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Here's how Katabat goes beyond calls and letters to modernize your collections.

Increase payments with a:

- Streamlined, self-service experience
- Mobile customer portal allowing consumers to engage with you on the go
- 25% quicker payment experience

All through an end-to-end, fully-compliant solution.

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Intelligent technologies that

IMPROVE COLLECTIONS AND REDUCE COST

Provana helps you scale your process, performance, and profits - through tech-enabled managed solutions that do everything your collection software doesn't.

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#503



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Analytics

Business analytics solution for insightful internal and vendor data analysis.



Speech

100% managed call monitoring and analysis with AI-powered agent performance and compliance insights.

IConnect247

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Omnichannel consumer contact solutions that increase your collections while decreasing manpower costs!

Includes:

- Website and app-based payment portal - white-labelled for your organization
- Two-way live chat with multimedia
- Automated digital negotiations
- Secure and compliant document sharing
- And much more!



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[Only Ontario Systems provides the visibility and insight for maximum profitability.]



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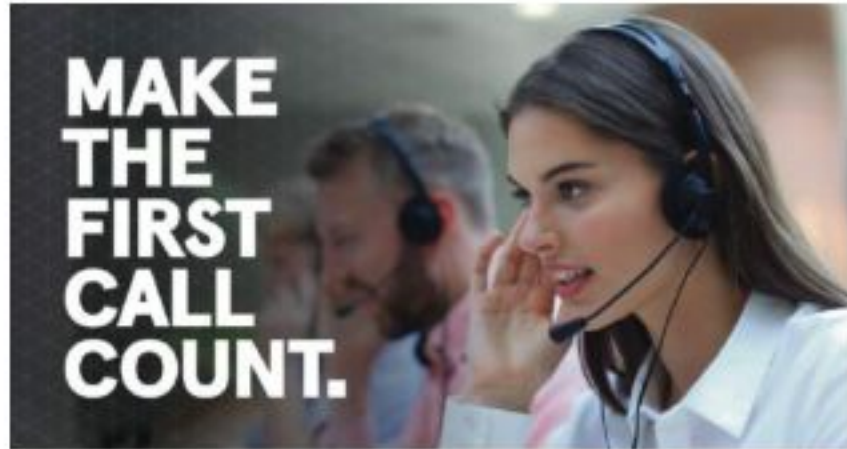
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**Right Contact.
Right Number.
Right Time of Day.
Right Day of Week.
Right Connection.**

How can collections organizations communicate when no one is answering their phones? Inaccurate contact data, call blocking, phone number spoofing, and spam tagging are increasing the difficulty of connecting with consumers.

Neustar is revolutionizing outbound dialing through Neustar Outbound Dialing Solutions: a comprehensive and easy-to-implement suite to dramatically improve right-party contact rates and revenue-per-dial.

- **Phone Behavior Intelligence**
Generate more revenue per dial by knowing who to contact, which number to use, and the best day and time to contact them.
- **Contactability Scores**
Prioritize highly contactable numbers to improve dialing strategies.
- **Customer Record Enhancement**
Update your CRM with up to five additional phone numbers per record, including useful attributes, like phone type, in-service indicator, and risk associated with TCPA regulations.
- **Contact Compliance Risk**
Mitigate the risk of TCPA violations by having changes in client records proactively pushed to your database.
- **Caller Name Optimization**
Ensure your outbound dials are not improperly blocked or spam-misclassified.
- **Branded Call Display**
Enhance caller identity and enrich the mobile call experience by adding expanded business information, such as location, title, department and logos, images, and e-business cards.

To learn more, visit **BOOTH #308** **neustar**

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01 \$1.3 BILLION <small>in assets located in 2018</small>	02 75% OF CLIENTS <small>see a positive ROI in 90 days</small>
03 ONLY .1% <small>of our location info requires re-verification</small>	04 14 YEARS <small>is the length of our average client relationship</small>
05 100% OF CLIENTS <small>surveyed as "very satisfied"</small>	06 7% SUCCESS RATE <small>following our competition</small>
07 6.6 MILLION <small>accounts researched annually</small>	08 Our longest client relationship has lasted 28 YEARS
09 1056 COMPANIES <small>depend on us</small>	10 With no placement requirements and no flat-rate pricing you have NOTHING TO LOSE!

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Phone: 916-600-1945

DANA 44 3/8" DIFFERENTIAL COVER
PART NUMBER: D44COV



Price ~~\$121~~ **\$96.80**

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Sale

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DISCOUNT CODE: BF2018

Every order receives 5X RuffStuff Bucks (5% account credit, account required to earn RuffStuff Bucks)

14 BOLT DISC BRAKE CONVERSION KIT
PART NUMBER: R1877



Price ~~\$340~~ **\$272**

1.25" ROD END SET
PART NUMBER: 125RESET



Price ~~\$135~~ **\$108**

4 LINK HEIM AND TUBE KIT
PART NUMBER: R2319



Price ~~\$720~~ **\$576**

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Discount **20% Off**

*Excluding: Axle Housings, Clearance Parts, Third Members, RZR Parts and Hellfire Knuckles



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PART NUMBER: R2301



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RZR XP 1000 SUSPENSION KIT
PART NUMBER: R2276



