Don Mardak’s gentlemanly, at times reserved demeanor masks a competitive zeal and a will to win that is second to none in the commercial barter industry. And few will outwork him, as he needs only four hours sleep, night after night.

Don Mardak’s early history is beyond reproach—displaying a seldom-observed, inspirational character.

Unlike some of his glib predecessors, who would make outrageous promises to cement a deal and then fall far short in their follow through, Mardak’s early history is beyond reproach—displaying a seldom-observed, inspirational character.

In 1985 he began selling for Certificate Corp., a small trade exchange out of Appleton, Wisconsin, that had moved to Milwaukee. During that first year, Mardak called on his many business contacts and friendships...signing up over 100 members.

But when the owner abruptly decided to move to Florida, Mardak felt pangs of remorse for the clients he had brought in. Sitting down with his supportive wife Judy, he made a life-altering decision, “I’m going to make this work for the people who committed to me.”

His wife Judy, whom he met when they were both teenagers, matter-of-factly explained their thinking, “Our clients were people from the community, and you just don’t burn friends and neighbors. We couldn’t live with that.”

So methodically, Mardak approached each and every client he had signed on with a promise: “I’ll make your trade good.” He took on the prior debt and collateralized it by putting several rental duplexes and other products he owned into the system.

Continental Trade Exchange (CTE) was born; it followed the same format of using certificates for the goods and services being traded.

The business model was simple. Mardak went door to door calling on local businesses. After convincing an owner to join the new exchange, he would then make a purchase.

The merchandise would stay in the store, but Mardak would have certificates redeemable for those products to add to CTE’s inventory for trading purposes.

Every morning, before beginning his daily rounds, Mardak would type up a new list of the inventory in his mobile office—the trunk of his car.

He would also keep an his eye out for clearance sales at local retailers, where he’d pick up luggage and other desirable products for cash, then sell them on trade to his clients, out of his garage showroom.

Meager earnings in the beginning literally qualified the Mardak’s for food stamps, which they would not consider accepting.

Instead, they persevered, working side by side to build their business. Judy, after putting in a full day at a local jewelry store, would come home every evening and manually type up certificate after certificate on her mother’s old typewriter.
Once a month or so, the Mardaks would work long into the night on a particular weekend, tackling the slow and monotonous work of tallying up each client’s information from notes on ledger cards; then type the information onto a statement for mailing the next day.

Into their third year of operation Judy quit her daytime job to work full time with the exchange. They rented a small office/warehouse space and hired a part-time employee to help with the manual typing and act as receptionist. That same year the company bought a typewriter with memory, making the certificate effort much easier.

Shortly thereafter, by taking out a small bank loan, they doubled their size by acquiring Green Bay’s Midex. Along with the 300 members, they inherited a computer, which greatly facilitated producing and printing monthly statements.

That first acquisition in 1989, Mardak confided, was a revelation for him. “I’d spent four years building the business to

Mardak Accomplished In Many Areas

perseverance and dedication are two traits Don Mardak has exhibited throughout his life. At a young age, he excelled in several different areas. He was the accordion champion of Wisconsin a year after graduating from high school.

As a 16-year-old, he was the center fielder on his high school baseball team, but his musical talents were such that he would leave practice early to work as an accordion teacher with his high school music teacher.

Mardak was a top-flight golfer and also exhibited remarkable prowess as an all-star bowler. He has bowled four perfect games of 300, and had an incredible 771 series in an All-Star Bowling League. Additionally, he and his dad won the father and son state bowling championship!

At college he spent almost two years studying civil engineering, when he was persuaded that it was the “hot” thing to do! Admitting later that it was the stupidest thing he ever did.

So at 19, he rejoined his mentor teaching the accordion, and shortly thereafter, they along with Mardak’s closest friend Lyle Klumb, opened The Accordion School of Champions music store. Appropriately named, as Mardak was the state champion and Lyle placed second!

But, as fate would have it, Elvis and The Beatles were taking over the culture, and the accordion wasn’t a popular instrument with the younger set.

Mardak made a quick transition, teaching himself to play the electronic home organ. “One of my proudest achievements,” he exclaims, “is that I’ve never answered an ad for a job. Rather, I created every position I ever held.”

While selling organs for a local entrepreneur, he moved into music publishing when he wrote the first easy-to-play organ method. It was so good that major organ manufacturers (Hammond, Lowrey, Baldwin, and Kimball) all bought the package to provide to buyers of their instruments.

Always on the lookout for new opportunities, Mardak then joined his brother Keith and friend Art Jenson to convince Hal Leonard Publishing in Minnesota to establish a division in Milwaukee, which they named Learning Unlimited.

Mardak, however, left the company after four years to open up the Don Mardak Piano and Organ Centers by acquiring the local Baldwin piano franchise. (Hal Leonard Publishing has since become the largest music publishing company in the U.S., and Keith is now the firm’s chairman of the board.)

Like the accordion industry years before, the organ industry was waning in the early 1980s as computerized keyboards were quickly gaining stature. Fortunately, Mardak had invested in real estate.

