



ICORT

May 8-10, 2012

Ruf Strategic Solutions

- **Over 36 years experience**
 - Experienced staff
- **Actionable Marketing Intelligence**
- **Navigator – Ruf’s Intelligent CRM (iCRM) Solution**
- **Data Analysis**
 - Consumer household level clusters
 - Statistical modeling and profiling
 - All services performed in-house
- **Targeted Lists**
- **Lead Generation**
- **Data Enhancements and Hygiene**

Leaders in using data to improve marketing return on investment

Developed the first zip-code model for direct marketing

Developed the first relational database

Developed the first household level clustering system

Developed the first B2B clustering system

Proven Results

Integrating vast arrays of data and technology tools, Ruf empowers organizations to use their data to provide actionable and measurable marketing intelligence

Proven Success

- **20:1 Ratio in economic impact** for the dollars invested in economic promotion
- **400% increase in inquiry generation** over previous year
- Provided return on investment numbers for media dollars spent
- Identified which agencies are performing best (and worst)



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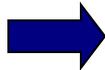
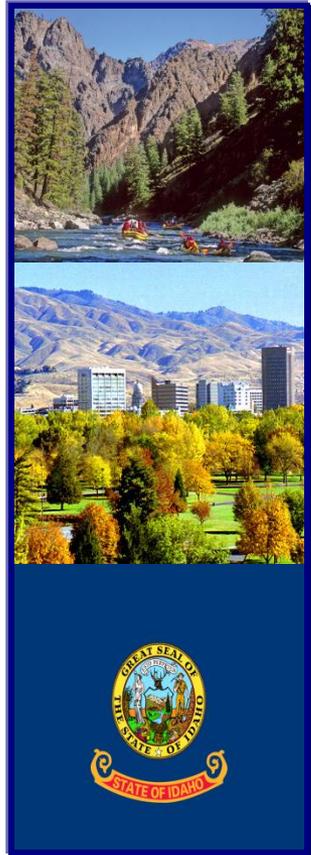


It's like a whole other country.



*Analytical and Marketing
Solutions
to Increase Your
Return on Investment*

Situation: Companies need to do more with less



- *Who are our best Guests or segments?*
- *Where can I find more of them?*
 - *What are the common characteristics of my buyers or sellers?*
 - *How can I reach them?*
 - *Which media is performing best?*
 - *How can I maximize my marketing dollars for the greatest return on investment?*



Ruf Marketing Solutions



- Understand existing prospects and buyers
- Target the most responsive new prospects
- Customize offers and promotions based on demographics and lifestyles
- Understand which media is most cost effective
- Predict media response and future revenue
- Develop brand positioning based on customer needs
- Cross-sell to partners
- Discover untapped market niches



Improve Marketing Effectiveness

Reduce Marketing Costs

Improve Customer Profitability

What is Cluster Analysis?

A statistical process that divides a set of observations into similar groups across a wide range of demographic and purchase behavior variables.



Data Components:

Demographic: Age, Gender, Income, Homeownership, Marital Status, etc.

Geographic: Urban/Rural, Population Density, Summarized Credit Data

Psychographic: Lifestyles, Hobbies, Politics, Brand & Product Usage

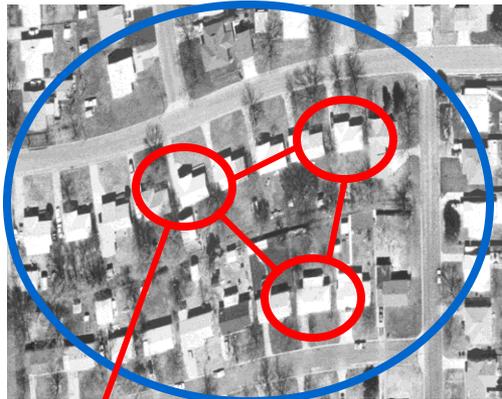
Media usage: Listen / Read / Watch

Buying Lifestyles: FF/Hotel/Car Rental Memberships, Propensities for specific stores, products

Multi-sourced Data Including:

Experian, US Census, Simmons Market Research, TNS, Ruf proprietary models

Ruf's Household Clusters



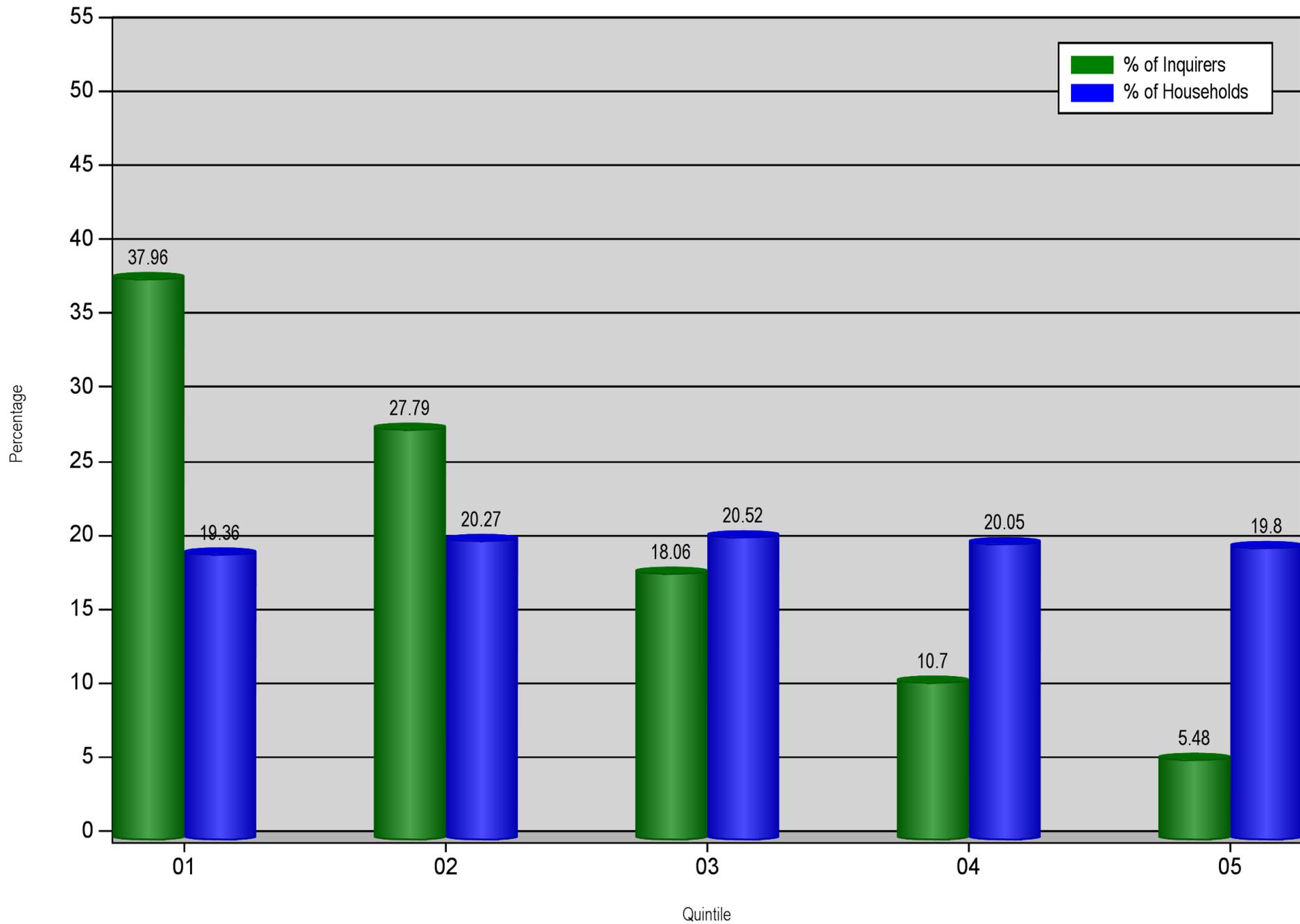
**Most clustering
done at zip+4
level**

**Ruf's clusters are
household level**

- **Focus on individual consumer behavior and patterns**
- **Based on 123 Million U.S. households**
 - 140 Clusters of consumers at the household level
 - 76 Clusters at the zip+4 level
 - 50 classifications and categories of consumer behavior
 - 2,274 lifestyle characteristics
- **Psychographic lifestyles**
- **Media usage**

Experience counts!