Price ~~\$3500~~ **\$2800**

RADIUS ROD COMPLETE KIT RZR XP 1000
PART NUMBER: R2305



Price ~~\$595~~ **\$476**

RZR XP 1000 ROLL CAGE KIT
PART NUMBER: R2342



Price ~~\$750~~ **\$600**

FRONT BUMPER RZR XP 1000
PART NUMBER: R2299



Price ~~\$500~~ **\$400**

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ROOFASTOFF
SPECIALTIES



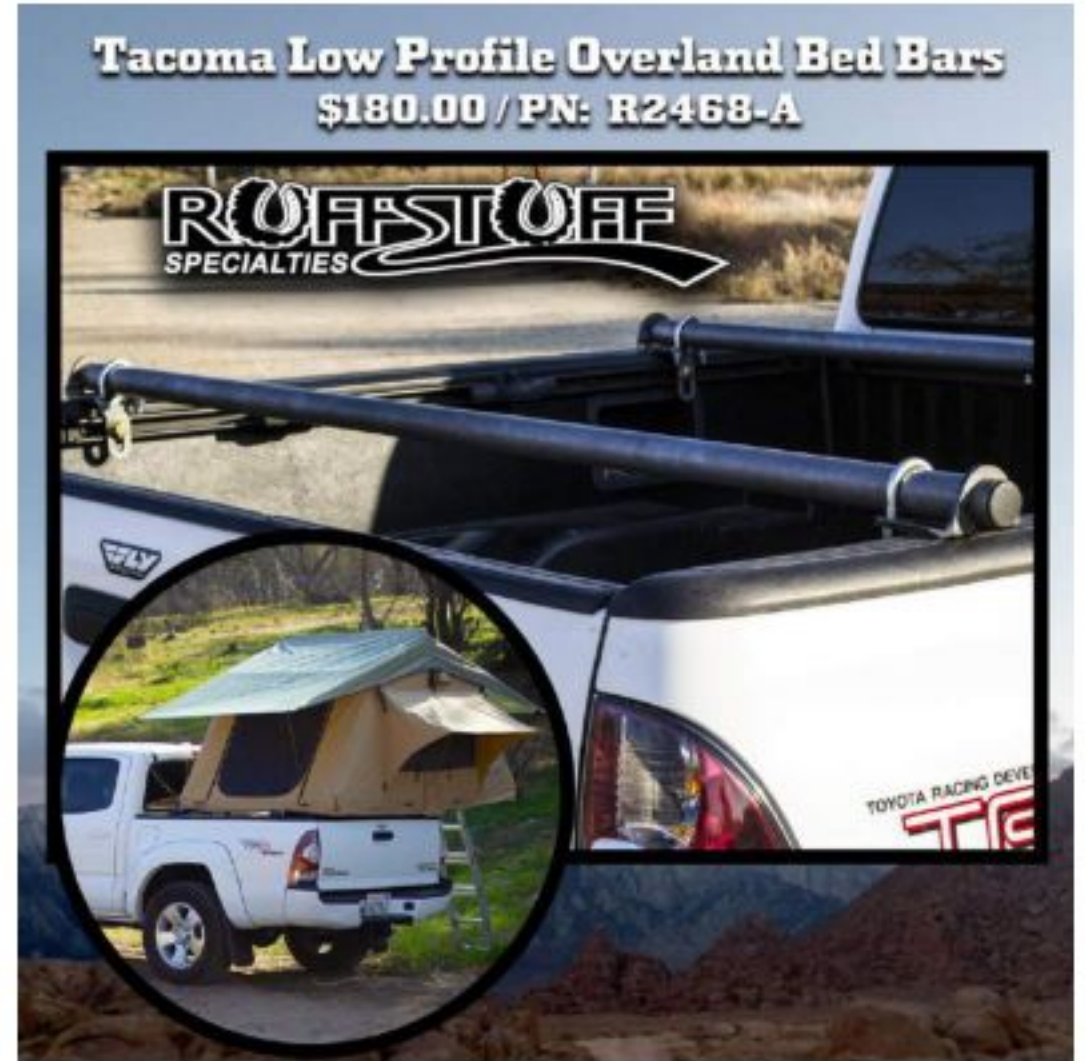
A photograph of a blue Jeep Wrangler TJ parked on a dirt road. The vehicle is equipped with a heavy-duty front bumper. A red-bordered inset shows a close-up of the bumper's design, which features a central grille and integrated fog lights.

**Jeep Wrangler
TJ Front Bumper**

**\$319.99
PN: R2438-A**

Tacoma Low Profile Overland Bed Bars
\$180.00 / PN: R2468-A

ROOFASTOFF
SPECIALTIES



A photograph of a white Toyota Tacoma pickup truck with black bed bars installed in the bed. A circular inset shows a white Tacoma with a tan tent mounted on the bed bars. The truck has "TOYOTA RACING DEVELOPMENT" and "TRD" branding on the side.

**TOYOTA RACING DEVELOPMENT
TRD**

Ads



RUFFSTUFF
SPECIALTIES

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Sale

20% off RuffStuff Off-Road Products
Discount code: BF2018

Every order receives 5X RuffStuff Bucks
(5% account credit, account required to earn RuffStuff Bucks)

*Excluding: Axle Housings, Clearance Parts, Third Members, RZR Parts and Hellfire Knuckles



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SPECIALTIES

Promo: BF2018
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(5% account credit, account required to earn RuffStuff Bucks)

20% off RuffStuff Off-Road Products

Ads



Discount code: BFRZR



BLACK FRIDAY Sale **10% off ALL RuffStuff Manufacture RZR products**
PLUS Every order receives 5X RuffStuff Bucks
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20% OFF RUFFSTUFF OFF-ROAD PRODUCTS
DISCOUNT CODE: BF2018

10% OFF ALL RUFFSTUFF MANUFACTURE RZR PRODUCTS
DISCOUNT CODE: BFRZR



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EXCLUDING: AXLE HOUSINGS, CLEARANCE PARTS, THIRD MEMBERS, RZR PARTS AND HELLFIRE KNUCKLES

