



**IRTA<sup>®</sup>**

**INTERNATIONAL CONVENTION  
PLANET HOLLYWOOD RESORT, LAS VEGAS  
SEPTEMBER 8-10, 2022**



**2022 Convention Hosts**





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INTERNATIONAL MONETARY SYSTEMS

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LEARN, CONNECT, AND GROW YOUR BUSINESS



IMS IS THANKFUL FOR IRTA'S SUPPORT TO OUR INDUSTRY AS WE  
CONTINUE TO GROW AND CHANGE THE WAY THE WORLD DOES BUSINESS™

FOR MORE INFORMATION CALL OR VISIT: 800.559.8515 | WWW.IMSBARTER.COM | 16901 W. GLENDALE DRIVE, NEW BERLIN, WI 53151



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BBX is committed to building a world of economic opportunity for our members by dismantling the barriers to economic growth, improving cash flow, enhanced through the use of trade credits and delivering on the seamless business experience. It is critical we must listen to our customers, understand their needs and wants, and, above all, deliver the safest and most rewarding customer experience of BBX, every time.

BBX has this mission in providing an online tool for businesses to increase revenue, reduce cash outflow, and assist business owners to be a positive contributor to the local and regional economy.

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4. Multi-Currency
5. Blockchain Overlay Permissions
6. Risk Management System
7. Ambassador Portal
8. 24/7 Franchise Management Portal
9. Over 300 API's to male barter exchange management seamless

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[www.bbxworld.com](http://www.bbxworld.com)



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HELP THEM EXPLORE NEW FRONTIERS**

**WITH**

**SATURN BARTER**

*Washington,  
Montana, Oregon,  
Utah, Texas!*



**Boldly go where no trade exchange has gone before**



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**INTERNATIONAL RECIPROCAL TRADE ASSOCIATION (IRTA)**  
**Raising the Standard of the Trade and Barter Industry Since 1979**

**WHAT IS IRTA?**

IRTA was formed in 1979. IRTA is a non-profit organization committed to promoting just and equitable standards of practice and operation within the modern trade, barter and alternative capital systems industries and raising the awareness and value of these processes to the worldwide community.

**IRTA'S MISSION:**

The mission of IRTA is to provide to all industry members with an ethically based global organization dedicated to the advancement of Modern Trade and Barter and other alternative capital systems, through the use of education, self regulation, high standards and government relations.

**IRTA'S 43 YEARS OF ACCOMPLISHMENTS**

- Secured passage of the “Tax Equity and Fiscal Responsibility Act of 1982” (TEFRA) which recognized barter exchanges as third-party record keepers and mandated barter exchanges report the barter sales of its members via a 1099-B form, “Proceeds From Barter Exchange & Brokerage Transactions.”
- Established Code of Ethics and voluntary self-regulation for the commercial barter industry. Secured introduction in Congress of H.R. 4201, Commercial Barter Self-Regulation Act.
- Conducts research on legal, accounting, tax and regulatory issues and monitors IRS, SEC, FASB, FTC and EU.
- Secured \$100,000 for legal fund to defend barter companies against IRS use of “John Doe” summonses in audits.
- Obtained Civil Aeronautics Board ruling allowing unrestricted barter of air travel.
- Developed model contract setting forth legal powers and responsibilities of trade exchanges and their clients.

- Worked with the Australian government to safeguard the practice of barter and create a workable model from which to regulate the Australian barter community.
- Lobbied successfully to defeat adverse regulatory legislation in California and Iowa. Representative for the Modern Trade and Barter industry with the IRS by serving on the IRS’s “Information Reporting Program Advisory Committee” (IRPAC).
- Re-wrote the barter portions of the www.irs.gov site for the IRS that pertain to the barter industry.
- Created and maintains an industry-recognized worldwide trade broker certification RTB and CTB programs to enhance competence and professional standards of trade exchange brokers.
- Worked with the Australian government to safeguard the practice of barter and created a model from which to regulate the Australian barter community.
- Created the Universal Currency (UC) www.ucci.trade worldwide trading platform for barter exchanges to trade with each other in a seamless manner.
- 2010: Obtained favorable legal opinion from the North Carolina Bar Association to permit attorneys to participate in organized barter exchanges in North Carolina. The opinion is used as model opinion for other States.
- 2010: Obtained a favorable ruling from the European Commission recognizing the barter industry’s in the clearing of goods and the issuance of trade credits while also affirming such trade credits are not a security. Such recognition effectively protects European trade credits from EU securities laws.
- 2011: Produced worldwide press release distinguishing differences between the Liberty Dollars Federal counterfeiting verdict and the organized barter industry and advising the industry the guilty verdict does not negatively affect the barter industry.
- 2011: Re-Wrote and modernized the IRTA Ethics and Conduct Code, effective September 20, 2011. The new Code includes rules of conduct on numerous topical and relevant issues facing the trade and barter industry. It also includes a tiered disciplinary process for violators of the Code.
- 2012: Re-wrote and modernized an exchange deficits advisory memo titled, “Guidelines & Recommendations For Barter Exchange Deficits”, dated March 28, 2012. The memo defines the different types of exchange deficits and sets clear parameters for reasonable and prudent deficits that will result in maximum member trading and proper money supply.
- 2013: With assistance from the United Nations and the STRO Foundation, provided critical support to a Kenyan based non-profit community currency group (Koru-Kenya Bangla-Pesa’s) to help get criminal charges against the group dropped by the Kenyan government. The project is now operational with government support.
- 2013: Issued a comprehensive Franchise and License Agreements Advisory Memo which provides the legal parameters for proper franchising and licensing for the barter industry
- Globally recognized as industry spokesman and watchdog, with reputation for impartiality and interviewed by worldwide media on a regular basis.

## IRTA ACCOMPLISHMENTS

- 2014: Received a favorable ruling from the Commissioner and Senior Legal Counsel of the California Department of Business Oversight stating that barter exchanges do not need to be licensed under the California Money Transmitter Act.
- 2015: Played a facilitating role in the creation of the Complementary Economics Foundation, (CEF) and obtained IRS tax-exempt status designation for the CEF. The CEF's mission is to provide meaningful education, public awareness and support services for all sectors of the barter industry.
- 2015: Assisted in obtaining a favorable Connecticut Bar Association opinion permitting attorneys to participate in barter exchanges. The Connecticut opinion relied heavily on the 2010 North Carolina Bar Association opinion that IRTA played the lead role in obtaining.
- 2015: Universal Currency Clearinghouse, Inc., (UC), IRTA's inter-exchange trading platform, completed the development and installation of its own proprietary software system. The UC software system was a joint development project by UC and BPS Technologies.
- 2015: IRTA submitted a comprehensive research report to the International Islamic Trade Finance Corporation, (ITFC), in Saudi Arabia. The report was titled "IRTA Report for the Development of an OIC Multi-Dimensional Credit Clearing/Counter Trade System." The ITFC commissioned IRTA to write the report to assist in their evaluation of the feasibility of creating a national multi-levelled barter system in Saudi Arabia.
- 2015: IRTA submitted a detailed research report to the Department of Economic Development of the Government of Dubai, United Arab Emirates. The report was titled "IRTA Report on Barter Industry Sectors and Supporting Reference Materials." The report was submitted to assist the Government of Dubai's analysis regarding the feasibility of creating an international multi-tiered barter hub for barter commerce in Dubai.
- 2016: IRTA released its "Cryptocurrency Money Transmitter Advisory Memo" that delineates the key differences between Bitcoin-like cryptocurrencies and barter exchange trade dollars.
- 2016: IRTA released its "Membership Cash Conversion & Lending Clauses Advisory Memo" which makes clear recommendations regarding the proper legal terminology barter exchanges should use in their member agreements.
- 2016: IRTA adopted new modernized non-profit bylaws.
- 2016: IRTA released a new-revised model membership contract for retail barter exchanges
- 2017: On February 7, 2017 IRTA released an important Advisory Memo titled, "Proper Reporting of Assets and Liabilities of the Managing Exchange vs. The Exchange Members & IRS Reporting Requirements Regarding Client/Member Bad Debt Accounts." The Advisory memo's conclusions were corroborated by the accounting firm of Manning Silverman & Company in Chicago, Illinois.
- 2017: Universal Currency (UC), the barter industry's leading inter-exchange trading platform, set an all-time annual trade volume record of 14.5 million in barter transactions. UC was formed in 1997.

## IRTA ACCOMPLISHMENTS

- 2018: On April 4th, 2018 IRTA released a "Warning Regarding Barter Related Cryptocurrencies," which highlights the potential risks that barter-focused cryptocurrencies present to the industry.
- 2018: On May 15th, 2018 IRTA released "IRTA/NATE Advisory Memos for Buyers & Sellers of Trade Exchanges." The unprecedented and historic joint effort by IRTA & NATE provides critical guidelines for buyers and sellers of trade exchanges to assure they will arrive at equitable terms in acquisition/sales scenarios.
- 2019: On July 17th, 2019 released a new online educational program for the Certified Trade Executive (CTE) professional designation for owners and managers in the barter industry. The CTE is based on 40 years worth of IRTA advisory memos and resource materials. Created a real-time online website, [www.irtaeducation.com](http://www.irtaeducation.com) to store the curriculum's documents and to facilitate the seamless CTE exam process.
- 2020: September 23rd to 25th, held a landmark virtual convention on state-of-the-art virtual convention software, see: <https://irta.pathable.co/> The virtual convention set an all-time IRTA convention attendance record and provided globally renowned speakers from ten countries. All sessions were video-recorded for future post-convention viewing and education.
- 2020: November, transferred the Registered Trade Broker (RTB) and Certified Trade Broker (CTB) certification programs online - at IRTA's education website: [www.irtaeducation.com](http://www.irtaeducation.com) The RTB and CTB class, study materials and exam itself are now online.
- 2020-2022: Wrote a definitive internal memo as to why trade dollars ARE NOT securities — in a successful effort whereby the State of Washington's Securities Division favorably ruled for the barter industry. IRTA worked cooperatively with IMS's & ITEX's legal counsel to accomplish the positive result.
- 2020 -2022: Negotiated and completed a trade retainer agreement with a top-notch Washington, D.C. law firm to provide IRTA with regular monitoring of the legislative developments regarding Crypto and blockchain.
- 2020 -2022: Assisted both IRTA-member and non-IRTA member exchanges to obtain full abatements on \$200,000 + of proposed cash civil penalties related to RS non-matching TIN matters, (IRTA has obtained over 1.5 million of abatements for trade exchanges over the last fifteen years).



