

## Chapter 2

Near the end of 1994 I started to look at the internet knowing we could use it at Auto Insurance Shopper (NetQuote). I read a couple of books on TCP/IP and setup my development machine with the components in order to develop some code to experiment with the TCP/IP protocol. The internet was just getting started then.

After a month or two I felt like I had a good handle on TCP/IP and began telling everyone including Keith that we had to get on the internet. Keith and Chris knew nothing about the internet. I had to go down to Keith's house to work on some FaxForce code anyway so when I got there I told Keith that I had already been experimenting with the internet code and that we should start working on getting our company on the internet.

I knew I had to integrate the FaxForce databases and processes to the internet and started looking at components to do just that. I found a component called ColdFusion that could access our Dbase databases. I had already setup a web server at my house and had begun writing code using ColdFusion. After a couple of months when I had enough of the internet code working I setup another web server at Keith's house that we could use as a company web server.

By now I had a good handle on how all of the web server code worked and began to let Keith look over my shoulder in order to for him to at least get a feel for how it all worked. I would spend some the time working on the new internet code at my house and the other times at Keith's house. I would continue to try to teach Keith how to write the ColdFusion code, but he was having a hard time.

After months of teaching Keith, he could do some simple things, but I kept telling him it takes time. I would make it a point to write the code as simple as I could in order for Keith to have any chance of understanding it. After a significant amount of time spent teaching Keith, he could take template code and change it to handle other types of insurance like home insurance and others, but I would always have to get involved to get it to really work. Keith would also try to go into working code and try to change it but many times he would break the code and I would have to go back in and fix it.

Now I need to make clear that FaxForce and the internet code were totally integrated and that for years I upgraded FaxForce code and the internet code.

Some people may not know but even when I had the internet code working for years the FaxForce systems were also running just like they always did. Some of our prospects were using the internet and some were using the telephone. NetQuote was still using the FaxForce code all the way up to 2001 and may have been using it after that but I'm not sure. I just want people to know that when I got the internet code working the FaxForce systems were not shut down. We had to keep all of the FaxForce systems working for the

people who weren't on the internet and that went on for years after 1995. So, they were using my FaxForce systems and now the internet code I had developed.

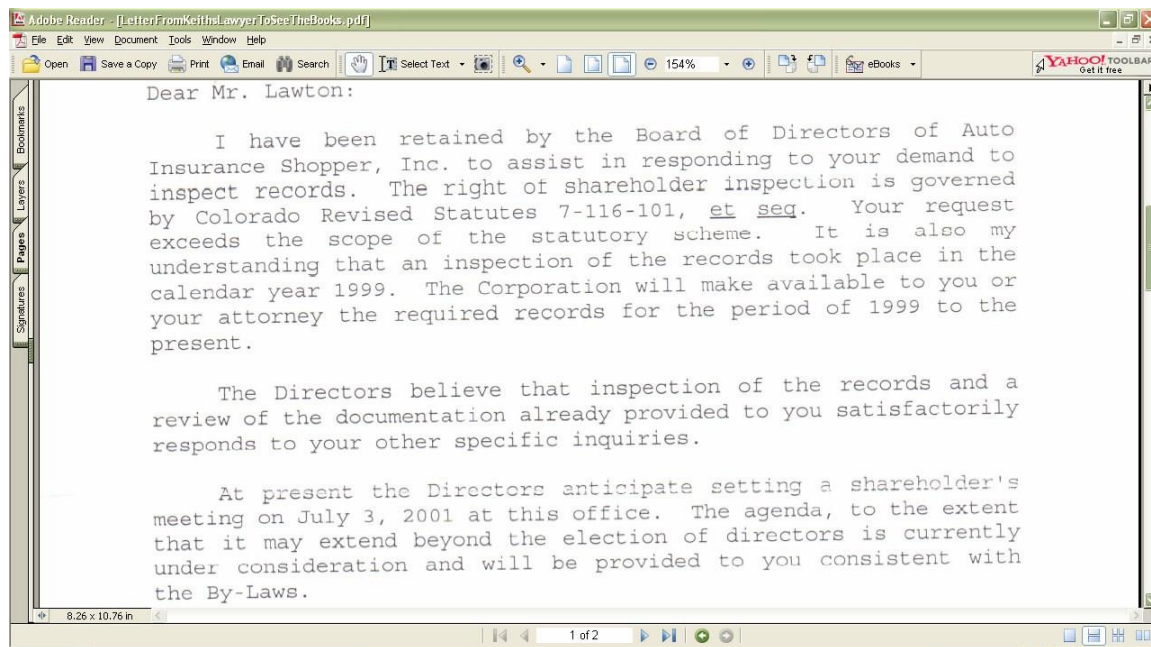
This was the core of automation for the company. After the company sold I heard Keith say "Well, Bill had to write the billing software". I said Keith we could find thousands of people to do that; what I had invented was new and very few people if any could ever write the code. What another lame excuse! I had to focus on the new technology that gave our company the edge.

After I had the NetQuote internet system running for a while I would talk to At-Home Professions about the advertising our company was involved in and they asked if we were tracking the ads. I said I had not written anything into to code to track the ads. I then began looking at methods to see if we could identify which ads were working or not. After a short time of researching I found we could use our web server logs to analyze the ads. I found a piece of software that could parse these log files and give us the information we needed to be able to optimize our ad placements. I had to go down to Keith house again like I always did so I asked Keith what we were doing to track the ads. He responded with "What do you mean?" and I said well we need to track the ads in order to see what ads were working. I gave him the name of the software and explained that the web server had a log on it that tracks everyone who comes into the site. At the same time, we need to put a unique ad ID into each of the links to our site.