His first effort was to trade the retail store, which housed the accordion school, for three duplexes and a 3-family townhouse. Then, with a builder friend, he built seven duplexes, as well as a 10-family townhouse.

At one time he owned dozens of units that housed 156 tenants. “Judy and I sometimes talk about what we would have today, if we’d held on to all that real estate.” But most of those assets were used at various junctures to fund his diverse entrepreneurial interests, and then ultimately to launch his move into the barter business.
Don Mardak, Founder and CEO of IMS.

Name: Don Mardak

Company: International Monetary Systems/Continental Trade Exchange

Title: President & CEO

Birthplace: Milwaukee, Wisconsin

Height: 5’ 10”

Weight: 175 pounds

Hair: Brown and gray

Eyes: Brown

Marital status: Married to Judy.

Children: Three...one of each! Actually, we have a son (Dale) and a daughter (Kim) both of whom are important members of the IMS/CTE team.

Residence: Muskego (WI) and Delray Beach (FL).

Education: The University of Wisconsin, and the school of hard knocks.

My career goal at 5: Didn’t know what a career was at 5.

My career goal at 9: To be a major league baseball player.

My career goal at 21: To become anonymously wealthy and retire at 35...guess I didn’t make it!

First job: Stocking shelves in a grocery store.

Present car: Lincoln Continental.


Heroes: My father and father-in-law.

My biggest splurge: Purchasing Art Goehring’s Tradecorp.


I knew I’d made it when: I don’t believe I have yet...but I’ll know it when INLM stock is trading 200,000 shares per day at $10 per share.

Secret for success: Work smart, believe in yourself and your ideas, and, most important, surround yourself with good people.

Favorite drink: At home, a chocolate malt...the way that I make it. In a restaurant, Malibu Rum and orange juice.

Favorite shows on TV: None. We usually tape movies or watch news channel talk shows.

Favorite movie: The Sound of Music, and anything about time travel.

Superstitions: None.

Hobbies: Boating at our lake home, walking the beach in Florida, and creative writing.

My fantasy is: The IMS trade-dollar currency becomes so strong that it can stand alongside the yen or euro.

Mentors: Joel S. Goldsmith.

The barter industry would be better if: All trade exchange owners acted with fiscal responsibility.

The biggest misconception about barter is that: Trade dollars aren’t real money.

The thing I’d like to change about myself: The way I react to small problems, and my bad temper.

The one thing that frightens me: Hillary Clinton.

I think they’re under-rated: Barter industry trade brokers and travel brokers.

I think they’re over-rated: Overpaid prima-donna athletes and Hollywood stars.

The thing I remember about my childhood: Feeling immortal.
300 members, and then with the stroke of a pen I was able to double the size of our trade exchange. Eliminating four years of work was a real awakening!”

Later that year, showing his unusual insight, he created a holding company—International Monetary Systems, Ltd.

We begin our interview by probing a bit on the selection of this name.

**BarterNews:** What drove you to be so expansive in naming your new corporation when you still had an admittedly small trade exchange?

**Mardak:** There were two reasons. First, I didn’t want to be perceived as just a barter network. I wanted the option of expanding into other vertical markets, so we chose a name with more appeal.

**BarterNews:** And the other reason?

**Mardak:** I’d always had the desire to have a public company. It was my lifetime dream, even back when I had a piano store. About that time, I had read a book, *Super Money*, written by Adam Smith (pen name).

A statement jumped off the page when the author referred to the Rockefellers (the richest American family back then), and pointed out that the overwhelming difference between them and the rest of us revolved around their buying power...not their abilities, talents, or intelligence.

They function in a totally different dimension because the very wealthy deal with “super money”—the currency created by Wall Street—the multiple the stock market gives to publicly-traded companies.

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Judy Mardak smiles and laughs about it now, remembering the time Don asked her to sit down, so he could share his ideas about starting a barter company.

When questioned about her reaction, she quickly recalled that emotional moment in her life when she responded, “But Don, you promised me you’d never go into business again!”

“Of course,” she added, “I never had any doubt that he’d be on to something else. He’s been an entrepreneur all his life.”

Mardak has been one of the hidden secrets in the commercial barter industry, in that her contributions are often overlooked. Because, when the subject of women in the barter industry is brought up, the focus is usually on those who are running their own exchanges.

Having been in the business longer than most, she is extremely knowledgeable. Yet, true to her personality, she’s always been generous about letting others take the credit. Her affability is evident when longtime clients, coming in to see their current trade broker, make a point to stop by and give her a hug.

She was CTE’s first trade broker, establishing the sound fundamentals the company follows today. Her segue into administrative capacity, as office manager, put her in the position of setting various company policies and determining office procedures.

“I’m continually thinking of ways to improve the effectiveness and efficiency of our staff,” she stated.

She was corporate secretary for the IMS Board of Directors, but graciously stepped aside when it was felt that too many family members were on the board.

It is obvious the Mardaks are enjoying this exhilarating time of their lives together; grateful for what has materialized from their early days when Don was selling new memberships door-to-door and Judy had a full-time job...in addition to helping him evenings.

