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BEFORE THE DIVISION OF SECURITIES
OF THE DEPARTMENT OF COMMERCE
OF THE STATE OF UTAH

IN THE MATTER OF:	**ORDER TO SHOW CAUSE**
ADVANCED TECHNOLOGY FEASIBILITY GROUP, LLC; **IMPACT INDUSTRIES INTERNATIONAL, LTD.;** **UNA WORLD TECHNOLOGY, INC.;** **FINANCIAL PLANNING SERVICES., INC.;** **AMERICAN MINERALS RESOURCES GROUP, LLC;** **ALL OPTICAL NETWORKS, INC.;** **LITE TEK INTERNATIONAL CORP.;** **BRUCE W. ANDERSON; and** **NELLY ANDERSON;** **Respondents.**	**Docket No.** SD-06-0045 **Docket No.** SD-06-0046 **Docket No.** SD-06-0047 **Docket No.** SD-06-0048 **Docket No.** SD-06-0049 **Docket No.** SD-06-0050 **Docket No.** SD-06-0051 **Docket No.** SD-06-0052 **Docket No.** SD-06-0053

It appears to the Director of the Utah Division of Securities (Director) that Advanced Technology Feasibility Group, LLC, Impact Industries International, Ltd., UNA World Technology, Inc., Financial Planning Services, Inc., American Minerals Resources Group, LLC, All Optical

Networks, Inc., Lite Tek International Corp., Bruce W. Anderson, and Nelly Anderson (collectively the Respondents) may have engaged in acts and practices that violate the Utah Uniform Securities Act, Utah Code Ann. § 61-1-1, et seq. (the Act). Those acts are more fully described herein. Based upon information discovered in the course of the investigation of this matter by the Utah Division of Securities (the Division), the Director issues this Order to Show Cause in accordance with the provisions of § 61-1-20(1) of the Act.

STATEMENT OF JURISDICTION

1. Jurisdiction over the Respondents and subject matter is based on allegations that the Respondents violated § 61-1-1 (Securities Fraud) of the Act while engaged in the offer and sale of securities in Utah.

STATEMENT OF FACTS

THE PARTIES

2. Advanced Technology Feasibility Group, LLC (ATFG) was registered as a Nevada limited liability company on April 25, 1995, but its registration expired in April 2005. Bruce W. Anderson was a manager of ATFG. ATFG was never registered as a business entity in Utah.

3. Impact Industries International, Ltd. (Impact) was registered as a Nevada corporation on September 7, 2001, but its corporate status has been in default since October 2005. Impact's business was conducted in Aberdeen, Idaho. Bruce W. Anderson was the

president, secretary, and treasurer of Impact. Impact was not registered as a foreign corporation in Utah.

4. UNA World Technology, Inc. (UNA) was registered as a Nevada corporation on February 20, 2002, but its corporate status was revoked in February 2004. Bruce W. Anderson was the president and treasurer of UNA, Inc., and his wife, Nelly Anderson, was the secretary. UNA was not registered as a foreign corporation in Utah.

5. Financial Planning Services, Inc. (FPS) is a Nevada corporation in good standing. FPS registered as a Nevada corporation on February 10, 1989. Bruce W. Anderson is the president of FPS, and Nelly Anderson is its secretary. FPS was also registered as a foreign corporation in Utah on June 11, 1997, but its corporate status in Utah expired on June 11, 2001.

6. American Minerals Resources Group, LLC (AMRG) was registered as a Nevada limited liability company on March 29, 1996, but its registration has been in default since April 2006. Bruce W. Anderson was a manager and member of AMRG, and Nelly Anderson was a member. AMRG was not registered as a foreign corporation in Utah.

7. All Optical Networks, Inc. (All Optical) became registered as a Delaware corporation on March 28, 2000. All Optical was not registered as a foreign corporation in Utah.

8. Lite Tek International Corp. (Lite Tek) became registered as a Delaware corporation on March 5, 1986. Bruce W. Anderson held himself out as the managing member of Lite Tek. Lite Tek was not registered as a foreign corporation in Utah.

9. Bruce W. Anderson (Anderson) resides in Cache County, Utah.

10. Nelly Anderson (Nelly) resides in Cache County, Utah. Nelly is Anderson's wife.

GENERAL ALLEGATIONS

11. From December 2000 to November 2003, Respondents offered and sold stock in ATFG, Lite Tek, Impact, and AMRG, to 9 Utah investors and raised $590,000. Respondents sold the stock for either $.25 or $.50 per share.

12. Respondents told investors their money would be used to develop one or more of the following projects: a super capacitor which would enable electric cars to run for one week at a time without receiving a new charge; fiber optics which would enable faster communications; a process by which tires would be shredded and turned into electricity; a machine that converted garbage into railroad ties and building materials; and a project that involved further exploitation of a gold mine in California.

13. Respondents told investors that stock in Lite Tek, Impact, ATFG, and AMRG would greatly increase in value, even as much as ten times its purchase price in one instance. Respondents also told investors they could get all or a portion of their money back anywhere from immediately to one year after investing.

14. None of the investors received a return on their investment or a refund of their money.

(Investors D. M. and R. C., Friends)

15. In 2002, D. M. attended an investment seminar in Salt Lake City, at which Anderson presented an investment opportunity in Lite Tek, and said Lite Tek was going to become

a "flash media" company and described some of the technology behind the company. Anderson also said Lite Tek was going to merge with another company and "go public[1]," causing Lite Tek's stock to at least double in price.

