, etc.) could be reimbursed upon successful closing of the bond issue. A capitalized interest and debt service reserve fund is funded at closing. The First Mortgage Revenue Bonds, 30-Year Amortization, Level Debt Service are Non-Recourse to the Borrower (recourse is only to the subject project). The funding can pay for up to 100% of the planning, acquisition and development costs. The Construction and Permanent Financing are through one structure with no take out loan required.
14. **Mitigation of Risk:** Spreading the risk across 2500 separate units and support services across independent additional leased commercial facilities protects the Bond investor’s return and the Veteran & 1st Responders continuity of services and/or their income as maybe the case.
15. **Defeasance:** The initiative reaches Defeasance in the 5th year of the program.
16. **Search Engine Optimization:** Google has Granted THC $10,000 per month to do Ad Word promotion related to its “Veterans, 1st Responders & Family Homes and Support Services” program.
17. **Solar and Waste to Energy**: The suppliers are providing the facilities at their cost to Joint Venture and Revenue Share.
18. **Government Programs:** The US Government has worked out an arrangement with Brazil to make travel to the USA easier and has provided incentives come to this corridor which will drive the job market.

**Preferred Vendor Network Members**

The following VEZ Entities are central in driving the sustainable job market.

**THIS WILL BE DECIDED AT A LATER TIME AFTER BORD OF DIRECTORS HAVE BEEN APPOINTED**

**THE INNOVATION WE OFFER

Multiple Options -** Traditionally the commercial real estate market has allowed for two options:

Engage a broker at a standard commission rate who manages the entire deal, leaving the owner with little control.

OR

Offering the property alone where the owner does everything on their own and lacks the marketing capabilities of a brokerage company.

RealaSyst.com offers a third option that allows you to choose how much professional assistance you want to meet your specific needs. You are able to maintain full control and decision making in the entire sale or lease process. You decide how involved you want your RealaSyst.com broker to be.

**Greater Decision Making -** Our experience has shown us that today’s property owner wants to be actively involved in their deals from start to finish. RealaSyst.com allows you to choose how much involvement you want and pay only for the services you select.

**Affordable choices -** RealaSyst.com offers multiple levels of service with a wide range of affordable fees to assist you with your real estate transactions. You choose from a menu of services to complete your transaction and pay only for those services.

**Localized Web-Based Marketing.** Tired of wondering if your property is actively being marketed? Wish you could market your property online globally but on a web site that also focuses on your local area? Now you can.

Choose how much marketing you need and pay only for those services. Receive locally-based web marketing when you become an advanced member of RealaSyst.com.

**Assistance from Licensed Brokers -** RealaSyst.com is designed specifically for the property owner’s needs. The owner decides what professional assistance they need and hires the broker to meet those needs.

You decide what level of assistance you need from a licensed RealaSyst.com broker. Visit our Beta site at [RealaSyst.com](http://www.realasyst.com/)

**13. CR Land Development, LLC, (EIN 20-8561382) a Virtual Value Interactive Network** **Preferred Vendor**, works with government agencies, nonprofit organizations, university & research centers, forward thinking certified contractors and materials providers to build homes for Veterans, 1st Responders and Their Families that will enjoy the following benefits and more.

* Drink clean water
* Breath clean air
* Active & friendly environs
* Engaging community programs in which to participate
* Their own e-Pantry
* Their own Home Mall
* Eat their organic produce from their own hydroponics garden
* No energy bill
* Are protected up to 150 MPH winds
* Are fireproofed inside and outside
* Their own Natural Gas filling station or Energy Port for their vehicles
* A property wide security system
* Water conservative landscape
* Multi-generational family friendly financing agreements
* Life time learning and life coaching opportunities
* “Family Friendly” support services
* Access to health and wellness initiatives
* Access to a comprehensive virtual “Concierge”

CR Land Development’s Membership is uniquely organized and credentialed with decades of experience and relationships in the core competency areas required to develop and replicate sustainable “21st Century Smart-Living Communities” for its “’s Heroes” designated market.

**14. Perkin’s Enterprises, Inc.** Bill & Colleen Perkins started out as College Housing Administrators. Through three plus decades, Bill moved into procurement and then on into the business world in environmental programs. Colleen transitioned into public education and moved through the teaching ranks and into Administration. Concurrently, they operated a national business consulting firm for micro-enterprise. Additionally, they have always been involved in charitable work and family activities.