When asked to sum up her feeling after all these years in the business, Mardak reflected, “One of the things Don and I are most proud of is that our children have taken such an active part in all of this.

“The fact that they are in top positions gives us a tremendous advantage over most companies in the critical areas of reliability, honesty, and uniformity of thought. And, let me add, we have similar high-quality people in the trade exchanges we’ve acquired.”

**Judy Mardak, Co-Founder and Office Manager of CTE.**
The barter network begins operations on July 22, 1985 as Continental Trading Company.

CTC opens its first showroom and grows to 100 members.

The business is incorporated as Continental Trade Exchange, Ltd. International Monetary Systems, Ltd. (IMS) is also incorporated to function as a holding company that owns the stock of CTE.

Company moves into a 1,000 sq. ft. office-warehouse complex at 17901 W. Lincoln Avenue in New Berlin, WI.

CTE acquires the assets of Mid-American Exchange Corp., a barter network serving Green Bay and the Fox Valley area of Northeast Wisconsin.

Client base reaches more than 600 members and the company establishes its travel division.

Media division is created and publishes the first media catalog.

CTE moves into a new 3,500 square foot facility at 2770 South 171st St. in New Berlin. Company hosts its first Barter Expo and Holiday Gift Show.

CTE client base grows to 900 members and the company joins NATE, The National Association of Trade Exchanges.

Travel and member services departments continue to flourish as trade volume hits $4 million dollars.

John Strable is appointed as vice president of IMS and named president of CTE.

CTE Trade Dollar Volume
Don Mardak assumes the position of NATE President. Dale Mardak is named as a vice president of IMS and CTE.

CTE becomes a charter member of the B.A.N.C., the Barter Association National Currency. This organization, sponsored by NATE, becomes the first truly national barter currency and provides CTE clients with a host of new trading partners and travel opportunities.

IMS acquires the assets of Wisconsin Barter Exchange of Madison, WI and Commercial Barter of Illinois, located in Joliet. Client base now exceeds 2,000 members and CTE becomes one of the 10 largest trade exchanges in America. International Monetary Systems, Ltd. begins raising funds in a Private Placement of the company’s stock.

Private Placement is successfully concluded and membership reaches 2,200 clients. Company moves its corporate headquarters into a new 13,000 square foot building at 16901 West Glendale Drive, New Berlin, WI. First website is established at www.ctebarter.com

IMS acquires the client base and other assets of Midwest Trade Exchange, one of America’s most respected barter systems. Company opens an office in North Chicago, and the CTE membership roster is now at 1,700 clients. CTE affiliates with an elite group of national trading partners to form the North American Barter Group.

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IMS acquires the assets of J & M Graphics, a pre-press company located in New Berlin, WI, and Tradius Corporation of San Jose, CA. The company also establishes a new Canadian Corporation: Continental Trade Exchange of Canada, Ltd. and opens offices in Ottawa and Durham, Ontario. The CTE barter network’s client base now exceeds 2,000 members and trade volume reaches $16 million dollars.

IMS acquires a four-color printing company. The company’s stock begins trading on the over-the-counter bulletin board under the symbol INLM. IMS concludes its most ambitious acquisition to date with the purchase of Art Goehring’s TradeCorp of Columbus, Ohio. The Ohio operation also serves clients in Cincinnati and Dayton. Barbara Martin is appointed a vice president of CTE. The CTE client base reaches 5,000 members and trade volume (one side) hits $24 million dollars.

IMS sells off a majority interest in its printing and graphics divisions to concentrate on its core barter business. The company acquires BarterNet of Brentwood, CA and now serves additional client bases in Sacramento, Stockton, Modesto and Fresno. Jim Briner is appointed a vice president of CTE. IMS also acquires TradeMasters of Louisville, KY. Client base exceeds 6,000 members, and company expects to process nearly $35 million dollars in trades. IMS management is negotiating the acquisition of several other barter systems in the U.S. and Canada. The company is featured as the cover story of BarterNews magazine.
“Hiring Danny Weibling as CFO, was the best decision I’ve made.”

—Don Mardak, CEO International Monetary Systems

Although the decision to acquire Trade Systems Interchange, and hire Danny and Lisa was not a tough decision for Mardak, for Weibling and wife Lisa Peters it wasn’t so simple.

“We had discussions with Don for over a year before we finally decided. Both of us liked the freedom and autonomy of being self-employed,” Weibling revealed, “so it was not an easy decision.”

“On the positive side, we already had an excellent working relationship with CTE’s main office,” Peters affirmed. “And culturally, there were few adjustments to make. In fact, when we finally merged we were surprised at the numerous operations we handled similarly.”

Weibling and Peters had been operating TSI for 17 years, before agreeing to join forces with CTE. (Tradeworks software is a separate company launched and owned by Weibling. About 40 trade exchanges across the U.S. use the stand-alone system for their barter accounting.)

As CFO for IMS, without a doubt Weibling’s biggest challenge, is having enough hours in the day to get everything accomplished.