Now in 1999 when I was talking to Bob Wing about how NetQuote was doing and I said that we were spending about \$750,000/Year in advertising and we were bringing in \$1,000,000/Year and he said that seems high Harvey. Bob said that I should look into that because he thought that Keith and Chris may not know what they were doing. I said Ok I'll do that, and I called Chris and asked to see how all the advertising money was being spent. Chris went thru the roof and started screaming at me saying he had to go on a vacation and that I was going to ruin his trip. I told him Keith could show me how everything was being done with the advertising. He also said his someone in his family was sick. After his response it thru up a red flag that really had me worried. He could have had Keith show me what was going on.

The next time I called Chris he was still upset and so was I. I said Chris what's going on here? I'm a founder of this company and after hearing you last time I now want to see the books. He got angry again and said go ahead do an audit. I needed someone on my side as Keith obviously wasn't looking out for me, so I started to talk to my brother-in-law and he said he would go down and take a look. He did that and came back and said he couldn't really tell what was going on because all he was given was access to what was printed out from the computer. He said he wanted to see the check register and they would not show it to him.

I talked to Keith and Chris about seeing the check register, but they said no and their lawyers eventually sent this to me.



**THE ABOVE DOCUMENT PROVIDED BY CHRIS, KEITH & KAREN** - As you can see it says “The right of shareholder inspection is governed by Colorado Revised Statutes 7-116-101. Your request exceeds the scope of the statutory scheme.”

This was sent to me in 2001...

This letter was in response to me wanting to see the check register. They had to get their lawyers involved. Are you kidding me? I was a key founder of this company!

Keith’s lawyers sent this after they had fought me since 1999 on seeing the check register.

How would you feel being a key founder?

I never did get to see the check register.

Well this was just the beginning...

At about the same time all of this was going on I had complained to Keith that we were not splitting things down the middle like we agreed to. The distributions and what Keith was taking out of the company was not adding up. We started fighting over this and I talked to our mom and dad about it and said we should all get together to discuss it. At the time our dad was working for us and would attend company meetings, so I felt doing this was not a problem. We had a meeting at a restaurant with Keith, Karan, Mom, Dad, Sherry and me. So, at the meeting I brought up our agreement and Keith said, “things change”. I said well, yea, things always change, so, why don’t you break your agreement

with Karen and divorce her. My mom said you didn't put any money in this company. I said so all of what I had done didn't amount to anything? I also said that was not the deal when I brought Keith in from the beginning. I said the only reason this company ever started was because of the FaxForce system I invented. Then I heard my mom and dad say you're just jealous and greedy. I said OK, I see what's going on here, I understand, and immediately Sherry and I got up and left.

In retrospect my parents had no clue to what was going on and Keith worked them for years. He even had other family members convinced that he was the Technological savvy one and that what I contributed was at most minimal.

My parents also never saw any of these documents until now. I'm pretty sure Keith and Chris never showed them any of this and exploited the ignorance of my parents and others.

So, after all of what you read in Chapter 1 and me now wanting to see the books in 1999 they went into high gear on more lies and lame excuses.

Just like in the first chapter where if one scam doesn't work they try another. This is par for the course for Keith and Chris when they have to deal with the truth.

Here are some more excuses...

- **They had to have some other company come in and write code.**
- **The company paid me for all of my work and my systems.**
- **I never wrote any of the NetQuote Internet ColdFusion Code.**
- **Keith and Chris got paid nothing for years while they had to pay me.**

They had no choice but to continue with more of these lies in order to claim the intellectual rights just like they tried to do in the 1<sup>st</sup> chapter.

I will go thru all of these in detail and will prove them wrong just like all the other schemes that Keith and Chris came up with.

What I'm trying to show here are the order of events and the points and times when all of this occurred. I'm sure if anyone asked Keith or Chris about what was going on they said, "say well, "Harvey did or didn't do this". They rely on people not being able to see the whole picture and the details. A lot has gone on over 15 years and anyone could exploit that, and Keith and Chris knew it.

All of this scheming was by design.

Some people may ask why did all of this happen, and you did not do anything about it Harvey? Well, it was a mix of all of this...

# 1: Keith was my brother...

# 2: Keith would say it wasn't him it was Chris.

And the last and most important reason...

When I was living in Massachusetts in the early 80's when Keith, Mike Donnelly and I were at a bar right next to our apartment in Framingham. At the bar Keith said Harvey; I always wanted to be like you. You always have all of these technical ideas then build them and make a living off of it. I can't do anything like that Harvey. I said Keith; you're good at other things that I'm not very good at. I said just keep going with what you like to do, and it will all work out. So, I let a lot things go in the past because I knew Keith wasn't happy with his accomplishments and I thought that he would feel better about himself after we had started to make money with our company but obviously even when he was making money it didn't help. He felt he had to also claim my contributions and accomplishments. I remember talking to Mike about this just after Mike quit NetQuote and he said that Keith was always in competition with me. I said; you're kidding Mike? Mike said; so, you never figured that out? I said no...

After we merged with Chris I would still defend Keith because of the reasons I just stated even when people would have me do otherwise. Many people said Harvey your crazy if you can't see what's going to end up happening here. I told every one of them that he will eventually feel better about himself and it will all work out.

The reason I'm writing all of this now is that I have my limits. I have given Keith all the time he needs to do what is right. No one can ever say that I didn't give him a chance.

The next excuse...

