

Curriculum Vitae

Stephen J. Karoul

Career summary: As one of the world's more experienced casino marketing executives, I have helped establish creative marketing programs for casinos in North and South America, Asia, the Middle East, Africa and Europe. I have worked for some of the leading gaming companies in the world and have an exceptional record of success. With an excellent track record for almost four decades, I bring many unique skills, incredible contacts and knowledge combined with hands-on experience from over 125 countries which help lead to positive business results for my clients.

WORK EXPERIENCE:

Euro-Asia Consulting:

June 30, 2001 to Present – Casino and Business Consulting. As Founder & CEO of a small boutique casino consulting company I have the luxury to pick and choose from numerous different types of consulting opportunities both gaming and non-gaming. Most of my work comes from word of mouth referrals from industry peers and from past satisfied clients. www.euroasiacasino.com is quite unique and viewed as an industry resource for information in addition to consulting expertise.

Foxwoods Resort Casino / MGM Grand at Foxwoods:

August 19, 2010 to May 13, 2011: (Second tour – eight years total) Vice President of Casino Marketing responsible for Player Development, Casino Hosts, Casino Sales Executives, Casino Coordinators, New Business Development, Casino Bus Marketing, Asian Marketing, International Marketing, Junkets and our Butler staff. I also worked to help optimize and maximize revenue from our Poker and Bingo Operations in addition to Table Games and Slots. I was the originator of several innovative new concepts that included Team Hosting – Team Selling, the CCZ (Customer Comfort Zone) and Collateralized Casino Credit among other creative new ideas.

About Foxwoods Resort Casino

North America's largest casino, Foxwoods Resort Casino® is located at the Mashantucket Pequot Indian reservation in the midst of the rolling hills of South-Eastern Connecticut; easily accessible from Boston, New York, Hartford and Providence. Owned by the Mashantucket Pequot Tribe, Foxwoods offers something for everyone as the East Coast's premiere entertainment destination. Four award-winning hotels offer accommodations to suit every budget, along with luxury butler-serviced villas, extensive retail offerings, and more than thirty dining establishments offering everything from world-class gourmet cuisine to casual fare. Six casinos offer non-stop gaming excitement with over 7,000 slots and 570 table games throughout the resort; including the only WPT World Poker Room™ on the East coast; a High Stakes Bingo hall and Ultimate Race Book. The renowned Norwich Spa at Foxwoods and the tranquil oasis of G-Spa provide the perfect escape to recharge the mind, body and soul. Meetings and Convention seekers will find more than 115,000 square feet of meeting space including

the largest column-free ballroom in the Northeast; 50,000 square foot Premiere Ballroom. Two acoustically-perfected theatre venues offer weekly entertainment for all ages. The original state-of-the-art *Fox Theatre*, seating 1400, was opened in 1993 by the legendary Frank Sinatra. The majestic 4,000-seat *Grand Theatre* hosts an impressive variety of weekly headline entertainment. Conveniently located adjacent to Foxwoods is Lake of Isles™, featuring two, 18-hole championship golf courses designed by Rees Jones and a state-of-the-art Golf Academy. Foxwoods supports responsible gaming, and plays a leadership role in the Connecticut Council of Problem Gambling, of which it was a founding entity. For more information visit www.foxwoods.com.

Singapore: Marina Bay Sands PTE Ltd:

March 2009 to August 2010: Senior VP – Strategic Casino Marketing and corporate executive for the Las Vegas Sands Corp. initially responsible for Macau and Singapore. Transferred in July 2009 to Singapore and was part of the senior management team which successfully opened the new Marina Bay Sands Casino as head of the International Marketing team in April 2010. Marina Bay Sands was designed originally for 1,000 gaming tables and 2,500 slots making it one of the world's largest casinos and also the most expensive casino resort in the world valued at US \$5.7 billion. We opened with approximately 669 tables, 1,650 slots, four floors of gaming, and 38 private VIP gaming salons and offered the highest betting limits ranging up to S \$1 million per hand attracting some of the largest players in the world. Marina Bay Sands is ranked as one of the most successful casino operations anywhere generating incredible gaming revenues daily. [See Marina Bay Sands](#) for more information.