“It’s more time consuming than I had anticipated,” he divulged. “In addition to the CFO duties—handling the financials, quarterly reports, payroll and taxes, and working with the auditors—I’m also wearing the CIO hat, working on software almost daily.”

One of Weibling’s biggest fans is wife Lisa, a former NATE board member and close observer of the industry since purchasing TSI in 1985.

“In terms of Danny’s abilities and his knowledge of the industry, he’s literally priceless. As a programmer, a CPA, and former trade exchange owner he has a very unique awareness. Unfortunately, in the barter business few can afford priceless…so you go where it makes the most sense.”

Weibling’s unique value to CTE is best exemplified by his recent work providing information to the SEC in a specific “Edgar” text format. Weibling looked at an “edgarized” document and thought, “Well, this just isn’t that complicated.”

His problem solving ability, in this instance, saved IMS nearly $30,000. Modestly he explained, “It wasn’t all that difficult, but only a few people can do it.” Such efforts are in line with his curiosity and brilliance—having never taken a course in programming.

Peters, Vice President and Regional Manager for CTE, is handling the company’s entire client marketing effort, as well as assisting with staff training. “A typical day sees me spending 25% on office management, and the other 75% on marketing efforts.”

She was particularly inspired by the company-wide management meeting this past June “The retreat was invaluable. Years from now we will look back and realize it was a company milestone.”

Equally excited about the prospects of CTE’s internal growth, she explained, “We’ve already seen a doubling of business in our office since merging. But I see even greater growth with the new focus on outside sales.

“We have the possibility of accomplishing something that’s never been done before in this industry—a legitimate national sales team, rather than one-man broker offices.”

Both say working with Mardak has been a pleasure. “We couldn’t imagine a better person in the industry to work with,” Peters related.

“The transition was incredibly smooth…both professionally and personally. And the family’s work ethic is outstanding, you wouldn’t know they’re related based on their dedication and long hours. It’s very remarkable.”
In short, the book pointed out that there are spectators and there are players. I didn’t want to be just a spectator; I always wanted to be a player with “super money,” which meant having a publicly-traded company.

But I knew that first I needed a vehicle, something with national implications rather than a local retail concern. And after our initial acquisition, it became obvious that this barter company could be the vehicle I needed.

The name International Monetary System was perfect for us because when you have a national or international barter currency, in effect you have an international monetary system.

It’s taken considerable effort, but we have the best shot at attaining the lofty position of a global barter company. It will require substantial financial efforts, but with our public company we can seriously enter the capital markets.

**BarterNews:** What is your immediate goal?

**Mardak:** To be taken seriously in the capital markets; this means being listed on either NASDAQ or AMEX. To that end, I personally handle three critical tasks. I deal with Wall Street, I interact with the press, and I work with my Board of Directors.

Everything we do is geared toward being a successful public company and enhancing the price of our stock.

Our shareholders will benefit as a result of this commitment. And some of our biggest shareholders, as you know, are former trade exchange owners who chose to merge with us. They’re our most enthusiastic supporters.

**BarterNews:** Isn’t the final denominator, though, your earnings per share?

**Mardak:** Ultimately, yes. But with a new emerging security in the OTCBB arena, we’re not expected to have the earnings that a General Motors or a Microsoft might have. Public companies get the benefit of the doubt in the beginning.

**BarterNews:** What constitutes your revenue?

**Mardak:** The income we collect—from fees on trade transactions to the monthly maintenance charges, as well as memberships. All of these fees—cash and trade—constitute our income.

**BarterNews:** So as long as your revenues grow, it’s assumed (in the marketplace) that you will eventually become profitable?

**Mardak:** Basically, yes. The price-earnings ratio of a new company isn’t the critical factor it is for a seasoned company. Still, revenue growth is very important. When I talk to people in the securities industry, I always stress that our revenues are larger than at first perceived.

**BarterNews:** Why is that?

**Mardak:** We have no cost of goods. When we do $5 million of revenue in fees, it’s all pure income. Out of which, of course, we pay our expenses such as salaries and rent.

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Mardak: Exactly. A real estate brokerage might say, “We sold $200 million worth of properties this year.” Yet their 6% commission generates $12 million of revenues. But if they are a public company, all they could report is their pure revenue—the $12 million.

And the same goes for us. When we put out our financial statements, all we report is our cash and trade dollar revenue...not our members’ aggregate trading volume.

BarterNews: Your situation is different than a real estate company or most other businesses, in that as you acquire new clients you build an enviable stream of income.

Mardak: You’re right; we generate a monthly income stream from every client ($10 cash and $10 trade dollars) whether they transact a trade that month or not. As our numbers grow, this business network becomes a money-making machine.

BarterNews: When you look back over the last decade and see how far you’ve come, it’s really been quite a ride, hasn’t it?

Mardak: Yes it has, we’ve been very fortunate. At the same time, we have learned something from virtually every exchange we’ve acquired. When we took over Midex in 1989, for example, we were operating out of our home and doing statements by hand.

