Research proposal

Natural Language Processing: Analysis of textual information in franchising and entrepreneurship

Application for NBER Post-Doctoral Fellowship in Entrepreneurship

December 1st, 2016

Dr. Nina Gorovaia

Dear colleagues,

I would like to be considered for the post-doctoral fellowship in entrepreneurship, and here are the reasons I believe I could contribute to the Entrepreneurship Working Group:

1. I got my PhD with honors from the leading Austrian University – University of Economics and Business Administration in Vienna (WU-Wien).
2. I have Assistant Professor position at Frederick University in Cyprus and visiting position at the University of Vienna (Austria), where I teach courses on Entrepreneurship and Strategy for MBAs and undergraduates.
3. I am one of the organizers and judges of Cyprus Entrepreneurship competition for scientists and researchers who wish to transform their innovative ideas into the leading high-tech start-up companies (http://www.cyec.org.cy). I have been taking part in this project since 2004.
4. Since September 2016, I am on a two-year sabbatical from Frederick University visiting University of Pennsylvania and I have J2 visa until end of August 2018.

The opportunity to work at NBER is intriguing because I believe I could integrate my research ideas with the newly learned empirical methodologies. Since September 2016 I have been taking courses at Wharton on applied research methods for management and entrepreneurship research, advanced statistics, natural language processing and machine learning.

A few words about my research in the past: my main interest was economics and management of network organizations. Empirically I concentrated mostly on franchise networks – a special type of organizational networks, where the franchisor (the inventor and the owner of a know-how and a brand name) gives franchise rights to the franchisees (local entrepreneurs) to implement the business concept in different locations in exchange for the royalty payments.

I investigated performance of franchise networks through the lenses of various economic and organizational theories, e.g. transaction costs economics, institutional economics, property rights theory, resource-based view, knowledge-based theory, relational governance perspective and real options theory that originated in finance.

One strand of my research relates to knowledge management in franchise networks. Successful performance of franchise networks is highly dependent on the ability of franchisees to replicate the franchisor's business concept at the local markets under different environmental conditions. Altogether I published five papers on this topic.

Another strand of my research relates to investigation of performance drivers in franchise networks. My co-author and I were the first to apply the real options perspective to franchising. In the study published by Managerial and Decision Economics (Gorovaia & Windsperger, 2013) we investigate the performance of franchise networks through the lens of the resource-based and real options theory. I believe that application of real options reasoning to franchising is a very promising area. My objective is to develop a real options model to explain royalties, entry fees and contract duration in franchising in the nearest future. I am currently collaborating with a colleague in finance to write a paper on this exiting topic.

More recent work investigates contractual design in franchising and its effect on performance. I have two papers currently under review: on determinants of contract duration and on performance outcomes of franchise contracts. Another working paper with Dildar Hussain from ESC Rennes School of Business investigates the impact of CSR activities on brand competitiveness in franchising using the data of Austrian franchise networks survey. We find that the franchise firms with a more balanced approach toward corporate responsibility have higher brand competitiveness.

Having done survey research in the past, I am well aware of the advantages and limits of this methodology, especially when it comes to small sample sizes. I share the opinion of my colleagues that previous franchising research has been hampered by lack of data: the information provided by franchise directories like Bond's franchise guide is very limited: there is usually information on entry fees, royalties and advertising fees, numbers of outlets, age and sector. Surveys are expensive, have low response rates, and mostly often target franchisors. The fact that most of franchise companies are privately owned, makes it very challenging to access their financial data. Particularly difficult is to access franchisee-level data. Buchan (2006, 2008) reports difficulty of locating and interviewing franchisees and former franchisees, who are unable to participate in research for fear of breaching the non-disclosure contracts they have signed as a condition of exiting the franchise.

At the same time there is abundance of freely available textual data like franchise contracts, franchise disclosure documents, CSR reports, web-pages, etc. In the past the costs associated with analyzing large amounts of textual data has hindered research of textual data in franchising and entrepreneurship. I believe that with development of natural language processing techniques and machine learning this problem could be resolved.

Automated content analysis can help classifying documents, scaling companies in terms of their performance, innovativeness, brand competitiveness and their commitment to CSR initiatives. There are obvious pitfalls of natural language processing, as they cannot substitute human thought and require rigorous validation techniques (Grimmer and Stewart, 2013).