**They had to have some other company come in and write code.**

06/27/01

**Auto Insurance Shopper INC**  
**Vendor- SkyWeb Consulting QuickReport**  
 January 1, 1993 through June 27, 2001

Type	Date	Num	Memo	Account	Split	Amount
			Skyweb Consulting			
Chec	03/08/1996	4200		ZOldColoNatI #194 Conti		-675.00
Chec	01/30/1997	5513	1/96-12/96 Web Page on Server	USBank 194-312-1 Rent		-300.00
Chec	02/07/1997	5536	1/97-2/97 Web Page on Server	USBank 194-312-1 Rent		-150.00
Chec	03/09/1997	5636	March 97 Web Page on Server	USBank 194-312-1 Rent		-75.00
Chec	04/21/1997	5756	APRIL +MAY 97 Web Page on Server	USBank 194-312-1 Rent		-50.00
Chec	06/02/1997	5865	JUNE 97 Web Page on Server	USBank 194-312-1 Rent		-75.00
Chec	07/01/1997	5952	JULY 97 Web Page on Server	USBank 194-312-1 Rent		-75.00
Chec	08/06/1997	6062	AUGUST 97 Web Page on Server	USBank 194-312-1 Rent		-75.00
Chec	09/05/1997	6132	SEPTEMBER 97 Web Page on Server	USBank 194-312-1 Rent		-75.00
Chec	10/01/1997	6223	OCTOBER 97 Web Page on Server	USBank 194-312-1 Rent		-75.00
Chec	11/04/1997	6299	NOVEMBER 97 Web Page on Server	USBank 194-312-1 Rent		-75.00
Chec	12/01/1997	6387	DECEMBER 97 Web Page on Server	USBank 194-312-1 Rent		-75.00
Chec	01/06/1998	6463	JANUARY 97 Web Page on Server	USBank 194-312-1 Rent		-75.00
Chec	02/11/1998	6576	FEBRUARY 98 Web Page on Server	USBank 194-312-1 Rent		-75.00
Chec	03/02/1998	6639	MARCH 98 Web Page on Server	USBank 194-312-1 Rent		-75.00
Chec	04/03/1998	6732	APRIL 98 Web Page on Server	USBank 194-312-1 Rent		-75.00
Chec	05/05/1998	6823	MAY 98 Web Page on Server	USBank 194-312-1 Rent		-75.00
Chec	06/09/1998	6929	JUNE 98 Web Page on Server	USBank 194-312-1 Rent		-75.00
Chec	07/13/1998	7004	JULY 98 Web Page on Server	USBank 194-312-1 Rent		-75.00
Chec	08/05/1998	7092	AUGUST 98 Web Page on Server	USBank 194-312-1 Rent		-75.00
Chec	08/10/1998	7120	Repairs to network	USBank 194-312-1 Repa		-500.00
Chec	09/07/1998	7194	SEPT. Web Server	USBank 194-312-1 Repa		-100.00
Chec	10/05/1998	7291	OCT. Web Server	USBank 194-312-1 Repa		-100.00
Chec	11/05/1998	7378	NOV. Web Server	USBank 194-312-1 Repa		-100.00
Chec	12/04/1998	7473	DEC. Web Server	USBank 194-312-1 Repa		-100.00
Chec	12/21/1998	7549	Create Stae Farm Download program	USBank 194-312-1 Conti		-500.00
Chec	01/04/1999	7592	January Rent	USBank 194-312-1 Rent		-100.00
Chec	02/08/1999	7706	FEB Rent	USBank 194-312-1 Rent		-100.00
Chec	03/03/1999	7799	MAR Rent	USBank 194-312-1 Rent		-100.00
Chec	04/05/1999	7890	APR Rent	USBank 194-312-1 Rent		-100.00
Chec	04/05/1999	7894	VOID: APR Rent	USBank 194-312-1 Rent		0.00
Chec	04/07/1999	7907	Consulting @Keith + @Chris Offices	USBank 194-312-1 Conti		-1,000.00
Chec	05/06/1999	7978	MAY Rent	USBank 194-312-1 Rent		-100.00
Chec	05/10/1999	8013	Consulting @Keith + @Chris Offices	USBank 194-312-1 Conti		-500.00
Chec	05/25/1999	8044	Win Proxy @Denver Office	USBank 194-312-1 Conti		-300.00
Chec	05/25/1999	8050	Win Proxy @Denver Office	USBank 194-312-1 Conti		-21.90
Chec	06/01/1999	8062	JUNE Rent	USBank 194-312-1 Rent		-100.00
Chec	07/06/1999	8175	JULY Rent	USBank 194-312-1 Rent		-100.00
Chec	08/04/1999	8265	AUG Rent	USBank 194-312-1 Rent		-100.00
Chec	09/01/1999	8361	SEPT Rent	USBank 194-312-1 Rent		-100.00
Chec	10/04/1999	8448	OCT Rent	USBank 194-312-1 Rent		-100.00
Chec	10/08/1999	8476	Web server installation @Denver Office	USBank 194-312-1 Conti		-2,000.00
Chec	10/15/1999	8485	Web server installation @Denver Office	USBank 194-312-1 Conti		-1,700.00
Chec	11/04/1999	8531	VOID: NOV Rent	USBank 194-312-1 Rent		0.00
Chec	11/18/1999	8577	Inv#7950	USBank 194-312-1 Conti		-2,170.00
Chec	03/01/2000	8917	Inv# 33 hours Nov-Feb	USBank 194-312-1 Conti		-3,300.00
Chec	03/01/2000	8918	Inv# 6 hours March 1st	USBank 194-312-1 Conti		-600.00
Chec	05/23/2000	9206		USBank 194-312-1 Conti		-400.00
Chec	07/25/2000	9405	T-1 / Cisco 2500 Consulting	USBank 194-312-1 Conti		-1,000.00
Chec	12/29/2000	9967	Inhouse DNS, Email Inv #8286	USBank 194-312-1 Conti		-500.00

**-18,266.90**

**THE ABOVE DOCUMENT PROVIDED BY CHRIS, KEITH & KAREN** - This was with the 2001 booklet Keith and Chris sent in 2001 to everybody.