Midex was computerized, had a travel broker, and hosted weekly luncheons for their clients. And their Barter gram newsletter is the name we still use for our quarterly client newsletter. Elaine, the former owner of Midex, had also cultivated valuable reciprocal relationships. All of this was new to us.

The subsequent acquisitions of Midwest Trade Exchange, Trade Systems Interchange, Tradius, Tradecorp, and Barternet, each added new dimensions to our company.

BarterNews: To date you’ve made ten acquisitions; what’s been the biggest surprise?

Mardak: Surprisingly, how easy, and in most cases, how well the acquisitions have blended in with CTE. Our first major breakthrough occurred when we took over Gary Monkman’s Chicago-based company in 1996, because of its

“We generate a monthly income stream from every client.”
—John E. Strabley, Executive Vice President and Director

In fact, he was hired at a substantial pay cut and with an up-front agreement that the job would last for three months, after which an evaluation would be made. Strabley passed with flying colors, and is now a vital cog in the company’s operations, as well as the Mardak’s son-in-law.

Strabley exhibited an unusual work ethic in his previous job. After graduating from Stout University in Wisconsin, which had a fine hotel management program, he landed a job as assistant manager at the Hyatt Regency Hotel in Milwaukee where he routinely put in 70 to 80 hours a week.

He maintains the same conscientiousness with CTE, but admits it’s more fulfilling now.

“Plus,” Strabley emphasized, “I like to be compensated on the creative aspects of the job; here we have the opportunity to do that.”

Don Mardak says creativeness is one of Strabley’s strong suits, “He comes up
substantial size and major metropolitan market.
They were only an hour away and had well trained people in place, plus our business philosophies were very similar.

**BarterNews:** What’s your business model for acquiring other trade exchanges?

**Mardak:** Our formula when acquiring a company is pretty basic. We consolidate the accounting services, travel and media departments, by moving the operations to Milwaukee or Rohnert Park (CA) and close their showroom.
The return on our investment comes from (termination of) the previous owner’s salaries, plus the savings from consolidating the various departments just mentioned.
What’s most exciting is that we now have our infrastructure in place for a great expansion without much more investment required. Couple that with the fact that whenever we’ve brought another company into CTE, their volume of trade activity grows as well.

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**BarterNews:** That’s interesting.

**Mardak:** Yes, but think about it. It’s the synergy of being part of a larger organization. Their clients now have a greater base of availabilities to choose with new ideas all the time. His suggestion for our newsletter insert, ‘Bulls, Bears and Barter—What Wall Street Is Saying About IMS,’ was really an exceptional one. It attracted plenty of notice in many quarters."

But that’s not his only talent, as Judy Mardak points out, “John can sell like Don, he’s very talented in that regard—although he doesn’t see himself in that light.” His wife Kim concurs, admitting that when they vacation they usually comes back with a couple of hotels signed up!
Even now, because he knows the hotel business inside and out, Strabley will pick up the phone and sign up a hotel. (He’s responsible for most of the 75 hotels throughout Wisconsin that CTE has as members.)

His introductory experience as trade broker for three years is paying big dividends. As Co-Chief Operating Officer, Strabley’s first and foremost focus is now on driving CTE’s rapidly expanding media division and overseeing the management of the brokers at the Milwaukee and Madison offices, as well as the fast-expanding California operations.
At the same time, he must keep an eye on turning trade dollars—managing the velocity of the currency.
When asked about the California offices, Strabley explained how each were different. “Weibling and Peters’ Trade Systems Interchange had exceptional accounting, as can be expected with both of them being CPAs. Plus Weibling, of course, designed the TradeWorks accounting software package. It was a terrific move for us.
“Tradius, an exchange located in the San Jose area, was unusual in that they’d raised $5 million and burned through it in their desire to become a big dot-com corporation.
“Because of their isolation from others in the industry, they didn’t have reciprocal arrangements with other exchanges or offer much travel. But they did have a strong currency, user cards with terminals, and patents for a swipe card.
“With their acquisition, we obtained software and a million dollars worth of hardware, which we’re using now.

“And Jim Briner’s Barternet exhibited an aggressive sales saviness we hadn’t experienced before. I’m amazed at their brokers’ unique ability to sell almost anything to anybody.
“Jim is an outstanding salesman, very optimistic with a great attitude. He is very involved in our national sales efforts which are currently being introduced in California.”
The Strableys have wonderful attitudes, as well. Strabley says it helps when you’re married to someone who is in the business.
“It’s a wonderful experience as we are each others’ sounding boards,” he reflected. On Saturdays, he and Kim often come to the office to catch up on work, bringing their two young children with them.
“Our extended family has a real strength from being intimately involved in the business. We talk a lot and get through any issues, without having power struggles. Our passion for this business is obvious to everyone—we talk about barter over turkey on Thanksgiving! It’s our life.”

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Issue 61

33

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33

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Dale Mardak has been Vice President of IMS since 1995, and director of both Continental Trade Exchange and IMS since 1997. He joined Continental Trade Exchange in 1993 as a trade broker and then stepped up to trade director in 1995. He received the designation of CTB (Certified Trade Broker) two years later. He presently holds the position of Co-Chief Operating Officer.