# WELCOME LETTER

ANNETTE RIGGS, IRTA GLOBAL BOARD CHAIRMAN



Dear IRTA Convention Attendees:

It is a pleasure to welcome you to this year's in-person IRTA convention!

This year's convention is one of the most important IRTA conventions since it was formed back in 1979. While IRTA has done an excellent job of leading the way for improved standards, education, and advocacy for forty-three years, the reality is that the barter industry is now at a true watershed moment in our history.

The central question is how do we make our five-decades old trade exchange business model more relevant to today's high tech, instant fulfillment, social media driven world? What technologies should we embrace and what technologies should we avoid – while not threatening the legal protections and credibility that TEFRA has provided our industry since 1982.

The utilization of unused capacity remains a powerful rationale for virtually all businesses to embrace a barter strategy to maximize their revenues. But how can we get our message out more effectively to the business community?

That is why your attendance and input is so critical at this convention. We want to hear EVERYONE's opinions and ideas to help improve our industry and consider new strategies to move into the future.

Thank you for your dedication to our industry and have a great time seeing old friends and meeting new ones!

Sincerely,

Annette Riggs, Chairman, IRTA Global Board of Directors



# WELCOME LETTER

RON WHITNEY, IRTA PRESIDENT & CEO



September 8, 2022

Dear IRTA Convention Attendees:

Welcome to IRTA's Planet Hollywood Vegas Convention!

Incredibly, due to the intrusion of a hurricane and a two-and-a-half-year pandemic, it has been four years since we have held an in-person convention. But during those four years IRTA continued to advocate for our industry 24/7 in our ongoing effort advance the industry.

IRTA is fully cognizant of the fact that our industry faces unprecedented challenges such as the upsurge of online travel portals, small business closures and the acceleration of the crypto/blockchain sector. As a result, the IRTA Global Board of Directors has wisely decided to have all

of us meet in one large room, and eliminate the break-out sessions, so as to provide the best setting for maximum participation and input from every convention attendee.

We are here to brainstorm and come-up with new, creative solutions to help our industry thrive. Yes, the industry has a few challenges, but those challenges also present a tremendous opportunity for us to pivot and capture markets that heretofore we only dreamed of being involved in our industry.

I would like to thank all our sponsors this year for their wonderful support. Whom without their support, would make it impossible to hold an event of this magnitude. IMS, BBXI, Saturn, Tradefirst, Tradebank, ITrade Colorado, The Allan R. Hackel Organization and Nextrade360 all deserve our thanks and praise.

And thanks to all of you for attending this important convention – your presence is a testament to your passion for, and desire to learn and cooperate with your peers for the improvement of an industry that we all love.

Enjoy the convention!

Sincerely,

Ron Whitney, President & CEO





“If it were not for the association (IRTA) and some dedicated individuals, the industry might not exist today. Those who operate today need to be thankful for IRTA’s forefathers for building the foundation that legalized the industry.”

Art Goehring, 2004



IRTA Board c.1988. Standing, from left to right: Nick Touchon, Scott Whitmer, Bernie Bregman, Sue Groenwald, Steve Webster, Bob Day, Warren Ostergard ★ Seated, left to right: Terry Neal, Clyde Fabretti, Mike Mercier, Matt O’Hayer

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## 1978

The IRS launches the “Barter Project” to seize financial records of trade exchange members via “John Doe Summons” - to identify unreported taxable barter transactions.

## 1979

April: Individual trade exchange organizational meetings take place on the east and west coasts.

August: Van Nuys, CA meeting to create a Code of Ethics.

September 6th: Certificate of Incorporation for International Association of Trade Exchanges (IATE) obtained in Washington, D.C.

November: San Jose, CA east & west coast meeting - temporary board appointed.

December 31st: IATE receives IRS letter verifying 501(c)6 status.

*NOTE: The IATE name was changed to IRTA on February 21, 1984.*

## 1980

February: First official board meeting - as IATE. Developed a plan to fight the IRS’s “John Doe Summons,” whereby the IRS seized the exchange’s members’ financial data and then audit the members. SEC examines if trade dollars as securities.

April, July, & October: Three more meetings in Salt Lake City, Toronto & Oklahoma City

## 1981

Decision to seek third party record keeper status for trade exchanges - a Congressional Sponsor, Biil Gradison (Ohio) is identified to introduce a bill to legalize trade exchanges.

January, April, September: Three more meetings in Ft. Myers, San Jose & Portland

## 1982

March 17th: HR 5865 introduced & passed in Congress - Senate version passed on March 30th.

September 3rd: President Reagan signs TEFRA legalizing the commercial trade industry.





**CELEBRATING 68 YEARS!**



“An investment in knowledge always pays the best interest” ~ Benjamin Franklin

Now you can affirm your barter industry expertise to your members & the public by obtaining the new **Certified Trade Executive (CTE)** designation



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**CONVENTION SCHEDULE**

**Thursday, September 8, 2022**

**9:30AM – 12:30PM**

**IRTA Global Board of Directors Meeting**  
*Executive Boardroom, Wilshire B*

*Please note that this is not the annual membership meeting, which will take place on Friday morning at 11:15AM.*

**Noon – 5:30PM**

**Convention Registration**  
*Hotel Main Lobby — look for Patty Weston*

Welcome to IRTA's Vegas Planet Hollywood Convention! Let us know you have arrived and pick up your convention bag of goodies and all the information you need.

**3:00PM – 5:45PM**

**Registered Trade Broker (RTB) & Certified Trade Broker (CTB) Training**  
 Presented by Kim Strabley, MTB, VP IMS  
*Wilshire B*





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6:00PM - 7:00PM

**Welcome Reception**

*The London Club – in the Planet Hollywood complex.*

**Sponsored by:**



Always one of the highlights of the IRTA convention, the Welcome Reception is an event to meet and greet, make new friends and catch-up with old friends!

**Friday, September 9, 2022**

7:30AM – 8:45AM

**Registration Continues**

*In the Hotel Main Lobby*

If you didn't get a chance to register last night, be sure you see Patty Weston before 8:45 am for your conference materials. You'll need these to navigate your way through the conference agenda. Sorry, only one per 1 person – so hold on tight!

7:30AM – 9:00AM

**Breakfast – On Your Own**

9:15AM – 10:30AM

**Opening Kick-Off with Keynote Speaker  
Caroline Macdonald, CEO BBX  
International and Expert Panel**

*Melrose 3*

Charting New Pathways for the Barter Industry

Second generation trade exchange owner Caroline Macdonald was raised on barter and has built one of the industry's most innovative international barter companies. BBXI regularly implements unprecedented business strategies that all barter professionals can learn from.

Following Caroline's keynote address, a panel of experts will discuss additional ideas for pivoting our industry.

Moderator: Caroline Macdonald, CEO of BBX International & Black Tie Digital

Panel members include; Jarrad Parke, COO Black Tie Digital, Charlie Davis, President, Moxey, Hossein Rezaei, CEO, WingZ Business Barter Group & Michael Terpin, Founder & CEO, Transform Group



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10:45AM – 11:15AM

**30 Minute Break**

11:15AM – 12:00PM

**IRTA Annual Business Meeting**

*Melrose 3*

Update on IRTA and UC finances and goals for 2021 & 2022. Nominations for IRTA Global Board of Director seats.

12:00PM – 1:15PM

**Lunch – On Your Own**

**Afternoon Seminars**

1:30PM – 2:45PM

**New Technologies & Creative Programs to Maximize Employee Selection, Retention That Will Grow Your Exchange**

*Melrose 3*

Moderator: Scott Whitmer, Regional VP, IMS

Panelists: Fred Detwiler, President, Tanya Galdamez, President Crescent City Exchange, Valerie Hale, CEO, Tradebank, Sergei Serdyuk, Owner, Redleaf Software LLC, & Richard Hawke, CTO, Common Sense Consulting, Bermuda

2:45PM – 3:00PM

**Break**

3:00PM – 4:15PM

**The Evolution of Barter Travel – Discussion of New Successful Strategies for Reviving Travel in a Post Pandemic World**

*Melrose 3*

Moderator: Ron Whitney, IRTA CEO

Panelists: Kim Strabley, VP IMS, Christie Acevedo, President, iTradePay LLC.