Ruf was the FIRST to develop household level clusters in 1994





Idaho Tourism Inquiry Analysis

CUSTOMER STATE COUNT PENETRATION

State	Inquirers	State Percent	National Counts	State Percent	Index
ID	4,373	4.26	507,783	0.49	8.65
WA	6,100	5.95	2,211,410	2.15	2.77
UT	1,938	1.89	782,887	0.76	2.49
OR	3,120	3.04	1,266,956	1.23	2.47
MT	722	0.70	349,385	0.34	2.08
WY	397	0.39	202,042	0.20	1.97
ND	448	0.44	236,594	0.23	1.90
SD	499	0.49	268,341	0.26	1.87
IA	1,856	1.81	1,065,825	1.03	1.75
MN	2,967	2.89	1,797,449	1.74	1.66
WI	3,290	3.21	2,030,146	1.97	1.63
NV	1,282	1.25	799,623	0.78	1.61
NE	952	0.93	606,289	0.59	1.58
KS	1,468	1.43	948,024	0.92	1.56
MO	3,112	3.03	2,160,062	2.10	1.45
CO	2,377	2.32	1,669,153	1.62	1.43
AZ	2,617	2.55	1,971,586	1.91	1.33
OK	1,490	1.45	1,282,430	1.24	1.17
AR	1,229	1.20	1,074,243	1.04	1.15
AK	259	0.25	231,068	0.22	1.13
NM	731	0.71	666,219	0.65	1.10
IL	4,631	4.52	4,285,596	4.16	1.09
IN	2,274	2.22	2,221,818	2.16	1.03
MI	3,185	3.11	3,483,095	3.38	0.92
TN	2,053	2.00	2,286,715	2.22	0.90
TX	6,681	6.51	7,655,969	7.43	0.88



Idaho Tourism Inquiry Analysis

CUSTOMER STATE COUNT PENETRATION

State	Inquirers	State Percent	National Counts	State Percent	Index
KY	1,328	1.29	1,580,651	1.53	0.84
CA	8,246	8.04	10,162,110	9.86	0.82
LA	1,295	1.26	1,622,798	1.57	0.80
PA	3,600	3.51	4,536,268	4.40	0.80
OH	3,161	3.08	4,077,229	3.96	0.78
WV	518	0.51	680,144	0.66	0.77
DE	241	0.23	323,352	0.31	0.75
VT	191	0.19	258,624	0.25	0.74
MD	1,363	1.33	1,865,292	1.81	0.73
FL	4,938	4.81	6,796,391	6.60	0.73
NH	365	0.36	511,691	0.50	0.72
AL	1,230	1.20	1,748,145	1.70	0.71
NC	2,370	2.31	3,392,777	3.29	0.70
MS	729	0.71	1,050,617	1.02	0.70
VA	1,851	1.80	2,679,944	2.60	0.69
GA	2,223	2.17	3,251,639	3.16	0.69
ME	367	0.36	558,957	0.54	0.66
SC	1,084	1.06	1,672,729	1.62	0.65
NJ	1,786	1.74	2,967,257	2.88	0.60
CT	784	0.76	1,306,150	1.27	0.60
HI	214	0.21	372,690	0.36	0.58
NY	3,292	3.21	6,457,923	6.27	0.51
RI	191	0.19	403,782	0.39	0.48
MA	1,092	1.06	2,506,505	2.43	0.44
DC	54	0.05	207,713	0.20	0.26
Totals:	102,564	100.00	103,052,086	100.00	

Quintile	Rank	Cluster Code	Inquirers	% of Inquirers	Total % of Inquirers	Households	% of Households	Total % of Households	Index	Cluster Universe
01	1	12G	2,982	3.49	3.49	931,136	1.31	1.31	266.85	1,551,314
	2	01H	1,197	1.40	4.89	412,431	0.58	1.89	241.83	879,191
	3	01C	954	1.12	6.01	372,644	0.52	2.41	213.31	821,813
	4	13M	6,739	7.89	13.90	2,693,330	3.79	6.20	208.48	3,052,341
	5	12J	2,006	2.35	16.25	803,258	1.13	7.33	208.09	1,425,776
	6	02G	4,311	5.05	21.30	1,747,508	2.46	9.78	205.55	2,067,861
	7	01L	1,145	1.34	22.64	471,096	0.66	10.45	202.52	1,020,299
	8	12K	1,411	1.65	24.30	590,981	0.83	11.28	198.94	962,696
	9	04K	1,112	1.30	25.60	516,953	0.73	12.00	179.23	639,467
	10	12F	1,444	1.69	27.29	679,274	0.95	12.96	177.13	1,135,801
	11	14L	1,142	1.34	28.63	538,246	0.76	13.71	176.79	598,275
	12	01K	987	1.16	29.78	465,820	0.65	14.37	176.55	1,058,988
	13	13L	5,021	5.88	35.66	2,527,273	3.55	17.92	165.54	2,849,329
	14	08C	1,226	1.44	37.10	634,963	0.89	18.81	160.88	725,039
	15	13Q	735	0.86	37.96	385,889	0.54	19.36	158.71	439,202
QuintileTotals:			32,412	37.96		13,770,802	19.36	Quintile Index:	196.12	19,227,392
02	16	14M	1,859	2.18	40.14	979,687	1.38	20.73	158.11	1,076,730
	17	04C	692	0.81	40.95	369,406	0.52	21.25	156.09	469,949
	18	05C	833	0.98	41.93	451,609	0.63	21.89	153.69	522,108
	19	14K	2,248	2.63	44.56	1,235,668	1.74	23.62	151.59	1,372,018
	20	02J	2,539	2.97	47.53	1,411,606	1.98	25.61	149.87	1,667,419
	21	04H	1,366	1.60	49.13	769,825	1.08	26.69	147.85	953,792
	22	02F	3,224	3.78	52.91	1,855,716	2.61	29.30	144.76	2,174,370
	23	10E	1,214	1.42	54.33	729,367	1.03	30.32	138.69	866,865
	24	12B	231	0.27	54.60	141,927	0.20	30.52	135.62	238,122
	25	07H	1,671	1.96	56.56	1,029,648	1.45	31.97	135.22	1,249,383

Please See Household Cluster Penetration Analysis Tab for Further Explanation.

Smart Household Cluster 12G			
Rank: 1	Household Cluster	Family Cluster	
U.S. Household Count:	1,549,439	8,393,499	
U.S. Household Percent:	1.58	8.54	
U.S. Household Rank:	11 of 140	7 of 15	

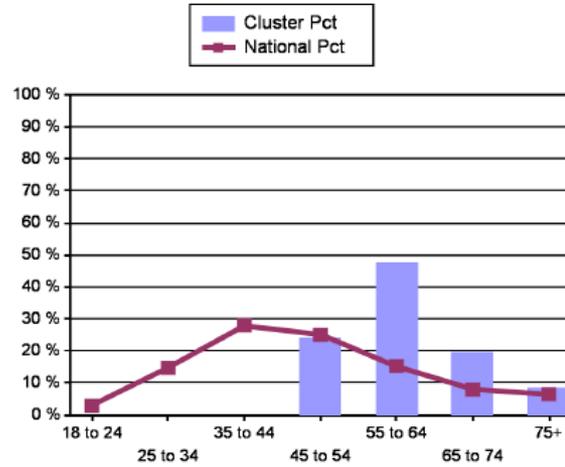
DEMOGRAPHICS	Cluster	National	Index	Strength
Averages:				
Head of Household Age	60.7	48.1	126	(+)(+)
Length of Residence	13.8	8.5	162	(+)(+)
Age of Structure	24.3	30.7	79	(-)
Household Size	3.79	2.18	173	(+)(+)
Household Income (\$K)	\$57	\$67	86	(0)

Percents:				
Female Householder	4.06%	31.53%	13	(-)(-)
Married Householder	98.25%	57.02%	172	(+)(+)
Children in Household	21.05%	43.39%	49	(-)
Homeowner	99.35%	70.41%	141	(+)

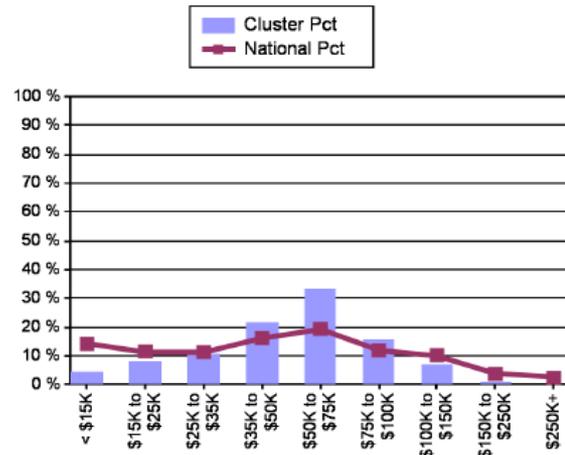
Neighborhood Based:				
Net Worth			97	(0)
Home Value			97	(0)
White Collar Occupation			88	(-)
Pop Density/Sq Mile			60	(0)