16. Following the seminar, D. M. told his friend, R. C., everything he heard about the investment opportunity in Lite Tek.

17. In December 2000, R. C. gave D. M. $5,000 in cash to invest with Anderson and Lite Tek. D. M. deposited R. C.'s $5,000 into his bank account. D. M. combined R. C.'s money with his own $15,000, and gave Anderson a personal check for $20,000, made payable to Anderson.

18. Prior to investing, Anderson assured D. M. he could get his investment back at any time.

19. In February 2002, D. M. received one stock certificate with Anderson's signature as the managing member of Lite Tek for 40,000 shares of Lite Tek.

20. D. M. later made several demands to Anderson, on behalf of R. C. and himself, to return their investment. D. M. and R. C. received no money from Anderson, and their shares of Lite Tek are worthless.

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[1] To "go public" means to offer a private company's shares to the public for the first time. The company's ownership then shifts from the hands of a few private owners, to a base that includes public shareholders. See John Downes and Jordan Elliot Goodman, Dictionary of Finance and Investment Terms 240 (5th Edition, Barron's 1998).

(Investors R. M. and J. M., Husband and Wife)

21. In November 2001, Anderson offered to purchase R. M. and J. M.'s home in Cache County, using part cash and part stock in ATFG as payment.

22. Anderson said ATFG stock was currently worth $10 per share, but would be worth $50 per share within one year.

23. Anderson said that, by investing in ATFG, R. M. and J. M. would receive an interest in a gold mine, a garbage recycling project, a project involving the fueling of electrical cars with energy made from incinerating tires, and All Optical.

24. Anderson said ATFG and All Optical were ready to "take off" and R. M. and J. M. would make three times the amount of money they invested.

25. Anderson also said R. M. and J. M. could cash in $100,000 of their ATFG stock, one year after investing.

26. In November 2001, R. M. and J. M. agreed to sell their home to Anderson for $725,000, $475,000 of which would be paid in cash, and $250,000 (25,000 shares) of which would be paid in ATFG stock. R. M. and J. M. were over 70 years old when they sold their home to Anderson and purchased stock in ATFG.

27. In January 2002, R. M. purchased an additional $25,000 worth of ATFG stock. R. M. paid by personal check made payable to ATFG/FPS.

28. In November 2002, R. M. told Anderson that R. M. and his wife wanted to cash in $100,000 of their investment in ATFG. Anderson told R. M. he did not have the money

because he had "fallen on hard times" and that R. M. and his wife could sell some of their ATFG shares, but those shares would only be worth $2 per share.

29. In November 2004, R. M. again told Anderson that he and his wife wanted to cash in $100,000 of their investment in ATFG. Anderson again said he did not have the money, but the gold mine would "come through" and he would have the money for R. M. and J. M. at that time.

30. Despite several demands, R. M. and J. M. received no money from Anderson or ATFG, and their shares of ATFG are worthless.

(Investor D. B.)

31. In early 2002, Anderson told D. B. about his many investment opportunities when D. B. submitted a bid to remodel Anderson's house. Anderson also asked D. B. to attend one of his meetings in Cache County.

32. On April 10, 2002, D. B. attended an investment seminar in Cache County, along with 15 to 20 other potential investors, and several other people who said they were employees of the city of Logan. Before Anderson spoke to the attendees, four or five investors who were also present told how well their own investments with Anderson were performing.

33. At the meeting, Anderson said the city of Logan planned to donate property near the city dump where Anderson could build his garbage recycling plant. Anderson also described several other projects, including: (1) a super capacitor which would enable electric cars to run for one week at a time without receiving a new charge; (2) fiber optics which would

enable faster communications; (3) a process by which tires would be shredded and turned into electricity; and (4) a machine that converted garbage into railroad ties and building materials. D. B. was able to examine a railroad tie that had supposedly been produced by Anderson's garbage recycling machinery.

34. Anderson also said there were virtually no costs associated with ATFG's projects. Anderson said the tire shredder could heat the building where it was housed, the garbage fed into the garbage recycling machinery did not need to be sorted, the city of Logan would donate the real property, and inmates of the Cache County Jail would provide all of the labor. Anderson also produced what he represented to be, patents for his various machinery.

35. At the meeting, Anderson said:

> I took a million guarantee out of ATFG, which is the backer of Cyber Dyne,[2] and put it behind this offering, so I have a million dollar guarantee for my investors. I learned a long time ago that if something doesn't go right you have an unhappy investor, you're married for life. So I've learned the principle of backing the projects that I deal with, with assets. I am using the Cyber Dyne asset.

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[2] At his investor meetings, Anderson told investors Cyber Dyne was one of his first companies. He told investors how successful Cyber Dyne had been and that he was protecting their investments with Cyber Dyne assets. He never told investors what Cyber Dyne was or why it was so successful, only that it made him a lot of money. Cyber Dyne is not a registered entity in the state of Utah.

36. Within a few days of the meeting, D. B. went to a storage facility in Cache County, Utah, where the recycling machinery was temporarily housed, to witness the production of railroad ties. Anderson said the "ram" was broken so the machine was not working. Anderson showed D. B. pictures of a building in Idaho where Impact was supposedly producing the same railroad ties.