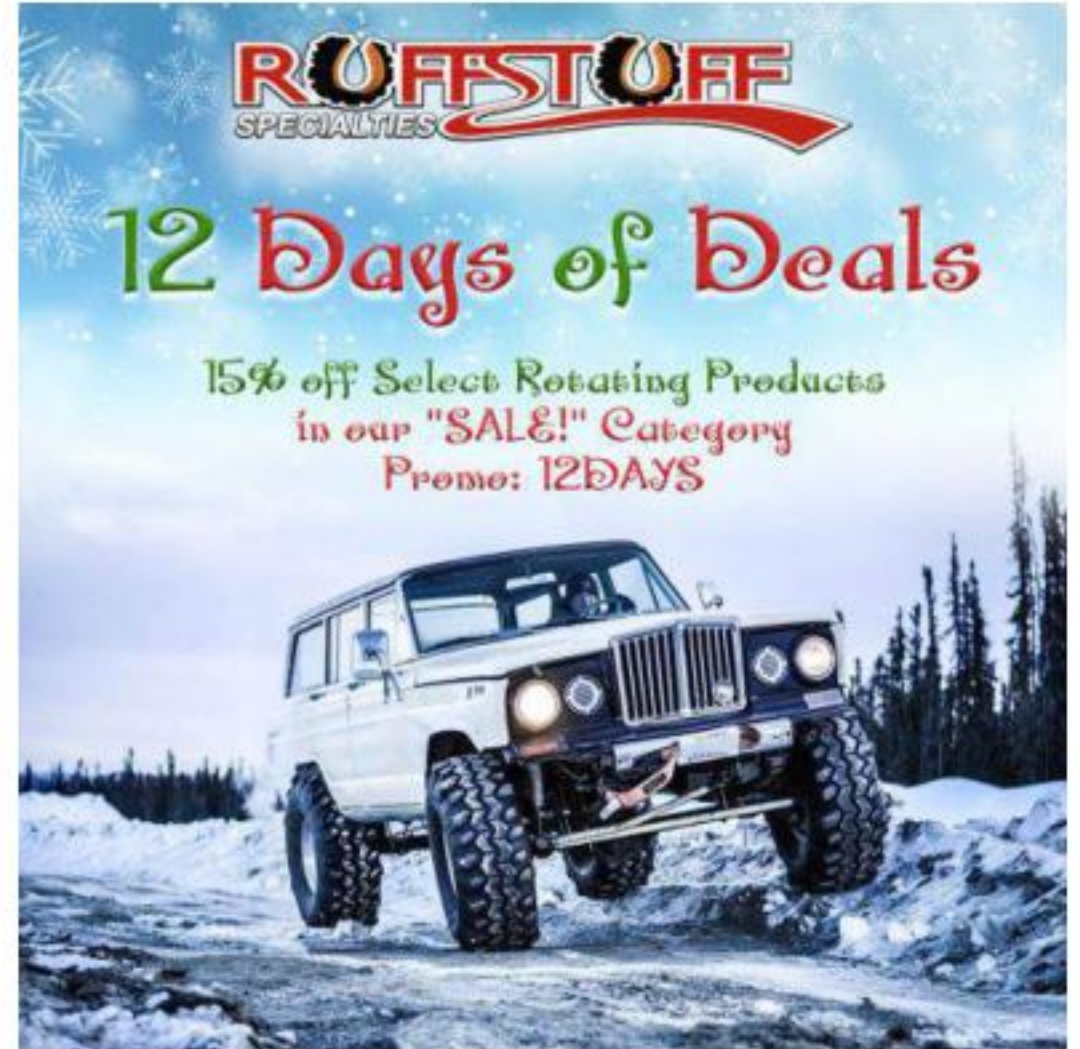




RUFFSTUFF
SPECIALTIES

12 Days of Deals

This advertisement features a Santa Claus figure on the left side, wearing a red suit and a white beard. To his right, a collection of various automotive parts is displayed, including metal brackets, bolts, nuts, and other hardware. The background is white with a subtle pattern of small stars.



RUFFSTUFF
SPECIALTIES

12 Days of Deals

15% off Select Rotating Products
in our "SALE!" Category
Promo: 12DAYS

This advertisement features a white SUV driving on a snowy road. The background is a blue sky with snowflakes. The text is centered and uses a mix of green and red colors for emphasis.

Ads



VOLUME 9 ISSUE 2
FALL 2019

FEDERAL UPDATE: PREPARING FOR TCPA REFORM

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ALLEVIATING (SOME) CHAOS IN THE ARM INDUSTRY

SETTING THE GLOBAL STANDARD

Federal Legislative & Regulatory Update

Preparing for TCPA Reform: Part II

LEGISLATIVE AND REGULATORY MEASURES TO MODERNIZE COMMUNICATIONS UNDER THE TCPA

In the spring issue, we discussed the legislative and regulatory initiatives Congress and the Federal Communications Commission ("FCC" or the "Agency") introduced to modernize the regulation of communications under the Telephone Consumer Protection Act ("TCPA"). Since then, the drumbeat to take action against "robocalls" has only grown, leading Congress and the FCC to act quickly on their proposals. The Senate, for instance, passed the "TRACED Act" (S. 151) and the House of Representatives approved the "Stopping Bad Robocalls Act" (H.R. 3575). There is significant bipartisan interest in addressing these issues as reform is on the horizon. The FCC also has taken major steps to minimize robocalls, first and foremost by authorizing voice service providers ("VSPs") to offer consumers call blocking services by default, and allowing consumers to create "white lists" for approved numbers. These reforms will have significant consequences for RMAI members, so continued engagement with lawmakers and the FCC is essential to ensure that these and future measures prevent abusive practices rather than legitimate and important communications.