DEMOGRAPHIC PROPENSITIES	Strength
Occupation - Farming, Farm Mgt. Fishing, or Forestry	(+)(+)
Number of Adults per Household	(+)(+)
Max Education Level - High School	(+)(+)
Home Based Business	(+)(+)
Weather Risk Index	(-)(-)
Average Annual Temperature	(-)(-)
Pct of Expenses - Transportation	(+)(+)
Occupation - Sales Related	(-)(-)
Total Crime Index	(-)(-)
Population - Foreign Born	(-)(-)

HEAD OF HOUSEHOLD AGE DISTRIBUTION



HOUSEHOLD INCOME DISTRIBUTION



STRONG LIFESTYLE PROPENSITIES

- Own or lease any domestic auto
- Bought car or truck tires in the last year
- Own or lease any van, truck, or SUV
- Dog or cat owner
- Own lawn & garden equipment
- Bought household appliances/durables
- Own a motorcycle
- Own workshop equipment
- Collector
- Own real estate

WEAK LIFESTYLE PROPENSITIES

- Bought women's apparel in the last year
- Drinks any type of wine
- Made long-distance calls
- Shopped at home electronics store in last 3 months
- Shopped at office supply/computer store in last 3 months
- Own or lease any luxury auto
- Drinks any type of distilled spirits
- Bought books in the last year
- Bought any home furnishings
- Magazine & newspaper reader

SUMMARIZED CREDIT PROPENSITIES

SUMMARIZED CREDIT PROPENSITIES	Strength
Bank Trades	(+)(+)
S&L Trades	(+)(+)
Bank Trades - Loan Amount	(+)(+)
Loan Finance Trades - Loan Amount	(+)(+)
Auto Trades	(+)(+)
Installment Loan Trades - Monthly Payments	(+)(+)
Auto Trades - Balance/Credit Limit	(+)(+)
Credit Union Trades	(+)(+)
Auto Trades - Monthly Payments	(+)(+)
S&L Trades - Loan Amount	(+)(+)
Credit Inquiries - Past 12 Months	(-)(-)
Installment Loan Trades	(+)(+)

Smart Household Cluster 13M

Rank: 4	Household Cluster	Family Cluster
U.S. Household Count:	3,054,933	14,231,855
U.S. Household Percent:	3.11	14.47
U.S. Household Rank:	1 of 140	1 of 15

DEMOGRAPHICS

	Cluster	National	Index	Strength
Averages:				
Head of Household Age	64.2	48.1	133	(+)(+)
Length of Residence	16.0	8.5	188	(+)(+)
Age of Structure	30.6	30.7	100	(0)
Household Size	2.48	2.18	113	(0)
Household Income (\$K)	\$84	\$67	125	(+)

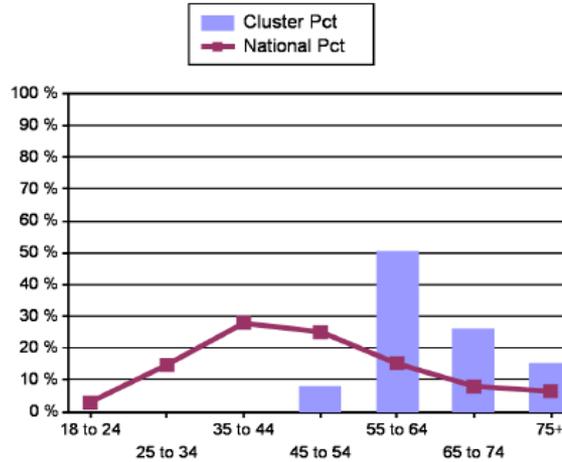
	Cluster	National	Index	Strength
Percents:				
Female Householder	7.66%	31.53%	24	(-)(-)
Married Householder	99.98%	57.02%	175	(+)(+)
Children in Household	2.16%	43.39%	5	(-)(-)
Homeowner	100.00%	70.41%	142	(+)

Neighborhood Based:				
Net Worth			159	(+)(+)
Home Value			186	(+)(+)
White Collar Occupation			121	(+)(+)
Pop Density/Sq Mile			975	(+)

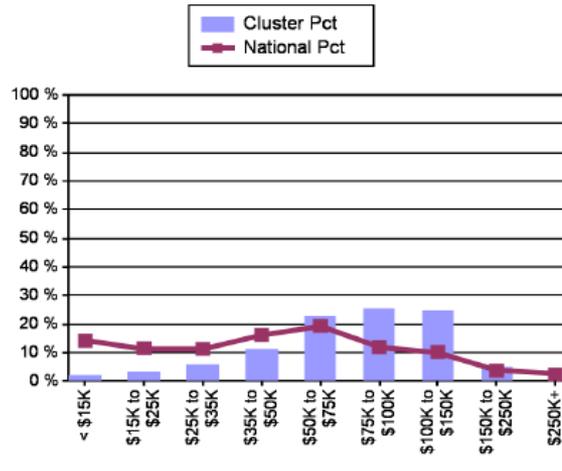
DEMOGRAPHIC PROPENSITIES

	Strength
Max Education Level - Graduate School	(+)(+)
Home Based Business	(+)(+)
Total Debt	(+)(+)
Value of Financial Assets	(+)(+)
Occupation - Arch., Survey, Drafting, Eng., or Mapping	(+)(+)
Occupation - Education Related	(+)(+)
Pct of Expenses - Health Care	(-)(-)
Pct of Expenses - Misc. Expenses	(-)(-)
Pct of Expenses - HH Furnishings	(+)(+)
Average Annual Temperature	(-)(-)

HEAD OF HOUSEHOLD AGE DISTRIBUTION



HOUSEHOLD INCOME DISTRIBUTION



STRONG LIFESTYLE PROPENSITIES

- Currently serves or has served in the military
- Magazine & newspaper reader
- Belongs to any social, fraternal, or civic group
- Drinks any type of wine
- Own or lease any luxury auto
- Took a cruise ship vacation in the last 3 years
- Investor
- Took a domestic trip in the last year
- Taken prescription drugs in the last 12 months
- Has any credit card

WEAK LIFESTYLE PROPENSITIES

- Use any tobacco products
- Dine out often
- Own a motorcycle
- Bought toys or games in the last year
- Pays attention to advertising outside of the home
- Bought women's apparel in the last year
- Radio listener
- Attended a theme park in the last year
- Heavy/frequent grocery shopper
- Involved in business purchasing decisions

SUMMARIZED CREDIT PROPENSITIES

	Strength
Bank Card Trades - Loan Amount	(+)(+)
Revolving Trades - Loan Amount	(+)(+)
Retail Trades - Loan Amount	(+)(+)
Retail Trades	(+)(+)
Revolving Trades	(+)(+)
Bank Card Trades	(+)(+)
Revolving Trades - Balance	(+)(+)
All Trades	(+)(+)
Payments on All Trades	(+)(+)
Real Property Trades	(+)(+)
Real Property Trades - Loan Amount	(+)(+)
Balance on All Trades	(+)(+)

Smart Household Cluster 13Q		
Rank: 15	Household Cluster	Family Cluster
U.S. Household Count:	441,559	14,231,855
U.S. Household Percent:	0.45	14.47
U.S. Household Rank:	86 of 140	1 of 15

DEMOGRAPHICS	Cluster	National	Index	Strength
Averages:				
Head of Household Age	63.3	48.1	132	(+)(+)
Length of Residence	12.4	8.5	146	(+)
Age of Structure	28.3	30.7	92	(-)
Household Size	2.45	2.18	112	(0)
Household Income (\$K)	\$250+*	\$67	374+*	(+)(+)

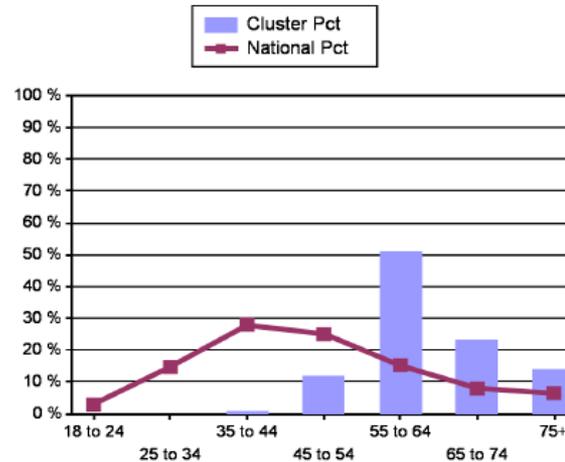
* Household income is greater than or equal to \$250K for all households in cluster; exact amount is not available.