At the same time we could learn a lot from the application of natural language processing techniques to franchising and entrepreneurship settings: starting from providing data to confirm or refute old theories, to discovering new concepts, categories and patterns. Specifically, acquisition of entrepreneur and franchisee-level data is not necessarily easier, but possible with automated scraping methods (Jackman 2006).

Considering my recent exposure to natural language processing, I would like to begin with classifying franchise contracts and/or CSR reports through supervised learning methods. This data is freely available and can be matched with financial data for public franchise companies. Consequently, I would like to develop this agenda into analysis of entrepreneurial texts, like e.g. descriptions of business ideas, pitches, business plans etc. According to Sinkovics et al (2006) entrepreneurship research requires creative and flexible research designs that integrate positivist with interpretivist methodologies. In spite of this, analysis of textual data in the field of entrepreneurship is scarce.

I am well aware that this research agenda needs further refining, and as I progress though the training in natural language processing, new insights are coming, which are beyond the scope of this paper. I would be happy to discuss these questions further irrespective of the outcome of my application at NBER and I would be excited to learn about any other research opportunities and possible collaborations. Please feel free to contact me for more information and details. I would also be happy to send my papers that are currently under review and working papers, as they cannot be found online.

Kind regards,
Nina Gorovaia

<u>References:</u>

Buchan, J. (2006a) "When the Franchisor Fails: A research report prepared for CPA Australia by the University of New South Wales" CPA Australia.

Buchan, J. (2008). "Ex ante information and ex post reality for franchisees: the case of franchisor failure." Australian Business Law Review, 36.

Gorovaia N., Windsperger J. (2013). “Real options, intangible resources and performance of franchise networks”. Managerial and Decision Economics, 34, pp.183-194.

Grimmer, J., Stewart, B. (2013).”Text as Data: The promise and pitfalls of automatic content analysis methods for political texts”.

Jackman, S. (2006) “Data from Web into R”, The Political Methodologist 14(2): 11-6.

Sinkovics, R. Penz, E., Ghauri, P. (2006). "Analysing textual data in international marketing research”, Qualitative Market Research: An International Journal, 8(1), 9-38.

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Academic Profile

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Website	http://www.frederick.ac.cy/DBA/
Nationality(-ies)	Cypriot and Russian

Education

Dates	Sept 1998 – Dec 2002
Title of qualification awarded	PhD in Social and Economic Sciences, Diploma with honors
Name of awarding institution	University of Economics and Business Administration, Vienna, Austria
Key features	PhD Thesis: Institutional Influences on Inter-organizational Networks. A case of Russia.
Dates	Sept 1996 – Jun 1998
Title of qualification awarded	Masters' degree in Economics and Area Studies. Diploma with honors
Name of awarding institution	Lomonosov University, Moscow, Russian Federation
Key features	Master's thesis: Foreign direct investment in the economy of South African Republic
Dates	Sept 1992– Jun 1996
Title of qualification awarded	Bachelors' degree in Economics and Orientalistics, Diploma with honors
Name of awarding institution	Lomonosov University, Moscow, Russian Federation
Key features	Program combined economic education with Afro-Asian studies and extensive training in languages (English, Swahili and Portuguese). Term paper on Activities of Foreign Investors on the Russia's Stock Market got a second prize of Lomonosov University in 1997.

Work experience

Dates	Sept 2008 – now
Employer Name	Frederick University Cyprus
Occupation or position(s) held	Assistant Professor of Business Administration
Main activities and responsibilities	Teaching graduate and undergraduate courses in Management and Strategy, supervising students' projects, designing conventional and distant-learning programs (e.g. MBA, Masters in Engineering Management) Research in organization studies, franchising, foreign market entry strategy, knowledge management and innovation Courses taught: Strategic Management for MBA and Engineering Management Masters Programs, Entrepreneurship for MBA, Strategic Management and International Business for the Bachelor in BA program, Introduction to Business Organization, Entrepreneurship and Business Plan Writing, Risk Management for the Bachelor in BA, QS and Civil Engineering Programs.

