











AHMS



















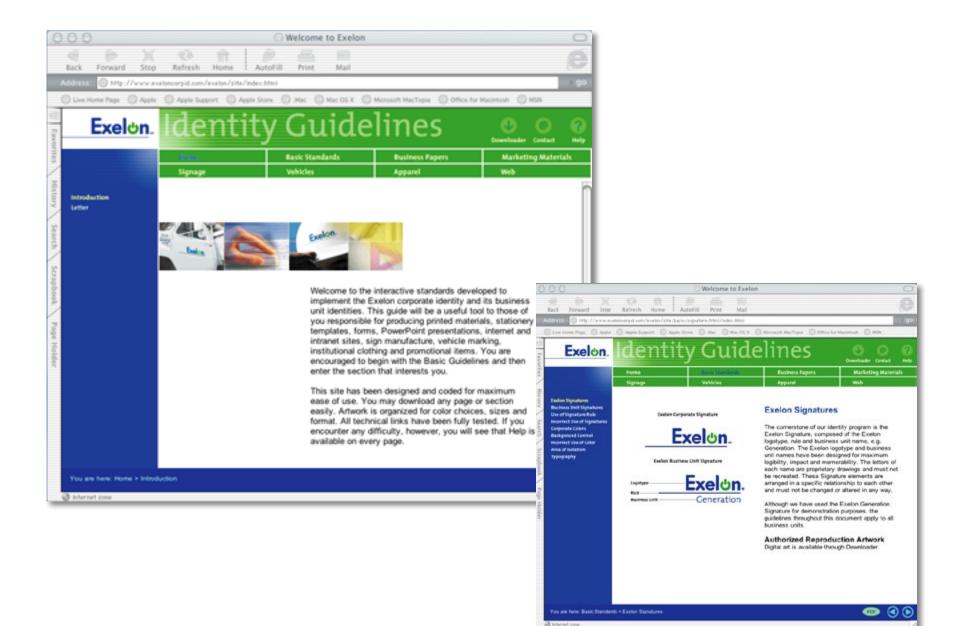




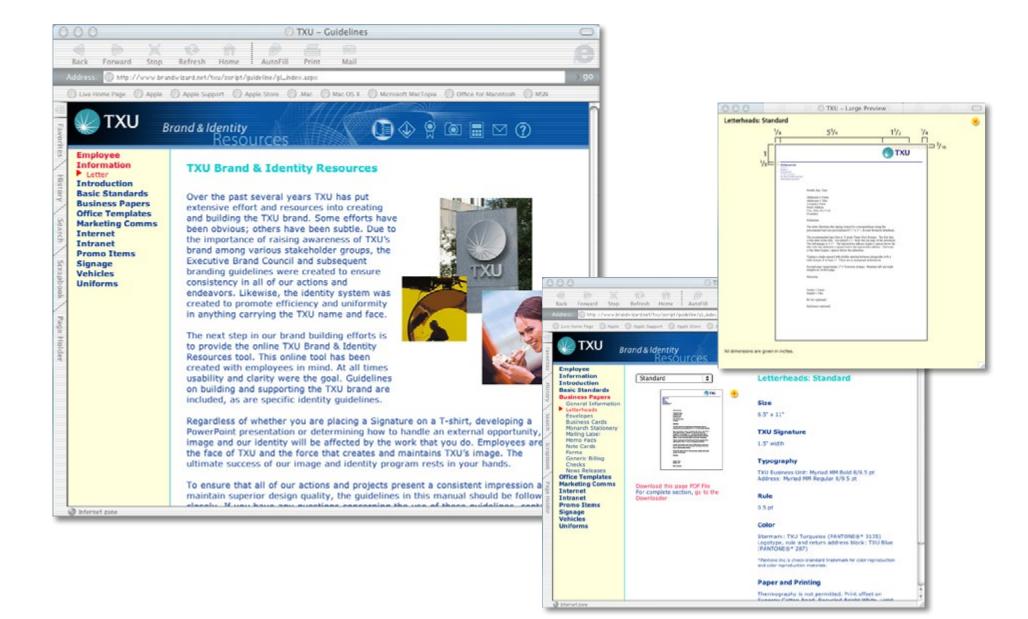
BRANDING









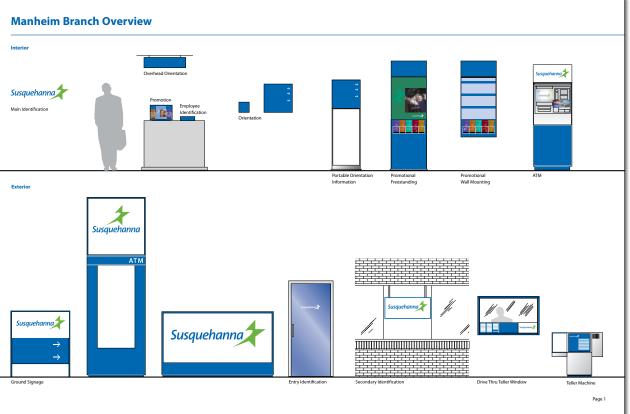




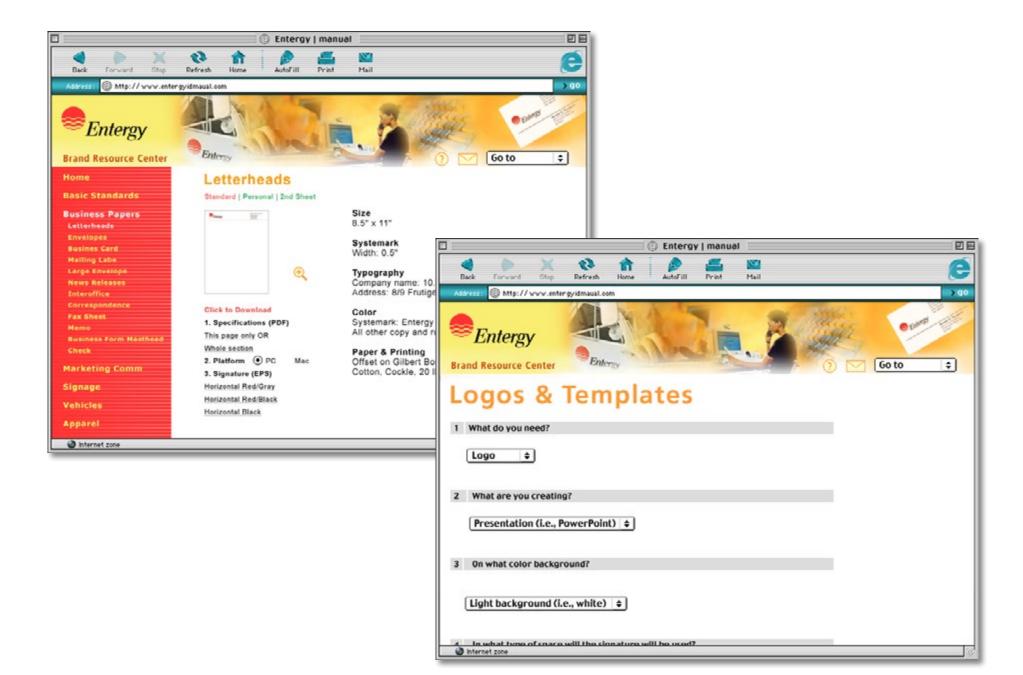












CONVERGYS

Corporate Identity Standards

Preliminary Usage Guide

July 1998

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NVERGYS

Convergys Logotype

Convergys Dot Graphic

Converget is a regiment service mark of Converges Corporation



CONVERGYS

CONVERGYS



Positive Application One Color Black

Reverse Application One Color White on a dark background

page 10





BROCHURES





CODA



Protecting the Personal Assets of Individual Corporate Officers and Directors

LOSS PREVENTION

CODA offers policyholders and other interested parties a special newsletter – The ACE Report – that provides timely information on current developments surrounding directors and officers liability. The Editor of this report is Dan A. Bailey, a lawyer at Arter & Hadden in Columbus, Ohio and a respected voice in the complex area of directors and officers liability. Here is an excerpt on loss prevention, which appeared in a recent issue.