Percents:				
Female Householder	12.12%	31.53%	38	(-)
Married Householder	86.20%	57.02%	151	(+)
Children in Household	4.44%	43.39%	10	(-)(-)
Homeowner	94.08%	70.41%	134	(+)

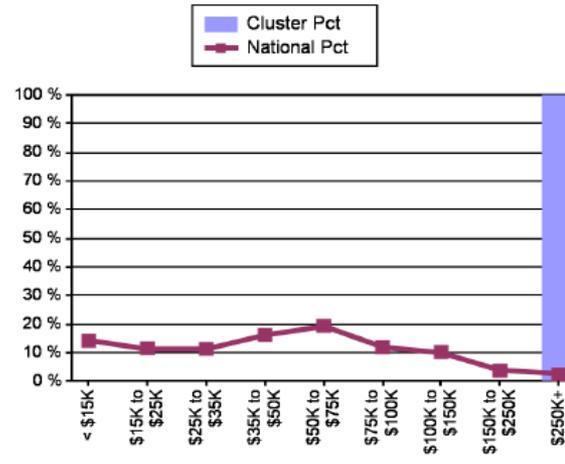
Neighborhood Based:				
Net Worth			168	(+)(+)
Home Value			199	(+)(+)
White Collar Occupation			125	(+)(+)
Pop Density/Sq Mile			998	(+)

DEMOGRAPHIC PROPENSITIES	Strength
Max Education Level - Graduate School	(+)(+)
Total Debt	(+)(+)
Value of Financial Assets	(+)(+)
Occupation - Education Related	(+)(+)
Occupation - Arch., Survey, Drafting, Eng., or Mapping	(+)(+)
Max Education Level - Completed College	(+)(+)
Home Based Business	(+)(+)
Occupation - Management (Non-Farm)	(+)(+)
Pct of Expenses - Shelter	(+)(+)
Pct of Expenses - Misc. Expenses	(-)(-)

HEAD OF HOUSEHOLD AGE DISTRIBUTION



HOUSEHOLD INCOME DISTRIBUTION



STRONG LIFESTYLE PROPENSITIES

- Heavy/frequent grocery shopper
- Own or lease any luxury auto
- Took a cruise ship vacation in the last 3 years
- Took a trip outside the continental US in the last 3 years
- Rent any vehicle
- Magazine & newspaper reader
- Drinks any type of wine
- Shopped at office supply/computer store in last 3 months
- Shopped at home electronics store in last 3 months
- Own or lease any foreign auto

WEAK LIFESTYLE PROPENSITIES

- Collector
- Television watcher
- Radio listener
- Bought any home furnishings
- Use any tobacco products
- Currently serves or has served in the military
- Strong political opinions

SUMMARIZED CREDIT PROPENSITIES Strength

Bank Card Trades - Loan Amount	(+)(+)
Revolving Trades - Loan Amount	(+)(+)
Revolving Trades - Balance	(+)(+)
Retail Trades - Loan Amount	(+)(+)
Retail Trades	(+)(+)
Real Property Trades - Loan Amount	(+)(+)
Revolving Trades	(+)(+)
Bank Card Trades	(+)(+)
Payments on All Trades	(+)(+)
All Trades	(+)(+)
Balance on All Trades	(+)(+)
Real Property Trades	(+)(+)

Rank	STP ID	Description	Inquirer Percent	U.S. Percent	Lifestyle Index
1	0450	Spent more than \$250 on sporting goods from a catalog in the last year	1.66	1.28	130.41
2	1152	Bought outdoor porch/patio in the last year	2.47	1.99	124.03
3	1392	Bought rifle for hunting in last year	1.26	1.02	122.80
4	0714	Own/lease a Plymouth	1.78	1.48	120.21
5	0807	Used recreational vehicle for/during travel outside the continental US in last 3 years	1.30	1.08	120.04
6	0611	Own house	78.10	65.61	119.04
7	1282	Own a fertilizer spreader	30.95	26.26	117.83
8	1177	Own an outdoor gas grill	45.78	38.88	117.73
9	0966	Took a cruise ship vacation on Celebrity in the last 3 years	1.19	1.02	116.76
10	1286	Own a leaf blower or vacuum	39.50	33.87	116.64
11	1287	Own a snow blower	15.75	13.56	116.16
12	1213	Own an electric router	20.00	17.36	115.20
13	1216	Own a shop wet/dry vac	42.88	37.25	115.11
14	0971	Took a cruise ship vacation on Princess in the last 3 years	1.34	1.17	114.98
15	1284	Own a power hedge trimmer	30.22	26.28	114.97
16	1283	Own a power edge trimmer	35.67	31.09	114.72
17	0623	Five or more vehicles in household	4.75	4.14	114.66
18	1170	Plan to add a bathroom next year	1.29	1.13	114.46
19	0443	Spent more than \$250 on men's apparel from a catalog in the last year	2.08	1.82	114.46
20	1166	Plan to remodel basement/attic/garage next year	3.28	2.87	114.29
21	0642	Own/lease any mini van	11.38	9.96	114.22
22	1221	Owns a jig/saber saw	31.72	27.80	114.11
23	1214	Own a chain saw	36.17	31.73	113.99
24	0786	Owns an off-road motorcycle	1.17	1.03	113.93
25	1285	Own a yard trimmer	25.20	22.15	113.78

Cooperatively Developed by Ruf Strategic Solutions and Experian.

Please See Strong Lifestyle Analysis Tab for Further Explanation.



Idaho Tourism Inquiry Analysis

STRONG LIFESTYLE ANALYSIS

V6.0

Rank	STP ID	Description	Inquirer Percent	U.S. Percent	Lifestyle Index
26	1224	Own stationary power tools	45.66	40.21	113.55
27	0503	Have a Visa Signature credit card	3.17	2.80	113.29
28	1227	Own 2 or more personal computers	34.48	30.44	113.27
29	1220	Own a stationary bench/table circular saw	28.35	25.05	113.20
30	1281	Own a power mower (walk-behind)	44.57	39.38	113.17
31	1288	Bought seeds, bulbs & fertilizers in the last year	45.55	40.28	113.08
32	0448	Spent more than \$250 on gifts from a catalog in the last year	1.79	1.59	112.94
33	1223	Own portable power tools	70.78	62.72	112.84
34	1892	Made a charitable gift or contribution in the last year to religious organization	45.39	40.35	112.49
35	0690	Own/lease any domestic minivan	8.70	7.74	112.41
36	1206	Own a bread machine	25.21	22.43	112.38
37	1895	Made a charitable gift or contribution of \$200 or more in the last year	39.87	35.51	112.30
38	1269	Use a personal computer at home for word processing	45.29	40.33	112.30
39	0630	Bought one or more cars new	53.19	47.43	112.15
40	0795	Bought \$450 -\$999 worth of travelers cheques in the last year	1.65	1.47	112.11
41	1211	Own an air compressor	31.87	28.45	112.04
42	1280	Own a riding/tractor-type lawn mower	24.98	22.34	111.85
43	1094	Carry \$300,000 or more in home/tenant insurance	17.99	16.11	111.65
44	0751	Own/lease a Mercedes Benz	1.17	1.05	111.47
45	1185	Own a piano or organ	19.06	17.12	111.32
46	1531	Shopped at Kohl's in last 3 months	19.87	17.87	111.23
47	1254	Use a personal computer at home for computer games	45.31	40.79	111.08
48	1533	Shopped at Limited Too in last 3 months	1.51	1.37	110.70
49	1258	Use a personal computer at home for internet/e-mail	65.30	59.03	110.63
50	1067	Life insurance with The Hartford	1.17	1.06	110.62