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Dates	Jan 2009 – now
Employer Name	University of Vienna, Austria
Occupation or position(s) held	Visiting professor for the graduate seminars in International Strategy and Organization
Main activities and responsibilities	Every year I teach a graduate seminar in International Strategy and Organization and/or International Market Entry Decision. In 2009 and 2010 I spent two semesters at the University of Vienna with Ernst Mach post-doctoral scholarship doing research on franchising networks.
Dates	Sept 2003 – Sept 2008, including 2 maternity leaves
Employer Name	European University Cyprus
Occupation or position(s) held	Assistant Professor of Business Administration
Main activities and responsibilities	Teaching graduate and undergraduate courses in Management and Strategy. Supervising students' projects Research in knowledge management, innovation and franchising Courses taught: Strategic Management for MBA, International Business for MBA, European Business Strategy for the Bachelor in European Studies, International Business and International Management for the Bachelor in BA program.
Dates	Feb 2003 – June 2003
Employer Name	Frederick University and European University Cyprus (formerly Cyprus College)
Occupation or position(s) held	Part-time lecturer in Business Administration
Main activities and responsibilities	I taught two Strategic Management courses for MBA at Frederick University and two Economics courses for Bachelor in BA program at Cyprus College.
Dates	Sept 1999– Sept 2003
Employer Name	Polyglot translations – own translation company registered in Vienna, Austria
Occupation or position(s) held	Self-employed interpreter and translator of Russian, English, German and Swahili
Main activities and responsibilities	Interpreting and translating for corporate clients and the Austrian Chamber of Commerce
Dates	Sept 1997– Aug 1998
Employer Name	Algo Handels GmbH, Vienna, Austria
Occupation or position(s) held	Export manager
Main activities and responsibilities	Export of building and decorative materials produced in Austria and Germany to Russia.

Professional Organizations

Member of the International Society of Franchising since 2005.
Member of the Austrian Chamber of Commerce since 1999.

Awards

Prize for the best dissertation at the International workshop of the University of Economics and Business Administration in Vienna and Economics University in Bratislava, November 2001.

Second prize for the research paper about the development of Russian financial market at Lomonosov University in Moscow, June 1997

Professional Contribution

Member of the organizing committee of Cyprus Entrepreneurship competition every year since 2004

Service to the Institute

Deputy Head of Business Administration Department (from 2008-2010)

Organization of the EMNET2011 international conference: 1-3rd of December 2011 with the grant from Cyprus Tourism Organization.

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Refereeing

Journal of Retailing
European Marketing Journal
The Service Industries Journal
Managerial and Decision Economics
International Journal of Human Resource Management
Journal of Happiness Studies

Research projects

Duration, Funding Ag. and Funding	**2010-2011:** Ernst Mach grant for post-doctoral scholars, University of Vienna. Austrian Exchange Service, Total funding: 5,000 euro
Title	Decisions rights in franchising networks, performance of franchising networks
Role and Contribution	Data collection and analysis, writing a research paper.
Duration, Funding Ag. and Funding	**2009-2010:** Leonardo da Vinci mobility grant, European Commission, Total funding: 3,000 euro
Title	Formation and management of business networks
Role and Contribution	Work at Management Institute Dr. Schäfer and Partner in Mannheim, Germany. Data collection and analysis, writing a research paper
Duration, Funding Ag. and Funding	**2008-2009:** Ernst Mach grant for post-doctoral scholars, University of Vienna. Austrian Exchange Service, Total funding: 5,000 euro.
Title	Knowledge transfer in Austrian franchising networks
Role and Contribution	Data collection, data analysis, writing of the research paper
Duration, Funding Ag. and Funding	**2007-2008:** Leonardo da Vinci mobility grants, European Commission, Total funding: 24,000 euro.
Title	Training future managers in franchising networks 2 and 3.
Role and Contribution	Data collection from Austrian and German franchise companies, analysis of data, writing of the research paper, supervising students' trainings in Austrian and German franchising companies
Duration, Funding Ag. and Funding	**2004-2005:** Leonardo da Vinci, European Commission, Total funding: 4,000 euro
Title	Training future managers in franchising networks 1.
Role and Contribution	Data collection from Austrian and German franchise companies, analysis of data, writing of the research paper, supervising students' trainings in Austrian and German franchising companies.

Publications

Doctoral Thesis

Institutional influences on Interorganisational networks. Vienna University of Economics and Business Administration (WU-Wien).

Authored books

Nina Gorovaia. "Institutional Influences on Interorganisational Networks. A case of Russia", European University Studies, Series V, Economics and Management, Peter Lang Verlag, Frankfurt-am- Main, 2005, 175 pages, ISBN 3-631-52249-5.