Its purpose was to show that NetQuote had to involve other companies to do my work.

Number 1 it's a company that does hosting for web pages and if you look it's for rent primarily. It runs from 1996 thru the year 2000. I know we had our own web servers during all of this time so I'm not even sure what web site was even being hosted on this other company's web servers. We may have placed some of our web servers there in order to increase our bandwidth.

Keith had told me we had to have another company come in and do some work. I know for a fact that if this company did any programming of any significance the charges would have been easily been at least 10 times larger than what I see here. The only programming it mentions is a downloading program which would most likely be an FTP scheduled download. It mentions nothing about any ColdFusion Programming or any other programming language besides a download program. FTP programs were prewritten programs that everybody was using to download data from other servers. I had to configure FTP scheduled downloads for our FaxForce systems at NetQuote all of the time. It's not programming it's just going in and entering some data into an existing program that someone else wrote.

So, which is it? Keith said he was the programmer "The Technologically Savvy One", and then he says other companies had to do programming.

I can tell you for a fact that all of the internet programming was done by me from 1995 all the way up to 2000. In 2000 Keith, Chris and I were fighting so Keith asked me at the time if I knew anyone who could handle the programming and I mentioned Mike Donnelly. Keith called Mike and then Mike called me to say he wasn't that interested. Keith then called me to try to convince Mike to come out to Colorado to help. I talked to Mike and I convinced him to come out. I always knew this, but Mike told me Keith could go in and change simple things like graphics (pics) and text that are displayed to the user but nothing that involved any real programming. Mike said Keith would sometimes try to do some serious programming but would just break the code. The best way to describe it is Mike and I could design a new automobile and Keith being able to change the oil and tires. I'm not saying Keith has no skills; Keith had other things he could do better than Mike and I but this is not one of them by any means.

Keith was a salesman and I have no clue how successful he was when we formed the company in 1989 but by then I made a living developing and selling my ideas to companies.

When Mike got to Colorado I had to go in and train him on all the ColdFusion code and FaxForce code, so he could maintain it. Now if any other company or person (Keith)

wrote all of this why was I asked to come in to NetQuote to train Mike, and Keep in mind that Keith and Chris didn't even like me then? Trust me, in the year 2000 they would have done anything they could to find someone else to come in and handle that code, but they knew how complex these systems were. They had no choice but to have me train Mike.

I would help Mike up to the day Keith assaulted Mike which was in 2001. Mike then came to work at PC Pinpoint. Mike said Keith would try to do the kind of work Mike and I had been doing for 25 years but when Keith couldn't get things working Mike would have to go in and complete the job. Keith got to the point where he got very upset after Mike got things working and then pushed him from behind as Mike walked away.

What's funny is Chris and Keith tried to convince people that I had a temper. I can't remember assaulting anyone in any business I've been involved in let alone driving someone into a wall. But I'm the one with the temper...

Mike and I were surprised when Keith pushed him. We knew Keith could not stand it when he lost at board game or a game of pool and would get upset. Keith's always been that way, but I never saw him get physical.

Here's an Invoice that was paid by NetQuote...

**LAWTON CONSULTING, INC.**  
8620 W. 93rd Place  
Westminster, CO 80021  
(303) 467-9899

**INVOICE**

<b>Invoice:</b>	<b>Date:</b> 07/31/99 <b>Invoice #:</b> 73199 <b>Due Upon Receipt</b>
Auto Insurance Shoppers 2045 Emerson Street Denver, CO 80205 303-837-0363	

Description	Amount
Programming 4 @ \$125.00 per hour	\$500.00
7/18/99      3hrs      Cold Fusion Code	
7/26          1hr        Fixed Cold Fusion Problem	

pd ch  
#8318  
mc 8/17/99

*Please remit to the above address. Thank you.*

This was for ColdFusion programming in 1999. I had already asked to see the books at this time. Why in the world would Keith or Chris ask me to come in when they couldn't stand me? This was the only invoice I could find where I charged them for the NetQuote



web site. I started writing the code in 1995 and the only reasons I even billed them for this work was because they would not show me the check register and Keith was not splitting the money we made 50/50. This was 4 hours of programming on two dates that was paid for out of thousands of hours I spent on the whole NetQuote web site.

The next excuse....

**The company paid me for all of my work and my systems?**

Adobe Reader - [PaymentsToHarvey.pdf]

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Got Reader 7.0?