Rank	STP ID	Description	Inquirer Percent	U.S. Percent	Lifestyle Index
1359	0618	Rent apartment	5.95	14.13	42.08
1358	0617	Rent house	4.54	8.25	54.96
1357	0679	Does not currently have a driver's license	5.87	10.48	55.96
1356	1303	Listens to Latin Ballads/Romantic most often	1.88	3.25	57.83
1355	1313	Listens to Tejano/Banda most often	0.91	1.56	58.06
1354	1307	Listens to Regional Mexican most often	1.49	2.55	58.23
1353	1305	Listens to Latin Pop/Rock most often	1.58	2.64	60.03
1352	1763	Drinks malt liquor	2.51	4.11	60.98
1351	1312	Listens to Salsa/Merengue most often	2.03	3.17	64.05
1350	0553	Sent money outside the U.S. in the last year	3.27	5.10	64.11
1349	0791	Used public transportation in the last 30 days	10.00	13.77	72.66
1348	1098	Carry \$10,000-\$49,999 in home/tenant insurance	3.83	5.27	72.75
1347	1737	Bought 10 or more pantyhose in last year	1.57	2.15	73.28
1346	1521	Shopped at Foot Locker in last 3 months	3.45	4.66	74.10
1345	1818	Used prescription product for chronic bronchitis in the last year	1.09	1.46	74.73
1344	1729	Bought 4 or more women's athletic shoes in the last year	0.94	1.25	75.34
1343	1490	Believe advertising presents a true picture of products of well known companies	3.11	4.12	75.51
1342	1523	Shopped a Lady Foot Locker in last 3 months	1.77	2.34	75.85
1341	1310	Listens to Reggae most often	3.70	4.87	75.89
1340	1747	Spend \$50 or less a week on groceries	9.40	12.32	76.30
1339	1522	Shopped a Kid's Foot Locker in last 3 months	1.40	1.80	77.50
1338	1486	Change brands often for the sake of variety and novelty	3.37	4.34	77.56
1337	0627	One vehicle in household	18.34	23.31	78.70
1336	1779	Drinks cognac	5.44	6.90	78.91
1335	0980	Attended Universal Studios (CA) most often in the last year	0.93	1.17	79.38

MEDIA CATEGORIES

Rank	STP ID	Description	Inquirer Percent	U.S. Percent	Lifestyle Index
18	3004	Used an interactive computer service in the last 30 days	66.98	62.64	106.93
35	3001	Magazine & newspaper reader	34.17	32.89	103.90
66	3003	Television watcher	31.90	32.78	97.33
68	3002	Radio listener	18.96	19.98	94.93
71	3005	Pays attention to advertising outside of the home	12.46	14.57	85.55

MEDIA DETAILS

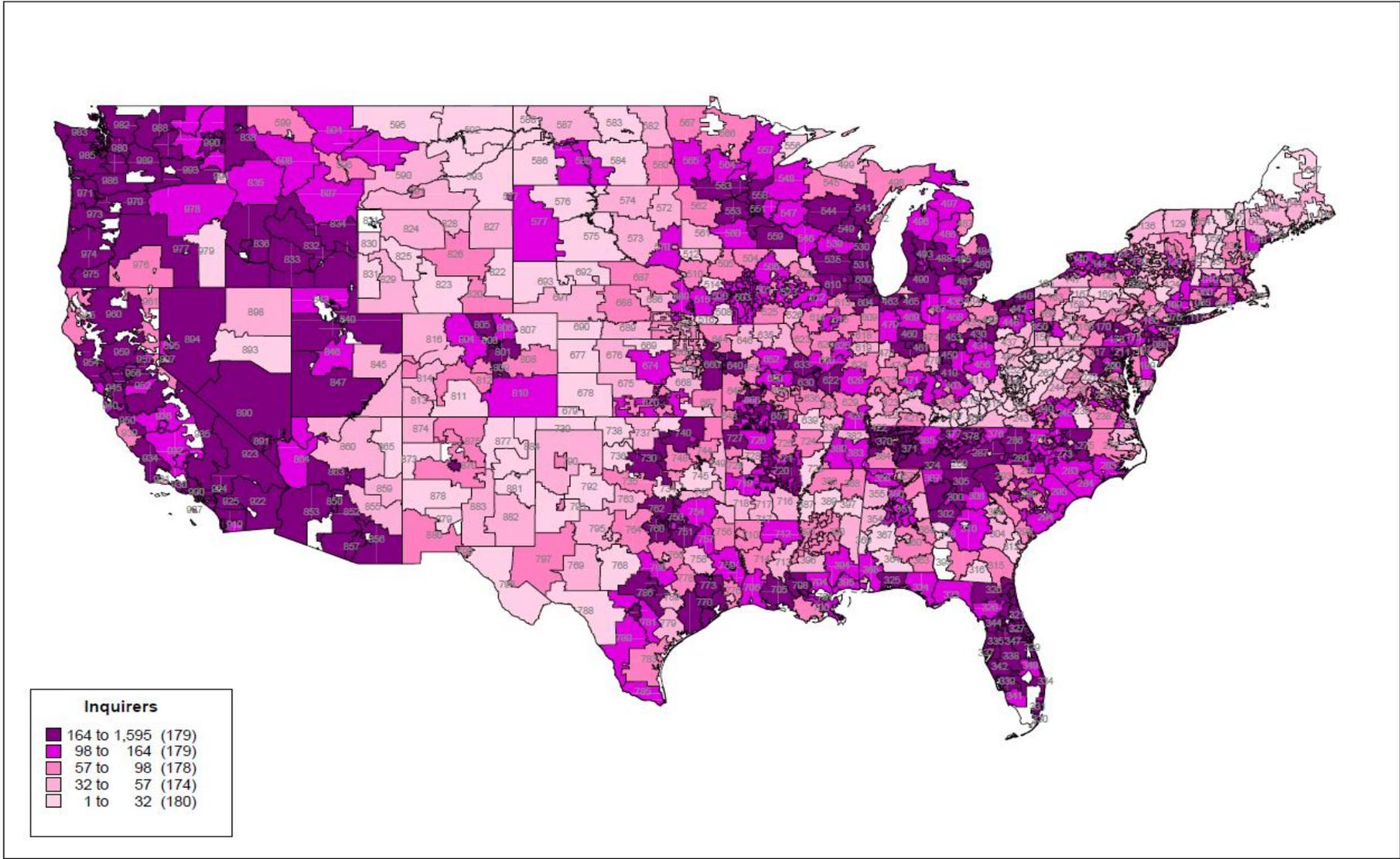
Rank	STP ID	Description	Inquirer Percent	U.S. Percent	Lifestyle Index
1	0016	Read photography publications	1.39	1.05	132.94
2	0371	Pays attention to advertising on taxis	1.66	1.28	129.41
3	0170	Watch western drama television shows	4.03	3.19	126.44
4	0336	Internet advertising - Often purchase from email advertisements	1.71	1.36	125.62
5	0051	Highly loyal reader of Golf Digest	1.15	1.02	112.86
6	2272	Watch The Biggest Loser (Reality)	2.65	2.36	112.19
7	0058	Highly loyal reader of The New Yorker	1.26	1.15	109.76
8	0315	Access the internet at home via cable modem	21.04	19.23	109.42
9	0323	Access the internet at home on desktop computer	57.78	52.88	109.28
10	0307	Use the internet mostly at home	55.39	51.46	107.65
11	0277	Use interactive services for E-mail	56.68	52.72	107.52
12	0291	Visited the Lycos.com web site in the past 30 days	1.10	1.02	107.39
13	0136	Watch Adult-Oriented pay per view programs	1.71	1.59	107.38
14	0301	Used the internet at home (excluding e-mail) in last week	53.38	49.74	107.30
15	0095	Listen to news radio	17.61	16.50	106.72
16	0285	Visited the Dogpile.com web site in the past 30 days	2.05	1.93	106.35

Cooperatively Developed by Ruf Strategic Solutions and Experian.

Please See Media Analysis Tab for Further Explanation.