37. The day after D. B. went to see the garbage recycling machinery, he met with Anderson to discuss the remodeling bid. The bid was for approximately $25,000 and Anderson asked D. B. if he would accept payment in ATFG stock.

38. Anderson said ATFG's stock was currently worth $10 per share, and that people "in the know" were predicting the stock would rise to $50 per share. Anderson then guaranteed ATFG's stock would be closer to $100 per share once the company went public. Anderson said ATFG's stock was not registered, but under SEC rules, ATFG was required to go public after one year.

39. Anderson said there was risk with any investment, but he had "everything covered" so the risk in ATFG was "very low."

40. In May 2002, D. B. agreed to accept $5,000 of his $25,000 bid in exchange for 500 shares of ATFG. Anderson said that, by investing in ATFG, he would receive a piece of all of Anderson's projects. Anderson gave D. B. a stock certificate for 500 shares of ATFG.

41. In September 2002, D. B. started remodeling Anderson's home. D. B. was unable to collect from Anderson and, when the bill reached $16,680, D. B. threatened to put a lien against Anderson's home.

42. Anderson told D. B. he could not pay the remodeling bill in full because he needed $10,000 to pay his daughter's college tuition. D. B. agreed to accept a check for $15,000, which cleared the bank when deposited, and a stock certificate for 1,500 shares of ATFG. Anderson told D. B. the stock was worth either $7 or $8 per share.

43. D. B.'s shares of ATFG stock never increased in value and are currently worthless.

(Investor A. N.)

44. In May 2002, A. N. attended two investment seminars held by Anderson at a residence in Cache County, Utah. Anderson and his brother Bryan[3] spoke at both of the meetings and offered several investment opportunities, such as: a machine that created building materials from garbage; a project involving recycling tires to recover carbon; and technology that would improve electronics in vehicles. Approximately 25 to 30 people attended each meeting.

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[3]On March 19, 2004, the State of Utah filed criminal charges against Bryan Anderson in the First Judicial District Court, Cache County, alleging four counts of securities fraud (2nd degree felonies) and five counts of sale by an unlicensed agent (3rd degree felonies). On October 26, 2004, Bryan Anderson entered into a plea in abeyance agreement with the state of Utah. Pursuant to the terms of the agreement, Bryan agreed to pay full restitution of $96,945 within one year. After complying with the terms of the plea, on October 28, 2005, the charges against Bryan Anderson were dismissed.

45. At the meetings, Anderson said he was the president and CEO of Impact. Anderson said he had been working with the city of Logan to secure a building for the recycling plant; there was no competition for the recycling project; and he had sold the garbage recycling machinery to Japan and Saudi Arabia for millions of dollars; and proceeds from the sale of the recycling machines would be paid to investors in the form of dividends.

46. Anderson also said Impact stock was available to purchase at $.50 per share; money raised from the sale of Impact stock would be used to purchase equipment and a building; the minimum investment was $20,000; and additional funds could be invested in $5,000 increments. Anderson said that, once the recycling machinery was operating, Impact stock would increase to $10 per share. Anderson told attendees Impact stock originally sold for $.10 per share, increased to $.25, then $.35, and currently was worth $.50 per share. Anderson also said by August 2002 Impact stock would double in value to $1 per share, and by February 2003 it would double again to $2 per share.

47. Anderson said Impact stock was not a registered security because it was exempt.

48. Anderson said he had been studying for his Series 7 exam, but decided not to take the test because it was more advantageous for him not to be licensed.

49. Anderson also guaranteed that investors could cash out their shares of Impact stock after one year, and even if the stock was not worth as much as Anderson projected, he would still cash out the stock at the projected amount.

50. When asked about risk, Anderson told attendees their investments were backed by several projects being developed by his companies, in addition to his gold mine in California that was producing gold. Anderson also said he would personally guarantee the principal and return on any investment.

51. Anderson told attendees he had personally invested several million dollars in Impact.

52. On May 29, 2002, A. N. invested $20,000 in Impact. A. N. gave Anderson a cashier's check made payable to Financial Planning Services at Anderson's instructions. A couple of days after investing, A. N. received a stock certificate in the mail from Anderson for 40,000 shares of Impact stock.

53. On June 4, 2002, A. N. invested an additional $10,000 in Impact. A. N. again gave Anderson a personal check made payable to Lite Tek LLC at Anderson's instructions.

54. Approximately three months later, A. N. telephoned Anderson to inquire about the certificate for his other shares of stock. Anderson said he was still trying to get the stock certificates issued.

55. In December 2002, A. N. telephoned Anderson and asked him to return the money he invested. Anderson did not have the money and told A. N. to be patient, saying he made the personal guarantee before he incurred some business debt.

56. In July 2003, A. N. telephoned Anderson again and asked him to return the money he invested. Anderson told A. N. the only way A. N. could get his money back was by finding an investor to purchase A. N.'s shares of stock.

57. A. N.'s stock in Impact did not increase in value and is currently worthless, and A. N. has received no return of principal or interest on his investment.

(Investor M. N.)

58. On June 12, 2002, M. N. attended a meeting in Cache County, Utah, organized by Anderson and his brother Bryan. At the meeting, Anderson and Bryan offered an investment opportunity in several different projects, one of which involved a machine that would recycle garbage into building materials.

59. Bryan said the city of Logan had committed to issuing a bond to get the garbage recycling project started. Anderson said the recycling plant would begin production by July 1, 2002, and at that time, the value of the investment would double.