Dale Mardak, along with brother-in-law John Strabley, work together, cooperatively sharing the duties of chief operating officer for the CTE broker network. Management duties are equally divided, as to revenue stream and employee responsibility.

Dale joined the company after briefly attending the University of Wisconsin and then working as sales manager of a marine dealership for nine years.

Two years later was CTE’s first big breakthrough when they acquired Chicago-based Midwest Trade Exchange. “In addition to the new clients, we gained Jim Shannon and Suzanne Hacker... Jim with 12 and Suzanne with 15 years experience in the business. Both are a great asset for us!”

According to Mardak, CTE’s presence in the competitive Chicago marketplace (where Chicago Barter and Illinois Trade Association were thriving) was a great boost for the company’s self image.

He credits Jim Shannon’s management experience in the restaurant industry as being exceptionally helpful, and certainly one of the reasons for the 500 restaurants in CTE’s network. Shannon visits Milwaukee annually to provide a broker seminar in selling barter to restaurants.

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restaurants, one of the most valued members of a trade exchange, is service according to Mardak.

“We try to keep prices competitive within the system, so restaurant owners can get top value for their trade dollar. Additionally, we make it a priority to sign up clients that provide highly-desirable restaurant services such as fire-suppression systems, filtration and drain cleaning, hood cleaning, knife sharpening, and others.”

Mardak’s duties include overseeing the recent acquisition of Tradecorp. “It is by far the strongest trade exchange to merge with us,” he exclaimed.

“The strength of their trade dollar and quality of goods within their system is a real credit to Art Goehring and his staff. Much of our new showroom merchandise came from them.”

When referring to 20-year Tradecorp veteran Barb Martin, who is now managing CTE’s south-central region, Mardak spoke glowingly. “She is phenomenal, we’re very fortunate to have someone of Barb’s caliber as an integral part of our operation.”

Mardak is the company’s mediator; it’s a trait he exhibited early on. “Throughout his life Dale has been liked by everybody,” reported Judy. Assuming the role of problem solver at the Milwaukee headquarters, he handles any difficulties with employees or clients. Patience and thoughtful listening are his strengths.

“Not only was his technical background an immense help,” Don Mardak observed, “but he has great business management skills as well. Which makes it easier for Judy and I to get away from the office from time to time.”

Aware of how important flexibility is when working with collection issues, Dale elaborated, “Rather than making a collection call, we approach our clients in a positive, pro-active way.

“It’s done by finding that one item on their ‘wish list’ they can’t refuse! Then we remind them that our accounting department needs to have the fees up to date, before giving clearance for the purchase.”

What difference does he perceive since joining the company? “From my perspective, it’s our clients. They see the trade dollar as stronger than when we had fewer clients, which makes them much more demanding now. They want the necessities, the hard goods, and aren’t naïve in their spending of trade.”

From an industry standpoint how do things differ? “This is not a get-rich-quick game. It’s a slow-growth industry, as our track record shows.

“Although still in our infancy, we offer so much value to the undercapitalized small business community, that it’s only a matter of time before we get the recognition due us. Look how long it’s taken us to get credibility.”

Married at 19, Dale and his lovely wife Lisa have two grown children...making his considerable traveling a bit easier. Weekly, he visits the Chicago operation and Green Bay monthly, in addition to less frequent jaunts to Ohio and Canada.

Like the rest of the family he finds his biggest challenge that of not having enough time in the day to get everything done. “As we grow, it’s harder to keep a good handle on everything. Since there’s not an excess amount of people in the company, everyone must make the extra effort to pull their weight.”

This can be accomplished through our national sales network, which will also enable us to do something never before accomplished in this industry.

BarterNews: What’s that?

Mardak: When we are national, and reach a critical mass, we will be enormously appealing as a partner to a mega-financial institution, such as a Citigroup, a Bank of America, or an American Express.

What interested American Express, when they were involved with Big Vine, was the possibility of their card holders becoming members of a barter system.

It would have been a complementary or value-added service. Back then, however, they lacked the necessary broker network, so the cardholders who signed up to join Big Vine were left hanging.

Additionally, Big Vine and American Express failed to focus their marketing efforts in specific local areas where a critical mass of clients could have been built, and thus vigorously interact with one another.

By coupling a financial institution’s might with our trade exchange network, the ultimate synergism would be possible.

Eventually there will be a way to tap into each others’ strengths. Whether it is a joint-venture alliance of some kind, or becoming a subsidiary of one of these giant companies, I think we will see the day when this becomes a reality here in the United States. After all, Switzerland’s WIR has shown that it’s feasible.

Down the road we will have the infrastructure in place where an international financial powerhouse could tap into a potentially vast, barter marketplace. Our alternative barter currency would provide the small business sector with another form of sorely needed capitalization and liquidity, rivaling currencies around the world.