REGULATORY EFFORTS

Over the last few months, the FCC has issued new rules to authorize VSPs to prevent illegal robocalls from reaching consumers. Specifically, the Agency issued a declaratory ruling in June authorizing VSPs to provide call blocking services by default. According to the ruling, VSPs may block calls "based on call analytics that target unwanted calls" as long as consumers are informed of and are allowed to opt-out of the service. Additionally, VSPs are authorized to block any number not included on a consumer's "white list," meaning a list of telephone numbers the consumer wants to receive, provided the consumer opt-in to such services. Other calls would be blocked. In tandem with this ruling, the FCC issued a notice of proposed rulemaking, proposing, among other things, a safe harbor for VSPs that block calls for which their caller identification authentication protocol incorrectly categorizes as originating from blocked numbers.

“The drumbeat to take action against “robocalls” has only grown.”

8 RMAI Insights Magazine Fall 2019

2019 Executive Summit: July 30 - August 1, Sedona, AZ

BY THE NUMBERS

- 171 attendees
- 40% were first time attendees
- 93% would recommend attending
- 89% rated the Summit's value as 4 or 5 stars

"I really enjoyed it and it was the best networking conference I have attended to date!"



"This is the conference I come to every year to build personal relationships."



"This is by far the most helpful and beneficial of all the professional organizations supporting ARM."



The State of State Privacy Laws And Why Receivables Professionals Should Take Note

There has been a great deal of discussion and concern expressed by the receivables industry around emerging privacy laws in the U.S. Indeed, while the federal government drags its heels, the reality is that there is no real comprehensive federal regime in sight. And unsurprisingly, the states are stepping in.

State-level momentum for comprehensive privacy bills is surging. After the California Consumer Privacy Act (CCPA) passed in 2018, multiple states proposed similar legislation to protect consumers in their states. Today, California and Nevada have passed legislation, and there many bills on floors of several state legislatures. Nevada recently amended its existing data privacy statute governing the security of information maintained by data collectors and other businesses and it slated to go into effect on October 1, 2019 (nearly three months before the CCPA). And there are several pending amendments to the CCPA (which may be resolved by the time this article goes to print).

While many of these privacy bills will fail to become law, comparing the key provisions in each bill illustrates how privacy regulation is developing in the United States at the state level. According to the International Association of Privacy Professionals (IAPP), 16 provisions commonly appear in com-

prehensive privacy statutes. These provisions generally break down into two categories — consumer rights and business obligations. The IAPP does a wonderful breakdown of these bills and categories here:

http://iapp.org/media/pdf/State_Comp_Privacy_Law.pdf

According to the IAPP, the sixteen common privacy provisions include:

1. The right of access to personal information collected: The right for a consumer to access from a business/data controller the information collected or categories of information collected about the consumer; right may only exist if a business sells information to a third party.
2. The right of access to personal information shared with a third party: The right for a consumer to access personal information shared with third parties.
3. The right to rectification: The right for a consumer to request that incorrect or outdated personal information be corrected but not deleted.
4. The right to deletion: The right for a consumer to request deletion of personal information about the consumer un-

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ABOUT THE CONFERENCE
The RMAi Annual Conference is the premier event for the receivables management industry. Debt buyers, originating creditors, collection agencies, law firms, brokers and affiliates gather for three days of industry education, networking and business opportunities.

BY THE NUMBERS - 2019

- Over 500 Companies
- More than 1,200 Attendees
- Over 80 Exhibitors
- 20 Networking Events
- 34 Hours of Quality Education Programs

RECEIVABLES MANAGEMENT ASSOCIATION INTERNATIONAL

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JULY 28-30

STOWE, VERMONT
THE LODGE AT SPRUCE PEAK

This intimate gathering provides attendees the opportunity to network with other executives, have conversations with policymakers and receive education on executive-level operations.

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“Hip bands are the **BEST** concerts! I can't wait for next summer!”

- Matt H. SRO, INC



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MANIA: The Live Beatles Experience - MANIA delights multi-generational Beatles fans all over the West Coast. Unifying, joyful, right to remember with MANIA!



DAVE RUSSEL BAND - Nashville recording artist Dave Russell is beloved all over California. Dave Russell's show is always a feel good country home run.



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POPULAR DEMAND - Fresh, eclectic songs! From Stevie Wonder to Soundgarden to Ed Sheeran. Perfect for all ages audiences!



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- Industry Insights


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CFPB COMPLAINTS^{*} on RMAI Certified Businesses

RESPONSE RATE
100%
of complaints received a response

TIMELY RESPONSE
99.3%
of responses were timely

COMPLAINTS ACCOUNTS IN COLLECTIONS = **.018%**
1 out of 5,000 accounts in collections receive a complaint on the CFPB complaint portal

97% of RMAI certified businesses have statistically zero complaints

RMAI's Certified Business Complaints
When calculating the percentage of a certified business's complaints over the total "Debt Collection" complaints on the CFPB portal, almost all businesses had nearly 0% or no complaints

RECEIVABLES MANAGEMENT CERTIFICATION PROGRAM (RMCP)

The RMCP sets the global standard within the receivables industry by providing enhanced operational controls and consumer protections through rigorous and uniform industry standards of best practices.

RMAI began certifying businesses and individuals in 2013. As of 2019, over 375 certifications have been authorized.


Address: 150 Fulton Ave, Sacramento CA 95825
Phone: 916.482.2462
E-mail: corp@rmai.org
Web: www.rmai.org

*The CFPB portal includes consumer communications of a non-complaint nature, including generic inquiries and account notifications.

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Music By Brian Rogers.
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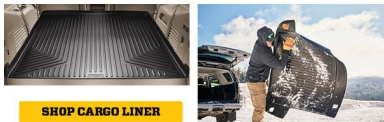
We're officially in the thick of it. By now, your factory mats are likely soaked, and that white salt crust is starting to creep into your carpet. It's not too late to stage a rescue. **Take 10% off Weatherbeater™ floor liner combos** and put a permanent barrier between your boots and your floorboards. Our custom-fit design traps the February mess so it doesn't become a March disaster. Give your ride the mid-season reset it deserves.