Journal papers in review

1. Gorovaia N., Hussain D. (2016) "Competitive advantage through Corporate Social Responsibility in Franchising", under review with the Small Business Management Journal.
2. Gorovaia N. (2016). "Do longer franchise contracts perform better?" under review with the Small Business Economics. An Entrepreneurship Journal.
3. Gorovaia N., Windsperger J. (2015). "A Transaction Cost and Resource-Based View of Contract Duration. The Case of Franchising" under review with the European Journal of Law and Economics.

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Journal publications

1. Gorovaia N., Zenios S. (2015). "Innovation in times of financial crises", accepted with minor revisions, Euromed Journal of Business.
2. Gorovaia N., Windsperger J. (2013). "Real options, intangible resources and performance of franchise networks". Managerial and Decision Economics, 34, pp.183-194.
3. Gorovaia N., Zenios S. (2013). "Does freedom lead to happiness? Economic growth and quality of life", Global Business and Economics Review, 15 (2/3): pp. 309-323.
4. Gorovaia N., Windsperger J. (2013). "Determinants of the knowledge-transfer strategy in franchising. Integrating knowledge-based and relational governance perspectives". The Service Industries Journal, Vol. 33 (11-12), pp. 1117-1134.
5. Windsperger J., Gorovaia N. (2011). "Knowledge Attributes and the Choice of Knowledge Transfer Mechanisms in Networks: The Case of Franchising, Journal of Management and Governance, Vol. 15(4), pp.617-640.
6. Gorovaia N., Windsperger J. (2010). "The Use of Knowledge Transfer Mechanisms in Franchising", Knowledge and Process Management, Vol.17 (1), pp.12-21.

Refereed book chapters

1. Gorovaia N. (2016). "What, why, when, how, where and who of knowledge transfer in franchising", IN: The Edward Elgar Handbook of Research on Franchising, Eds. Hoy, F; Terry, A. and Perrigot R., Edward Elgar, (forthcoming).
2. Violaris, I., Gorovaia-Zeniou, N. and Tziortzi, A. "Good Governance within the Immigrant Family Business: Y.K.Crystal Ltd." IN: Governance in Immigrant Family Businesses, Eds. Halkias, D. and Adendorff, C., Ashgate, London, 2014.
3. Gorovaia N., Zenios S. (2012). Innovation in times of financial crises. IN: Building New Business Models For Success Through Competitiveness and Responsibility, Eds. Vrontis, D., Weber, Y., Kaufmann, R., Tarba, S., EuroMed Press, ISBN: 978-9963-711-07-9, pp. 744-750.
4. Gorovaia N. (2012). Corporate Social Responsibility in Cypriot Companies. IN: Building New Business Models For Success Through Competitiveness and Responsibility, Eds. Vrontis, D., Weber, Y., Kaufmann, R., Tarba, S., EuroMed Press, ISBN: 978-9963-711-07-9, pp. 1786-1788.
5. Zenios, S., Gorovaia N. (2011). Does Freedom lead to Happiness? Economic growth and quality of life. IN: Business Research Challenges in a Turbulent Era, Eds. Vrontis D., Weber Y., Kaufmann H.R., Tsoukatos E., EuroMed Press, ISBN: 978-9963-711-01-7, pp. 2090-2110.
6. Windsperger J., Gorovaia N. "The Knowledge Transfer Strategy of Franchising Firms: Evidence from the Austrian Franchise Sector", IN: Strategy and Governance of Networks: Cooperatives, Franchising, and Strategic Alliances, Eds. Hendrikse, G.; Tuunanen, M.; Windsperger, J.; Cliquet, G., Springer Verlag, 2008, pp. 167-182, ISBN: 978-3-7908-2057-7.

Work in progress

1. Gorovaia N., Windsperger J. Cross-cultural comparison of decision rights in Austrian and Italian franchise networks
2. Gorovaia N. Standardization vs. adaptation strategies in franchising.
3. Gorovaia N., Koussis N. Real Options, brand value and the level of fees and royalties in franchise networks.