Euro-Asia Consulting Projects:

July 2006 to Present:

- [Betsson](#) – is one of the largest public listed (Swedish - NASDAQ OMX in Stockholm) online gaming companies in the world today with over 20 different brands, over 50 years in business with over 1,000 employees on five continents, over 9 million customers and generating over US \$1 billion per year in revenue. Engaged as a casino marketing consultant to help them develop the next generation of “live dealer” online gaming which will revolutionize the industry.
- [Pearl of the Caribbean Saint Lucia](#) – consulted for six months on new major US \$6 billion development project in the Caribbean which will eventually encompass 1,000 acres of land and include major development on the island of Saint Lucia including hospitality, casino gaming, horse racing, cruise ship business, residential and commercial development, CIP (Citizenship by Investment) and educational facilities; all master planned to bring substantial benefit to the people of Saint Lucia and maximize the ROI for the developer and investors.
- [International Gaming School](#) (Japan)– with the advent of new casino IR's coming to Japan, my partner and I have taken an equity position, funded by Japanese investors, to organize, develop and operate a major new gaming school that will initially focus on table game dealer training but eventually expand to cover slot

technicians, surveillance and cash desk operations as well as English language courses. Training will be at the highest international standards and conducted in English with the help of professional Japanese translators since many students may also want to seek employment outside of Japan.

- [Genting Casinos UK](#) – engaged to find new qualified Independent Casino Reps in Asia, Middle East, Europe, India and North America to help support their four top casinos in London: Crockfords, Maxims, Colony Club and the Palm Beach Casino as well as assist with new marketing ideas and concepts as needed. Genting Casinos UK is part of the Genting Group which is over 50 years old with a market capitalization over US \$33.5 billion. Genting is one of the leading casino companies in the world today with over 35,000 employees, is highly respected and is a multi-award-winning company.
- [Norwegian Cruise Lines](#) – engaged as a casino marketing consultant for the [Norwegian Joy](#) which is their fleet's most innovative new ship. The Joy is a US \$1.4 billion, custom built ship designed and styled exclusively for the Chinese traveler which will offer the finest of everything on board including casino gaming.
- [Resorts World Genting](#) – engaged to develop and train 55 casino hosts at their world famous Genting Highlands Resort in Kuala Lumpur Malaysia with emphasis on improving both their hosting and their sales skills with the belief that every Casino Host should also be a Player Development Executive. This new sales effort was designed to support the opening of their new Sky Casino and their billion dollar overall expansion of the resort.
- [Cordish Companies](#) – sub-contracted to [the Innovation Group](#) to develop the Strategic Casino Marketing Plan to be submitted to the government for their proposed new billion dollar IR (Integrated Resort and Entertainment Center) in Madrid Spain.
- [Forbes Travel Guide](#) – is the largest and most prestigious star rating system for the finest hotels, restaurants, spas, resorts and casino properties around the world. Originating in 1958, Forbes Travel Guide has established the benchmark for excellence in global hospitality. Engaged to help develop and expand their network globally with some of the leading casino resort properties in the world. I am also the Corporate Advisor –Gaming to the Forbes Travel Guide.
- [Amadeus Palace](#) – Albania – engaged as a consultant by the owners of this truly unique palace built by old-world craftsman and artisans. One of many tasks was to seek out qualified international casino companies to bid on operating a new 100,000 square foot casino in the palace located in the capital city of Albania.
- [Baker & McKenzie Law Firm](#) - engaged as an expert witness to help defend a foreign government in a multi-million dollar lawsuit involving a casino property. Baker & McKenzie is the world's largest international law firm.
- [White & Case](#) – engaged as an expert witness to help defend a foreign government in a multi-million dollar lawsuit involving a casino property. White & Case is the second largest international law firm in the world. I testified before a three-member arbitration tribunal seated at the World Bank in Washington, DC.