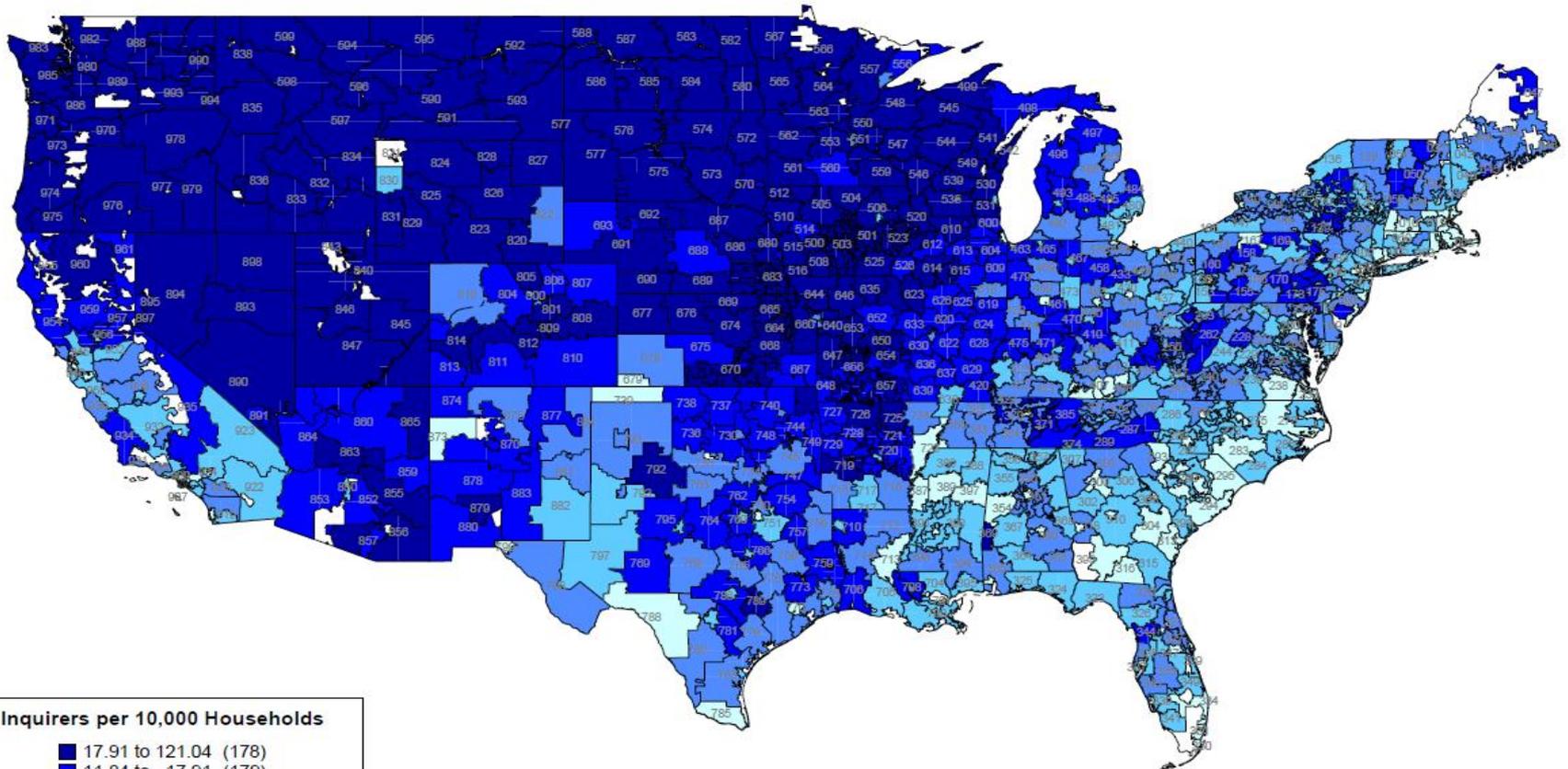
Idaho Tourism Inquiry Analysis

Inquirer Distribution by ZIP3



Idaho Tourism Inquiry Analysis

Market Penetration by ZIP3





Idaho Tourism Inquiry Analysis

CUSTOMER ZIP3 COUNT PENETRATION

ZIP3	State	SCF City	Inquirers	Households	Inquirers/10K HH
836	ID	Boise	1,595	131,781	121.03
837	ID	Boise	898	83,925	107.00
834	ID	Pocatello	416	56,153	74.08
832	ID	Pocatello	375	52,057	72.04
838	ID	Spokane, WA	558	87,090	64.07
833	ID	Twin Falls	394	61,678	63.88
994	WA	Lewiston, ID	46	7,814	58.87
835	ID	Lewiston	137	23,650	57.93
990	WA	Spokane	227	45,834	49.53
992	WA	Spokane	421	115,244	36.53
986	WA	Portland, OR	611	182,780	33.43
668	KS	Topeka	55	16,515	33.30
993	WA	Pasco	333	100,730	33.06
898	NV	Elko	54	16,472	32.78
843	UT	Salt Lake City	152	46,479	32.70
983	WA	Tacoma	774	241,105	32.10
985	WA	Olympia	534	167,197	31.94
828	WY	Sheridan	39	12,310	31.68
973	OR	Salem	567	184,656	30.71
977	OR	Bend	232	76,427	30.36
844	UT	Ogden	162	55,224	29.34
596	MT	Helena	71	24,454	29.03
974	OR	Eugene	543	187,493	28.96
594	MT	Great Falls	112	38,924	28.77
585	ND	Bismarck	119	41,785	28.48