Even the most effective D&O loss prevention program cannot prevent D&O claims in their entirety. However, statistical studies confirm that the frequency and severity of D&O claims can be reduced. Further, the ability to defend the claims when made can be improved by an appropriate D&O loss prevention program.

In addition, such a program can improve management's performance and the quality of decisions made on behalf of the organization.



The single most important goal of any D&O loss prevention program is to sensitize directors and officers to the fact that everything they do can be scrutinized with the benefit of 2020 hindsight for possible wrongdoing and can result in a claim against them. Once that sensitivity exists, directors and officers will naturally be more cautious and

apply many common sense loss prevention techniques. Frequently the most important decision in structuring and implementing a D&O loss prevention program is identifying how and through whom the topic should be presented to the board and senior management. Depending upon

- the circumstances, the best procedure may include the following: 1. A formal presentation by in-house or outside legal counsel, by the in-house
- risk manager or by an outside consultant.
- A formal discussion by the board about the need for and desirability of a D&O loss prevention program.
- 3. A distribution of D&O loss prevention material to directors.
- 4. A brainstorming session of the board, a board committee and/or senior management to identify areas or methods by which the organization can enhance the effectiveness and efficiency of its governance processes.

To obtain a copy of "The ACE Report" or to be placed on the mailing list, please contact Corporate Officers & Directors Assurance Ltd.

CODA Premier

CE Bermuda is strongly committed to providing responsive directors and officers insurance products and services of the highest quality to the worldwide market. ACE Bermuda offers two products – CODA Premier and CODA Custom.

CODA Premier contains few coverage restrictions and provides directors and officers the broadest available personal asset coverage anywhere. Unlike virtually all other D&O policies on the market, CODA Premier insures only claims that are not indemnified by the corporation, thus providing the ultimate backstop protection for directors and officers when no other financial protection is available. Further, CODA Premier covers only the directors and officers of the

corporation. More importantly, only the directors and officers – not the corporation – can alter terms and conditions or cancel coverage.

AGENT AND BROKER ALERT

Odds are your clients will face D&O claims. The CDDA policies offer you a choice of products with dedicated limits of liability available only to your clients – officers and directors of today's qlobal corporations.

Because of its unique pricing formula – an objective rating formula based largely on the financial performance of the corporation and not the conditions of the marketplace – CODA Premier

offers stable, predictable pricing, thus insulating policyholders from the pricing fluctuations of the marketplace.

CODA Premier offers up to US \$75 million in primary and excess D&CO insurance coverage, far surpassing the capacity of any other market. CODA Premier can be used in a variety of ways to structure an appropriate insurance program. Coverage can be primary, with no deductible or it can supplement an existing D&CO program by being either Excess/Difference-in-Conditions (Excess/DIC) or Following Form Excess. CODA Excess/DIC can be excess of just D&CO coverage or certain types of other "blended" coverages. CODA Excess/DIC policies are both excess of available underlying insurance and will drop down to primary in the following situations:

TXU



TXU ELECTRIC & GAS DISTRIBUTION

When TXU's Texas customers open or close an account, phone about their bill, see their neighborhood meter reader in action or have power restored following a storm, they are being served by TXU's distribution business. Through daily contact with the public, distribution employees are the company's most familiar "faces" and "voices." They provide essential services to customers of TXU Electric & Gas and TXU SESCO — about 2.5 million electric customers and 1.4 million gas customers in all.

TXU Electric's forerunners can be traced to 1882, when Dallas residents first used electricity to power streetlights. By the 1920s, three companies — Dallas Power & Light, Texas Power & Light and Texas Electric Service — were powering about one-third of the Texas population. In 1945, Texas Utilities Company was incorporated as a holding company for their common stock, and in 1984 the three utilities merged to form TU Electric, now TXU Electric.

