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## **Outline of the Executive Summary of Contract**

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USA VALUES, Inc. is a start-up advertising, promotion, and sponsorship company building the “Early Reading Skills Delivered --Ringing Advantages” brand. It provides “free” communication services (on the back of local advertising dollars) for a critical public service message and providers of early reading skills and character education.

**See the Introduction to put this contract summary into context with Business, Schools and the Veteran Input in a community.**

1. Contract participants:
  - a. Investor / CDC / Veteran
  - b. School Board
  - c. City Board
  - d. County Board
2. Investor / CDC / Community contracts to deliver 100% of the children to kindergarten ready to read on the following financial model.
  - a. 50% of the kids starting kindergarten at \$4,000 per year for 2.5 years (\$8,000).
  - b. Or, actual count of kids estimated to start kindergarten not ready
  - c. Or, some flexible estimate that can be agreed to based on district knowledge.
3. Investors agree to do this for 6 years, then 4 years and then 3 years.
4. The six year commitment is required to start.
5. In the case of xxxxx as an example, this is 100 children. \$400,000 per year \$800,000 new money invested in each starting kindergarten group. Initial investment commitment requires 4.8 million dollars. It will be structured as an investment due to defined saving units.
6. Definition of ready-to-read, count and understand positive direction is defined on the world stage to be the best it can be given a start to literacy at age 2-3. Continuous improvement will be made. This will be defined in terms of specific outcomes by the high quality preschools and childcare organizations. Kindergarten teachers will “judge”, not test whether a child is ready within 45 days of start. The funding above anticipates some trailing remedial one size fits one effort coordinated between the public school teachers and the original/ending mentors.

7. The school district, city and county agree to defined saving units that payback the investment with 3% interest after 7-9 years. A savings unit is 1/10 of the cost to deliver 100% of the kids ready-to-read.
8. The way savings units accumulate funds, and spending occurs makes this an investment with a contracted return. Early Reading Skills will have been monetized. The actual contract will vary from this suggestion due to reconciliation. Saving unit values increase with inflation in the school, city, and county budgets of spending.
9. The first savings unit is not due to the CDC organization until the first group of students reach first grade. It is not due back to the investor until school year 7. In the 100 children example, the investor will have spent 2.8 million dollars before the first \$80,000 unit is paid to the CDC. He will have spent 4.4 million dollars under the contract by the 6<sup>th</sup> year and the CDC will have been paid back .72 million dollars.
10. One can see a saving unit in terms of an employee unit but this thinking is not complete. A complete picture of this includes the dollar levels of grants, loans, subsidies and incentives coming through the Federal and State levels to the counties, cities and schools and the public education funding formulas. Just Title I redirected over a 10 year period covers the cost measured at the state level.
11. It is expected that the district, city, and county will run the program for the minimal 13 years and continue past that (beyond the contract period) as the savings units plus returns give the effective citizen public the funds to invest in economic growth with its increasingly educated population.
12. The county will become low cost, high yield based on its investment in the first things first education of 100% of its citizens. Rigor and commitment will lead to very high levels of respect for achievement.
13. How the investor is reached and asked to invest is important but the money for this investment already exists and the payback of the investment is well within reasonable expectations. This is the major part of the program. It has ethical elements of choice that must be addressed.
14. There are many minor parts to the program. The community will know exactly what it is doing to itself and who it has to thank and not thank for its investment in growth.
15. The program is being designed to insert the veteran into the mix between the business investor, school and government. The veteran is the only national constituency that can speak from experience and sacrifice to the fact that literacy is freedom. This has been stated by at least two groups of very high profile effective citizens. As it has been stated, it is a national issue and a multinational issue.

This summary supported by the saving unit worksheet is the property of Tom Wolfgram and may not be used without permission from Tom Wolfgram 612-968-1579.

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