Harvey Lawtco Compensation  
January 1, 1993 through June 28, 2001

	Type	Date	Num	Memo	Account	Cr	Split	Amount
Lawton Consulting								
	Check	08/19/1999	8318	JULY Inv#73199 4hrs	USBank 194-312-136-543	✓	Contract Labor	\$ (500.00)
	Check	09/08/1999	8384	AUG 9/21 Inv#83199 1hrs	USBank 194-312-136-543	✓	Contract Labor	\$ (125.00)
	Check	10/18/1999	8488	SEPT 9/30 Inv#93099 1hrs	USBank 194-312-136-543	✓	Contract Labor	\$ (250.00)
	Check	12/20/1999	8686	OCT 10/27 Inv#103199 1.25hrs	USBank 194-312-136-543	✓	Contract Labor	\$ (436.25)
	Check	01/11/2000	8747	NOV 11/17 Inv#113099 .23hrs	USBank 194-312-136-543	✓	Contract Labor	\$ (125.00)
Lawton Consulting June CoHarvey								
	Check	04/01/1994	2058	Seattle Computer	Omni Natl OLD ACCOUNT		Computer Software/Asset	\$ (500.00)
	Check	04/01/1994	2059	Seattle Computer	Omni Natl OLD ACCOUNT		Computer Software/Asset	\$ (500.00)
	Check	05/15/1994	2174	Seattle Computer	Omni Natl OLD ACCOUNT		Computer Software/Asset	\$ (1,000.00)
Lawton Harvey FaxForce								
	Check	09/09/1994	2413	Partial Salt Lake Software	Omni Natl OLD ACCOUNT		Computer Software/Asset	\$ (500.00)
	Check	11/08/1994	2688	Salt Lake Software	ZONColokad #194311236641	✓	Computer Software/Asset	\$ (1,000.00)
	Check	12/01/1994	2775	2nd 1/2 Salt Lake Software	ZONColokad #194311236641	✓	Computer Software/Asset	\$ (1,000.00)
	Check	02/16/1995	3026	VOID: 1st 1/2 St Louis Software	ZONColokad #194311236641	✓	Contract Labor	\$ -
	Check	02/20/1995	3033	1st 1/4 St Louis Software	ZONColokad #194311236641	✓	Contract Labor	\$ (500.00)
	Check	03/05/1995	3034	2nd 1/4 St Louis Software	ZONColokad #194311236641	✓	Contract Labor	\$ (500.00)
	Check	04/10/1995	3201	1st 1/2 St Louis Software	ZONColokad #194311236641	✓	SPLIT-	\$ (1,000.00)
	Check	05/10/1995	3299	1st 1/2 Portland Software	ZONColokad #194311236641	✓	SPLIT-	\$ (1,000.00)
	Check	06/22/1995	3434	2nd 1/2 Portland Software	ZONColokad #194311236641	✓	SPLIT-	\$ (1,000.00)
	Check	08/03/1995	3571	1st 1/2 Minneapolis Software	ZONColokad #194311236641	✓	SPLIT-	\$ (1,000.00)
	Check	09/12/1995	3682	2nd 1/2 Minneapolis Software	ZONColokad #194311236641	✓	SPLIT-	\$ (1,000.00)
	Check	10/23/1995	3791	1st 1/2 of Las Vegas Software	ZONColokad #194311236641	✓	SPLIT-	\$ (1,000.00)
	Check	11/27/1995	3899	2nd 1/2 NV + 1st 1/2 CA	ZONColokad #194311236641	✓	SPLIT-	\$ (2,000.00)
	Check	11/28/1995	3900	VOID: 2nd 1/2 of Las Vegas Software	ZONColokad #194311236641	✓	SPLIT-	\$ -
	Check	11/29/1995	3905	VOID: 1st 1/2 of Sacramento Software	ZONColokad #194311236641	✓	SPLIT-	\$ -
	Check	02/12/1996	4132	2nd 1/2 CA	ZONColokad #194311236641	✓	SPLIT-	\$ (1,000.00)
	Check	10/30/1996	5254	Consulting	USBank 194-312-136-543	✓	Contract Labor	\$ (300.00)
	Check	10/17/1997	6263	Consulting	USBank 194-312-136-543	✓	Computer Software/Asset	\$ (600.00)
RDI Consulting								
	Check	03/16/1998	6680	1st of 4 pmts	USBank 194-312-136-543	✓	Computer Software/Asset	\$ (1,031.25)
	Check	05/05/1998	6822	2nd & 3rd of 4 pmts	USBank 194-312-136-543	✓	Computer Software/Asset	\$ (2,100.00)
	Check	05/29/1998	6902	4th pmt	USBank 194-312-136-543	✓	Computer Software/Asset	\$ (1,000.00)
	Check	09/07/1998	7208	Inv# 7148	USBank 194-312-136-543	✓	Computer Software/Asset	\$ (3,750.00)
	Check	10/05/1998	7290	Inv# 7176	USBank 194-312-136-543	✓	Computer Software/Asset	\$ (2,250.00)
	Check	11/18/1998	7440	SEPT 50% of Inv# 7189	USBank 194-312-136-543	✓	Computer Software/Asset	\$ (3,000.00)
	Check	12/10/1998	7515	SEPT 2nd 50% of Inv# 7189	USBank 194-312-136-543	✓	Computer Software/Asset	\$ (3,000.00)
	Check	01/18/1999	7654	OCT of Inv# 7187	USBank 194-312-136-543	✓	Computer Software/Asset	\$ (2,800.00)
	Check	02/18/1999	7764	Nov/Dec Inv# 10016	USBank 194-312-136-543	✓	Computer Software/Asset	\$ (1,500.00)
	Check	03/17/1999	7843	50% JAN Inv#10034	USBank 194-312-136-543	✓	Computer Software/Asset	\$ (3,500.00)
	Check	04/23/1999	7990	2nd 50% JAN Inv#10034	USBank 194-312-136-543	✓	Computer Software/Asset	\$ (3,500.00)
	Check	05/28/1999	8004	FEB Inv#10047	USBank 194-312-136-543	✓	Computer Software/Asset	\$ (2,000.00)
	Check	06/10/1999	8093	MAR Inv#10067	USBank 194-312-136-543	✓	Computer Software/Asset	\$ (3,125.00)
	Check	06/22/1999	8130	MAY Inv#10076	USBank 194-312-136-543	✓	Computer Software/Asset	\$ (125.00)
	Check	08/10/1999	8289	JUNE Inv#10088	USBank 194-312-136-543	✓	Computer Software/Asset	\$ (500.00)
								\$ (33,181.25)

10.76 x 8.26 in

1 of 1

**THE ABOVE DOCUMENT PROVIDED BY CHRIS, KEITH & KAREN** - This was in the documents Chris and Keith sent everyone in June 2001.