Reference: Damien Nyer, Partner dnyer@whitecase.com International Arbitration +1 (212) 819-8336

- [Paul Hastings](#) – engaged as a casino marketing expert witness. I provided an extensive written expert report and live testimony before a three-member arbitration tribunal seated in Singapore. Reference: Joseph R. Profaizer (Partner): joeprofaizer@paulhastings.com; +1 (202) 551-1860.
- [Revel Resorts](#) – is a spectacular US \$2.4 billion casino resort located in Atlantic City, NJ that went into bankruptcy. Engaged as part of the turn-around team focusing on Asian Marketing in an attempt to increase revenues quickly from new Asian marketing efforts.
- [The Innovation Group](#) – is the largest Hospitality and Casino Consulting Company in the world today. I was engaged as a sub-contractor to advise on casino marketing relative to a potential new US \$4 billion casino resort in Hoi An, Vietnam. I was also part of a team effort involving new casinos in Japan.
- [Mohegan Sun Casino](#) – is the second largest casino in North America. Engaged as a consultant to help analyze their Asian Marketing Programs and implement new strategies and tactics designed to help both retention and acquisition of new players.
- [Foxwoods Casino Resort](#) – is the largest casino resort in North American. Engaged as an independent consultant (third tour) to assist with the training of staff and the development of a Junket Marketing program to help import new players both domestically and internationally.
- [Ho Tram Resort Casino Vietnam](#) – engaged as a consultant to help with their overall casino marketing efforts. Ho Tram is the largest casino resort in Vietnam designed by Paul Steelman with a 500 room five-star hotel and a Greg Norman designed championship golf course sitting on the beach in Vung Tau.
- [The Greenbrier Casino Resort](#) – oldest resort in the country beginning operations in 1778. It now includes four championship golf courses and a new 100,000 sq. ft. casino. Engaged to help with new business development strategies for their exclusive casino which has impeccable service and still adheres to a strict dress code.
- [The Ritz Club in London](#) – comprehensive marketing related project. The Ritz Club is one of the top casinos in the world today known for having both the highest standards and the highest betting limits.
- [Whiz Gaming](#) – Online Poker and Online Gaming will change the way we know modern gaming. Whiz Gaming is a state-of-the-art software development company specializing in custom made “white label” gaming software that can be played on computers, tablets, and phones and utilizes the very newest programming tools and security features available. I was their advisor / consultant.
- [Lucien Barriere Casino Hotel Chain in France](#) – marketing consulting related to their annual marketing conference. Prepared a video presentation about various methods of Casino Marketing that they could implement to increase business.

- [Oceania Cruise Lines](#) – engaged for a consultation to help evaluate the possible repositioning of one of their new luxury cruise ships to a new location in Asia to better maximize the value of their on-board casino catering to a new premium Asian VIP market segment capable of generating a higher ROI.
- [The Andaman Club in Myanmar](#) – marketing consulting related to increasing both international tourism and casino market share. The Andaman Club is a boutique casino golf resort located on a private island in Myanmar.
- [Jacobs Entertainment](#) – engaged to develop a comprehensive strategic casino marketing plan to be used for funding a potential, large scale, new mega casino resort in an international location and also assisted with the master planning.
- [Spectrum Gaming](#) – Philippines - subcontracted to help prepare a marketing study of a potential new mega casino resort in Manila.
- [Spectrum Gaming](#) – Russia - subcontracted to help prepare the marketing feasibility study related to the proposed new remote gaming zone in the Rustov / Krasnodar region of Russia.
- [Casinos du Quebec](#) – engaged as a consultant to advise senior management about Asian Non-Negotiable Rolling Chip Baccarat programs and general international marketing procedures and promotions related to Asian marketing.
- [South Africa](#) – engaged as a casino marketing consultant to help increase international business from Brazil and South America to the [Emperor's Palace Casino](#) Resort in South Africa which is owned by the [Peermont Group](#).
- [Kenya](#) – engaged to help increase international junkets to [Casino Malindi](#) in Kenya. Kenya was going to be a very unique new experience for many players.
- [Vietnam](#) – engaged by large international casino company to conduct a Risk Assessment for a potential new casino resort in Vietnam.
- [Cambodia](#) - engaged by large international casino company to conduct a Risk Assessment for a potential new casino resort in Cambodia.
- [Israel](#) – engaged to help CheckRaise, Ltd. with development of their new Poker project.
- [Italy](#) – assisted [Casino de Valle in Saint-Vincent](#) with casino marketing related tasks ranging from casino marketing to host and player development functions.
- [Kazakhstan](#) – conducted a Risk Assessment for a potential new casino resort.
- [Macau](#) – engaged by the [University of Macau](#) to teach two courses in their Casino Executive Development Program designed for aspiring students, etc.
- [USA](#) – confidentially engaged by a public listed U.S gaming company to find high net worth private equity investors for a potential new casino project.
- [Las Vegas](#) – consulted for [Station Casinos](#) on Asian Non-Negotiable Rolling Chip Baccarat programs similar to those found in Asia today.