60. Anderson said the recycling plant would be in full production by the end of August 2002 and the investment would double again.

61. Anderson said there was no risk involved because he would personally guarantee any investment; there was no competition for his recycling program; the recycling machine had already been sold to Japan and Saudi Arabia for millions of dollars; investors could get out of the investment at any time; the investment was exempt from registration; and Anderson was exempt from the licensing requirements.

62. On June 26, 2002, M. N. attended a second meeting held by Anderson regarding his investment opportunities. Anderson and his brother Bryan said any money invested before July 2002 would buy stock at $.50 per share.

63. At the end of the June 26 meeting, M. N. purchased 70,000 shares of Impact stock by giving Anderson a personal check for $35,000 made payable to Impact Industries.

64. On August 29, 2002, M. N. received a stock certificate in the mail for 70,000 shares of Impact stock. M. N. had telephoned Anderson several times prior to receiving his stock certificate.

65. In July 2002, M. N. telephoned Anderson about the status of the recycling plant, and whether Impact's stock had doubled in value. Anderson told M. N. that it was taking longer than expected.

66. On December 1, 2002, M. N. telephoned Anderson and asked him to honor his guarantee and return M. N.'s money. Anderson did not have the money, but said he was expecting a large investment from investors out of California, and M. N. would have to wait until Anderson secured their investment before he returned M. N.'s investment.

67. Despite several demands for a refund, M. N. received no money from Anderson. Additionally, M. N.'s stock in Impact never increased in value and is currently worthless.

(Investor J. H.)

68. In early 2002, J. H. attended a meeting held by Anderson in Cache County, Utah. About 30 other people also attended.

69. At the meeting, J. H. and the other attendees were told an investment in Impact was really an investment in three different projects, (1) a fiber optics project, (2) a project involving

the development of an alternative fuel for cars, and (3) a project that created building materials from recycled garbage.

70. J. H. and the other attendees were also told that Impact had business deals with companies in other countries; Impact had a lease agreement with the city of Logan to provide land for the recycling plant; Impact needed money to build the garbage recycling machinery; and Impact's garbage recycling project was cutting edge and there was no competition for the product.

71. J. H. and the other attendees were told that Anderson was offering Impact stock for a limited time at $.50 per share, that the price would soon increase, and the minimum investment was $20,000.

72. After the meeting, J. H. told Anderson she was interested in investing, but did not have $20,000. Anderson told J. H. she could invest whatever she had at that time, and add money as it became available until she had invested the minimum $20,000.

73. On or around July 5, 2002, J. H. mailed a personal check for $5,000 to Anderson, made payable to Impact.

74. After contacting Impact's office in Idaho to verify that Anderson received her $5,000 investment, she received a "Letter of Intent to Purchase Shares" (Letter of Intent) in the mail. J. H. signed the Letter of Intent and mailed it to Anderson.

75. The Letter of Intent stated that J. H. intended to purchase 40,000 shares of "Series B Preferred Stock" in Impact as part of a Regulation D, Rule 506 private offering dated

September 1, 2001. The Letter of Intent also stated that J. H.'s price for the remaining $15,000 of stock was locked in at $.50 per share.

76. J. H. received no Impact stock certificates, and the value of the stock failed to increase and is currently worthless.

(Investors J. J. and M. J., Husband and Wife)

77. In August 2003, Impact had set up a booth at the Cache County Fair to distribute information about the garbage recycling project. The agent for Impact at the booth told J. J. and M. J. about the project, and told them the city of Logan planned to donate 15 acres of land for the recycling plant.

78. Shortly thereafter, J. J. and M. J. went to a storage facility in Cache County, Utah, where the recycling equipment was housed, to meet Anderson. Anderson showed them how the machinery produced a railroad tie from garbage. J. J. and M. J. also saw pictures of what Anderson represented to be his gold mine. Anderson said the gold mine was in the process of being reopened.

79. Anderson said the minimum investment in Impact was $20,000, and that there were only three days left to purchase stock at $.50 per share, after which the price would double.

80. Prior to investing, J. J. met Anderson at the Cache County storage facility five times to discuss a possible investment. Anderson said J. J. and M. J. would not be able to sell their stock for six months, and that their investment in Impact would also be an

investment in Anderson's gold mine, which would provide security in the event the garbage recycling project did not produce on schedule.

81. On August 14, 2003, J. J. invested in Impact by giving Anderson a personal check for $5,000, made payable to Impact.

82. On August 25, 2004, J. J. and M. J. invested an additional $15,000 in Impact by giving Anderson a personal check made payable to Impact.

83. In 2005, J. J. attempted to contact Anderson by email and telephone, but received no response.

84. J. J. and M. J. received no Impact stock certificates, and the value of the stock failed to increase and is currently worthless.

(Investors A. A. and D. A., Husband and Wife)

85. In early 2003, Jim Hardy (Hardy) mentioned an investment opportunity with Anderson and his various companies. A. A. expressed no interest in investing, but Hardy persisted and repeatedly called A. A. and D. A. to discuss the opportunity. Hardy eventually convinced A. A. to visit the Cache County storage facility that temporarily housed the recycling machinery, to see how the process worked and to meet Anderson.[4]

86. Anderson told A. A. about an investment opportunity in UNA World Technology, Inc., and its garbage recycling project. Anderson said many companies were interested in

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[4]Hardy received $2,500 from UNA after A. A. and D. A. invested.

investing in UNA's recycling technology, but the machine needed a part called a "buffer emissions controller" before it would pass emissions testing. Anderson said once UNA had the buffer emissions controller, foreign and domestic companies would be willing to invest.