Seeing the need in THC for environmental and energy initiatives, Bill has brought his experience and relationships to the table to help drive the project’s core building options.

Simultaneously, Colleen has brought her educational administration talent and connections to the educational applications for the Vet’s and 1st Responders families and adult education initiatives. The jobs and independent contractors to be engaged in these fields are significant.

**Divisions:**

Vision Environmental-Direct or project management of environmental services especially drawing expertise for working with regulators, local government and business. Vision will monitor from start to completion all necessary environmental reviews.

Vision Educational Consultants-lead development of educational programs responsive to all student needs. Guide creative, innovative and sound education programs for all age group and/or special needs.

Vision Energy-Carbon neutral conversion of organic waste to energy solid fuels. 50 to 1000 tons per day using little outside energy eliminates tipping fees while creating energy.

Vision Sail and Ski Tours-personalized small group tours which include guided instruction. Sail tours include varied locations on client or third party boats. Ski tours for fun and 1st Responder Training guided by PSIA Level II instructor and National Ski Patrol Trainer.

**15. Stewart Family Enterprises, LLC (SFE)** is a third generation family business initiative including commercial real estate, IT development, graphic arts, micro-enterprise, insurance, financial planning and personal and business benefits packages.

Staying connected to national “Think Tanks” like Harry Dent’s Roundtable has kept SFE ahead of the curve. Understanding the national and global demographics has caused SFE to adopt cutting IT and financial models ahead of the market.

SFE is intimately engaged in the Preferred Vendor “Mastermind Roundtable.”

**16. GF Limited Partnership (EIN 16-1604355)** isthe **Master Developer** and the integrator of its component parts. GFLP’s forty years of teaching, coaching and consulting in the eight cardinal focus areas of THC has provided a unique insight into the necessity of high level synergies required for functional personal, family and community development.

GFLP’s across the board connectivity has opened the door for bringing the components together to satisfy THC’s Mission of “Helping Others, By Helping Them, and Help Others!”

**17. GEI, (B-16-1180779-9) is the General Partner of GFLP and a Virtual Value Interactive Network Preferred Vendor.** GEI Mission is to use decades of relationships with viable service providers and work to integrate them and their connections into the Preferred Vendor Group, the Advisory Board or Board of Directors of THC. This process involves identifying proven professionals, sharing THC vision, soliciting their perspectives, teaching them the System, as well as engaging their collaboration and integrating them into the program’s workflow.

**18. Damascus Global, Inc (DGI) a Virtual Value Interactive Network Preferred Vendor:** The Mission of DGI is to tell and facilitate THC story. There are thousands of plots, each with its twists and turns. Each describes the impact of a person living a “Fruitful Life” that soon becomes a work in progress. Many will have benefited and will be part of the team “paying it forward” as well. Damascus will tell the story through music, the stage, art, print and video.

DGI’s subdivision’s Crown Prince Publishing, Point 1 Zero’s outside the box consulting, The Channel at un2u TV, Global Media Alliance, the Nexus Social Network combined with existing media friends of THC they will provide the vehicles to advance the message.

* Enterprise Advertising
* Social Media Marketing
* Email & Viral Communications
* Emerging Media Interactive Video
* Analytics & eCRM
* Search Marketing
* Rich Web Development

**19. BIZ Union, Inc:** Thaney & Associates, CPA. BIZ Union offers Business services to grow for profit and non-profit entities, performs Valuations, does Mergers & Acquisitions and provides Bookkeeping services. BIZ Union also owns a publishing company, Technical Learning Resources (TLR), which produces, distributes and supports QuickBooks teaching guides and student manuals. At present, TLR contracts with Universities and Adult Learning Centers for seminars, distribution and ongoing support nationally as well as for special audiences like Senior’s, Veterans, 1st Responders and Families in Florida and New York. They expect to employ 20 accounting personnel in the community and support the national roll out.

**20. Innovative Health Sciences, Inc (IHS) (EIN 45-2589865)** is in the business of life extension and physical repair business. Working with cutting edge entities in Stem Cell research and technology IHS is taking these life extending breakthroughs to the people. Online access and home delivery makes for availability.

**Financials**

Attached and existing reports available per community to follow upon returned recommendation as required.

