

PROSPECTUS

DVC, Inc.

Re: Fiscally-Based -Dynamic Vice Counseling

"Moderation in all things"

Hippocrates

"Moderation in all things...including moderation"

Rabelais

"More absinthe!"

Rimbaud

"Feeling good right now is a pretty good definition of 'health'."

J. Bedlington Fonsbury, M.D. CPA, Chief Science Officer, DVC, Inc.

Since the Age of Hippocrates, people, mostly nosy people, have struggled to see the connection between behaviors and health outcomes. Through the centuries, stuffy men like John Graunt and that insufferable know it all, Jonathan Swift, have made the snide observation that much of human pathology may be causally correlated with "human luxury." However, they lacked the scientific tools to make their case in specifics, thus allowing for three centuries of perfectly acceptable denial and celebration. Generations of snarky study have revealed that dirty water will kill you vis-à-vis the exhaustive International Classification of Diseases (ICD-10 Code A01.0) (J. Snow 1849) (why do you think the French drink only wine?) and that, sure, *eventually* cigarettes *may* stunt your growth (C34.0) (Doll, Hill 1954). Pretty soon it seems everyone started (Z03.89) a National No-Fun Society to basically wreck all the possible venal enjoyment a person might have.

If, however, you are the clear-eyed {sic} type who does not need an epidemiologist to convince you that you have indeed caused some damage when you wake up with your head the size of a basketball, and you shudder at the very thought of your last sexual partner(s) (ICD 10 code F65.89), DVC offers services that will take you to the next rational level.

In the 1990's our company, DVC Inc, pioneered the field of vice counseling. Tell us your proclivities and using all the available scientifically derived data we can do an epidemiologically-based, statistical evaluation and thus recommend how to "balance" your recreational activities for maximum distance and depth.

For instance, let us say that Mr. Smith is known to tipple a bit more than is perhaps good for the liver (K70.41). Once we are aware of Smith's "habit set", coupled with Smith's psychological profile, we can run a set of liver function studies as a part of a complete metabolic profile, and if indeed it seems he is keeping the besieged liver working a bit too hard, that he might be headed for an "early" death from cirrhosis (K70.30) we can recommend that he back off on alcohol a bit and shift to another vice, perhaps smoking opium (Z79.891), dedicated overeating, or perhaps even classical frotteurism (F65.81), any of which will have a less inflammatory effect on the liver itself. The idea being to balance one's vices so as not to cause an overwhelming bottleneck in any one system with a sudden cataclysmic overall finale' (Z63.4).

On the other hand, if Smith's opium use eventually leads to a problem with pulmonary irritation (J81.1), based upon the premium "dynamic" function of our company's service we could suggest a simple switch to injectable heroin (T40.1) or even taking up transcutaneous fentanyl instead, thus completely bypassing the lungs and allowing them to heal and continue their function, all the while partying on.

By balancing the vices based upon their statistically established "number needed to harm" (NNH), and our own R-RRR® (Reverse-Relative Risk Reduction) tables, using the information derived from the medical literature and available insurance data, we can provide an actuarially rational plan for the maximization of total vice over a lifetime. For example, the main reason to forgo smoking your favorite cigars would be to minimize the possibility of oropharyngeal cancer (C10.9). If one could be assured however that one's death would be overwhelmingly more likely to be caused by an unbelted auto accident (E815), brought about by habitual DUI and speeding, then it would be a waste *not* to have smoked all along. All one needs to feel better in such a situation (and after all, as we at DVC like to say, "Feeling good right now is a pretty good definition of health") is to have rationally analyzed the factors, assigned them validated statistical weight, and "crunched the numbers". Do the math, then do the meth. Or choose sloth, or gluttony, or lust, or any of the other vices, or combination thereof, just not helter-skelter and irresponsibly.