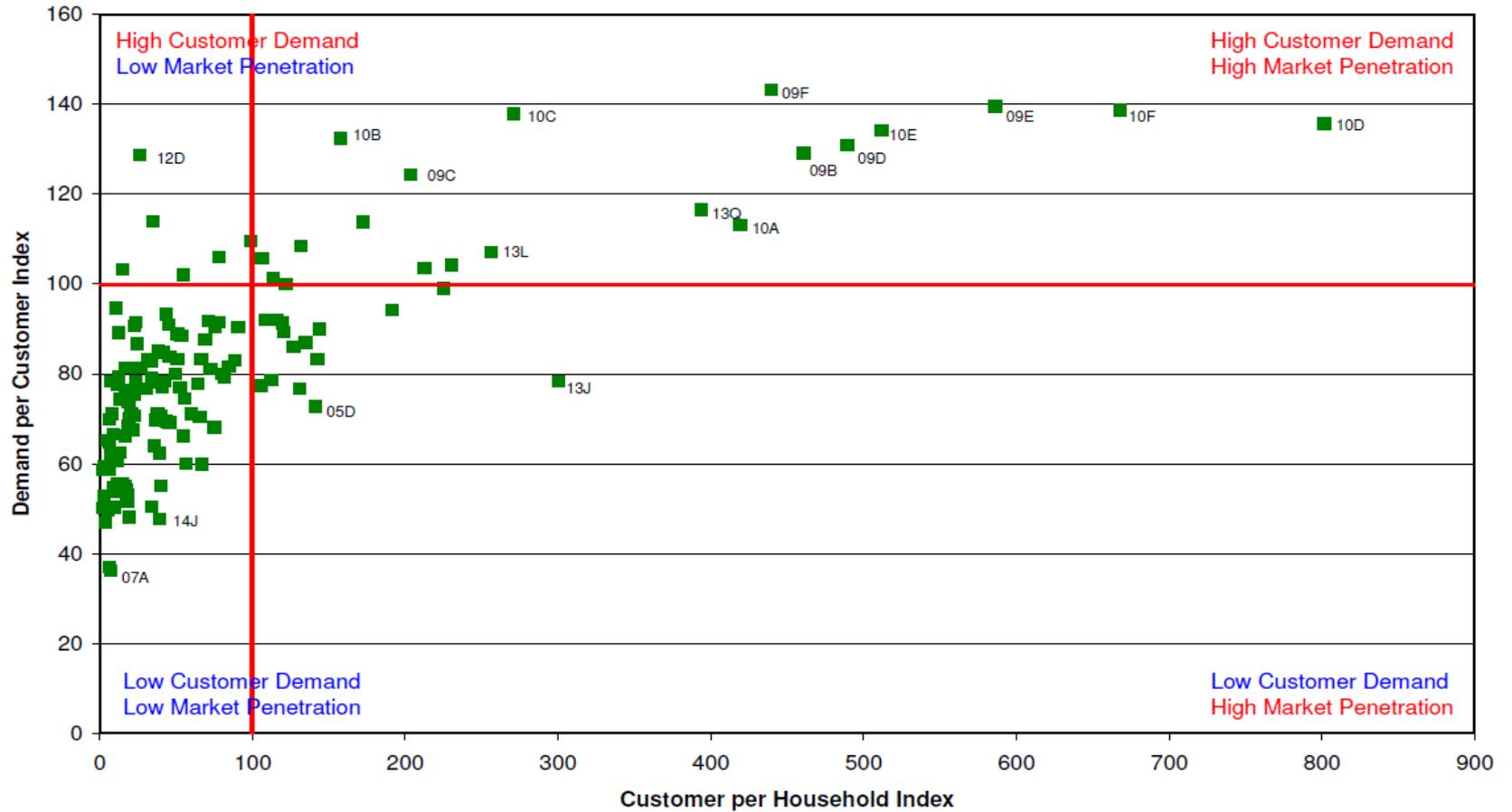
Idaho Tourism Inquiry Analysis

CUSTOMER ZIP3 COUNT PENETRATION

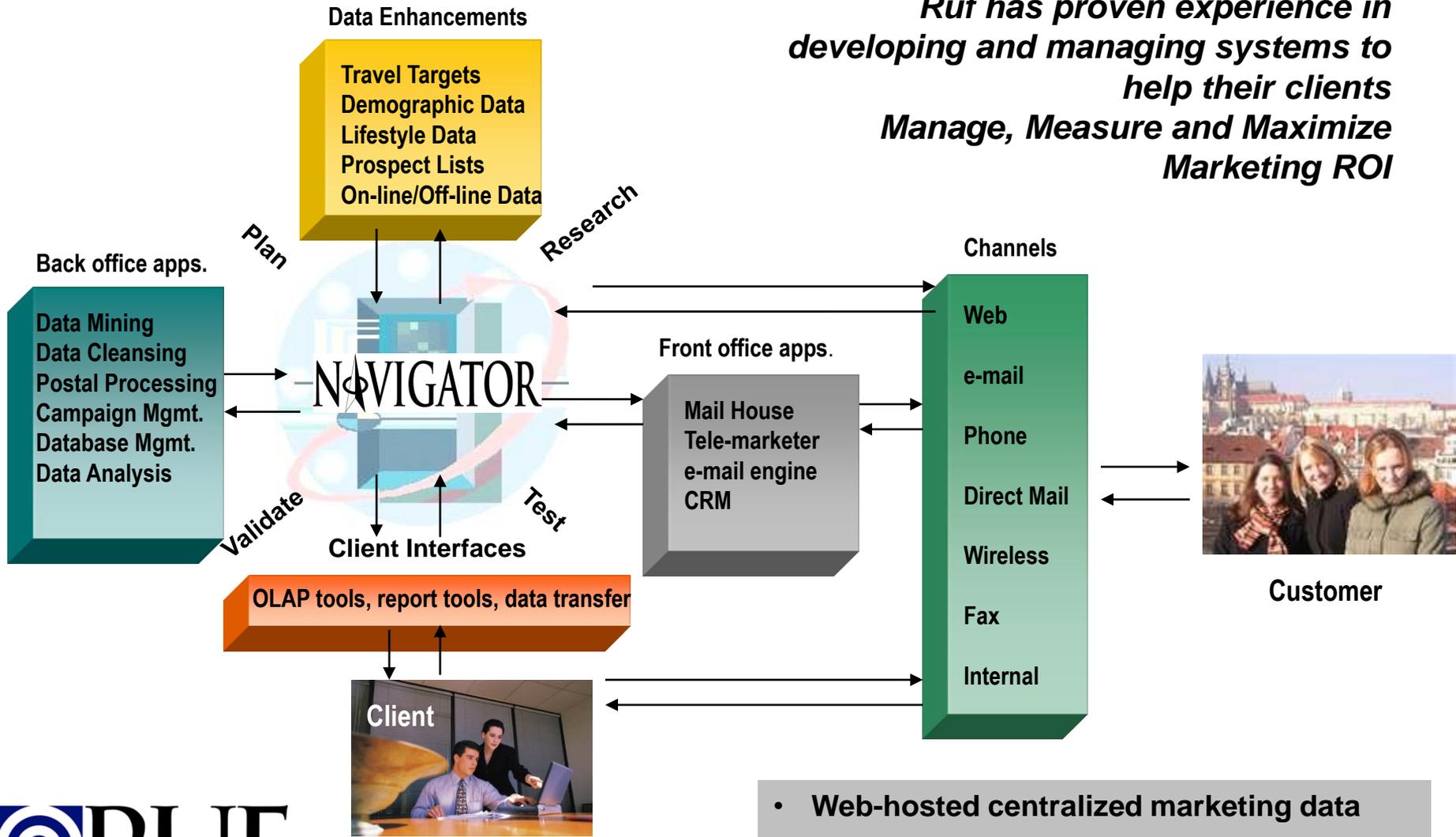
ZIP3	State	SCF City	Inquirers	Households	Inquirers/10K HH
840	UT	Salt Lake City	930	327,888	28.36
982	WA	Everett	789	278,497	28.33
580	ND	Fargo	64	22,651	28.25
991	WA	Spokane	103	36,599	28.14
574	SD	Aberdeen	40	14,222	28.13
980	WA	Seattle	1,169	420,351	27.81
971	OR	Portland	273	98,564	27.70
847	UT	Provo	173	63,150	27.40
845	UT	Provo	37	13,617	27.17
970	OR	Portland	634	237,104	26.74
824	WY	Worland	48	18,023	26.63
978	OR	Pendleton	125	47,195	26.49
976	OR	Klamath Falls	63	23,922	26.34
988	WA	Wenatchee	193	73,480	26.27
567	MN	Theif River Falls	57	21,870	26.06
644	MO	Saint Joseph	75	28,968	25.89
510	IA	Sioux City	69	26,695	25.85
674	KS	Salina	107	41,762	25.62
566	MN	Bemidji	69	27,029	25.53
683	NE	Lincoln	58	22,751	25.49
726	AR	Harrison	120	47,249	25.40
521	IA	Decorah	45	17,752	25.35
505	IA	Fort Dodge	90	35,677	25.23
573	SD	Dakota Central	48	19,048	25.20
540	WI	Saint Paul, MN	124	49,556	25.02

Cross Tabulation

Customer Demand vs. Market Penetration



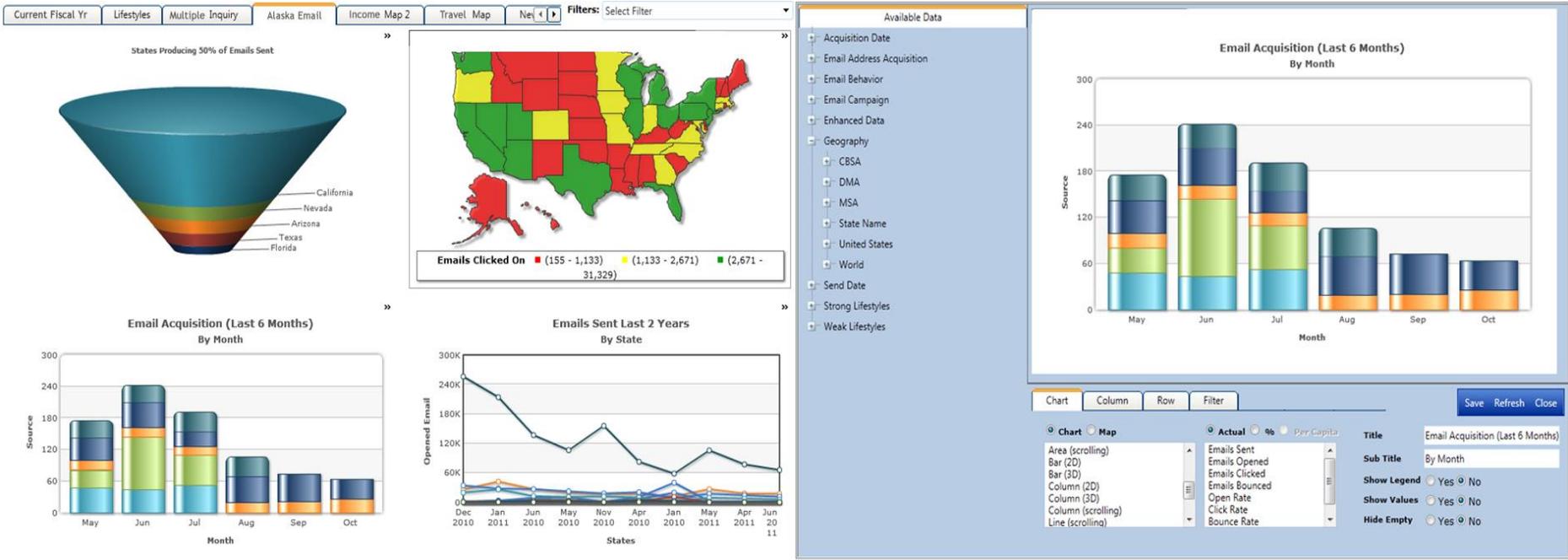
Ruf has proven experience in developing and managing systems to help their clients Manage, Measure and Maximize Marketing ROI



- Web-hosted centralized marketing data
- Secure, 24/7, internet access for all users