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SHOP CARGO LINER



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SHOP WHEEL WELL GUARDS

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REALTRUCK
New Deals RealSource

REAL SOURCE THE PURSUIT OF THE ICONIC

Whether it's a legendary diesel from the '90s or a modern-day masterpiece built for daily wear, truck tells a story. This month at RealSource, we're looking back at the vehicles that defined generations and looking forward to the technology—like the new Apex FGC-5000—that's redefining what your truck can do today.

CATCH UP ON THE BLOG

ONE-OF-A-KIND JEEP SELLS AT BARRETT-JACKSON

RealTruck's collaboration with Barrett as a newly modified Mopar Jeep Wrangler officially crossed the block, making \$1.1M for the On-History Foundation. It's a testament to what happens when a community comes together for a mission.

READ THE AUCTION HIGHLIGHTS

REAL ANSWERS: THE APEX FGC-5000 CAP

We sat down with the designers of the Apex FGC-5000 to discuss the philosophy behind the "Technical Statement." From superior design space to the innovative *lock-down* system, discover how this cap bars your best in the 2024 equipment class.

GET THE TECHNICAL Q&A

THE BEST TRUCKS OF THE '90s

The 1990s were a turning point for truck culture, blending mechanical durability with modern refinement. We're breaking down the legends—from the 'JL Power Stroke to the '94 5.0 V8—so you can see the true command respect on the road today.

VIEW THE '90s ICONS

HIGHLIGHTS: THE 2026 PHILLY AUTO SHOW

From overlanding rig and final deaths to the latest EV innovations, Philadelphia delivered a first-of-its-kind showcase of automotive innovation. Take a virtual tour of the trends, the sights, and the ambient vibes from the connection center floor.

SEE THE PHILLY SHOWCASE

FAMOUS TRUCKS: MARGE SIMPSON'S CANYONERO

"12 yards long, 21 inches wide." We're diving into the modified legacy of The Simpsons' Canyonero. Explore the history of this iconic character and see our real-world guide to creating your own Canyonero-inspired rig.

EXPLORE THE POP-CULTURE ICON

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Interior

Apparel

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Aria

TRADER

Three circular images: a man and woman talking, a group of people at a conference, and a man and woman in a booth.



RMAi
RECEIVABLES MGMT. ASSOC. INTL.
SETTING THE GLOBAL STANDARD

Aria

2020

ANNUAL CONFERENCE

February 3-6, 2020 • LAS VEGAS

BRINGING THE INDUSTRY INTO FOCUS

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Three circular images: a woman smiling, a man and woman talking, and a group of people at a conference.

Banners



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REWARDS PROMOTION!**
LIMITED TIME OFFER ENDS 10/1/16

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UNLIMITED GOLF ON TWO CHAMPIONSHIP COURSES PLUS ALL AMENITIES	UNLIMITED USE OF PRACTICE AREAS, TENNIS, CLUB HOUSE & DINING
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Banners



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★ ★ ★
MEMORIAL DAY
SALE
40% OFF
*Excluding Insight Collectibles

Banners



Webinars

SEPTEMBER 18

**WHAT EVERY COMPLIANCE
PROFESSIONAL
OUGHT TO KNOW**

ABOUT STAYING ABREAST OF STATE AND
LOCAL LAWS, REGULATIONS, AND RULES



The poster features a background of a stylized American flag with stars and stripes. The text is in bold, white and red fonts. The RMAi logo is in the bottom right corner.

OCTOBER 23

**GETTING YOUR
DUCKS IN A ROW
FOR THE
CALIFORNIA
CONSUMER
PRIVACY ACT**



The poster features a background image of a mother duck and her ducklings swimming in water. The text is in bold, white and yellow fonts. The RMAi logo is in the bottom right corner.

NOVEMBER 12

**BEST DATA
PRIVACY
PRACTICES
FOR 2020 AND BEYOND**



The poster features a background of a dark blue space with a grid of white lines and dots, resembling a circuit board or data network. The text is in bold, white and green fonts. The RMAi logo is in the bottom right corner.

JANUARY 23

**Class Action
Litigation:
Strategies for
Defending or
Settling Class Claims**



The poster features a background of a light blue sky with a silhouette of a balance scale. The text is in bold, white and black fonts. The RMAi logo is in the bottom right corner.

Newsletters



RMAI Update

Mid-Month Update

November 2019

FLOCK More than a transaction
flockfinance.com

Maximize your return
by pinpointing the
right accounts

Nearly 70% of total profits
from the top 20% of accounts



FEDERAL ACTIVITY

After expecting a quiet close of 2019 at the federal level after the submission of RMAI's comments for the CFPB debt collection rule, we find we are busier than usual. News that the CFPB will issue a supplemental proposed debt collection rule specifically on time barred debt disclosures assures another busy time, as RMAI will again spend time and resources on developing comments. We anticipate the supplemental proposed rule will be published relatively soon, and that the final overall rule will not be published until the time barred debt disclosure rule can be incorporated.

On Capitol Hill, we have seen a full agenda of legislation introduced amending various sections of the FDCPA. The legislation comes with titles written to sensationalize abusive practices. Examples of recently introduced legislation includes:

- [HR 4403](#): Stop Debt Collection Abuse Act
- [HR 3948](#): Debt Collection Practices Harmonization Act
- [HR 3490](#): Small Business Lending Fairness Act
- [HR 4664](#): Monitoring and Curbing Abusive Debt Collection Practices Act

Stay Compliant.
Be Profitable.

Integrated receivables and
contact management solution.



STATE LEGISLATIVE

RMAI is actively monitoring over 200 bills that may impact the receivables industry in both positive and negative ways. [Click HERE to read some of the noteworthy bills that have been introduced.](#)

If you are interested in obtaining a copy of the RMAI state tracking list, please contact David Reid at dreid@rmani.org.