Our international department assures you that we will have digested real-time medico-legal data available from around the world, courtesy of such organizations as WHO, OXFAM, and UNICEF and INTERPOL. If you and your party desperately feel the need to get a tattoo (L81.8) at 3A.M. in Manila or Marseilles we have people on file. You never need walk unaware into a "Goat Lolita problem" (F52.8) simply through inattention to local customs, quaint tribal mores, overt speciesism, and recently indictable statutes. If you happen to be jittery (F14.23) in Amsterdam on business and unaware that there has been a touch of battery acid in the local pharmaceuticals (T54.93) recently, our G5 enabled alert service, coupled with GPS navigation to appropriate, franchised street-based agents, will save tons of time, assure you another satisfying shopping experience, while extending your shooting season.

Computer programs are now robust enough to handle the multifactorial calculus of equations which analyze life expectancy in the context of the admittedly more subjective "high-ness" factor involved with multiple habits. The data exists, so with the help of our patented "polymorphousley perverse" regression analysis, why not use it?

Start with your population-based actuarial longevity (depending on race and sex)

"Dial" that up or down, depending on your applied vices. E.g. ,if you smoke (Z87.891) 1 pack of cigarettes a day you cut your life span by X years. If you drink more than four alcoholic beverages a day (F10.23) you have Y chance of dying at an earlier age (with an increasing velocity of slope/drink/day). Factor that against the base longevity. Now DVC can do that additively for all your vices in a multivariate analysis and arrive at your "real", or objective, statistically-based expected longevity.

You are also, of course, encouraged to factor in any activities that might be "preventive". That's certainly all nice and stuff, as the kids are wont to say. For instance, it has been calculated that if you run/jog an hour a day until you are seventy, assuming you are at the average age of the onset of realization and fear regarding this issue (around 40), by taking up daily running you can actually extend your life by three months. One hour a day from now until then is, coincidentally, three and a half months of running (S90.42). You deserve to know the data, and for a minimal subscription fee our company can provide it.

Now comes the really exciting part....

While the Clintonian 90's and 00's were certainly a heady time to be concupiscent, the New Trump Millennium has brought yet another major advance in the form of Fiscally-Augmented Dynamic Vice Counseling.

It is well documented that our single biggest societal fear is outliving our money, and sinking out of the comfortable bourgeoisie into embarrassingly Dickensian squalor (Z59.5), sans eyes (H54.7), sans teeth (K08.109), sans Prada. Simply take a good look at your children (Z63.9) and check off the box which factors in the likelihood that they will or will not provide idyllic old age care for you (including the collection of vices you would be bringing with you- love me love my dog-love my dog love his fleas). (Odds ratio= < 0.1) With the impending Social Security and Medicare crisis we now offer the only rationally-based solution to the

troubling prospect of "running out of money".

Utilizing FC-DVC, along with analyzing your actuarial possibilities for survival, we can simultaneously do an analysis on your financial portfolio, and while there is deuced-all one seems to be able to do about augmenting *that* in today's anti-business, tax-and-spend, fuzzy-brained liberal (F60.4, F60.89, F60.2, etc) environment, by simply looking at the demand side, i.e. your longevity, and dialing *that* up or down according to the aforementioned statistical rules associated with your particular vice-set, one can achieve the true American Dream; dying the day you spend your last nickel. Not a Calvinist day before, nor a Keynesian day after.

DVC Inc. can even factor in the degree of difficulty of kiting any required number of credit accounts, factor in state regulations regarding length of allowable delinquency, and for our Platinum Club members, arrive at inside and outside dates when a court officer will be arriving to serve papers. Until that time its all just numbers anyway and if he arrives precisely in time to see your corpse being wheeled out, you will be added to our "Wall of Honor" and be eligible for special offers totaling half the cost of cremation.

All in all DVC's services are designed to provide you with maximum thrills with no final bills. Now you can truly rest assured that your check to the undertaker will bounce.

BONUS: For families and legal agents of the estates of deceased clients, DVC representation is available regarding the residual leasing of the traditionally underused back side of any funerary monument for advertising and endorsement opportunities. There is a growing market in such merchandizing and product placement, with recent examples: "I was a Chevy Guy All My Life, and I Still Am", "Go Rangers! This Year the Series" , "Amway", "Marlboro Country", and most recently, as a part of a larger campaign kickoff "I Could Sure Go For A Cold Shiner Bock About Now."

Franchising opportunities available.