**Summary**

It’s the Right Time, in the Right Place for the Right Reasons! This “Model” can be replicated across the country. It stimulates the marketplace at the local level, networks the application and rewards those Seniors who have been cornerstones of every community for decades and the Veterans, 1st Responders and their Families who have dedicated their lives to serve society, each real “American Idols!” It provides tax dollars to service our debt and donor dollars to reach out to others.

**Glossary**

**Defeasance:** The setting aside by a [borrower](http://financial-dictionary.thefreedictionary.com/bfglosb.htm#borrow) of [cash](http://financial-dictionary.thefreedictionary.com/bfglosc.htm#cash) or [bonds](http://financial-dictionary.thefreedictionary.com/bfglosb.htm#bond) sufficient to service the borrower's [debt](http://financial-dictionary.thefreedictionary.com/bfglosd.htm#debt). Both the borrower's debt and the [offsetting](http://financial-dictionary.thefreedictionary.com/bfgloso.htm#offset) cash or [bonds](http://financial-dictionary.thefreedictionary.com/bfglosb.htm#bond) are removed from the [balance sheet](http://financial-dictionary.thefreedictionary.com/bfglosb.htm#balance_sheet).

**1st Responders:** A first responder is a person who has completed a course and received certification in providing pre-hospital care for [medical emergencies](http://en.wikipedia.org/wiki/Medical_emergency). They have more skill than someone who is trained in basic [first aid](http://en.wikipedia.org/wiki/First_aid) but they are not a substitute for advanced medical care rendered by [emergency medical technicians](http://en.wikipedia.org/wiki/Emergency_medical_technician), emergency [physicians](http://en.wikipedia.org/wiki/Physician), [nurses](http://en.wikipedia.org/wiki/Nurse), or [paramedics](http://en.wikipedia.org/wiki/Paramedic).

For our purposes the term "certified first responder" includes "first responders", which is a term referring to the first medically trained responder to arrive on scene (police, fire, EMS). Emergency responders are tested during a training exercise.

First Responders in the US can support Emergency Medical Technicians and Paramedics, provide basic first aid for soft tissue and bone injuries and assist in childbirth. They are also trained in packaging, moving and transporting patients.

Lifesaving skills in the first responder course include recognizing unsafe scenarios and hazardous materials emergencies, protection from blood borne [pathogens](http://en.wikipedia.org/wiki/Pathogen), controlling bleeding, applying splints, conducting a primary life-saving patient assessment, in-line spinal stabilization and transport, and calling for more advanced medical help.

Emergency medical oxygen is a common supplementary skill that may be added in accordance with the 1995 [DOT](http://en.wikipedia.org/wiki/DOT) First Responder: National Standard Curriculum guidelines or under the authority of EMS agencies or training providers such as the American Red Cross. Other supplementary skills at this level can include the taking of vital signs including manual blood pressures, advanced splinting and the use of the Automated External Defibrillator ([AED](http://en.wikipedia.org/wiki/AED)).

First Responders can serve as providers with some volunteer EMS services. A certified first responder can be seen either as an advanced first aid provider, or as a limited provider of emergency medical care when more advanced providers are not yet on scene or available.

The [National Fire Protection Association](http://en.wikipedia.org/wiki/National_Fire_Protection_Association) regulations 1006 and 1670 state that all "rescuers" must have medical training to perform any technical rescue operation, including cutting the vehicle itself during an extrication. Therefore, in most all rescue environments, whether it is an EMS Department or Fire Department that runs the rescue, the actual rescuers who cut the vehicle and run the extrication scene or perform any rescue such as [rope rescues](http://en.wikipedia.org/wiki/High-angle_rescue), etc., are Medical First Responders, Emergency Medical Technicians, or [Paramedics](http://en.wikipedia.org/wiki/Paramedic), as most every rescue has a patient involved.

**Traditional first responders:** The first responder training is considered a bare minimum for emergency service workers who may be sent out in response to a [call for help](http://en.wikipedia.org/wiki/Call_for_help) and is almost always required for professional [firefighters](http://en.wikipedia.org/wiki/Firefighters), such as the [FDNY](http://en.wikipedia.org/wiki/FDNY), who require valid CFR-D (Certified First Responder-Defibrillation) certification for all firefighters. The first responder level of emergency medical training is often for [police officers](http://en.wikipedia.org/wiki/Police_officers).