REPAY
Realtime Electronic Payments

Moving Collections Forward.
Payment Technology for a New Era.

repay.com | 877.607.5468

COURT DECISIONS

- Calif. App. Court (1st Dist) Refuses to Enforce Predispute Jury Waiver Despite Forum Selection Clause
[Hendrich v. Lease Fin. Grp., LLC, No. A150863, 2019 Cal. App. LEXIS 1078 \(1st App. 2019\)](#)
- 5th Cir. Holds Bankruptcy Courts Cannot Enforce Discharge Injunctions From Other Districts
[Crocker v. Newent Solv., L.L.C. \(In re Crocker\), No. 18-20254, 2019 U.S. App. LEXIS 31200 \(5th Cir. 2019\)](#)
- Fla. App. Court (2nd DCA) Holds FCCPA Claims for Workplace Injury Bills Not Negated by Workers Comp Law
[Davis v. Sheridan Healthcare, Inc., 44 Fla. L. Weekly 2535 \(App. 2019\)](#)
- Calif. App. Court (2nd Dist) Upholds Over 60% Reduction on Consumer Plaintiff's Attorney Fee Award
[Morris v. Hyundai Motor Am., 41 Cal. App. 5th 24 \(2019\)](#)
- [Read the details](#)

Legislative Fund CONTRIBUTE
NOW



RMAI's message to legislators around the country has stressed that our members support reasonable and balanced reforms, but will always oppose legislation that stifles legitimate business activities. [Read More](#). See a current list of contributors every month in the [RMAI Update](#).

Newsletters

EDUCATION

Annual Conference 2020

Education is currently being organized for the 2020 Annual Conference. [Review the Agenda & Sponsors](#). Opportunities to sponsor Annual Conference education sessions are available. Email Sylvia Done at sdone@rmai.org

Chief Compliance Officer Webinar Series

[Register](#) for the entire Chief Compliance Officer Webinar Series.

Note: Attendees will receive the recorded webinar for any past webinars from this 4-part series.

[View](#) our upcoming webinars.

[Click HERE](#) for more information and additional webinars.

Contact Shannon Parod at sparod@rmai.org or 916.482.2590 with any questions.

CERTIFICATION

CONGRATULATIONS to our newest Certified Broker National Loan Exchange, Inc.

"As President of RMAI, I am excited to announce that NLEX- one of the largest Brokers in the Receivables Industry is now a Certified Receivable Vendor (CRV) of RMAI. It is a significant accomplishment to receive this designation. NLEX has demonstrated its commitment to adhering to rigorous consumer protection and professional standards that not only meet but often exceed state and federal regulatory requirements. Certified businesses such as NLEX-National Loan Exchange Inc. set the global standard for the receivables management industry."

- Marian Sangalang, The Bureau & President of RMAI

2020 is almost here! Get your education credits in by the end of the year. Email all education credit forms to cvaeden@rmai.org.

Visit the [RMAI's Certification Page](#) for more information.

MEMBERSHIP

Welcome new RMAI members!

Advanced Business Claims, LLC, Associate Collection Agency - SC
Business and Professional Collection Service, Inc., Associate Collection Agency - NV
Conn's Home Plus, Originating Creditor - TX
Granby Laredo Solutions, Inc., Associate Debt Buyer - CO
Midwest Fidelity Services, LLC, Associate Collection Agency - KS
Neustar, Inc., Affiliate - VA
Purity, Inc., Affiliate - NY
Stephen Einstein & Associates, P.C., Associate Law Firm - NY
Telrock Systems, Inc., Affiliate - GA

Read more about these and other members on the [Member Search](#) page.



Membership Renewals ... December 31, 2019 is the deadline to renew!

- Do you need a new W-9 form?
Email Shannon Parod at sparod@rmai.org
- Has your company moved?
If so, please contact bsouza@rmai.org with your new mail address.
- Do you work remotely and haven't seen your renewal?
Chances are your renewal invoice was mailed to the corporate office.



HR Spotlight Brought to You by the RMAI & Insperty Partnership

[Boost Employee Performance](#)

Industry Events



RMAI works hard to open new markets and promote the industry at various conferences and events.

[IACC 2020 Annual Convention](#) | January 15-17, 2020

Featuring Jan Steger RMAI Executive Director Presenting State of the Industry Session

RMAI members can register at a discounted rate, using this special [registration form](#)

Logo Design



Logo Design



PLEASE DRINK RESPONSIBLY
GOVERNMENT WARNING: (1) According to the Surgeon General, women should not drink alcoholic beverages during pregnancy because of the risk of birth defects. (2) Consumption of alcohol beverages impairs one's ability to drive and use of special machinery and may cause health problems.

64
OZ.



PLEASE DRINK RESPONSIBLY
GOVERNMENT WARNING: (1) According to the Surgeon General, women should not drink alcoholic beverages during pregnancy because of the risk of birth defects. (2) Consumption of alcohol beverages impairs one's ability to drive and use of special machinery and may cause health problems.

64
OZ.

Web Design

The screenshot shows the Insight Editions website homepage. At the top, there is a search bar and the brand name 'INSIGHT EDITIONS'. Below this is a large banner with the text 'New Year ✨ New You!' and a carousel of product covers including 'HOME', 'healthy', 'CLEAN', and 'GOOD FEELING'. A 'What's New' section follows, displaying four product covers: 'REFUGE', 'Mindfulness', 'Grandma and Me in the Kitchen', and 'Recharge'. Below that is a 'PERFECT GIFTS UNDER \$29.99' section with four categories: 'GIFT SETS', 'BOXED SETS', and '1000 PIECE PUZZLES'. The 'FEATURED VIDEO' section contains two video thumbnails. At the bottom, a dark banner encourages newsletter subscriptions with the text 'Don't miss fan favorites! Be the first to hear about deals, exclusives and limited editions!' and the Insight Editions logo.