87. Anderson also said the city of Logan planned to donate land to UNA for a recycling plant, and that Utah State University was going to invest in UNA as well.

88. After this meeting, Anderson repeatedly called A. A. and D. A. to follow up on a possible investment in UNA.

89. Prior to investing, A. A. visited Anderson twice at the Cache County storage facility. Anderson also visited A. A. several times at A. A.'s home.

90. On one visit, Nelly told A. A. and D. A. that countries all over the world wanted the machinery and all that was needed was $100,000 to purchase the buffer emissions controller. Nelly also said there were many companies that wanted to buy UNA, but she and Anderson did not want to sell because they wanted the profits for themselves and their investors. Nelly showed A. A. and D. A. some gold jewelry she said was from American Minerals Resources Group, LLC, gold mine, and then discussed an investment in AMRG.

91. While at A. A. and D. A.'s home, Anderson said, if UNA needed more than $100,000 to succeed, and Anderson was unable to get it, he would liquidate UNA, and refund their

investment before refunding any of the other investors' money. Anderson said A. A. and D. A. could liquidate their investment at any time.

92. Anderson said the Huntsman Corporation owned a corporation that was developing technology similar to UNA's garbage recycling technology. Anderson said the corporation's machine used certain chemicals that made the product more expensive than wood or steel. Anderson said UNA's product was less expensive than wood or steel.

93. Anderson said many investors were interested in UNA and AMRG and were waiting for an opportunity to invest. Anderson said UNA's stock sold at $.50 per share, but because their investment would be used to purchase the buffer emissions controller which would get the equipment in working order and bring in new investors, he would give A. A. and D. A. a deal and sell it for $.25 per share. Anderson said no other investor would receive such a good deal.

94. Anderson said in order to purchase the stock at $.25 per share, A. A. and D. A. had to state that they were accredited investors in their contract. A. A. and D. A. agreed, but when they admitted to Anderson that they did not know what it meant to be an accredited investor, Anderson failed to explain what the term means.

95. Anderson said their $100,000 investment in UNA would be used to purchase the buffer emissions controller, and their $100,000 investment in AMRG would be used to purchase a conveyor belt to move gold out of the mine.

96. On November 25, 2003, A. A. and D. A. invested a total of $200,000 in UNA and AMRG. A. A. and D. A. gave Anderson two $100,000 cashier's checks, one made payable to UNA and the other made payable to AMRG.

97. In return, A. A. and D. A. received a stock certificate for 400,000 shares of UNA stock and a certificate for 3.3 units of AMRG.

98. Several months after investing, A. A. and D. A. discovered that Anderson immediately took $50,000 from UNA and $40,000 from AMRG and deposited the money into different accounts controlled by Anderson. A. A. and D. A. also discovered that charges had been filed against Anderson, although they did now know who filed the charges or with what crimes he was charged.

99. D. A. called Anderson and confronted him with this information. Anderson told D. A. the charges against him and his brother, Bryan, had been dropped and "cleared up." Anderson also told D. A. that investments in his companies were his only source of income. Anderson said he "put his house on the line for his companies and his companies would have to pay him back." Anderson admitted that some money was used to pay his personal monthly expenses and his attorney's fees.

100. Despite several demands A. A. and D. A. received no money from Anderson, and their stock in Impact and AMRG is worthless.

CAUSES OF ACTION

COUNT I
Securities Fraud under § 61-1-1 of the Act
(Respondents)

101. The Division incorporates and re-alleges paragraphs 1 through 100.

102. The stock offered and sold by Respondents to Utah investors is a security under § 61-1-13 of the Act.

103. In connection with the offer and sale of securities to Utah investors, Respondents, directly or indirectly, made false statements, including, but not limited to, the following:

1. That the city of Logan had either donated, leased, or sold a piece of property to Anderson for the recycling plant, when, in fact, this was not true;
2. That the city of Logan had committed to issuing a bond to get the garbage recycling project started, when, in fact, this was not true;
3. That there were virtually no costs associated with ATFG's projects because the tire shredder could heat the building in which it was contained, the garbage fed into the garbage recycling machinery did not need to be sorted, the city of Logan would donate the real property, and inmates of the Cache County Jail would provide all of the labor, when, in fact, Anderson had no reasonable basis on which to make these representations;
4. That there was no competition for the recycling project, when, in fact, Anderson had no reasonable basis on which to make this representation;

5. That he had personally invested several million dollars in Impact, when, given Anderson's reliance on investor funds and his inability to pay investors, Anderson had no reasonable basis on which to make this representation;

6. Anderson told investors Utah State University was going to invest in UNA, when, in fact, this was not true;

7. Anderson told investor A. N. and M. N. that Impact's stock was exempt from securities registration, when, in fact, no exemption applied to Impact's stock and it should have been registered to be in full compliance with Utah securities laws. Given that in 1994, the Nevada Securities Division issued a Permanent Order to Cease and Desist to Anderson regarding the sale of unregistered securities, Anderson was well aware of the need to register securities and had no reasonable basis on which to make this representation;