**Non-traditional first responders:** Many people, who do not fall into the earlier mentioned categories, seek out or receive Certified First Responder training through their employment because they are likely to be first on the scene of a medical emergency, or because they work far from medical help.

Some of these non-traditional first responders may include:

* Missionaries
* [Park Rangers](http://en.wikipedia.org/wiki/Park_ranger)
* [Taxi](http://en.wikipedia.org/wiki/Taxicab) Drivers
* [Utility](http://en.wikipedia.org/wiki/Public_utility) workers
* Clergy, [Teachers](http://en.wikipedia.org/wiki/Teacher), childcare workers, and school [bus drivers](http://en.wikipedia.org/wiki/Bus_driver)
* Designated industrial workers in a large facility (industrial plant) or at a remote site (fish-packing plant, commercial vessel, oil rig)
* [Security Officers](http://en.wikipedia.org/wiki/Security_Officer)
* [Bodyguards](http://en.wikipedia.org/wiki/Bodyguard)
* General aviation [pilots](http://en.wikipedia.org/wiki/Aircraft_pilot) and commercial [flight attendants](http://en.wikipedia.org/wiki/Flight_attendant)
* [Sports coaches](http://en.wikipedia.org/wiki/Coach_%28sports%29) and [Athletic trainers](http://en.wikipedia.org/wiki/Athletic_trainer)
* [Hunting](http://en.wikipedia.org/wiki/Hunting) and [fishing](http://en.wikipedia.org/wiki/Fishing) guides
* [Search and rescue](http://en.wikipedia.org/wiki/Search_and_rescue) personnel
* Campus Responders and [campus police](http://en.wikipedia.org/wiki/Campus_police)
* [Lifeguards](http://en.wikipedia.org/wiki/Lifeguard)/[Ski Patrollers](http://en.wikipedia.org/wiki/Ski_Patrol)
* [Camp counselors](http://en.wikipedia.org/wiki/Camp_counsellor)
* [Boy Scouts](http://en.wikipedia.org/wiki/Boy_Scouts_of_America) and [Girl Scouts](http://en.wikipedia.org/wiki/Girl_Scouts_of_the_USA) and leaders
* [Community Emergency Response Team](http://en.wikipedia.org/wiki/Community_Emergency_Response_Team) (CERT) members (varies by jurisdiction)
* Airport ground personnel
* [Combat Life saver](http://en.wikipedia.org/wiki/Combat_Lifesaver)
* [Extrication](http://en.wikipedia.org/wiki/Extrication)
* [National First Responders Organization](http://en.wikipedia.org/wiki/National_First_Responders_Organization) (USA)
* [Outdoor Emergency Care](http://en.wikipedia.org/wiki/Outdoor_Emergency_Care)
* [Rescue squad](http://en.wikipedia.org/wiki/Rescue_squad)
* Triage

**Preferred Vendor Network (PVN):** The approved entities involved in the programs.

**Resource & Research Center (RRC):** Anonline and offline training and research environment with an Incubator for Science, Communications, Health & Wellness, Arts, Energy, IT, Materials and Education methodology and collaboration.

**Seniors:** 55 years of age plus USA citizens.

**Veteran:** Anyone who has been in the National Guard, Reserves, Active in any Branch of the Military, Special Services or Security Organizations and honorably discharged.

**Virtual Enterprise Zone** **(VEZ):** An Enterprise Zone.

**Virtual Value Interactive Network** : An online and offline Network of Individuals, Entities (for profit and not for profit) and Organizations.

**The Promolont’s “Panel Construction Method”**

**Other Cost Savings & Benefits**

Although the quantum of cost savings using Promolont’s Cosmic SS Panels, based on “apple with apple” comparison with other building materials, is only about 6 % to 7 %, the overall cost savings, we believe, can be as high as 20 % or more, when these following factors are taken into account:

* Unskilled workers can be trained or re-trained within a matter of 2 weeks to handle the “Panel Construction Method” efficiently. As a result, not only will there be no such problem as labor shortage, there will also be considerable cost savings since less skilled laborers will be needed.
* Utilization of Veterans as the Management and project management with re-training at the factory
* For the same reason, the “Panel Construction Method” will require less management & supervision personnel and therefore will further contribute to greater savings.
* During plastering work, Brick walls, because of the crevices and joints, will require more concrete than the panel wall. The savings of cement mortar, over large wall surfaces, can be significant.
* As the “4 feet by 8 feet” Panel is considerably lighter than “4 feet by 8 feet” of solid brick wall (per m2 comparison is at least more than 50 % lighter), the building structure’s pillars and beams can be smaller thereby reducing overall structural costs. Coupled with the fact that a lighter structure will require smaller foundation and less piling requirement, the overall construction cost will accordingly be reduced.
* Also because of the “light-ness” of the panel, there will be considerable savings on machinery rentals cost necessary for the vertical transportation of the building materials during construction.
* Before the delivery of panels to the construction site, individual panels can be pre-cut in the factory so that there will not be any wastage of materials on site. On the other hand, the breakage rate of bricks on site is something that can never be avoided
* As far as the ‘speed of construction’ is concerned, The “Panel Construction Method” will cut down construction time by as much as 50 % to 75% for these reasons :
* It is much faster and easier to install a wall using “4’x 8’”panel than with bricks, each measuring only “4.5 inches by 9 inches”. Unlike the panels, brick walls do require specialized work of skillful bricklayers.
* The electrical and plumbing (M & E) work on the panel walls can be installed with ease, while conduit ducting of brick walls will require time-consuming hacking process.
* The “Panel Construction Method” is not restricted to wall structure only, the panels are also ideally suited for the construction of both floor slabs and ceiling.
* With innovative use of the “thinner” version of the panel as “built-in form-work”, construction work-flow can be planned in such a way that there is technically no need for “concrete curing time” which usually is the most time consuming aspect of building work. It is a fact that the normal “concrete curing time” for conventional construction method can be as long as 28 days.
* In addition, experience has demonstrated that painting work on the panel walls can start within one week after plastering, and there will not be any “bad side-effect” on the finishing look of the walls. This is hardly the case for normal brick walls as the painting work on these walls can only start after 3 weeks of plastering. The paint work of the brick walls will “sweat” if the finishing paint is applied sooner than 3 weeks after plastering.
* The “Panel Construction Method” also makes the checking of the ‘wall- alignment’ much easier and the margin of error will be considerably less. As work progresses, any irregularity and error can be instantly detected and rectified without wastage of material, as individual panels can be easily dismantled and reused. Therefore, we believe it is a “zero defect” building technique.
* Because of the shortening of construction period (in some instances, as much as 50%) made possible by all the above factors, there will be substantial savings on the overall Overhead Costs (such as salary & wages of site staff, general expenses, rental of machinery and equipment), as well as Financing Costs (such as interest expense and bank charges etc.).
* To the Developers, shorter construction time and quicker delivery time of finished buildings also means huge savings in financing costs. In addition, faster turn-around time and also faster collection of progressive payments from the purchasers and end-financiers will improve the Developers’ cash flow tremendously. Since their working capital can be more effectively and better employed, their bottom line will invariably be enhanced.
* There are also other hidden “social benefits” in adopting the Promolont’s Cosmic SS Panels in the construction Industry. One that is obvious is the environmentally friendly aspect where extensive usage of Promolont’s panels will cut down the dependence for timber form-works. The scenario is such that, in addition to “saving the forest”, it will also eliminate the “pollution factor” which usually occur when the construction rubbish of used form-works are burned or disposed off, at the end of a project.
* For the End users and Property Owners, the obvious benefit is a structurally stronger and superior building. Comparing “apple with apple” again, the panel walls are steel-reinforced concrete structure, while the brick walls are simply a structure consisting of cement, clay, lime and dirt. In terms of water-resistance, fire-resistance & insulation properties, Promolont’s panels are a far more superior product in this respect than the other building materials, because of the polystyrene inside. Therefore, buildings, flats and houses that are built using the panels are not only strong in water & fire-resistance, but they are also much better insulated in terms of sound and temperature.
* Panel walls are also load bearing walls, particularly in the context of one and two storey building. As and when a whole terrace house (inclusive of the roof) is built with Promolont’s panels, the built-in benefits are roomier ceiling space (minus the conventional wooden roof-trusts and suspended ceiling) and entry-proof rooftops (where traditional access through lifting of roof tiles is eliminated).