The screenshot shows a product page on the Insight Editions website. The top section is titled 'LIMITED EDITIONS' and features a carousel of 'Best-Selling Cookbooks' and 'Mindful Journals'. Below this is a 'Praise & Recognition For Our Products' section, which displays a grid of logos from various media outlets including CLO, CNN, Entertainment Weekly, HUFFPOST, INDIES, Los Angeles Times, PARADE, People, PUBWEST, WANTYER, The Washington Post, and The Huffington Post. At the bottom, there is a newsletter sign-up form with the text 'GET 30% OFF YOUR NEXT ORDER WHEN YOU SUBSCRIBE TO OUR NEWSLETTER!' and a 'SIGN UP' button. The footer contains the Insight Editions logo, contact information, and a list of social media links.







Web Design

INSIGHT EDITIONS

COOKING







Showing 24 results for "Cooking"

- Price: \$
- Sort by: Relevance
- View: Grid

 <p>Friends: The Official Cookbook CD Set \$44.99</p>	 <p>Father: The Youth Quarter's Official Cookbook CD Set \$44.99</p>	 <p>World of Warcraft: The Official Cookbook CD Set \$44.99</p>
 <p>Requiem for the Conquerors \$44.99</p>	 <p>America: The Great Cookbook \$44.99</p>	 <p>The Official Christmas Abbey Night and Day Book Collection \$24.99</p>
















Showing 24 results for "Cooking"

- Price: \$
- Sort by: Relevance
- View: Grid

 <p>Friends: The Official Cookbook CD Set \$44.99</p>	 <p>Father: The Youth Quarter's Official Cookbook CD Set \$44.99</p>	 <p>World of Warcraft: The Official Cookbook CD Set \$44.99</p>
 <p>Requiem for the Conquerors \$44.99</p>	 <p>America: The Great Cookbook \$44.99</p>	 <p>The Official Christmas Abbey Night and Day Book Collection \$24.99</p>







Showing 24 results for "Cooking"

- Price: \$
- Sort by: Relevance
- View: Grid

 <p>American Culinary Arts Cookbook \$24.99</p>	 <p>The Official Christmas Abbey Night and Day Book Collection \$24.99</p>	 <p>The Cookbook: The Culinary Arts Cookbook \$24.99</p>
 <p>Christmas: The Official Cookbook \$24.99</p>	 <p>New Year's Cookbook \$24.99</p>	 <p>Cooking: The Official Cookbook \$24.99</p>
 <p>World of Warcraft: The Official Cookbook \$24.99</p>	 <p>Father: The Youth Quarter's Official Cookbook \$24.99</p>	 <p>Culinary Arts Cookbook \$24.99</p>
 <p>Friends: The Official Cookbook \$24.99</p>	 <p>The Cookbook: The Culinary Arts Cookbook \$24.99</p>	 <p>Cooking: The Official Cookbook \$24.99</p>
 <p>America: The Great Cookbook \$24.99</p>	 <p>The Official Christmas Abbey Night and Day Book Collection \$24.99</p>	 <p>The Official Christmas Abbey Night and Day Book Collection \$24.99</p>

Showing 24 results for "Cooking"

- Price: \$
- Sort by: Relevance
- View: Grid

 <p>Friends: The Official Cookbook \$24.99</p>	 <p>The Cookbook: The Culinary Arts Cookbook \$24.99</p>	 <p>Cooking: The Official Cookbook \$24.99</p>
 <p>America: The Great Cookbook \$24.99</p>	 <p>The Official Christmas Abbey Night and Day Book Collection \$24.99</p>	 <p>The Official Christmas Abbey Night and Day Book Collection \$24.99</p>

Web Design



The Roseville area's top limo rental, bar none.

Whether you're in Roseville, Rocklin, Granite Bay, El Dorado Hills or Auburn, our fleet of elegant limousines will transport you in style. And our professional chauffeurs will ensure everyone receives the red-carpet treatment, whatever the occasion.

Plan the perfect day with an elegant limo rental



Wine Tours



Weddings



Corporate



Sporting Events



Proms



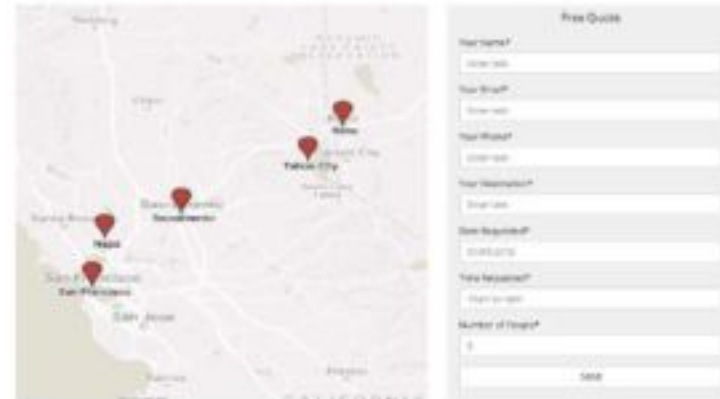
Concerts

We designed our fleet with safety and elegance in mind. Our white Chrysler 300s feature:

State-of-the-art seven-speaker 12" subwoofer under the seat	Two exit emergency exit over head
Flat screen monitors and an extensive music library	Wide open flat floor for easy entry of adults at both ends of the car
Plug in your phone and enjoy your own tunes	Two integrated accessible systems
LED color LED mood lighting	Recline seats
Recline seats that recline far	One touch emergency evacuation alarm that sets back the engine automatically

Our limousines meet or exceed stringent new rules approved by the California State Legislature. What's more, they are 18100 compliant and DOT compliant.