4:15PM – 6:30PM

**Free Time Until Dinner**

6:30PM – 8:30PM

**Dinner at Vegas' Best Brazilian Steakhouse/ Seafood – "Pampas Grille"**

*In hotel complex – see map page 49*

Includes Board Nomination Speeches! **Please arrive on-time – due to board speeches!**

**Saturday, September 10, 2022**

8:00AM – 9:00AM

**Breakfast – On Your Own**





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**9:15AM – 10:30AM**

**Red Light Green Light – Like “Squid Games” & The Great UC Trade-Out**

*Melrose 3*

Let's have some fun on Saturday morning! Arrive by 9:30AM and get a free mimosa! It can only enhance your Red light green light game skills and increase your trading during the The Great UC Trade-Out!!

**10:30AM – 11:00AM**

**Break**

**11:00AM – 12:30PM**

**RTB/CTB Testing**

*Executive Boardroom - Wilshire B*

**11:00AM – 12:15PM**

**Blue Ocean Strategies Unique Programs to Pivot Your Exchange And Maximize Your Revenue – What Works & What doesn't Work**

*Melrose 3*

Moderator: Caroline Macdonald, CEO of BBX International & Black Tie Digital

Panelists: John Strabley, CEO IMS, Patti Falus, CEO Barter Network, Ltd., Kent Johnson, CEO, Saturn Barter, Ashley Taylor, COO & Co-Founder Resource Network & Josh Kline, CEO, Haveneed.org, Ian Toews, Steering Committee Member, LODE Switzerland AG.

**12:15PM – 1:15PM**

**Lunch – On Your Own**

**NOTE: A UC Committee meeting will take place during lunch at Flights Restaurant in the Planet Hollywood complex.**

**1:30PM – 2:45PM**

**Traditional Media and Digital Strategies – The Importance of a Robust Mix of Various Mediums**

*Melrose 3*

Moderator: Robin Maini, Director of International Trade, The Jim Pattison Group

Panelists: Jarad Parke, COO, Black Tie Digital, Chris Haddawy, BizX, Chief Revenue Officer & Rebecca Lucas, California Regional Manager, IMS

**2:45PM – 3:00PM**

**Break**



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**3:00PM – 4:15PM**

**Innovative Sales & Brokering Strategies for a Changing Marketplace**

*Melrose 3*

Moderator: Dale Mardak, President, IMS

Panelists: John Attridge, CEO, BBX/UK, Dr. Sirri Simsek, CEO Turk Barter, IMS, Scott Martz, CEO, Business Owners Trade Alliance & Brandon Root, Regional Manager, IMS

**4:15PM – 7:00PM**

**Free Time Until the Awards Dinner**

**4:30PM – 6:00PM**

**IRTA Board Meeting, with new board members**

*Executive Boardroom, Wilshire B*

**7:00PM – 7:45PM**

**Cocktail Reception**

*Celebrity Ballroom 1*

**7:45PM – 10:00PM**

**IRTA Awards Banquet**

*Celebrity Ballroom 1*

**Semi-Formal**



A night to recognize, reward and celebrate the impressive efforts made by so many industry professionals in support of advancing the barter industry. Join us to celebrate the outstanding accomplishments of your peers!

**Sunday, September 11, 2022**

There are no activities scheduled for this day – have a safe trip home!!!



**IRTA**  
2022 CONVENTION ATTENDEES  
AS OF AUGUST 18, 2022

First Name	Last Name	Company Name	City	State	Country
Ron	Whitney	IRTA/UC	Irvington	Virginia	USA
Patty	Weston	IRTA/UC	Casselbery	Florida	USA
Eric	Washington	IRTA/UC Guest	Casselbery	Florida	USA
Jana	Dahl	America's Barter	Provo	Utah	USA
Patti	Falus	Barter Network Ltd.	Toronto	Ontario	Canada
Michael	Ber	Barter Network Ltd.	Toronto	Ontario	Canada
George	Ackerson	BarterSaves	Red Banks	New Jersey	USA
Rene	Ackerson	BarterSaves	Red Banks	New Jersey	USA
Ricardo	Montealegre	BBX Costa Rica	San Jose		Costa Rica
Eduardo	Sayegh	BBX Costa Rica	San Jose		Costa Rica
Caroline	Macdonald	BBX International	Sydney	New South Wales	Australia
Vincenzo	Manto	BBX/UK	London		United Kingdom
John	Attridge	BBX/UK	Bournemouth	Dorset	United Kingdom
Linda	Attridge	BBX/UK	Bournemouth	Dorset	United Kingdom
Rachel	Jacomb	BBX/UK	Fanham	Surrey	United Kingdom
Matthew	Harding	BBX/UK	Romford	Essex	United Kingdom
Natasha	Harding	BBX/UK	Romford	Essex	United Kingdom
Rachel	Lothian	BBX/UK	Boscombe	Dorset	United Kingdom
Chris	Haddawy	BizX	Oakland	California	USA
Jarrad	Parke	Black Tie Digital	Sydney	New South Wales	Australia
Scott	Martz	Business Owners Trade Alliance	Allentown	Pennsylvania	USA
Maria	Wirth	Business Owners Trade Alliance	Allentown	Pennsylvania	USA
Richard	Hawke	Common Sense Consulting	Hamilton		Bermuda
Tanya	Galdamez	Crescent City Trade	New Orleans	Louisiana	USA
Heather	Aucoin Long	Crescent City Trade	New Orleans	Louisiana	USA
Jeffery	Chamblin	Crescent City Trade	New Orleans	Louisiana	USA
Josh	Kline	Haveneed Organization	Los Angelos	California	USA
John	Strabley	IMS	New Berlin	Wisconsin	USA
Kim	Strabley	IMS	New Berlin	Wisconsin	USA
Dale	Mardak	IMS	New Berlin	Wisconsin	USA
Lisa	Mardak	IMS	New Berlin	Wisconsin	USA
Scott	Whitmer	IMS	Winter Park	Florida	USA
Brandon	Root	IMS	New Berlin	Wisconsin	USA

First Name	Last Name	Company Name	City	State	Country
Rebecca	Lucas	IMS	Rohnert Park	California	USA
Andy	Walter	IMS	Niles	Illinois	USA
Sue	Lukos	IMS	Southington	Connecticut	USA
Annette	Riggs	iTrade Colorado	Westminster	Colorado	USA
Christie	Acevedo	Itrade Pay	Phoenix	Arizona	USA
Chloe	Rhoads	Itrade Pay	Phoenix	Arizona	USA
Rob	Benson	ITEX Corporation	Bellevue	Washington	USA
Bruce	Kamm	LODE Payments International	Bradenton	Florida	USA
Ian	Toews	LODE Switzerland AG			Switzerland
Charlie	Davis	Moxey	Baton Rouge	Louisiana	USA
Melody	Rose	Moxey	Baton Rouge	Louisiana	USA
Diana	Robinson	Moxey	Baton Rouge	Louisiana	USA
Sergei	Serdyuk	Nextrade360	Colchester	Vermont	USA
Robin	Maini	Pattison Group	Vancouver	British Columbia	Canada
Neera	Kalhan	Pattison Group	Vancouver	British Columbia	Canada
Bert	Bemister	Pattison Group	Vancouver	British Columbia	Canada
Ashley	Taylor	Resource Network	Taos	New Mexico	USA
Sayer	Tindall	Resource Network	Seattle	Washington	USA
Kent	Johnson	Saturn Barter	Puyallup	Washington	USA
Christa	Johnson	Saturn Barter	Puyallup	Washington	USA
Michelle	Carlson	Saturn Barter	Puyallup	Washington	USA
John	Carlson	Saturn Barter	Puyallup	Washington	USA
Ryan	Major	Saturn Barter	Puyallup	Washington	USA
Carl	Steinbrenner	Steinbrenner Law	Rochester	New York	USA
Janet	Valentine	Steinbrenner Law	Rochester	New York	USA
Man	Seth	Stratosys Partners	Reston	Virginia	USA
Anju	Seth	Stratosys Partners	Reston	Virginia	USA
Mike	Finnegan	TBT Barter	Cherry Hill	New Jersey	USA
Brett	Soper	TBT Barter	Cherry Hill	New Jersey	USA
Patricia	Moles	Tradaq Limitada	San Paulo		Brazil
Valerie	Hale	Tradebank International	Canton	Georgia	USA
Michelle	Murdock	Tradebank International	Canton	Georgia	USA
John	Pellegrins	Tradebank International	Canton	Georgia	USA
Fred	Detwiler	TradeFlrst	Oak Park	Michigan	USA
Kiran	Benson	TradeFlrst	Oak Park	Michigan	USA
Mary Ellen	Rosinski	Tradesource	Phoenix	Arizona	USA
Michael	Terpin	Transform Ventures	San Juan		Puerto Rico
Emrullah	Simsek	Turk Barter	Istanbul	Republic of Turkey	Turkey
M. Sirri	Simsek	Turk Barter	Florya	Republic of Turkey	Turkey
Eric	Twohey	Vendvana	Scottsdale	Arizona	USA
Mary Ellen	Twohey	Vendvana	Scottsdale	Arizona	USA
Hossein	Rezaei	WingZ Business Barter	Vancouver	British Columbia	Canada



## KEYNOTE SPEAKER

### CAROLINE MACDONALD



Caroline Macdonald is a second-generation trade exchange owner. Her father, Michael Touma, founded BBX in 1993 in Adelaide, Australia.

Since joining IRTA in December of 2016, BBX International and Caroline have become an important member of IRTA and UC. Caroline's innovative initiatives and boundless energy are a major asset to IRTA, especially as we try to pivot the barter industry in numerous positive directions to expand our market reach.