TxU Gas was formerly known as Lone Star Gas, which was formed in 1909 to transport natural gas to the population centers of Dallas and Fort Worth. In 1926, Lone Star entered the gas distribution business, and when the parent company's name was changed to ENSERCH in 1975, the name Lone Star Gas was retained by the distribution operation, now one of the largest in the United States. ENSERCH and Texas Utilities Company merged in 1997.

When customers have direct contact with the company, it is often with one of the following groups:

Customer Relations employees are located in communities, representing the company to individual customers, local governments and other organizations throughout the service territory. These TXU Electric & Gas Distribution employees are a combination of local ambassador, answer source and problem solver and are responsible for upholding TXU's rich tradition of being a good corporate neighbor.







PACKAGING

















ZEBSITES









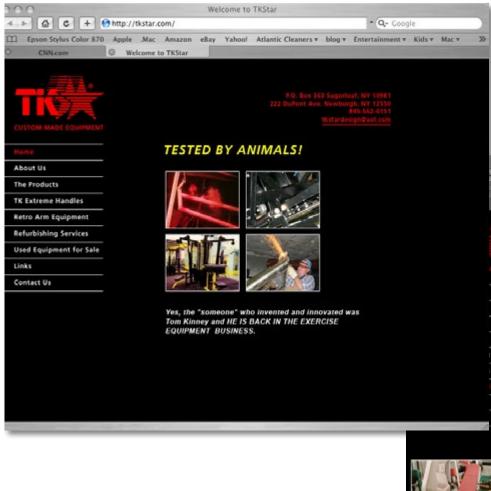


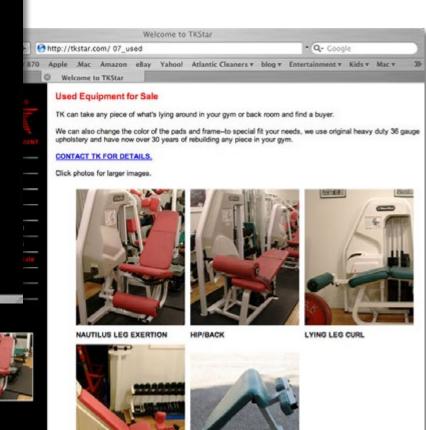
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Quotient Investors 🔻 🕨 🚺 Coogle Q Http://www.guotientinvestors.com/Process.html Ouotient antitative Industry-Specific Investing Quotient Investors' philosophy is based on the belief that stocks in different industries respond to different sets of fundamental price drivers. Quotient finds that structural price inefficiencies and investment opportunities are more persistent at the industry level rather than at the market level. Quotient has developed a proprietary industry-specific process that exploits the various inefficiencies contained in stock pricings using a disciplined risk-controlled quantitative technique based on a fundamental and bottom-up approach. The goal is to generate a consistent pattern of excess return by focusing on risk-adjusted performance relative to a selected benchmark. The excess return is primarily generated from stock selection rather than market, industry or when failers. Quotient Investors' disciplined quantitative process utilizes an industry-specific excess return model, a transaction cost model and an information-based risk budgeting process to build and manage portfolios. The strategy is derived from both academic research as well as over 15 years of quarbitative investment management experience. The research effort is directed towards understanding what type of company information is most useful in predicting future price movements. Each new investment concept is tested using a proprietary Equity Research Platform. **Competitive Advantages** Quotient's industry specific excess return model is a composite of 56 unique models formulated specifically for each of the 56 different industries it follows. Industry Specific Model Non-Style Biased Model Quotient's non-style biased excess return model incorporates factors from multiple categories including value, growth, GARP, momentum and sentiment. Quotient's systematically determines the robustness of the excess return model in each industry and sets low and high Risk Budgeting at the Industry Level bounds accordingly to capture this dynamic informati Quotient applies advanced risk control measures to capture stock selection risk and minimize active market risk, industry Focus on Stock Selection risk and style risk.