Platinum Limousine serves Roseville, Rocklin, Granite Bay, Lincoln, El Dorado Hills, Auburn, Loomis, Ferryville, Sacramento, Cameron Park and more.



Customer Reviews

"My husband and I were picked up this, and were treated like royalty from the moment our chauffeurs, Jeffery and Darby, greeted us!"



"The vehicle is spotless, the seats are soft as a cloud, the sound system is crystal clear, and a recording studio!"



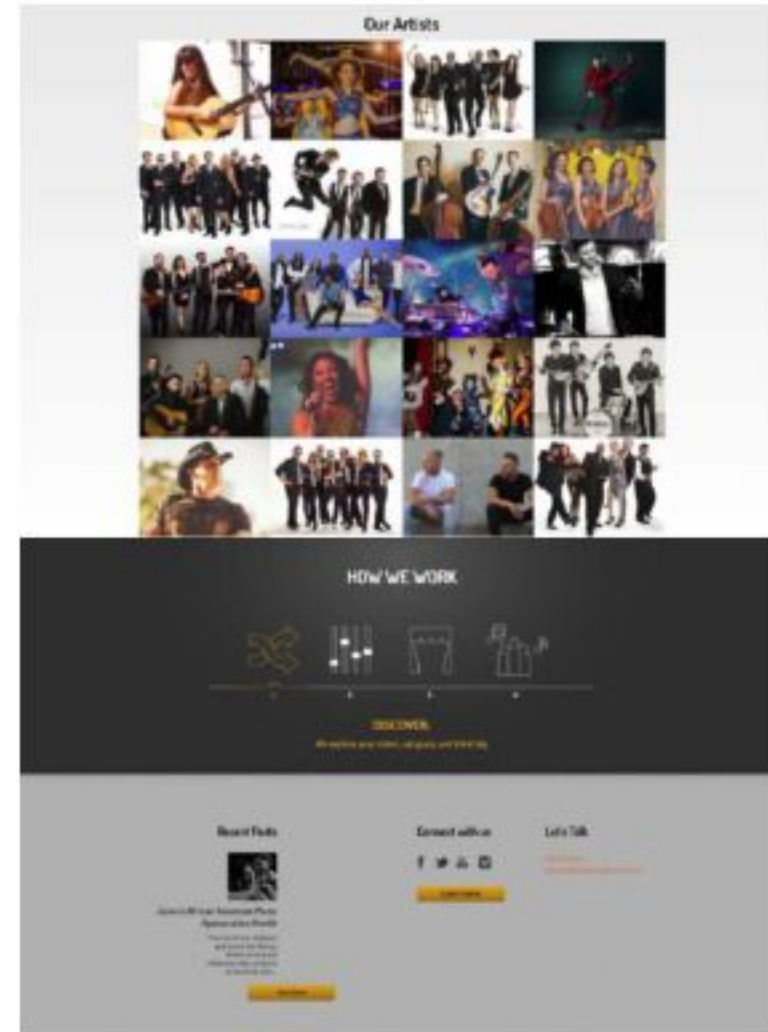
PLATINUM LIMOUSINE LLC
ESTABLISHED 1997

CONTACT

Sacramento, CA
95827-1602
916.488.1602
916.488.1602@gmail.com

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Web Design



Web Design



Web Design

The screenshot shows a website for wine VIP card memberships. The header includes a logo and navigation links: Home, About Us, Wine Tasting, Buy Wine, Wine Delivery, Contact Us, and My Account. The main content area features a large heading "WINE VIP CARD MEMBERSHIPS" with a sub-headline: "The membership gives you exclusive access to complimentary wine tasting and 15-20% off wine purchases at 15+ top wineries." A "PURCHASE VIP CARD NOW" button is prominently displayed. Below this, a section titled "MEMBERSHIP CARD INCLUDES" lists benefits in a grid:

- VIP CARD MEMBERSHIP:** Complimentary Wine Tasting, Seasonal Wine Packages, Tasting & Gift Service
- VIP WINE TASTING:** Complimentary Wine Tasting, Seasonal Wine Packages, Tasting & Gift Service
- VIP WINE TASTING:** Complimentary Wine Tasting, Seasonal Wine Packages, Tasting & Gift Service
- VIP WINE TASTING:** Complimentary Wine Tasting, Seasonal Wine Packages, Tasting & Gift Service
- VIP WINE TASTING:** Complimentary Wine Tasting, Seasonal Wine Packages, Tasting & Gift Service
- VIP WINE TASTING:** Complimentary Wine Tasting, Seasonal Wine Packages, Tasting & Gift Service

Below the grid are two images: "Tasting at Winery" and "Wine at Home". A "Wine VIP Cards Sponsors" section features logos for "WINE TASTING VIP CARD" and "Hobart". At the bottom, there are sections for "FREE WEEKLY WINEY DISCOUNTS" with a "WINE VIP CARDS" logo, and "CONTACT US" with a map and contact information.

The screenshot shows the Grace Vineyards website. The header features the "Grace VINEYARDS" logo and navigation links: Home, About Us, Wine Tasting, Buy Wine, Wine Delivery, Contact Us, My Account, and My Orders. The main content area is dominated by a large image of the vineyard's entrance at night. Below this image is a grid of smaller images, each with a caption:

- WINE TASTING
- WINE TASTING
- WINE TASTING
- WINE TASTING
- WINE TASTING
- WINE TASTING
- WINE TASTING
- WINE TASTING

At the bottom, there are sections for "Sponsoring Events" (listing Women's Day, Wine, My Wine, Wine Delivery, and Wine Delivery), "Find Us on Facebook" (with a Facebook logo and the Grace Vineyards logo), "Pinterest" (with a Pinterest logo and a grid of images), and "Share Us on Instagram" (with an Instagram logo and a grid of images).



Thank You

roman@romanmoniakdesigns.com

romanmoniakdesigns.com

916-221-2177