Refereed conference proceedings

1. Gorovaia N., Hussain D. (2015) "Corporate Social Responsibility and Brand Competitiveness The Case of Franchising, Peer-reviewed proceedings of EMNET 2015 conference in Cape Town.
2. Gorovaia N (2015). "Determinants of contract duration in franchising. Explanations from transaction costs, resource-based and relational governance perspectives", Peer-reviewed proceedings of ISOF 2015 conference in Oviedo
3. Gorovaia N. (2013). "Determinants of contract duration in franchising. Explanations from transaction costs, resource-based and relational governance perspectives", Peer-reviewed proceedings of EMNET 2013 conference in Agadir.

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4. Gorovaia N. (2011). Real Options, Intangible Resources and Performance of Franchise Networks. Peer-reviewed proceedings of the EMNET2011 conference, in Limassol, Cyprus, 1-3rd of December 2011.

5. Gorovaia N., Windsperger J. (2009) "Determinants of the Knowledge Transfer Strategy in Franchising. The Case of Personalization Strategy", Peer-reviewed proceedings of the EMNET 2009 (Economics and Management of Networks) conference in Sarajevo, 3-5 September 2009.

6. Gorovaia N., Windsperger J. (2008) "The Choice of Knowledge Transfer Mechanisms in Franchising Networks: A knowledge-based view of the firm", peer-reviewed proceedings of ISOF 2008 (International Society of Franchising) 22nd annual conference, University of Rennes, St. Malo, 20-21June 2008.

7. Windsperger J., Gorovaia N. (2007) "The Choice of Knowledge Transfer Mechanisms in Franchising Networks: A Property Rights View", peer-reviewed proceedings of the International EMNET 2007 Conference (Economics and Management of Networks) in Erasmus University of Rotterdam 28-30 June 2007.

8. Windsperger J., Gorovaia N. (2007) "The Choice of Knowledge Transfer Mechanisms in Franchising Networks. A Property Rights View". Peer-reviewed proceedings of the International Society of New Institutional Economics 11th annual conference: Comparative Institutional Analysis: Economics, Politics, And Law. University of Iceland-Reykjavík, 21-23 June, 2007.

9. Gorovaia N. "Application of the Social Exchange Theory for Explaining Franchising Networks". Peer-reviewed proceedings of the International EMNET 2005 Conference (Economics and Management of Networks) in Budapest, Hungary, 15-17 September 2005.

10. Gorovaia N., "Performance of franchising networks", Peer-reviewed proceedings of the International Society of Franchising Conference, University of Westminster, London, May 2005.

11. Gorovaia N., "Corporate Cultures and Globalization. How to deal with it?", Almanach junger Wissenschaftler, X. Congress for young researchers Global Economy - National Responsibility, Berlin, May 18-20, 2005.

12. Gorovaia N. "Performance of franchising networks: Conceptual framework", Peer-reviewed proceedings of the EMNET international conference in Vienna, June 28-30, 2003.

13. Gorovaia N. "Inter-organizational Networks in Russia". SUNBELT XXI. (Proceedings of International Sunbelt Social Network conference in Budapest, Hungary, 25-28 April 2001).

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Conference presentations, seminars and lectures abroad