8. Anderson told investor A. N. his investment was "backed" by Anderson's gold mine in California, when, given that Anderson had to rely on investor funds to keep his various projects running, pay agent commissions, and to pay his own attorney's fees, and given that Anderson failed to pay prior investors, Anderson had no reasonable basis on which to make this representation;

9. Anderson told investor J. H. she was purchasing stock that had been registered as a Regulation D, Rule 506 private offering on September 1, 2001, when, in fact, the offering was not registered until January 2003, over a year later;

10. Anderson told six of the investors variations on when they could get their money back. Anderson told three investors they could get their money back at any time. Anderson told two investors they could cash in their stock in one year from the date of the investment. He told one other investor he could get a portion of his money back in one year from the date of the investment. Given that Anderson had already failed to pay several prior investors when taking new money, Anderson had no reasonable basis on which to make these representations;

11. Anderson told seven of the investors variations on how much their stock would increase in value. Anderson told two investors ATFG stock was currently worth $10 per share, but would increase to $50 per share in one year. Anderson told two other investors Impact / ATFG stock was currently worth $10 per share, but would soon increase to $100 per share. Anderson told two investors Impact stock was currently worth $.50 per share, but would soon double in value. Anderson told one investor his stock would "greatly" increase. Anderson had no reasonable basis on which to make these representations;

12. Anderson told two investors that the garbage recycling machines had been purchased by Japan and Saudi Arabia for millions of dollars, and that Japan had purchased recycled building materials. Nelly told two investor that countries all over the world wanted the machinery. Given Anderson's and Nelly's reliance on

investor funds and their inability to pay investors, Anderson and Nelly had no reasonable basis on which to make these representations;

13. Anderson told investor D. B. that pursuant to SEC rules, ATFG had to go public within one year, when, in fact, the SEC has no such rule;

14. Anderson told investor M. N. there was no risk because Anderson would personally guarantee his investment, when, given that Anderson had already failed to pay two investors, Anderson had no reasonable basis on which to make this representation;

15. Anderson told M. N. that Anderson did not need to have a license to sell the investment because he was exempt from the licensing requirements, when, in fact, this was not true;

16. On June 12, 2002, Anderson told M. N. the recycling plant would be fully operational by July 1, 2002, when, in fact, Anderson had no reasonable basis on which to make this representation;

17. Anderson and Nelly told A. A. and D. A. if they invested $100,000 in the recycling project, all of the money would be used to purchase a specific part for the waste conversion machine which would allow it to pass emissions testing, when, in fact, a large portion of their investment was immediately transferred to the bank account of one of Anderson's other companies;

18. Anderson told A. A. and D. A. they had to state that they were accredited investors in order to receive the UNA stock for $.25 per share as opposed to $.50 per share, when, in fact, this was not true;

19. Anderson told A. A. and D. A. that UNA would need no additional money, other than the $100,000 invested by A. A. and D. A., to get the garbage recycling plant up and running, when, in fact, Anderson had no reasonable basis on which to make this representation. Within three months of A. A. and D. A.'s investment, Anderson was soliciting more money;

20. Anderson told A. A. and D. A. their investment in AMRG would be used to purchase a conveyor belt to remove gold from the mine, when, in fact, a large portion of their investment was immediately transferred to the bank account of one of Anderson's other companies;

21. Anderson told A. A. and D. A. the minimum investment in AMRG was $100,000, when, in fact, Anderson had told other investors the minimum investment was $20,000, and accepted less than $100,000 from several other investors; and

22. Anderson told A. A. and D. A. they had to state in the contract that they were accredited investors to make an investment, when, in fact, this was not true because their investment violated the law regardless of whether they were accredited investors.

104. In connection with the offer and sale of securities to investors, Respondents, directly or indirectly, failed to disclose material information, including, but not limited to, the following:

a. That between February 1992 and November 1993, Anderson had three federal tax liens totaling $125,448 filed against his real property in Clark County and Mohave County, Arizona, none of which were paid until 1995.

b. That in 1994, the Nevada Securities Division entered a "Permanent Order to Cease and Desist" against Anderson, prohibiting his offering and selling unregistered securities in Nevada;

c. That prior investors were unable to liquidate their investments when promised;

d. That prior investors did not receive the promised increase in the value of their stock;

e. That instead of using A. A. and D. A.'s money to purchase a buffer emissions controller for the recycling machinery, or to purchase a conveyor belt for the gold mine, Anderson, Nelly, UNA, and AMRG would use Investor's money for various things, including, but not limited to, the following:

i. To pay agent commissions;

ii. To funnel into other Anderson companies; and

iii. To pay Anderson's attorneys fees.

f. Some or all of the information typically provided in an offering circular or prospectus regarding Advanced Technology Feasibility Group, LLC, Impact Industries International, Ltd., UNA World Technology, Inc., Financial Planning Services, Inc., American Minerals Resources Group, LLC, All Optical Networks, Inc., Interact Devices, Inc., Lite Tek International Corp., and Cyber Dyne (collectively, Anderson's Companies), such as:

i. The business, operating history, and relationship of Anderson's Companies;

ii. Where Investors' money would be held, and under what conditions;

iii. Identities of the principals for Anderson's Companies, along with their experience in this type of business;

iv. Agent commissions or compensation for selling the investment;

v. Financial statements for Anderson's Companies;

vi. The market for the product of Anderson's Companies;

vii. The nature of the competition for the product;

viii. Current capitalization of the issuer of the securities;

ix. A description of how the investment would be used by the business;

x. Risk factors for investors;

xi. The number of other investors;

xii. The minimum capitalization needed to participate in the investment;

xiii. The disposition of any investments received if the minimum capitalization were not achieved;

xiv. The liquidity of the investment;

xv. Discussion of pertinent suitability factors for the investment;

xvi. The proposed use of the investment proceeds;

xvii. Any conflicts of interest the issuer, the principals, or the agent may have with regard to the investment;

xviii. Whether the investment is a registered security or exempt from registration; and

xix. Whether the person selling the investment was licensed.