Caroline is currently serving as Chairwoman of Progressive Investment Management Group (PIM). PIM houses BBX, Bconnect, BlackTie, Deposit Solutions and Your Agent

Real Estate, thus bringing together the world's largest reciprocal trade communities specializing in E-Commerce and non-traditional commercial transactions, (with over 111,000 business members). Caroline is also on the IRTA Global Board and heads-up IRTA's Crypto Committee. She is a UNICEF Ambassador, a Certified Trade Executive, (the first to receive the CTE designation), CTB, Licensed Real Estate Corporate Manager and government advisor in the CAMCA region on new world economic structures and policies.

Progressive Investment Management Group (PIM) is a global organization offering multiple digital platforms and solutions which allows its B2B, B2C, P2P members to better manage cash flow, connect with new suppliers, gain new customers and forge networks. It empowers members by providing digital currencies where they can trade with others, freeing them from relying on unpredictable cash flows.

Caroline is responsible for leading the expansion and development of PIM, looking at innovative ways to assist businesses to solve their critical problems and increase their profitability. She is a champion of the benefits of exploring new ways businesses can operate successfully and efficiently by embracing new technologies, to reduce costs and increase profits.

Caroline leads the team from Australia, continuing to embrace emerging technologies for business and for the benefit of their clients/members, thereby improving the ways in which the world trades. Conscious of her role as a woman in business, and as a forward-thinking entrepreneur, she is passionate about how PIM can break down financial barriers to others and provide low-risk routes to achieve more efficient operations, and ultimately success.

Caroline is recognized as one of the brightest lights in our industry. IRTA is honored to have Caroline as our keynote speaker at our 2022 Planet Hollywood Convention – and we appreciate how fortunate we are to have the professional caliber of Caroline Macdonald in our industry.



# DAVID WALLACH (1938–2011)

IRTA PRESIDENT EMERITUS

## BARTER WORDS OF WISDOM

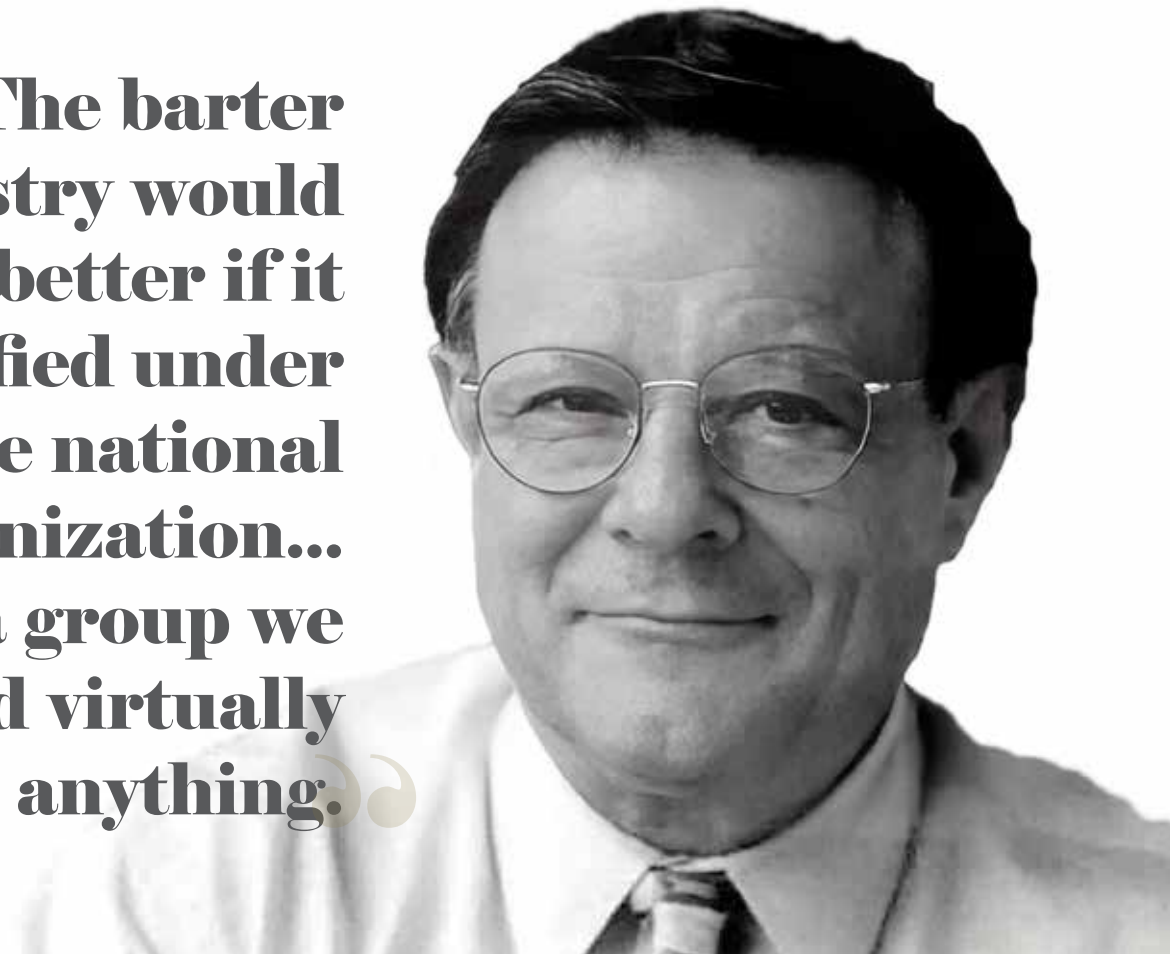
FROM BARTER NEWS INTERVIEW, SPRING 1998

“We have unbelievable potential when you consider that our economy has excess capacity of some 2 trillion a year. Worldwide, you can multiply that figure by several times over.”

“We are promise brokers. We’re selling someone else’s promises to deliver. In other words, we’re brokering other people’s promises to perform.”

“I’m so tired of trade exchanges that raid fellow industry members’ directories and client lists, instead of making it on their own accomplishments.”

“The barter industry would be better if it unified under one national organization... as a group we could virtually do anything.”



# DAVID WALLACH

## OUTSTANDING ACHIEVEMENT AWARD

### DALE MARDAK

2022 RECIPIENT



Dale Mardak, President, and CFO of IMS has been in the barter business for twenty-nine years. He joined Continental Trade Exchange (now IMS Barter), as a trade broker in 1993. By 1997, he was appointed as a director on the board as well as Treasurer of both Continental Trade Exchange, Ltd and IMS. In 1999, Dale received the designation of CTB. Dale has negotiated and been involved with the integration of thirty-eight trade exchanges into the IMS Barter Network over the last twenty-nine years of his barter career.

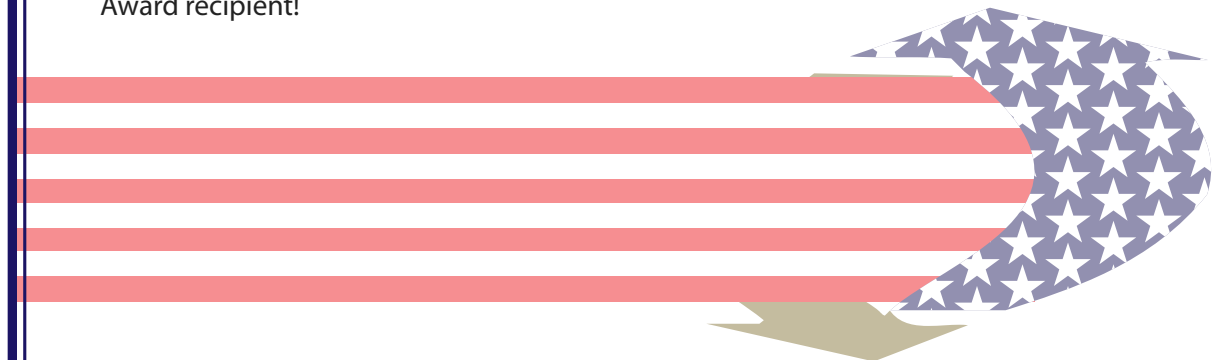
With the expansion of IMS, Dale oversees the Northeast markets in New York, Connecticut, Virginia, and Massachusetts as well as Illinois, Ohio, Tennessee & Kentucky. He has been on the IRTA Board as Secretary since 2017. He has

also served on the board of directors of NATE for multiple terms, holding the position of Secretary for several years.

Dale is also a Legend of Barter, has earned multiple outstanding achievement awards and served on numerous IRTA convention panels and seminars. He is a community driven individual who serves on various boards and is involved with several fundraising organizations in his local area.

Dale’s extreme patience at the office may have something to do with his love for golf. After you hit the ball, find the ball, and repeat enough times, you must learn humility and patience! Dale and his high school sweetheart Lisa have been married for 43 years. If you don’t find him on the links, the next best bet is enjoying the sunshine on one of his boats with Lisa!

IRTA thanks Dale for his twenty-nine years of service to improve the barter industry and congratulates him for being this year’s 2022 David Wallach Outstanding Achievement Award recipient!