You may not be able to see this, so I'll include the document with the email. The file is named PaymentToHarvey.pdf

The purpose of this document was to show that they paid me for everything I did.

I will prove that what I did get paid was virtually nothing compared to what I charged people for FaxForce and Internet programming.

To start with the total is for \$33,181 for the years starting at 1994 and ending in 2000. Six years of programming and systems integration and never mind all of the technology and ideas I would come up with and develop for the company. I spent thousands of hours developing FaxForce even before I started the company. Then I spent thousands of hours on top of that developing the scripts and systems integration up to 1994 when Keith and I merged with Chris. Then I spent thousands of hours writing the ColdFusion internet code that had to be integrated to FaxForce.

So over 11 years I was paid \$33,181 so it averaged out to \$3,000 a year.

If you look at the sheet, you'll see many charges for \$1,000-\$2000. Those charges are for a license for each of the FaxForce systems our company had in about 7-8 states in the US.

My FaxForce systems like the ones used at NetQuote would sell for around \$30,000 to \$45,000 each. Does 1-2 thousand dollars per system sound like I was taking advantage of our company? The only reason I began charging anything at all after 5 years was because if I had been working at other companies who were paying me by the hour I would have to stop and work on NetQuote code.

I worked seven days a week and everybody knew it including Keith.

My typical week would go like this...


I would work on other company's projects during the day that were paying me by the hour. I would get home (if I had to go on-site) and begin working on NetQuote code. I would also work on NetQuote code on the weekends. In addition, I would work on NetQuote code if needed while working on-site at other companies. By the time the week was up I would spend at least 40 hours working on NetQuote projects.

**I had to work two jobs!**

**I worked my butt off so NetQuote could have all of this Technology for nothing for the first 5 years and then for virtually for nothing for the rest of the years and they had the nerve to say I didn't do my part. I had to work double the hours a normal person had to in order for me to help AIS/NetQuote prosper. And, on top of that, I would have to hear or read these unbelievable lies and schemes by Keith and Chris.**

**Besides all of these documents I also have tons of witnesses who will testify to this!**

Does anyone wonder now why I eventually got upset?



**COLORADO**  
MEMORY SYSTEMS INC.

800 South 10th Avenue • Loveland, CO 80537-6048  
(303) 669-8000 • FAX (303) 669-6000

Resale Permit No. 03-14380-000

**PURCHASE ORDER**

ORDER TYPE		PAGE	
* * FIRM ORDER * *		1	
CONFIRMED TO	ORDER DATE	CHANGE DATE	CHANGE #
HARVEY	11/09/92		
TERMS	REFERENCE	SHIP VIA	DESTINATION
NET 30 DAYS		BEST WAY	
10025 428-8088 JUNE COMMUNICATION 9176 MARSHALL PLACE WESTMINSTER, CO USA 80030		SHIP TO COLORADO MEMORY SYSTEMS INC 800 S TAFT AVENUE LOVELAND, CO 80537	
1 FAX FORCE SYSTEM INCLUDES: FAX FORCE SYSTEM S/W 8 VOICE PORTS, 8 FAX PORTS, INSTALLATION, SCRIPT DEVELOP. TRAINING 12,025.00 DUE UPON RECEIPT 6,487.50 UPON INSTALLATION 6,487.50 NET 30 TOM SEIBEL		QC: N 00 011 11220 11/13/92 EA ORDER QTY 1 UNIT PRICE 25000.000000 TAX CODE DISC	
ORDER SUBTOTAL	ORD. DISC. %	ORDER DISCOUNT AMOUNT	ORDER TAX 2 AMOUNT
25000.00			
ORDER TAX 3 AMOUNT ORDER VAT ORDER TOTAL		25000.00	

**CONFIRMATION**  
OF PHONE ORDER

USE THE REVERSE SIDE CAREFULLY. BY SHIPPING THE ABOVE GOODS OR BY PURCHASING THE ABOVE WORK, YOU AGREE TO THE SPECIFICATIONS, TERMS, AND CONDITIONS SET FORTH ON BOTH SIDES OF THIS PURCHASE ORDER AND ON ANY SHEETS OF ADDITIONAL SPECIFICATIONS, TERMS, AND CONDITIONS ATTACHED HERETO. ANY DIFFERENT OR ADDITIONAL TERMS IN YOUR ACCEPTANCE OF THIS OFFER ARE HEREBY OBJECTED TO.

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AUTHORIZED BY: *Lauren Kujawa*  
LAUREN KUJAWA

F124

This was the initial order from HP/(Colorado Memory Systems) for 1 FaxForce system at \$25,000. I have two more that are upgrades for about \$9,000 each. The total system cost

them over \$45,000 with the maintenance contracts. The other upgrade orders for \$9k each are attached in FaxForcePurchaseOrders.pdf.

I'll get into the details soon but let's put this into perspective. Just one company (HP) that used my FaxForce system paid about \$45,000. That job took me a week to install. It was just a Fax-On-Demand script which I had already written years ago. The scripts had to be modified and it would only take me a few hours. Compared to scripts I wrote for our company it was nothing.