Quotient Investors, LLC 12 E. 41st Street, Suite 1101, New York, NY 10017 212 685 4811













MARKETING











OUR GOAL is to help you. If you you're planning on hiring a carpet cleaner in the near future, Let us have the opportunity to show you what we can do for you.

We provide the best quality and service in the area. I look forward to being of service to you.



Many of my new clients have told me they were sick of the "cheap, top surface only cleaning" their carpets were getting from other cleaning companies. I am constantly seeing and hearing the results of these un-educated cleaners.

Tile & Grout

You'll get the latest tile and grout systems. My system will blast old soiled in your grout line. When you see the dirt disappear right before your eyes, You'll be amazed! You won't have to wait either, with just the first few lines I clean you'll see the difference. That's why I want you to see the results for yourself. Act Now!



You probably spent a great deal of time (not to mention money) choosing just the right furniture for your home. The look and the feel of new furniture is something we wish would last for a long time. However, most people don't just keep their furniture as pieces of art. They are well used and well-loved fixtures in our homes.

Hardwood Floor → Cleaning

Atlantic Cleaners can clean your hardwood floor with a dust free process. This maintenance process is designed to help you avoid the dust storm that comes with sanding. This process will not restore areas that have been damaged from water or areas worn from loss of polyurethane or deep scratches.



Just like ceramic tile, natural stone is one of the most abused and overlooked floor and wall surfaces in the home simply because of the care involved in cleaning it. An etch mark in a polished marble or travertine floor can be a constant reminder that grandmother wasn't always right about the merits of cleaning with a solution of vinegar and water.

Atlantic Cleaners 1297 Centennial Ave. Suite 5-214 Piscataway, NJ 08854 tel: 732-981-9373 cel: 908-405-7651 www.njkingofclean.com



In-plant rug cleaning is recommended for Oriental Rugs and loose woven rugs. They should not be cleaned on location like wall to wall carpet. Atlantic Cleaners cares for the finest to the most basic rugs from around the world.

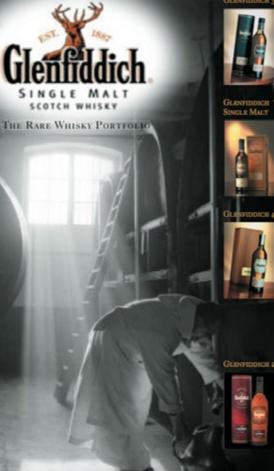


A Floor So Clean You Could Eat Off It!



TILE AND GROUT CLEANING MARBLE AND GRANITE RESTORATION Bill Kinzel Atlantic Cleaners 1297 Centennial Ave. Suite 5-214 Piscataway, NJ 08854 tel: 732-981-9373 cel: 908-405-7651 www.njkingofclean.com





GLENFIDDICH 30 YR OLD SINGLE MALT



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NTAGE RESERVE"

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IDDICH 40 YR LD SINGLE MALT

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GLENFIDDICH 21 YEAR OLD GRAN RESERVA



BALVENIE "SINGLE BARREL" 25 YE OLD SINGLE MALT m, single Bourbon cask, non





BALVENIE "THIRTY" 30 YR OLD SINGLE MALT



NOSE - Silky st oaky tones and hints of ca TASTE - Depth of rich dark ch an & caran

BALVENIE 1971 "VINTAGE CASE" SINGLE MALT

and making in the m 4 bou 150 in the U.S.

th on the pa

NEW BALVENIE 17 OR 18YO



THE RARE WHISKY PORTFOLIO

MALT

OTCH WH

BALVENCE 1974 "VINTAGE CASE" SINGLE MALT

urbon cask #17893, o 32 year old, single box

BALVENCE CASE 191 - 50 YEAR OLD SINGLE M



BALVENIE 17 YO NEW OAK - MASTER DISTILLER'S SELECTION

subtle honey notes.

ering of eaky), with a spicy t & dat oft, warm & lie



405E - Ut wisi enim ad minim veniam, quis exec

TASTE - Ut wisi enim ad minim veniam, quis exect tation suscipit















The Sports Training Bar Just Got Raised a LOT Higher!