43 Years of Advocacy,  
Education and Support  
for the International  
Barter Industry

The Barter Industry's  
Largest and Most  
Successful Inter-  
Exchange Trading  
Platform

Helping Exchanges  
Increase Their Trade  
Volume Since 1997

*Have a great convention!*

The IRTA Global Board of Directors  
Ron Whitney, President & CEO  
Patty Weston, UC International Broker

## Fun Facts about Las Vegas

1. McCarran International Airport is the US' seventh busiest airport
2. Vegas is no longer the gambling capital of the world
3. The Las Vegas Strip isn't in Las Vegas!
4. The Golden Gate Hotel and Casino is the oldest in Las Vegas
5. Fremont Street was the first paved street in Las Vegas
6. There's one slot machine for every four Las Vegas residents
7. An abandoned city lies below Lake Mead
8. The Moulin Rouge was Vegas' first racially integrated casino
9. Red Rock Canyon National Park was Nevada's first National Conservation Area
10. Las Vegas receives an average of 42 million visitors annually
11. The Venetian is the world's second-largest hotel
12. California sends the most US tourists to Las Vegas
13. Las Vegas has over 150,000 hotel rooms
14. Approximately 300 weddings are held per day in Las Vegas
15. You can visit vineyards and wineries close to Las Vegas
16. The world's largest gold nugget is at the Golden Nugget Casino
17. The Paris Hotel's Eiffel Tower was supposed to be to scale
18. Vegas' Smith Center for the Performing Arts is one of the world's best theaters
19. Canada sends the most international visitors to Las Vegas
20. The Luxor's sphinx is bigger than the original in Egypt
21. Las Vegas receives less than five inches of rainfall per year
22. The MGM Grand's lion is the largest bronze sculpture in the US





**GLOBAL BOARD OF DIRECTORS & TERM DATES**

NAME	TITLE	COMPANY	TERM DATES	OFFICER POSITION
<b>Ron Whitney</b>	President and CEO	IRTA	Per Employment Contract	President and CEO
<b>Annette Riggs</b>	Chairman of the Board	iTrade Colorado	Board Term Expires: 2024	Chairman of the Board Term Expires: 2022
<b>Robin Maini</b>	Vice-Chairman of the Board	The Pattison Group	Board Term Expires: 2022	Vice-Chairman of the Board Term Expires: 2022
<b>Mary Ellen Rosinski</b>	Treasurer	Tradesource Inc.	Board Term Expires: 2022	Treasurer Term Expires: 2022
<b>Dale Mardak</b>	Secretary	IMS – International Monetary Systems Ltd.	Board Term Expires: 2023	Secretary Term Expires: 2022
<b>Scott Whitmer</b>	Non-voting Ex Officio Board Member	IMS Florida Region	ExOfficio	
<b>Patti Falus</b>	Director	Barter Network Ltd.	Board Term Expires: 2022	
<b>Kent Johnson</b>	Director	Saturn Barter Company	Board Term Expires: 2023	
<b>Dr. M. Sirri Simsek</b>	Director	Turk Barter International AS	Board Term Expires: 2024	
<b>Tanya Galdamez</b>	Director	Crescent City Trade Exchange	Board Term Expires: 2023	
<b>Chris Haddawy</b>	Director	BizX	Board Term Expires: 2024	
<b>Carolyn Macdonald</b>	Director	BBX International	Board Term Expires: 2022	
<b>Maria Wirth</b>	Director	Business Owners Trade Alliance	Board Term Expires: 2023	
<b>Allan Hackel</b>	Honorary Board Member	The Allan R. Hackel Organization	Honorary	

**BYLAWS OF THE INTERNATIONAL RECIPROCAL TRADE ASSOCIATION**  
A DISTRICT OF COLUMBIA NON-PROFIT, NON-STOCK CORPORATION

APPROVED AND ADOPTED  
MARCH 26, 2019

- Article I. Name and Address
- Article II. Purpose
- Article III. Membership
- Article IV. Global Board Governance and Management
- Article V. Meetings of the Global Board
- Article VI. Committees of the Global Board
- Article VII. Officers of the Association
- Article VIII. Financial Matters
- Article IX. Indemnification of Officers and Directors
- Article X. Parliamentary Procedures
- Article XI. Amendment of Bylaws

**ARTICLE I**  
Name and Address

The name of the corporation shall be International Reciprocal Trade Association. The board of directors may designate other names for specific activities and programs as it deems appropriate. The principal offices shall be located at 524 Middle Street, Portsmouth, Virginia 23704.

**ARTICLE II**  
Purpose

The Association is a trade association dedicated to the advancement of modern trade and barter and other alternative capital systems through the use of education, self-regulation, high standards and government relations. Its purpose shall be to promote ethical and equitable standards of practice and operation within the modern trade and barter and other alternative capital systems industry, to promote goodwill and fair dealing among its Members, and to raise the awareness and value of alternative trade and barter globally. Through its wholly owned subsidiary Universal Currency Clearinghouse, Inc., the Association is also committed to operate a universally accepted trade credit among member exchanges to permit members to expand their ability to sell into new markets and purchase goods and services that are not available within their own system.



**ARTICLE III**  
Membership

Section 1. Requirements. Retail barter exchanges, corporate trade companies, or individuals or firms involved in complementary currency organizations, counter trade systems, time banks, or barter and trade who are approved by the Membership Committee of the Global Board of Directors shall constitute the membership of the Association. All Members must abide by the IRTA Code of Ethics and Conduct in their business practices and actively participate in furthering the purposes of the Association.

Section 2. Withdrawal and Removal. Each Member shall remain a member until withdrawal or removal of such Member. Any Member may withdraw at any time by delivering notice of withdrawal in writing to the President of the Association, and such withdrawal shall be effective upon receipt unless specified to be effective at some other time. Any Member may be removed, by a majority vote of the Global Board of Directors, in its sole discretion.

Section 3. Categories of Membership. The Global Board of Directors shall annually approve categories of membership, the voting rights applicable to each, and any applicable annual dues associated therewith.

Section 4. Meetings of Members. An annual meeting of the Members shall be held at the time of the annual convention of the Association and shall be designated as the "Annual Meeting of Members". The annual convention shall be at such reasonable time and place as designated by the President of the Association. Additional meetings of Members may also occur at such reasonable times and places as designated by the President of the Association. A majority of the Members present and voting at a meeting of Members shall decide any question, unless otherwise provided by law or these Bylaws. There shall be no proxy voting at any such meetings. At the Annual Meeting of Members, the Members shall elect from those candidates properly nominated, for a term of three (3) years commencing as of the date of such annual meeting, the appropriate number of successors to the class of Directors of the Global Board whose term is then expiring. Other formal annual business may also be conducted at such meeting as deemed appropriate by the President of the Association.

**ARTICLE IV**  
Global Board Governance and Management

Section 1. Governance Powers. The Global Board of Directors shall constitute the governing body of the Association. The Global Board shall manage the business and affairs of the Association. It shall have all powers necessary to carry out the objectives of the Association as set forth in Article II. If a quorum is present, the affirmative vote of the majority of the Directors participating and voting on a matter shall be the act of the Global Board.

Section 2. Composition of the Global Board. The number of Directors shall be set by vote of the Board of Directors from time to time. The Directors shall be divided into three classes of approximately equal size, the term of one class expiring each year. The number of board members shall be at least nine. In addition to the number of Directors set by the Board, the President of the Association and the Chairman of the Universal Currency (UC) Committee shall be ex officio members of the Global Board who shall not be entitled to vote but shall be entitled to notice of and attendance at Board meetings, except attendance by the President at those portions of a meeting at which matters directly relating to the President are discussed.

Section 3. Board Diversity Requirements: There shall be a strong emphasis on ensuring that the composition of the Global Board adequately reflects and includes individuals representing the diversity of the worldwide trade and barter and alternative capital systems industry. As such, no person may be nominated nor serve as a director of the Global Board if any other member of the Board during such term would be closely and materially associated or affiliated directly or indirectly with such individual through a common business system, enterprise or network, or other legal structure or relationship, including but not limited to contractual and licensing arrangements.

Section 4. Election. The Nominating Committee of the Global Board shall nominate candidates for directorships on the Board successors to the class of Directors of the Board whose term is then expiring. Members present at the Annual Meeting of Members may also nominate candidates for positions on the Board whose term is then expiring. Directors shall be elected by a majority vote of those members present and voting at the Annual Meeting of Members as set forth in Article III, Section 4 of these Bylaws.

Section 5. Terms. Each Director shall normally serve for a term of three years. The Board shall establish terms for each position on the Board so that approximately one-third of the Directors shall be elected each year and, if necessary, may initially establish two-year terms and one-year terms for director positions to accomplish the foregoing.

Section 6. Removal. A Director (including any Director Emeritus designees) may be removed for any reason by a vote of two-thirds of the Board members then sitting after reasonable notice and opportunity to be heard before the Board.

Section 7. Vacancies. Vacancies on the Board, including a vacancy resulting from the enlargement of the Board, may be filled at any time by a majority vote of Board members then sitting.

Section 8. Resignations. Any Director may resign at any time by giving notice of resignation to the President of the Association. Such resignation shall be effective upon receipt unless specified to be effective at some other time.

Section 9. Compensation. No member of the Board shall receive any salary or compensation for their services as Director. Board members may receive reimbursement for out-of-pocket expenses incurred while conducting authorized business on behalf of the Association. Board members shall be entitled to receive reasonable fees for goods or services rendered in the ordinary course of business to the Association in capacities other than as members of the Board, provided such non-Board related compensation has been fully disclosed to and approved by the Board prior to its receipt.

Section 10. Conflicts of Interest. Directors shall not use their positions, or appear to be using their positions, in any manner that secures a material economic benefit or gain for themselves, their families, or their business interests, or involves an actual or perceived conflict of interest where such individual would be unable to exercise fair and impartial judgment or otherwise act in the best interests of the Association.

