

Exhibit D

I am mortified that my attorney suggested the possibility of ch 11 as my strategy in dealing with vince. it was an egregious error, which I will discuss with him privately. He did not realize, undoubtedly that we care about what you think, and we care about our reputation. Now that the actual court filing has been made public, we can clarify our position to all.

We own two companies. After purchasing kaleta's interest, I have a highly profitable, solely owned investment advisor firm, which earns \$3 million in fees this year, and increased its assets under management by 90 million dollars this year. We expect DFFS Texas to again increase its assets under management by 30% in the coming year, as we extend the IA business to Denver and Indianapolis.

Bizradio, on the other hand is not profitable, yet, though it has tremendous goodwill and is responsible for generating the IA business. The combined companies are quite profitable, as the radio network reaches profitability in the first quarter of 2010. I am simply extending the same model, by combining the two companies via a holding company for major markets throughout the U.S. This is what we are raising money for. Combined with the IA it is an excellent business model and has the assets to grow. Money is not hard for us to come by to finance that growth, though it took a transition to get past losing the credit line of KCM.

You asked about the servicing of 10 million of BizRadio debt to KCM. BizRadio's debt to KCM is only \$6 million. Other companies account for the rest. As for BizRadio, almost all creditors are agreeing to convert their debt to equity, improving the balance sheet and reducing the debt service to near zero, and well within our ability to service it. The Kaleta Capital Management Receiver has approved those transactions, as of this afternoon.

Bear in mind that many of these people have 80 to 90% of their money in stocks and bonds managed by me. They have earned 20% on their stock/bond portfolios this year to date, while their friends have all lost money. The investors are very supportive, and love Bizradio. This is why the audience shows up so readily at our events.

Our program is scheduled to begin broadcast in Indianapolis January 1, 2010, we have offers from Seattle which we plan to accept, have switched to a 50kwatt station, 24/7 in Dallas as of Monday, with a 50kWatt 24/7 station in Houston going on line Jan 1. We have our previous Houston station under contract as of yesterday, pending FCC approval of buyers.

Had OTA Texas actually earned the \$1m promised and projected, we would not have wanted out of the deal, though relying on current management to run the business was not worth the effort – life being too short.

Attached is the actual decree by the court as actually submitted by the SEC and signed by the SEC and Kaleta. Note that almost none of the inflammatory claims and language were actually a part of the SEC filing. The other thing was grandstanding.

I am not a party to this agreement, but I submit it to you, because previous assumptions are damaging to my reputation and ego. The point here is the contrast between what the SEC actually submitted in

this request for consent of the judge, and what they said in their bullshit complaint which they dropped and never had to prove or obtain approval by judge.

BizRadio and DFFS were not asked to sign anything or be a part of the agreement.