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Sports Training Equipment Docking Stationstm







THE WO

PRESENTATION







Quotient

Quotient Short Extension Strategy

Firm Overview

- Quantitative Equity Management Firm
- Launched under CalPERS Manager Development Program II in 1Q 2008
 Thorough due diligence by CalPERS and Strategic Investment Group
- Portable GIPS Track Records: US Structured Large Cap Equity (4/2000) – portable from DIAM USA US Small Cap (9/1996) – portable from DIAM USA Previously managed US Market Neutral (5/1992 – 12/2006)
- Focus on the Institutional Market Place
 Product focus and risk/return targets are designed for the institutional investor
- \$150 M AUM

Quotient Investors, LLC 12 E. 41st Street, Suite 1101 New York, NY 10017 www.guotientinvestors.com

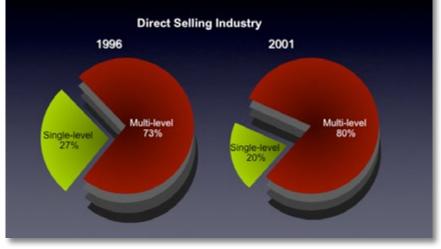
Quotient

April 30, 2008



A Changing Industry

Multi-level sales structures are common in direct selling because they help drive Representative earnings







CHARTS/DIAGRAMS



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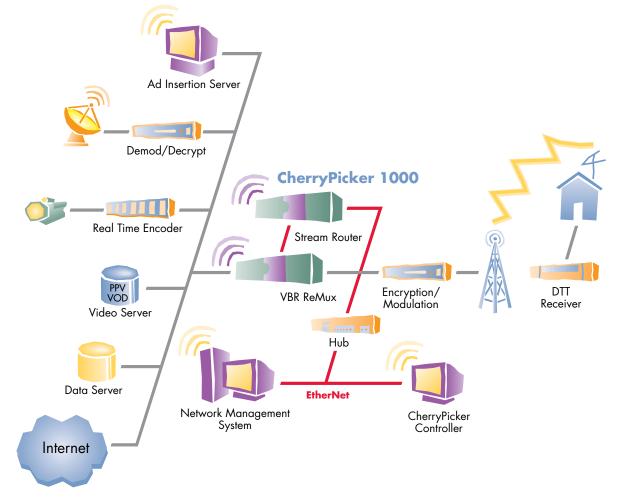
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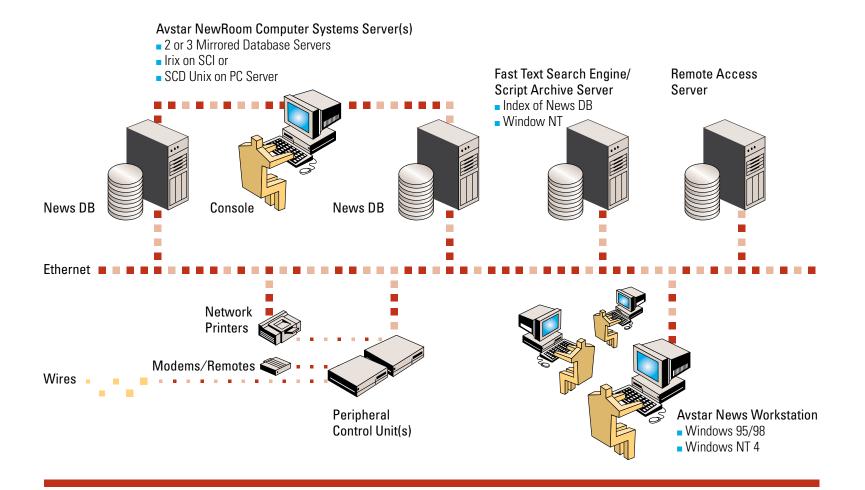