This system for was sold in 1992 to HP/CMS. I made about \$25,000 after all the work was done. I sold several others just like this.

Here's some of them...

HP/CMS  
StartTech  
At-Home Professions  
Motorola  
Ministry of Transportation (Canada)

I included two or three of these in this email in FaxForcePurchaseOrders.pdf. If you want the rest let me know and I'll send them.

I totaled up the number of systems I sold over those years and there were about 20 of them. The total dollars I made over 6 years was about \$350,000 including upgrades. About half of the 20 systems sold for 5-10 thousand dollars including labor because they just had 1 voice and Fax line.

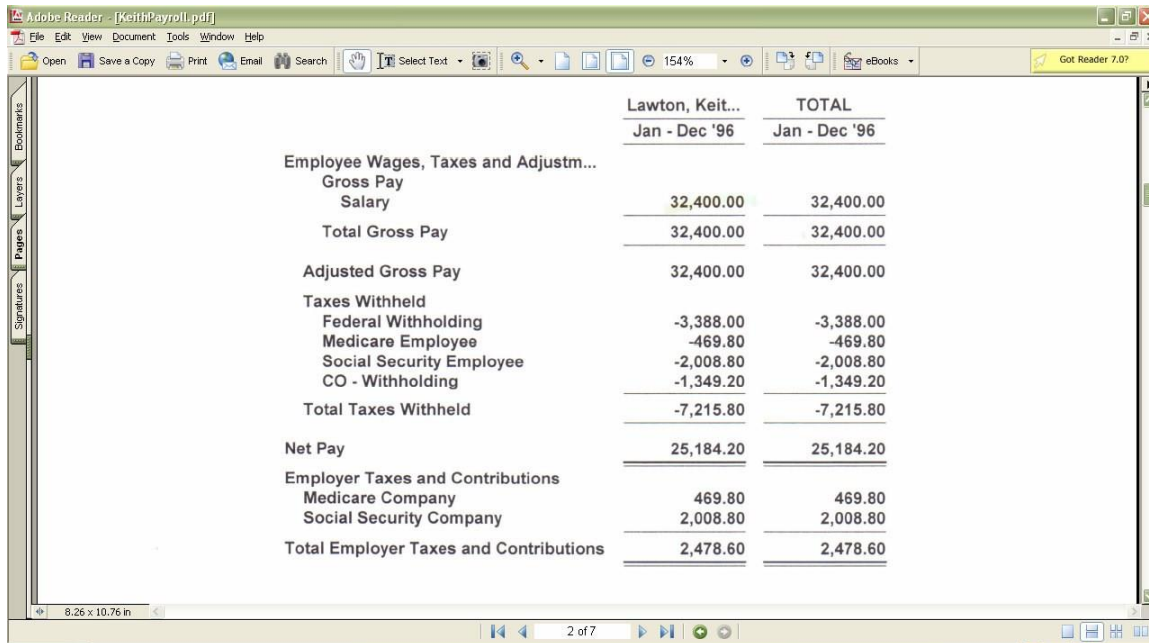
Some of these systems that were sold I did not have to install and setup. They were done by other people reselling FaxForce for me. So, I was making money on what I had already developed in 1989. This and other types of programming gave me time to work on TeleQuote/NetQuote programming otherwise I would have to charge NetQuote much more money to live.

If you look at the sheet two pics above it says I had about \$13,000 that I had our company pay for that was for about a year and a half starting in 4/11/94 and ending in 11/29/95. The reason I'm showing that time is because Keith and Chris stated that they made no money for years while they had to pay me. That was \$13,000 over 20 months which works out to \$650 per month.

Many people I did work for said that after the company sold that they remembered me having to go off the clock to help Keith – either on the phone or remotely over the web. One person said he couldn't believe this happened and said to me "You know Harvey, I



would be bitter forever; I know how much time you put into that... I remember you having to stop and help Keith all the time". I said, "He didn't know the half of it".



	Lawton, Keit...	TOTAL
	Jan - Dec '96	Jan - Dec '96
Employee Wages, Taxes and Adjustm...		
Gross Pay		
Salary	32,400.00	32,400.00
Total Gross Pay	32,400.00	32,400.00
Adjusted Gross Pay	32,400.00	32,400.00
Taxes Withheld		
Federal Withholding	-3,388.00	-3,388.00
Medicare Employee	-469.80	-469.80
Social Security Employee	-2,008.80	-2,008.80
CO - Withholding	-1,349.20	-1,349.20
Total Taxes Withheld	-7,215.80	-7,215.80
Net Pay	25,184.20	25,184.20
Employer Taxes and Contributions		
Medicare Company	469.80	469.80
Social Security Company	2,008.80	2,008.80
Total Employer Taxes and Contributions	2,478.60	2,478.60