By coupling a financial institutions’ might with our trade exchange network, the ultimate synergism would be possible—an electronic barter currency backed by products and services enabling multilateral trading among hundreds of thousands of businesses.

Keep in mind, 98% of the companies around the globe are small businesses, and they constitute the majority of trade exchange clients.
“Every day I’m vicariously going to some exciting travel destination. I just love this end of the business!”

—Kim Strabley, Managing Director, Reciprocal & Travel Division

With a degree in education, and as marching band director and head of the music department at Dominican High School, Kim Strabley expected to spend her career teaching in the educational system. But a tough job market saw her changing directions—education’s loss, the business world’s gain!

Her first endeavor was working as a “concierge” at the Hyatt, where she met husband John. Subsequently she joined forces with CTE, her parent’s trade exchange.

After working as a broker for a year, and a receptionist six months prior to that, she was asked to set up that first travel department a decade ago.

Strabley now expertly manages that thriving department. “She was the perfect one for the job,” shared her mother Judy, “because she is so organized and a workaholic on top of that!”

Her dad, Don, affirmed, “Kim is a tremendous asset to our company. I believe that she is one of the most respected people in the barter industry. When I saw how wonderful she was as a school teacher, I fantasized about someday having her work with us.”

Looking back on those early days, she smilingly admitted, “Gee, I didn’t have an idea of where to start...so I just began making lists and forms.” Then quickly added, “With the help of some of the long-time brokers in the industry like Cindy Glass, Georgia DeGrant and Linda Zibell, things worked out for us.”

According to her mother Judy, “This was no surprise to us, Kim always had an abundance of friends.”

Kim was the first recipient of this new industry award...quite an acknowledgment, considering the many exceptionally talented CTBs in the commercial barter industry.
Headquartered in CTE’s Columbus (OH) office, Barb Martin is the gregarious, experienced manager of the company’s south-central region. She oversees Columbus, Dayton, Cincinnati, Northern Kentucky, and most recently, Louisville.

Martin came to CTE as a result of the Tradecorp acquisition. “Tradecorp was a wonderful company, I owe a great deal to Art and Ginny Goehring. It was truly a delight working with them for 19 years.”

“Art was a bold, barter pioneer who did things the honorable way. He was my mentor, freely sharing his knowledge and experience. I’ll never forget those wonderful days.”

“And,” she continued in a rapid fire delivery, “I believe this industry is ripe for a growth explosion. I may sound biased, but I think trade exchanges need to operate more along the lines of CTE…very hands-on and personal, handled with caring and ethics.”

Martin’s abilities and tenacity were evident early on. Recently divorced and flat broke, she showed what she was made of when she chose to work as a commissioned salesperson for Tradecorp, rather than taking a more secure, but less interesting salaried job.

On the street from day one, she earned $22,000 in commissions her first four months.

She attributes her success to “knowing the difference between a curve ball and a slider, as well as what a bogie and a par are!”

No doubt those are helpful tidbits when interacting with sports enthusiasts, but undoubtedly her cheerful optimistic attitude, coupled with a willingness to ask questions, and her sincere interest in the client were compelling factors too! After two years of working on straight commission she moved into management.

Regarding the CTE acquisition of Tradecorp, Martin says the changeover has been wonderful. “I see us as an industry leader, and believe we’ll be the largest trade exchange in the U.S.”

She added, “The fit between the two companies was perfect. They both had the same work ethic, value system, and business attitude…qualities that have always been important to me.”

Martin paused, and then emphasized, “You absolutely must deliver what you sell. In this business, maybe more so than in others, you need to keep your promises and do it with a smile and a song! I adore this business, it’s not only a people business but a creative business as well.”

She says if there’s anything she misses, since moving into management, it’s being able to interact with and sell prospective clients. “Everybody had a story, I just loved hearing them all. I think the small business owner is really what this country is all about.”

Married to Dick Martin (a psychiatric nurse) for 15 years, Barb has two children and two grandchildren.

“With each acquisition our media availabilities expand.”

—Steve Lamp, Senior Trade Broker, Trade Director Milwaukee Operations

Steve Lamp has been with CTE for almost a decade. With a background in sales and media at the local NBC affiliate, he began his CTE training in the trenches, selling new memberships.

After signing on 200 clients, he moved inside and began brokering them. Then, for the past four years he re-oriented his focus toward the expanding media department, where he works along with John Strabley.

Under their efforts, the company has doubled its media sales in the Milwaukee area. Consequently, they are presently handling the burgeoning media department covering other regions of the country.

“With the network growing so rapidly there’s no telling what we’ll have when we’re truly a national organization. But it will be substantial, I’m sure,” Lamp asserted.

Acknowledgement of his past performance, and future expectations,
resulted in Lamp actively participating at CTE’s first national management retreat.

He worked on providing a special event for the retreat, lining up a private sky box at Miller Park, the Brewers Stadium. At week’s end, the entire management team and several business associates had the privilege of watching the Milwaukee Brewers beat the Boston Red Sox.

Lamp finds assisting the media in their spending efforts, especially the electronic side, to be the most creative end of the business. “It’s enjoyable because it entails a variety of options…everything from ad premiums to creating sponsorships for special events.