NAVIGATOR

Electronic Dashboard updated daily to provide immediate access to your KPIs



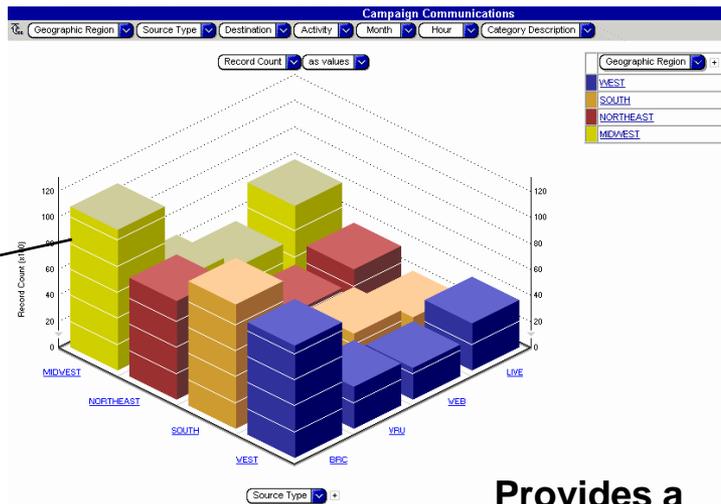
Information at your fingertips to make informed 'data based' decisions faster than ever before

Sample reports can be customized to meet your specific needs

Provides cost per sale or party based on each media for an overall return on investment

Media Code	Issue Date	Primary Campaign	Market Area	Inquiry	Circulation	Insertion Cost
M-AAALVG-0701-MN	07_Jan/Feb	Prop 202	Minneapolis/St. Paul	0	2,600,000	\$8,032.00
AAA Midwest Traveler						
M-AAAMWT-0701	07_January	AOT Campaign	Domestic	0	483,000	

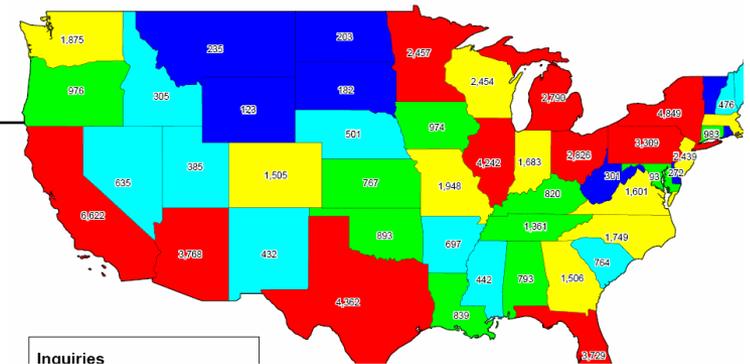
Media Code	Market Area Description	Market Area Id	Media Category Description	Media Category	Niche Description	Niche Id	Total Inquiries	Insertion Cost
E-CulFest-FY07	Domestic	15	Internal Use	26			31	
E-FBVL-0701	Domestic	15	Lifestyle Publication	18	Golf and Sports	30	31	1,250.00
E-RNRWRTN-FY07	Domestic	15	Sponsorships	24	Non-Niche	32	3	1,250.00
I-AZGCom-FY07	Domestic	15	Internal Use	26	Non-Niche	32	55,860	
I-AZhtgTm-FY07	Domestic	15	Internal Use	26	Culture and Heritage	28	43	
I-ENEWSLTR-FY07	Domestic	15	Internal Use	26	Non-Niche	32	987	
I-GLBMAIL-FY07	International	14	Newspaper	25	Non-Niche	32	3,414	



OLAP tools provide immediate access to data by any available attribute

Identifies which media is bringing in the most number of sales or events

Inquiries by State - Current Fiscal Year



Provides a graphic visual of where sales are coming from by geography

NAVIGATOR Features

Navigator gives you the ability to make the right decisions, implement and measure marketing effectiveness

Multi-Channel Marketing

- Combine your online and offline data into one complete customer view
- Understand channel preferences between clusters or segments
- Improve response rates and reduce waste

Marketing Automation

- Set up campaigns with the click of a mouse
- Select targets based on a variety of criteria
- View key performance indicators critical success
- Compare campaign results

Email Marketing

- Produce vivid graphical messages with a simple HTML editor
- Deliver high volumes of emails fast and easy
- Automatically generate emails based on business rules you control



Customer

Campaign Management

- Define target selection
- Create messages customized to interests
- Integrate all campaigns into one database
- Comprehensive reporting to track results
- Measure campaign ROI

Analytical Tools

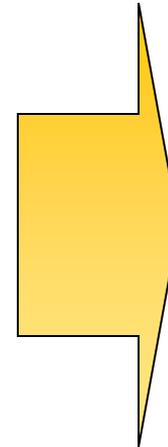
- Results reporting
- Develop your own custom reports
- Perform 'what if' scenarios
- Drill down to determine cause and effect
- Be proactive with real time results information

Data Enhancements

- Address standardization
- List cleansing, Merge/Purge, Householding
- Do Not Call Processing
- Automatic Alerts for data problems
- Data enhancements with analytical apps

Benefits of NAVIGATOR

- Understand who your customers are
- Identify prospects that look like your best customers
- Understand which media is most cost effective
- Customize individual reports
- Integrate your data into a single view
- Qualified and experienced service and support
- Data warehouse maintenance and updates
- Secure and reliable data environment
- 24/7 secure access worldwide
- Solid foundation for data mining
- Unlock hidden relationships from your data



**Improve
Marketing
Effectiveness**

**Reduce
Marketing
Costs**

**Improve
Customer
Profitability**

Rapidly Growing Sources of Data

Traditional Data Sources

Who they are?

Sales History
Enhanced Data from compiled sources
Etc.

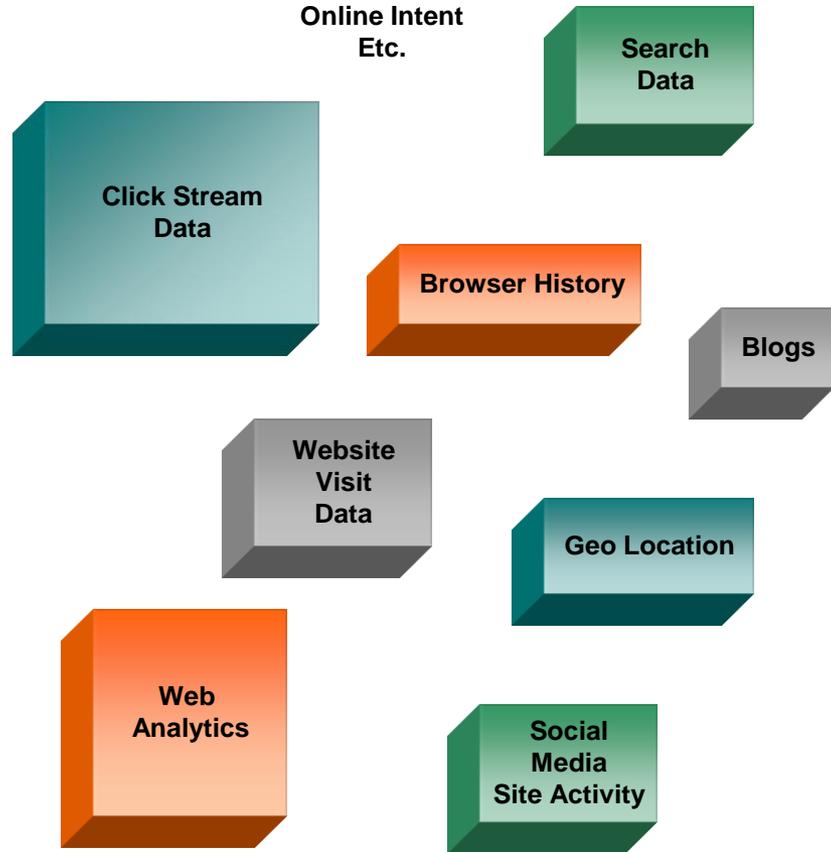
- Customer Lists
- Transaction Data
- Demographic Data
- Lifestyle Data
- Survey Data
- Prospect Lists
- External Lists
- Email Opens and Clicks
- Preference Data
- Touchpoint Data
- Modeled Data
- Basic On-line Data
- Off-line Data

Digital Divide

Growing Digital Data Sources

What they want?

Online Behavior
Online Intent
Etc.



Maximizing Profitability Through Customer Intelligence

Ruf Strategic Solutions

Ruf Strategic Solutions delivers Marketing solutions to help acquire new customers, retain existing customers and develop one-to-one relationships to maximize profitability

Your source for:

Marketing Intelligence
Database Marketing Services
Analysis
Targeted Lists
Intelligent Customer Relationship Management (iCRM)
Custom Solutions

Contact

Terry@Ruf.com