1. Undergraduate course "Organization of the International Firm" at the University of Vienna, 11-15th of January 2016.
2. Presentation of the research paper titled "Corporate Social Responsibility and Brand Competitiveness. The Case of Franchising" at the 7th EMNET conference in Cape Town, December 2015.
3. Presentation of the research paper titled "Contract duration and performance of franchise networks" at the 7th EMNET conference in Cape Town, December 2015.
4. Presentation of the research paper titled "Determinants of contract duration in franchising. Explanations from transaction costs, resource-based and relational governance perspectives" at the ISOF conference in Oviedo, June 2015.
5. Invited guest-lecture on "New Developments in the Theory of Franchise Networks", University of Agder, Kristiansand, Norway; November 10th, 2014.
6. Graduate seminar on "International Strategy and Organization" at the University of Vienna, 7-9th of May 2014.
7. Guest-lecture on "The Theory of Franchise Networks" and graduate seminar on "International Market Entry Decision" at the University of Vienna, 4th-10th of June 2013.
8. Presentation of the research paper titled "Determinants of contract duration in franchising. Explanations from transaction costs, resource-based and relational governance perspectives" at the 6th EMNET conference in Agadir, November 2013.
9. Graduate seminar on "International Market Entry Decision" at the University of Vienna, 9th-11th of May 2012.
10. Presentation of two research papers titled "Innovation in times of financial crises" and "Corporate Social Responsibility in Cypriot Companies" at the 5th EUROMED conference in Montreux, Switzerland, October 2012.
11. Presentation of the research paper "Real options, Intangible resources and Performance of Franchise Networks" at the 5th EMNET2011 conference in Limassol, December 2011.
12. Graduate seminar on "International Strategy and Organization: Innovation in Times of Crises" at the University of Vienna, 9.10.2009 and January 2010.
13. Presentation of the research paper "Determinants of the Knowledge Transfer Strategy. A Case of Personalization Strategy in Franchising" at the 4th EMNET conference in Sarajevo, September 2009.
14. Presentation of the research paper "The Choice of Knowledge Transfer Mechanisms in Franchising Networks", at the International Society of Franchising Conference, University of Rennes, St. Malo, June 2008.
15. Presentation of the research paper "Conceptual framework for the performance of franchising networks" at the International Society of Franchising Conference, University of Westminster, London, May 2005.
16. Presentation of the research paper „ Application of the Social Exchange Theory for Explaining Franchising Networks", at the EMNET conference in Budapest, September 2005.
17. Presentation of the paper "Corporate Cultures and Globalization. How to deal with it?" on the X. Congress of Young Researchers: Globale Wirtschaft – Nationale Verantwortung. Wege aus dem Druckkessel, May 18-20, 2005, Berlin.
18. Presentation of the research paper "Performance of franchising networks" at the 1st EMNET conference in Vienna, June 2003.
19. Presentation of the PhD thesis at the International Social Network Conference Sunbelt XXI in Budapest, April 2001

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Dear colleagues,

I have known Nina since she joined our faculty 8 years ago. Actually I had played a role in recruiting her because I thought the combination of synthetic thinking with data-driven analytical research was very appropriate for a business school. Nina impressed me during our early conversations with her combination of theoretical dissection of networks (following the Germanic school of thought) with data-driven empirical analysis (in the Anglo-Saxon tradition). During the time she has been with us she lived fully up to our expectations.

She studies and thinks deeply about the main theories in her field while posing questions that are of practical relevance and can be tested empirically. Lack of data has been slowing down investigations but Nina has devoted lots of time and energy in data collection.

She has published several papers, almost all centered around issues relating to knowledge transfer and performance of franchising networks. She investigates drivers of performance of networks, looking at issues like intangible assets, contracts, corporate social responsibility, resource-sharing and transaction costs. All of her papers involve the formulation of carefully crafted hypotheses based on broad and diverse theories and rigorously tested with state-of-the-art statistical techniques. One criticism one could make of her work is that there is no broad dataset to cover many countries and hence the results are indicative of the sample. But I believe that as she continues her research and builds a broader database, the conclusions will also get broader and stronger.

Particularly innovative has been the use of real-options methodology to study the effect of intangible resources on a franchise networks' performance. The study of franchising networks has been in need of more formal modeling approaches and Nina is one of the first people to take this approach. I noted more working papers on this topic that I think they are very promising.

She has also shown some versatility in writing a paper on the impact of financial crises on innovation. While this seems to me to be at an exploratory phase it shows breadth and ability to work outside her comfort zone with others.

On the teaching side she has been teaching a variety of courses in entrepreneurship, strategy and international business. This is unfortunate for a young scholar, and it is a result of the tight resources of our University. However, Nina has adapted well and is very much liked be her students. In a more research-oriented environment where she can focus her teaching I believe she will thrive.

Nina is one of the organizers and judges of Cyprus Entrepreneurship competition http://www.cyec.org.cy/, a competition of business plans for high-tech entrepreneurs in Cyprus, since its inception.

One cannot avoid commenting on her very positive disposition. She is a team player although she knows how to stand her ground and even as a young scholar she has been a valued members of the Department in discussing curricula and policy.

I would also like to comment on her productivity. While her work is of extremely high quality, the amount she has produced is on the low side for someone at this stage of her career. This is not due to lack of energy, ideas or commitment. It has to do primarily with the very heavy teaching load of our University. The fact that she managed to maintain an active research agenda is remarkable.

In summary, I enthusiastically recommend her for a fellowship or a faculty position in a major international research University.

I remain at your disposal for any other information you would want.

BERNARD MUSYCK
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