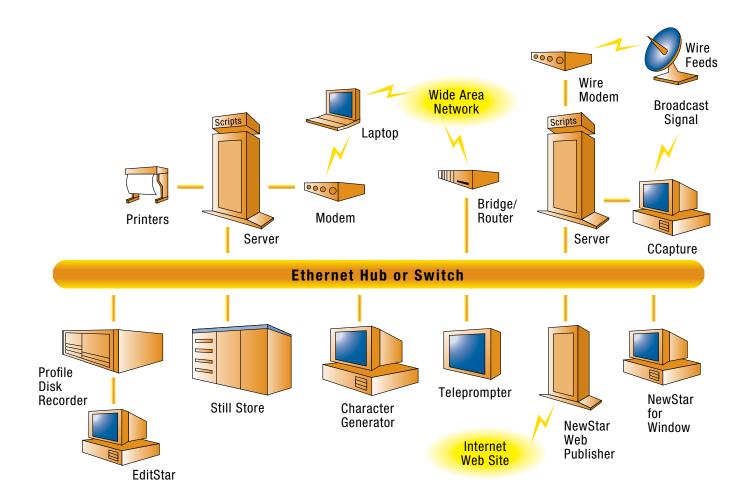


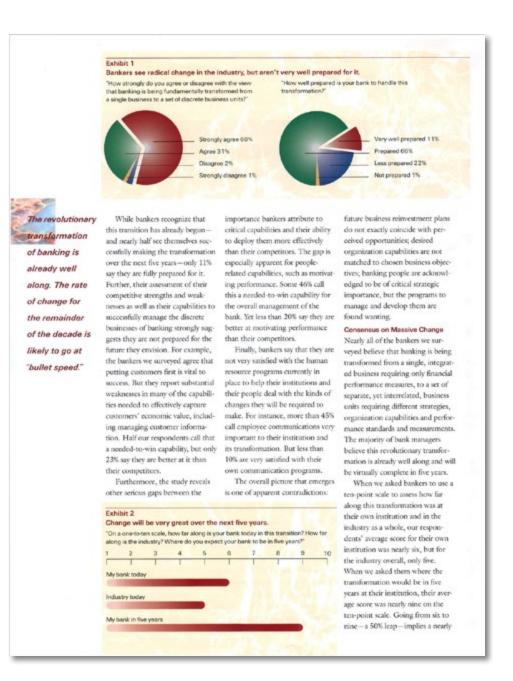
















MISCELLANEOU

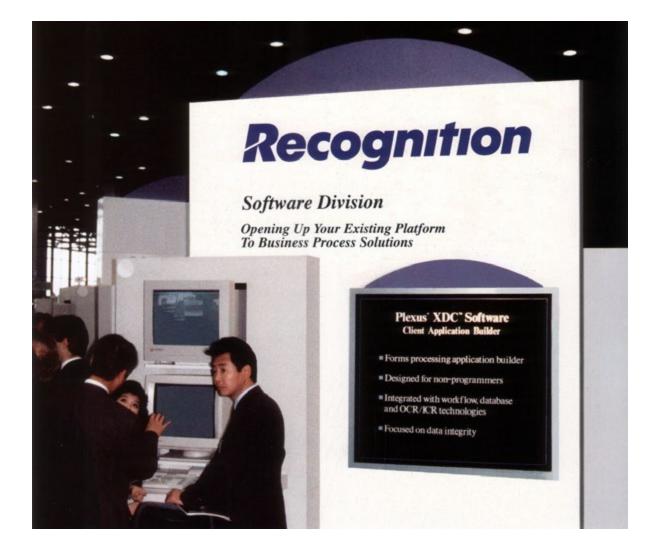












Fore Cast: entertainment

business card



Show Boat: entertainment

business cards





icons



Glide Next: technology

background images