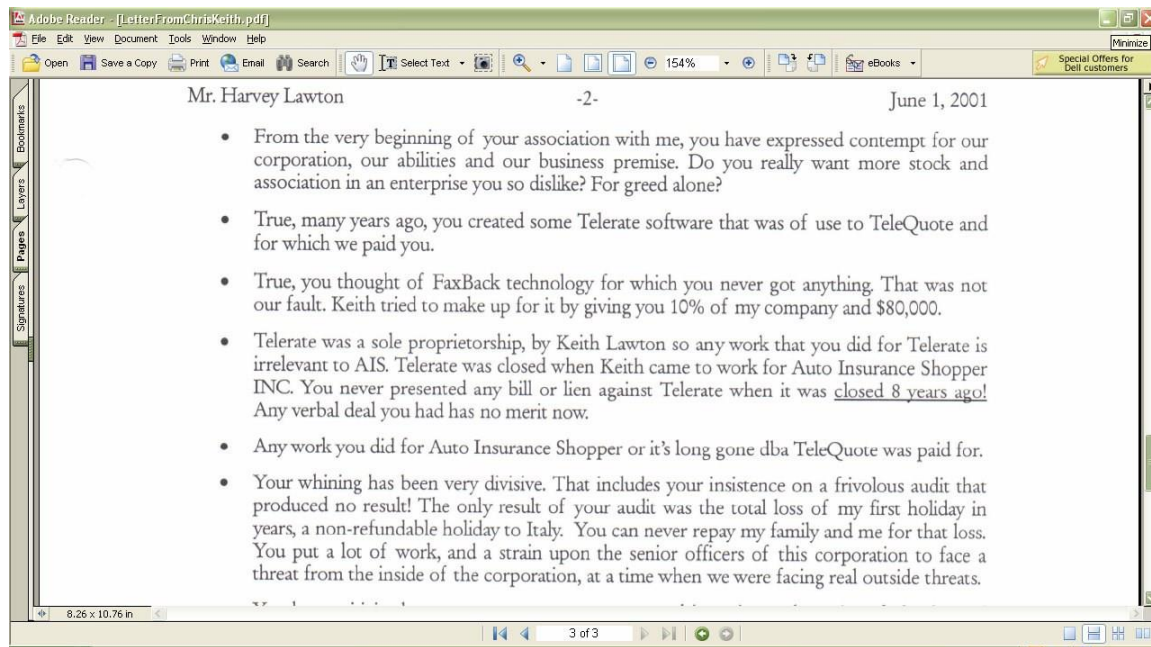
**THE ABOVE DOCUMENT PROVIDED BY CHRIS, KEITH & KAREN** - This was in the documents Chris and Keith sent everyone in June 2001.

The rest of the years are in the file KeithPayroll.pdf

This is Keith's pay for 1996. As you read in the 1<sup>st</sup> chapter Keith and Chris said they were going to pay each other \$24,000/year ASAP. I assumed that they were doing just that. I asked if it was Ok to charge our company a small amount for my work and they never complained at the time (they did later when we began to make money). They were fully aware what these systems were selling for. Keith knew each of the systems that they had would have cost them \$30,000 each at a minimum. We had about 8 of these FaxForce systems in our company. So, at a minimum if I really charged our company it would have had to pay me \$240,000 and that's without any serious programming which would have doubled the cost. So much for being greedy...

Now that's just the FaxForce systems and does not include all of the internet (NetQuote) code I had written.

The internet code also took me years to develop and maintain. If I had charged our company for that it would have doubled the charges to our company.



**THE ABOVE DOCUMENT PROVIDED BY CHRIS, KEITH & KAREN** - This was in the documents Chris and Keith sent everyone in June 2001.

I'll get to the other bullets later but look at bullet # 3 it says, I thought of FaxBack Technology but never made any money and that it wasn't their fault. You have just seen that I was already selling FaxForce to other companies for \$45,000 which is about 20 times what our company paid even before Keith and I merged with Chris. Another lie from these people...

In addition, they used my FaxForce code all the way up to June of 2001 from what Mike told me and I'm pretty sure they used it after that. Who would use it all those years if it was worth nothing?

This is a typical tactic for Keith and Chris where they try to get everyone to think FaxForce barely worth anything and that I did nothing of any value. So why did he try to develop it like he said in the 1<sup>st</sup> chapter and failed after spending thousands of hours. And, it was the only reason he wanted to merge with our company in the 1<sup>st</sup> place. And then, he spent a bunch of time trying to get me to sign FaxForce and the scripts over and then when that didn't work have Keith say he did it all. Wow!

These people are totally void of logic!

Who are these people?

It also says that Chris had to give me 10% of his company. Wow, I thought he got his 50% and Keith and I got 25% each. What in the world is this guy talking about? He said

in his own words that his labor costs were eating up his profits and needed FaxForce to eliminate the problem. And now he's saying he was **giving** me 10% of his company?

All of the other bullets are just like the rest of the lies I've seen and I'll get to them in the future chapters.

Let's take a look at what Keith took home from NetQuote...

1996 - \$32,000  
1997 - \$38,000  
1998 - \$46,000  
1999 - \$54,000  
2000 - \$120,000  
2001 - \$187,000

Keith took home a total of \$477,000 and that does not include bonuses or any other perks.

I took home from NetQuote from 1994 - 2001 a total of \$33,000.

**Keith, Chris and others say I was greedy.**

I can tell you for a fact that I worked just as hard as Keith did if you include all the hours I put in from the beginning all the way up to 2001. That does not include all the years I spent learning how develop code and integrate hardware systems that I started doing when I was just a kid. How many years did Keith spend learning the sales and or insurance business?

Everyone that knows me has seen how many years I studied and how many technical manuals I read to get to just the year 1989. Never mind the rest of what I read after that. My bookshelves were filled with these books and I actually read them.

Questions to Keith...

- Do you really believe you paid for all of my labor and FaxForce systems?
- Do you really believe I never wrote the NetQuote Internet ColdFusion code?
- So, if you or someone else wrote that code for 11 years why did I have to go in and train Mike in 2000 and have our company NetQuote pay an invoice for ColdFusion programming in 1999?
- Only you worked for your 47.5% and Chris for his 50%?
- Do you seriously think I had no claim to my full 25%?

Who's greedy and jealous?

Harvey 10/3/2007