**ARTICLE V**  
Meetings of the Global Board

Section 1. Number. Meetings of the Board shall be held at least twice each year, at such reasonable times and places designated by the President of the Association. The President may designate additional meeting dates. One-third of the Board members then sitting may, by written request, also schedule additional meetings.

Section 2. Written Action. Any action required or permitted to be taken at any meeting of the Global Board of Directors may be taken without a meeting if all of the Directors consent to the action in writing and the written consents are filed with the records of the meetings of the Directors. Such consents shall be treated for all purposes as a vote at a meeting.

Section 3. Presence Through Communications Equipment. Unless otherwise provided by law, members of the Board may participate in a meeting of the Global Board by means of a conference telephone or similar communications equipment by means of which all persons participating in the meeting can hear each other at the same time, and participation by such means shall constitute presence in person at a meeting.

Section 4. Annual Meeting of the Global Board. One meeting shall be held at the time of the Annual International Convention of the Association and shall be designated as the "Annual Meeting of the Global Board of Directors".

Section 5. Notice of Meetings. Board members shall receive at least five days notice of any scheduled meetings. This notice may be given in writing, in person, by telephone, or by any other reasonable method.

Section 6. Waiver of Notice of Meeting. A Director may, in writing, waive notice of any meeting of the Board either before or after the meeting, and such waiver shall be deemed the equivalent of giving notice. Attendance of a Director at a meeting shall constitute waiver of notice of that meeting, unless attendance is for the express purpose of objecting to the transaction of business because the meeting has not been lawfully called or convened.

Section 7. Adjournment. Any meeting of the Board may be adjourned. Notice of the adjourned meeting or of the business to be transacted there, other than by announcement at the meeting, at which the adjournment is taken, shall not be necessary. At an adjourned meeting at which a quorum is present, any business may be transacted which could have been transacted at the meeting originally called.

Section 8. Quorum. A meeting quorum shall be a majority of the Directors then sitting. When a quorum is present at any meeting, a majority of the Directors present and voting shall decide any question, unless otherwise provided by law or these Bylaws. The Chairman of the Board shall preside at all meetings of the Global Board of Directors and its Executive Committee.

Section 9. Proxy Voting. There shall be no proxy voting at Board meetings.

Section 10. Honorary Directors or Directors Emeritus. Emeritus or honorary life directorship designations may be extended to individuals in recognition of special service by vote of a majority of the Board of Directors then sitting. Such designations shall carry no rights or privileges of Global Board directorships.

#### ARTICLE VI Committees of the Global Board

Section 1. Powers and Duties. The Global Board of Directors may appoint any operating committee it deems necessary to assist the Board in carrying out its duties or performing or fulfilling its functions. The Board may delegate to any such committee or committees any or all of the powers of the Global Board of Directors in addition to those powers and responsibilities granted to such committees herein. The Board may define and determine the responsibilities, composition and term of such committees, which may or may not be comprised of members of the Board, as it may deem appropriate. Except as otherwise provided below or as otherwise designated by the Board, committees shall conduct their affairs in the same manner as is provided in these Bylaws for the Global Board of Directors. Except as otherwise provided below, the Board or the Chairman of the Board shall appoint the members of the committees. The members of any committee shall remain in office at the pleasure of the Board. A chair shall be appointed for each operating committee and shall be a member of the Global Board. The Chairman of the Board shall be an ex officio member of each committee. At any meeting of an operating committee, one-half (1/2) of the members of such committee then in office shall constitute a quorum.

Section 2. Standing Committees. There shall be at least the following standing operating committees of the Global Board, which shall report directly to the Board of Directors:

- a) Executive Committee. The Executive Committee shall have the power and authority to act for and on behalf of the Board of Directors in its place and stead and shall report its actions at the next meeting of the Board thereafter.
- b) Finance Committee. The Finance Committee shall perform oversight of the financial affairs of the Association and promptly render to the Board of Directors such financial reports as the Global Board of Directors may from time to time request.
- c) Compensation Committee. The Compensation Committee shall be responsible for reviewing the performance and compensation of the President and making recommendations to the Board of Directors regarding the President's salary, benefits and perquisites. The Compensation Committee shall make its recommendations as to compensation in a manner consistent with the requirement that nonprofit, tax-exempt organizations pay no more than reasonable compensation in exchange for the services provided. The Compensation Committee may employ the services of independent consultants as it deems appropriate.
- d) Nominating Committee. The Nominating Committee shall consist of not less than three (3) members of the Board of Directors. Appointments to the Nominating Committee are subject to approval by the Executive Committee. Not later than one (1) month prior to the Annual Meeting of Members, the Nominating Committee shall submit to the Board of Directors its recommended slate of candidates for Directors. In the event that one or more positions as Director become vacant, the Nominating Committee shall promptly submit to the Board of Directors its recommended slate of candidates for such vacancies.

e) Membership Committee. The Membership Committee shall be responsible for identifying, obtaining information regarding, and contacting prospective and viable trade exchanges, non-industry companies and/or alternative currency organizations regarding membership in the Association. The Membership Committee is responsible for the new member application process and approving all new members in accordance with Article III, Section 1 of these bylaws.

f) Ethics Committee. The Ethics Committee shall be responsible for promoting ethical standards among Members of the Association and the development and enforcement of a Code of Ethics and Conduct establishing minimum ethical standards, which must be adhered to by all Members. It oversees the Association's formal ethical complaint process and issues opinions and decisions regarding ethical issues involving Members of the Association.

g) Universal Currency Reporting Committee. The Universal Currency Reporting Committee shall be responsible for monitoring and reporting to the Board on the operations of the Association's wholly owned subsidiary Universal Currency Clearinghouse, Inc., and its trade credit operations. The Universal Currency Reporting Committee shall be responsible for submitting to the Board of Directors each year a recommended slate of candidates for the management of the Universal Currency Clearinghouse, Inc., including all board and officer positions, so that the Global Board as the sole shareholder of the Association may elect the directors and have such directors appoint the officers of company. If one or more director or officer positions of such subsidiary become vacant, the Nominating Committee shall promptly submit to the Board of Directors its recommended candidates to fill such vacancies.

Section 3. Special Committees. Special committees may be established and serve at the pleasure of the Board of Directors.

#### ARTICLE VII Officers of the Association

Section 1. Number and Qualification. The officers of the Association shall be President and Chief Executive Officer, Chairman of the Board, one or more Vice-Chairs, Treasurer, Secretary and such other officers, if any, as the Global Board of Directors may determine. The officers shall be members of the Global Board of Directors unless otherwise approved by the Board. No person may hold more than one office at the same time.

Section 2. Election and Term. At the Annual Meeting of the Global Board of Directors, the Directors shall appoint the officers of the Association for a term of two (2) years commencing as of the date of the annual meeting of the Members.

Section 3. Tenure. The officers shall each hold office until the end of his or her term and until his or her successor is elected and qualified, or until such officer sooner dies, resigns, is removed or becomes disqualified. Any officer may be removed by a majority vote of the Global Board of Directors in its sole discretion.

Section 4. President and Chief Executive Officer. The President shall be the chief executive officer of the Association. The President is accountable to the Global Board of Directors and shall work closely with the Board to fulfill its objectives. He or she shall be an ex officio member of the Board of Directors, the Executive Committee and all other committees of the Association. The President shall have general charge and supervision of the affairs of the Association including but not limited to staff supervision, budget preparation and monitoring, and overseeing all programs. The President shall hire and supervise such staff members as the Global Board of Directors authorizes.

Section 5. Chairman of the Board. The Chairman shall preside at all meetings of the Global Board of Directors and Executive Committee. The Chairman, with the approval of the Global Board, shall have the power and duty to appoint the members of the standing committees and to establish other committees as set forth herein and to coordinate the work of such committees.

Section 6. Vice-Chair. The Vice-Chair shall carry out the duties of the Chairman when the Chairman is absent or incapacitated; shall have the same power and duties as the Chairman when acting in that capacity; and shall perform whatever duties the Board may from time to time assign.

Section 7. Treasurer. The Treasurer shall serve as the Chairman of the Finance Committee and shall be responsible for all Association funds, property and securities of the Association. The Treasurer shall keep, or cause to be kept, full and accurate financial records and accounts of receipts and disbursements. The Treasurer shall give to the



President or Board, whenever they require it, an account of transactions of the Association and of the financial condition of the Association and shall, in general, perform all duties incident to the office of Treasurer, and have such powers as the Board of Directors may designate.

Section 8. Secretary. The Secretary shall keep a true record of the votes and business transacted at all meetings of the Members of the Association, of the Board of Directors (but excluding the meetings of its committees), and of the Executive Committee in a book or books to be kept for the purpose. The Secretary shall give notices of meetings as required by these Bylaws or by law, and shall perform such other, duties as may be prescribed by the Board of Directors or may be imposed upon him or her by law.

Section 9. Vacancies. The Board of Directors shall elect a successor if the office of any officer becomes vacant. Each such successor shall hold office for the unexpired term and until his or her successor is elected and qualified, or in each case until he or she sooner dies, resigns, or is removed.

#### **ARTICLE VIII** Financial Matters

Section 1. Fiscal Year. The Global Board of Directors shall establish the Association's fiscal year.

Section 2. Budget. The Global Board of Directors shall prepare and adopt an annual budget each year.

Section 3. Annual Financial Statement. The Treasurer shall have prepared an annual financial statement for distribution to Board members and Members of the Association.