“More and more, we’re able to offer our clients worthwhile cross-promotional advertising efforts, too. We really have a tiger by the tail!”

Lamp noted, “We work with one of the nation’s largest media companies, with seven stations here in Milwaukee. They were able to provide the sky box at Brewers Stadium.”

He pointed out that this huge media company could easily do a large amount of direct trading. “Yet, I’m happy to say, they prefer to barter through us because of the convenience. Such acknowledgement and cooperation is very gratifying, and reinforces the job we’re doing for our clients.”

“We’re offering salespeople a unique opportunity... because the sky’s the limit as we move forward in our expansionary efforts.”

—Jim Briner, V.P. Northern California Regional Manager

COO John Strabley says Briner’s sales saviness is most welcomed and expects it to be contagious. “He’s a great addition to the company...very upbeat and optimistic with a terrific attitude!”

As CTE’s regional manager for California, Briner is responsible for integrating newly acquired Trade Systems Interchange, Tradius, and Barternet as well as managing the servicing of the 2,500 integrated accounts.

“We have an unusual situation. Not only do we have more clients in this area than elsewhere, but some are five miles apart and, until recently, were members of different exchanges. Now all of them are CTE clients, and we have them interacting on a daily basis.”

In conjunction with new regional sales manager, Ralph Gowen, their goal is to build a powerful sales force, first in California, and then repeat the process in other regions. “We’re
interested in building a national sales organization,” Briner exclaimed. “Testing the format here in California, where the competition is toughest, is a real acid test for us.” Briner says a typical base benefits package for a sales professional in California, including salary and benefits, is $60,000. “That means if we’re successful here we can do it anywhere.

“Rather than a lucrative benefits package, what we’re offering salespeople—motivated and talented professionals—is a unique opportunity,” he disclosed. “Because the sky is the limit as we move forward in our expansionary efforts.”

One would think the tasks of overseeing the managing of 2,500 clients and interacting with the regional sales manager would be a bit overwhelming. Yet the highly energized Briner claims he relishes the activity. His various outside commitments, which include his position on the Board of Directors for the National Association of Trade Exchanges and participation in Ironman (swim, bike, run) races, reinforce such a statement.

In addition, he and wife Cherie have two children that add to the busy schedule.

The future possibilities at CTE, now that the organizational structure is in place, provides Briner with a daily adrenaline rush.

“It’s very exhilarating to be in on the ground floor with a company that has such enormous growth potential. I’m convinced that someday International Monetary Systems will be a major corporation!”

Andre Robitaille Plays Vital Role In CTE’s Technology

As the network administrator for CTE, Andre Robitaille’s efforts are two-pronged and vital. He’s in charge of maintaining the Tradeworks internal operating system, as well as shouldering the task of building a robust web site. This will be the informational gateway for clients’ products and services, within the CTE network.

Tradeworks software is written in a mainframe language (ASCII), which is exceptionally fast and reliable—performing hundreds of functions and providing flexibility. (Many of the larger, new casinos in Las Vegas use them.) Anticipating steady growth in the years ahead, it was the software of choice for CTE.

Initially, Robitaille’s job was to connect all eighteen CTE offices so that multiple users—50 to 100 or more staff—could be online at one time. The centralizing of the system also enabled brokers to access information from any office at any time.

For the client it’s an excellent tool with many features. It serves as an online updated directory, a source for determining a client’s up-to-the minute trade balance, and a place for accessing their monthly statement.

It was Weibling’s idea coupled with Robitaille’s experience that resulted in this interconnectedness, with the objective of creating a higher trading activity. Presently about 500 members are actively using the web site, a number that’s anticipated to grow significantly.

Robitaille’s present focus is the company’s web site, which he created along with JM Graphics. He designed the challenging interface between the site and Tradeworks, making it an effective interactive tool for their clients.

“We want a client to log-on and be able to access availabilities anywhere within our system. If they want a TV, for example, their preference may be one outside their geographical area. Our goal is to enable clients to search for products and services throughout the system before placing their order,” he explained.

The newest feature in the works, and one Robitaille is very enthused about, is a classified section that will allow members to post items for immediate sale. For example, a restaurant might have extra chairs after remodeling. They will be able to announce the availability in the classified section, thus facilitating the sale of the chairs.

This service is especially helpful in situations where one wouldn’t normally expect to find certain items—such as purchasing chairs from a restaurant.

He says the upcoming classified section will initially be updated daily, and, ultimately, hourly. “We feel certain it will enhance our site, because we presently have a Featured Item Section that has proven quite effective. In fact,” he continued, “within a day of featuring a $20,000 timeshare unit, it was sold!”

According to Robitaille, the classified section will be a major expansion of the Featured Item Section—sans graphics—with the aim of enlarging both the availability and the immediacy of transactions. Eventually, the classified section will feature the various products available in CTE’s extensive 8,000 square-foot showroom.

BN
Continental Trade Exchange

(A division of International Monetary Systems OTCBB:INLM)

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