105. Based on the above, Respondents willfully violated § 61-1-1 of the Act.

ORDER

The Director, pursuant to § 61-1-20 of the Act, hereby orders Respondents to appear at a formal hearing to be conducted in accordance with Utah Code Ann. §§ 63-46b-4 and 63-46b-6 through -10, and held before the Utah Division of Securities. The hearing will occur on Thursday, September 7, 2006, at 10:00 a.m., at the office of the Utah Division of Securities, located in the Heber Wells Building, 160 East 300 South, 2nd Floor, Salt Lake City, Utah. If Respondents fail to file an answer or appear at the hearing, the Division of Securities may hold Respondents in default, and a fine may be imposed in accordance with Utah Code Ann. § 63-

46b-11. In lieu of default, the Division may decide to proceed with the hearing under § 63-46b-10. At the hearing, Respondents may show cause, if any they have:

a. Why Advanced Technology Feasibility Group, LLC, Impact Industries International, Ltd., UNA World Technology, Inc., Financial Planning Services, Inc., American Minerals Resources Group, LLC, All Optical Networks, Inc., Lite Tek International Corp., Bruce W. Anderson, and Nelly Anderson should not be found to have engaged in the violations alleged by the Division in this Order to Show Cause;

b. Why Advanced Technology Feasibility Group, LLC, Impact Industries International, Ltd., UNA world Technology, Inc., Financial Planning Services, Inc., American Minerals Resources Group, LLC, All Optical Networks, Inc., Lite Tek International Corp., Bruce W. Anderson, and Nelly Anderson should not be ordered to cease and desist from engaging in any further conduct in violation of Utah Code Ann. § 61-1-1, or any other section of the Act;

c. Why Advanced Technology Feasibility Group, LLC should not be ordered to pay a fine of fifty thousand dollars ($50,000) to the Division;

d. Why Impact Industries International, Ltd. should not be ordered to pay a fine of fifty thousand dollars ($50,000) to the Division;

e. Why UNA World Technology, Inc. should not be ordered to pay a fine of fifty thousand dollars ($50,000) to the Division;

f. Why Financial Planning Services, Inc. should not be ordered to pay a fine of fifty thousand dollars ($50,000) to the Division;

g. Why American Minerals Resources Group, LLC should not be ordered to pay a fine of fifty thousand dollars ($50,000) to the Division;

h. Why All Optical Networks, Inc. should not be ordered to pay a fine of fifty thousand dollars ($50,000) to the Division;

i. Why Lite Tek International Corp. should not be ordered to pay a fine of fifty thousand dollars ($50,000) to the Division;

j. Why Bruce W. Anderson should not be ordered to pay a fine of six hundred thousand dollars ($600,000) to the Division; and

k. Why Nelly Anderson should not be ordered to pay a fine of two hundred fifty thousand dollars ($250,000) to the Division.

DATED this 3rd day of August, 2006.

WAYNE KLEIN
Director, Utah Division of Securities

Approved:

JEFFREY BUCKNER
Assistant Attorney General

J. S.

Division of Securities
Utah Department of Commerce
160 East 300 South
Box 146760
Salt Lake City, UT 84114-6760
Telephone: (801) 530-6600
FAX: (801) 530-6980

BEFORE THE DIVISION OF SECURITIES
OF THE DEPARTMENT OF COMMERCE
OF THE STATE OF UTAH

IN THE MATTER OF:	**NOTICE OF AGENCY ACTION**
ADVANCED TECHNOLOGY FEASIBILITY GROUP, LLC;	**Docket No.** SD-06-0045
IMPACT INDUSTRIES INTERNATIONAL, LTD.;	**Docket No.** SD-06-0046
UNA WORLD TECHNOLOGY, INC.;	**Docket No.** SD-06-0047
FINANCIAL PLANNING SERVICES., INC.;	**Docket No.** SD-06-0048
AMERICAN MINERALS RESOURCES GROUP, LLC;	**Docket No.** SD-06-0049
ALL OPTICAL NETWORKS, INC.;	**Docket No.** SD-06-0050
LITE TEK INTERNATIONAL CORP.;	**Docket No.** SD-06-0051
BRUCE W. ANDERSON; and	**Docket No.** SD-06-0052
NELLY ANDERSON;	**Docket No.** SD-06-0053
Respondents.	

THE DIVISION OF SECURITIES TO THE ABOVE-NAMED RESPONDENTS:

The purpose of this Notice of Agency Action is to inform you that the Division hereby commences a formal adjudicative proceeding against you as of the date of the mailing of the Order to Show Cause. The authority and procedure by which this proceeding is commenced are provided by Utah Code Ann. §§ 63-46b-3 and 63-46b-6 through 11. The facts on which this action is based are set forth in the foregoing Order to Show Cause.