Section 4. Fiscal Policy. The Finance Committee of the Board shall adopt and from time to time review a fiscal policy setting out a formal procedure that shall govern internal controls, the signing of checks; the obligation of funds; approval of contracts, leases, deeds and mortgages; and other significant aspects of the organization's fiscal operation. The fiscal policy shall assure that the Association shall have sound financial controls that are appropriate, under generally accepted accounting principles, to its size and purpose.

Section 5. Authorization. The Global Board of Directors may authorize in writing any officer, agent, or employee of the Association to enter into written contracts or execute any instrument in the name of and on behalf of the Association.

#### **ARTICLE IX** Indemnification of Officers and Directors

Section 1. Indemnification. The Association shall, to the extent legally permissible, indemnify each person who may serve or who has served at any time as an Officer, Director, or employee of the Association against all expenses and liabilities, including, without limitation, counsel fees, judgments, fines, excise taxes, penalties and settlement payments, reasonably incurred by or imposed upon such person in connection with any threatened, pending or completed action, suit or proceeding in which he or she may become involved by reason of his or her service in such capacity; provided that no indemnification shall be provided for any such person with respect to any matter as to which he or she shall have been finally adjudicated in any proceeding not to have acted in good faith in the reasonable belief that such action was in the best interests of the Association; and further provided that any compromise or settlement payment shall be approved by a majority vote of a quorum of Directors who are not at that time parties to the proceeding. The indemnification provided hereunder shall inure to the benefit of the heirs, executors and administrators of persons entitled to indemnification hereunder. The right of indemnification under this Article shall be in addition to and not exclusive of all other rights to which any person may be entitled. No amendment or repeal of the provisions of this Article which adversely affects the right of an indemnified person under this Article shall apply to such person with respect to those acts or omissions which occurred at any time prior to such amendment or repeal, unless such amendment or repeal was voted by or was made with the written consent of such indemnified person. This Article constitutes a contract between the Association and the indemnified officers, directors, and employees. No amendment or repeal of the provisions of this Article which adversely affects the right of an indemnified officer, director, or employee under this Article shall apply to such officer, director, or employee with respect to those acts or omissions which occurred at any time prior to such amendment or repeal.

Section 2. Insurance. The Association shall have the power to purchase and maintain insurance on behalf of any person who is or was a Director, Officer, employee or agent for the Association, or is or was serving at the request of the Association as a Director, Officer, employee or agent of another Association or other entity, in which the Association has an interest, against any liability incurred by him or her in any such capacity, or arising out of his or her status as such, in furtherance of the foregoing Section.

#### **ARTICLE X** Parliamentary Procedures

Robert's Rules of Order shall be the parliamentary authority for all matters of procedure not specifically covered by these Bylaws.

#### **ARTICLE XI** Amendment of Bylaws

Any amendment to these Bylaws may be adopted and approved by approval of two-thirds (2/3) of the Global Board of Directors. No such alteration, amendment or repeal shall in any way authorize the Association to operate in a manner inconsistent with its non-profit or tax-exempt status.





## Code of Ethics and Conduct

(Approved by the IRTA Global Board of Directors on 9/19/11 & the IRTA Membership on 9/20/11)

IRTA members recognize that membership in IRTA carries with it the responsibility of conducting themselves and their barter exchanges, corporate exchanges, internet exchanges and/or community currency organizations in a manner that is consistent with the IRTA goal of providing the most professional, ethical and well managed organized barter programs to the public. Therefore, the members of IRTA agree to abide by the following specific codes of conduct and barter management. In the event a violation occurs with any section of this Code of Ethics, the party determined to be in violation will be subject to the disciplinary provisions as described in Article XII herein.

### I. General Principles

- a) IRTA members shall operate their businesses within the bounds of the law and comply with all laws, regulations rules and ordinances for the jurisdiction they reside.
- b) IRTA members shall establish internal rules, procedures and practices in their business operations that will serve the best interest of the public and their clients.

### II. Tax Reporting Compliance

- a) U.S. Member exchanges will abide by the IRS reporting requirements as defined in the Tax Equity & Fiscal Responsibility Act of 1982. 1099B forms must be distributed to all exchange members that had sales for the exchange's fiscal year and exchanges must report their annual sales to the IRS annually.
- b) U.S. member exchanges agree to communicate the reporting requirements of TEFRA to all exchange member prospects. Additionally, IRTA members are encouraged to highlight TEFRA reporting requirements in their marketing and sales materials, including their websites.
- c) Non-U.S. exchanges must adhere to the governmental reporting requirements of their given jurisdictions.

### III. Advertising & Marketing

Members shall be truthful with regard to their spoken, printed or internet based representations regarding their barter exchange and in their marketing materials, specifically but not limited to;

- a) The number of active members in their exchange. Active members are defined as those members who have made a purchase or sale within the last twelve (12) months.
- b) The limited scope of products and services available.
- c) The accurate trade volume of their exchange.

proof is on the complainant to show beyond any reasonable doubt that the alleged improper poaching activity took place. Such burden of proof is a high threshold.

### X. Investigative Powers Granted to IRTA With Ethics Complaints

When evaluating all IRTA Ethics Complaints, the IRTA Ethics Committee reserves the right to interview IRTA member employees, independent contractors and sales prospects.

IRTA also reserves the right to inspect any and all documentation related to any claim brought by an IRTA Ethics Complaint, be it on paper, e-mail, social media or other internet forum.

IRTA members agree in good faith to provide all information requested by the IRTA Ethics Committee. Such information shall be held confidential by the Ethics Committee. Withholding of any material information by either the complainant or respondent shall be grounds for a decision in favor of the non-withholding party, and shall be made at the sole discretion of the IRTA Ethics Committee.

### XI. Time Limitation on Bringing Ethics Complaint

The alleged occurrence which is the subject of the Ethics Complaint must have occurred within two years on the filing date of the Ethics Complaint.

### XII. Disciplinary Provisions

IRTA members found in violation of the IRTA Code are subject to the following disciplinary actions by IRTA:

- \* First Offense: A letter of reprimand will be sent to the violating party and notice of such action shall be posted on the IRTA website for a period of 30 days.
- \* Second Offense: The violating party's IRTA membership shall be suspended for a period of 180 days and notice of such suspension shall be posted on the IRTA website. The violating party also will not be permitted to attend IRTA Conventions or participate on the IRTA Global Board or IRTA Committees during their suspension.
- \* Third Offense: The violating party's IRTA membership will be automatically terminated. The principals, officers and/or managing director of such entity shall not be permitted to re-apply for membership in IRTA with a different entity for a period of 5 (five) years.

### XIII. Amendment of Ethics Code

The Global Boards of Directors of IRTA shall review this Code of Ethics from time to time and any revisions or amendments shall be ratified by two-thirds majority vote of the members.



proof is on the complainant to show beyond any reasonable doubt that the alleged improper poaching activity took place. Such burden of proof is a high threshold.

#### X. Investigative Powers Granted to IRTA With Ethics Complaints

When evaluating all IRTA Ethics Complaints, the IRTA Ethics Committee reserves the right to interview IRTA member employees, independent contractors and sales prospects.

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Public Law 97-248  
97th Congress

An Act

Sept. 3, 1982  
[ H.R. 4961 ]

To provide for tax equity and fiscal responsibility, and for other purposes.

*Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,*

Tax Equity and  
Fiscal  
Responsibility  
Act of 1982.

SECTION 1. SHORT TITLE; TABLE OF CONTENTS; AMENDMENT OF 1954 CODE.

26 USC 1 note.

(a) SHORT TITLE.—This Act may be cited as the “Tax Equity and Fiscal Responsibility Act of 1982”.

(b) TABLE OF CONTENTS.—

Sec. 1. Short title; table of contents; amendment of 1954 Code.

TITLE I—PROVISIONS RELATING TO SAVINGS IN HEALTH AND INCOME SECURITY PROGRAMS

Subtitle A—Medicare

PART I—CHANGES IN PAYMENTS FOR SERVICES

Subpart A—Amount of Payment for Institutional Services

- Sec. 101. Payment for inpatient hospital services.
- Sec. 102. Single reimbursement limit for skilled nursing facilities.
- Sec. 103. Elimination of inpatient routine nursing salary cost differential.
- Sec. 104. Elimination of duplicate overhead payments for outpatient services.
- Sec. 105. Single reimbursement limit for home health agencies.
- Sec. 106. Prohibiting payment for Hill-Burton free care.
- Sec. 107. Prohibiting payment for anti-unionization activities.
- Sec. 108. Reimbursement of provider-based physicians.
- Sec. 109. Prohibiting recognition of payments under certain percentage arrangements.
- Sec. 110. Elimination of lesser-of-cost-or-charge provision.
- Sec. 111. Elimination of private room subsidy.

Subpart B—Payments for Other Services

- Sec. 112. Reimbursement for inpatient radiology and pathology services.
- Sec. 113. Reimbursement for assistants at surgery.
- Sec. 114. Payments to health maintenance organizations and competitive medical plans.
- Sec. 115. Prohibition of payment for ineffective drugs.

Subpart C—Other Payment Provisions

- Sec. 116. Medicare payments secondary for older workers covered under group health plans.
- Sec. 117. Interest charges on overpayments and underpayments.
- Sec. 118. Audit and medical claims review.
- Sec. 119. Private sector review initiative.
- Sec. 120. Temporary delay in periodic interim payments.

PART II—CHANGES IN BENEFITS, PREMIUMS, AND ENROLLMENT

- Sec. 121. Medicare coverage of Federal employees.
- Sec. 122. Hospice care.
- Sec. 123. Coverage of extended care services without regard to three-day prior hospitalization requirement.
- Sec. 124. Provision temporarily holding part B premium at constant percentage of cost.
- Sec. 125. Special enrollment provisions for merchant seamen.

(2) **LONG-TERM U.S. OBLIGATIONS.**—The amendment made by subsection (a) shall apply to obligations issued after the date of the enactment of this Act under the first section of the Second Liberty Bond Act.

31 USC 752.

(3) **EXCEPTION FOR CERTAIN WARRANTS, ETC.**—The amendments made by subsection (b) shall not apply to any obligations issued after December 31, 1982, on the exercise of a warrant or the conversion of a convertible obligation if such warrant or obligation was offered or sold outside the United States without registration under the Securities Act of 1933 and was issued before August 10, 1982. A rule similar to the rule of the preceding sentence shall also apply in the case of any regulations issued under section 163(f)(2)(C) of the Internal Revenue Code of 1954 (as added by this section) except that the date on which such regulations take effect shall be substituted for "August 10, 1982".

15 USC 77a.

#### SEC. 311. RETURNS OF BROKERS.

##### (a) GENERAL RULE.—

26 USC 6045.

(1) **RETURNS.**—Section 6045 (relating to returns of brokers) is amended to read as follows:

##### "SEC. 6045. RETURNS OF BROKERS.

"(a) **GENERAL RULE.**—Every person doing business as a broker shall, when required by the Secretary, make a return, in accordance with such regulations as the Secretary may prescribe, showing the name and address of each customer, with such details regarding gross proceeds and such other information as the Secretary may by forms or regulations require with respect to such business.

"(b) **STATEMENTS TO BE FURNISHED TO CUSTOMERS.**—Every person making a return under subsection (a) shall furnish to each customer whose name is set forth in such return a written statement showing—

- "(1) the name and address of the person making such return, and
- "(2) the information shown on such return with respect to such customer.

The written statement required under the preceding sentence shall be furnished to the customer on or before January 31 of the year following the calendar year for which the return under subsection (a) was made.

##### "(c) DEFINITIONS.—For purposes of this section—

- "(1) **BROKER.**—The term 'broker' includes—
  - "(A) a dealer,
  - "(B) a barter exchange, and
  - "(C) any other person who (for a consideration) regularly acts as a middleman with respect to property or services.
- "(2) **CUSTOMER.**—The term 'customer' means any person for whom the broker has transacted any business.
- "(3) **BARTER EXCHANGE.**—The term 'barter exchange' means any organization of members providing property or services who jointly contract to trade or barter such property or services."
- (2) **PENALTY.**—Paragraph (1) of section 6678 (relating to penalty for failure to furnish certain statements) is amended—
  - (A) by inserting "6045(b)," after "6044(e)," and
  - (B) by inserting "6045(a)," after "6044(a)(1),".

26 USC 6678.

(b) **BARTER EXCHANGE TREATED AS THIRD-PARTY RECORDKEEPER.**—Paragraph (3) of section 7609(a) (defining third-party recordkeeper) is amended by striking out "and" at the end of subparagraph (E), by striking out the period at the end of subparagraph (F) and inserting in lieu thereof "; and", and by adding at the end thereof the following new subparagraph:

26 USC 7609.

"(G) any barter exchange (as defined in section 6045(c)(3))."

##### (c) EFFECTIVE DATES.—

26 USC 6045 note.

(1) **SUBSECTION (a).**—The amendments made by subsection (a) shall take effect on the date of the enactment of this Act, except that—

(A) regulations relating to reporting by commodities and securities brokers shall be issued under section 6045 of the Internal Revenue Code of 1954 (as amended by this Act) within 6 months after the date of the enactment of this Act, and

(B) such regulations shall not apply to transactions occurring before January 1, 1983.

(2) **SUBSECTION (b).**—The amendments made by subsection (b) shall apply to summonses served after December 31, 1982.

26 USC 7609 note.

#### SEC. 312. INFORMATION REPORTING REQUIREMENTS FOR PAYMENTS OF REMUNERATION FOR SERVICES AND DIRECT SALES.

(a) **GENERAL RULE.**—Subpart B of part III of subchapter A of chapter 61 (relating to information concerning transactions with other persons) is amended by inserting after section 6041 the following new section:

##### SEC. 6041A. RETURNS REGARDING PAYMENTS OF REMUNERATION FOR SERVICES AND DIRECT SALES.

26 USC 6041A.

##### "(a) RETURNS REGARDING REMUNERATION FOR SERVICES.—If—

"(1) any service-recipient engaged in a trade or business pays in the course of such trade or business during any calendar year remuneration to any person for services performed by such person, and

"(2) the aggregate of such remuneration paid to such person during such calendar year is \$600 or more,

then the service-recipient shall make a return, according to the forms or regulations prescribed by the Secretary, setting forth the aggregate amount of such payments and the name and address of the recipient of such payments. For purposes of the preceding sentence, the term 'service-recipient' means the person for whom the service is performed.

"Service-recipient."

##### "(b) DIRECT SALES OF \$5,000 OR MORE.—

##### "(1) IN GENERAL.—If—

"(A) any person engaged in a trade or business in the course of such trade or business during any calendar year sells consumer products to any buyer on a buy-sell basis, a deposit-commission basis, or any similar basis which the Secretary prescribes by regulations, for resale (by the buyer or any other person) in the home or otherwise than in a permanent retail establishment, and

"(B) the aggregate amount of the sales to such buyer during such calendar year is \$5,000 or more,





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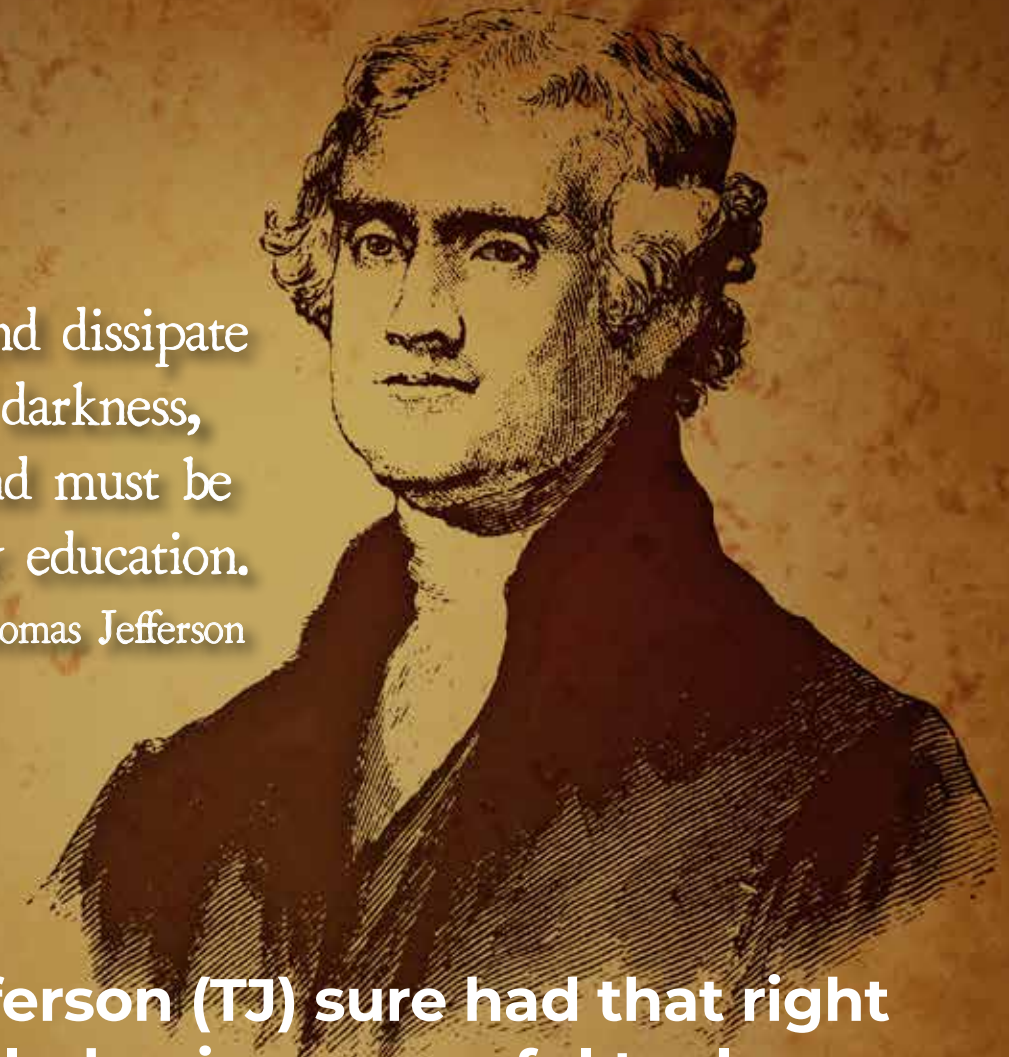
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—Thomas Jefferson



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*Thank you!*

IRTA and UC thank you for attending IRTA's 2022 International Convention at the Las Vegas Planet Hollywood Resort. And thank you for your continued support of IRTA.

Sincerely,  
The IRTA Global Board of Directors  
Ron Whitney, IRTA President and CEO  
Patty Weston, UC International Broker



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