Within thirty (30) days of the mailing date of this notice, you are required to file an Answer with the Division. The Answer must include the information required by Utah Code § 63-46b-6(1). In addition, you are required by § 63-46b-6(3) to state: a) by paragraph, whether you admit or deny each allegation contained in the Order to Show Cause, including a detailed explanation for any response other than an unqualified admission; b) any additional facts or documents which you assert are relevant in light of the allegations made; and c) any affirmative defenses (including exemptions or exceptions contained within the Utah Uniform Securities Act) which you assert are applicable. To the extent that factual allegations or allegations of violations contained in the Order to Show Cause are not disputed in your Answer, they will be deemed admitted.

Your Answer should be filed with the Division, attention Pam Radzinski, P.O. Box 146760, Salt Lake City, Utah 84114-6760. A copy of your Answer should also be mailed to the Division's attorney, Jeff Buckner, Assistant Attorney General in the Utah Attorney General's Office, 160 East 300 South, P.O. Box 140872, Salt Lake City Utah 84114-0872, telephone (801) 366-0310.

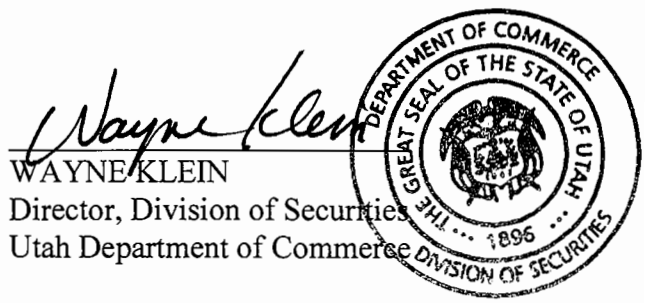
A hearing date has been set for Thursday, September 7, 2006, at 10:00 a.m., at the office of the Utah Division of Securities, located in the Heber Wells Building, 160 East 300 South, 2nd Floor, Salt Lake City, Utah.

If you fail to file an Answer, as set forth herein, or fail to appear at the hearing, the Division of Securities may hold you in default, and a fine and other sanctions may be imposed against you in accordance with Utah Code Ann. § 63-46b-11, without the necessity of providing you with any further notice. In lieu of default, the Division may decide to proceed with the

hearing under § 63-46b-10. At the hearing, you may appear and be heard and present evidence on your behalf. You may be represented by counsel during these proceedings.

The presiding officer in this case is Wayne Klein, Director, Division of Securities, 160 East 300 South, P.O. Box 146760, Salt Lake City, UT 84114-6760, telephone (801) 530-6600. Questions regarding the Order to Show Cause and Notice of Agency Action should be directed to the Division's attorney, Jeff Buckner, at (801) 366-0310.

DATED this 3rd day of August, 2006.



WAYNE KLEIN
Director, Division of Securities
Utah Department of Commerce

Certificate of Mailing

I certify that on the 3RD day of ~~July~~ AUGUST, 2006, I mailed, by certified mail, a true and correct copy of the Order to Show Cause and Notice of Agency Action to:

Bruce W. Anderson
12758 North High Creek Road
Cove, UT 84320

Certified Mail # 7005 1820 0002 0259 5851

Bruce W. Anderson
P.O. Box 832
Aberdeen, ID 89210

Certified Mail # 7005 1820 0002 0259 5868

Bruce W. Anderson
669 South 2750 W.
Aberdeen, ID 89210

Certified Mail # 7005 1820 0002 0259 5875

Nelly Anderson
12758 North High Creek Road
Cove, UT 84320

Certified Mail # 7005 1820 0002 0259 5882

Nelly Anderson
P.O. Box 832
Aberdeen, ID 89210

Certified Mail # 7005 1820 0002 0259 5889

Nelly Anderson
669 South 2750 W.
Aberdeen, ID 89210

Certified Mail # 7005 1820 0002 0259 5905

Advanced Technology Feasibility Group, LLC
Attn: William Somers, Resident Agent
2675 E. Flamingo #10
Las Vegas, NV 89121

Certified Mail # 7005 1820 0002 0259 5912

Impact Industries International, Ltd.,
Attn: William Somers, Resident Agent
2675 E. Flamingo #10
Las Vegas, NV 89121

Certified Mail # 7005 1820 0002 0259 5929

UNA World Technology, Inc.,
Attn: William Somers, Resident Agent
2675 E. Flamingo #10
Las Vegas, NV 89121

Certified Mail # 7005 1820 0002 0259 5936
Financial Planning Services, Inc.,
Attn: Craig T. Hansen, Resident Agent
7604 Charles Conrad Cr.
Las Vegas, NV 89145

Certified Mail # 7005 1820 0002 0259 5943

American Minerals Resources Group, LLC,
Attn: William Somers, Resident Agent
2675 E. Flamingo #10
Las Vegas, NV 89121

Certified Mail # 7005 1820 0002 0259 5950

All Optical Networks, Inc.,
Attn: Corporation Service Company, Registered Agent
2711 Centerville Rd., Suite 400
Wilmington, DE 19808

Certified Mail # 7006010000017688 8565

Lite Tek International Corp.
Attn: The Prentice-Hall Corporation System, Inc., Registered Agent
2711 Centerville Rd., Suite 400
Wilmington, DE 19808

Certified Mail # 7006010000017688 8558

Pamela Badenoch
Executive Secretary