- Reno, NV – engaged by the [Navegante Group](#) to conduct a marketing assessment of the [Grand Sierra Casino Resort](#) to help develop more high-end table game and slot business for the property.
- Georgia – primary consultant for the overall development of a new turn-key five star casino hotel resort project located in a one hundred plus year old historic hotel right on the Black Sea in Batumi Georgia. The project was owned by one individual from Dubai. Involved with design, development and strategies.
- Antigua – engaged to help with casino marketing and to broker the sale of both the [Grand Princess Casino](#) and the [Grand Bay Casino](#).
- Lotteries – engaged in the marketing of the new electronic Digi Playcard to various lotteries around the world. www.digisplaycards.com
- Registered Casino Consultant : for consultations with top Hedge Funds, Investment Banks and large financial institutions around the world working for:
 - [Guidepoint Global Advisors](#) – their mission is to be the research partner that companies think of first when looking to learn from subject matter experts.
 - [Gerson-Lehrman Group Council](#) – is a technology-enabled learning platform that connects top business professionals with industry experts.
 - [Coleman Research Group](#) – advisory research service
 - [DeMatteo Monness](#), [Alphasights](#), [Third Bridge Consulting](#) among others.
- China – engaged by Lexes Investment (China), a hotel management company, for non-gaming hotel and golf resort related consulting work.
- Turkey – international business development consulting for an integrated company named UpaFarma www.upafarma.com.tr
- UAE - international business development consulting for the ADGECO Group www.adgeco.com which is based in Abu Dhabi and Dubai.
- Online Gaming - consulted with several online gaming groups for both [casinos and Bingo](#).
- [The Jungle Tech Group](#) – leading resort wildlife attraction company specializing in White Lions and White Tigers. Advised the client on how to relate unique animal attractions to the casino industry and helped prepare innovative proposals for key casino resorts such as The Atlantis in the Bahamas, City of Dreams Casino in Macau and several other major companies.
- [Gold Bullion International](#) – is the exclusive facilitator of gold purchases for Bank of America Merrill Lynch. I partnered with GBI to develop a totally innovative new concept called [Collateralized Casino Credit](#) which will change the way many casinos conduct business and reduce their risk from unsecured casino credit.
- [Mantra Group](#), Punta del Este, Uruguay – owner of two boutique casino operations catering to an elite clientele from Brazil, Argentina and Uruguay.

Consulted on the principles of casino marketing to educate staff to help increase gaming revenues and improve EBITDA.

- [SiriCell](#) – a leading new company, based in Asia, specializing in stem cell rejuvenative medicine. I was invited to serve on their Advisory Panel and helped with international marketing and new business development activities.

Singapore: Eighth Wonder Group:

August 2006 to November 2006 – hired as an independent consultant by the [Eighth Wonder Group](#) from Las Vegas regarding all aspects of international casino marketing and branch office marketing in Asia in preparation of their bid for the second casino license in Singapore called Harry's Island. Primary responsibility was to develop an appropriate strategic marketing plan for this proposed multi-billion dollar casino integrated resort area designed to move the maximum number of tourists and gamblers to Singapore. Also, develop appropriate Branch Office Marketing strategies to facilitate international casino marketing efforts in a cost effective and efficient manner within Asia. Total project value was over US \$3.7 billion. Eighth Wonder, Kerzner International and Genting were the three finalists with Genting ultimately winning the bid and building Resorts World Sentosa.

Foxwoods Resort & Casino:

June 1999 to July 2006 – (First Tour) Vice President Casino Marketing – North America's largest casino, [Foxwoods Resort Casino](#)® is located in the rolling hills of South-eastern Connecticut and is easily accessible from Boston, New York, Hartford, and Providence. Owned by the Mashantucket Pequot Tribal Nation, Foxwoods features six casinos with more than 7,200 slots, 380 table games, the only WPT World Poker Room™ in New England, High Stakes Bingo, and Ultimate Race Book. There were 1,416 guest rooms and suites in three hotels prior to the MGM Grand Hotel at Foxwoods, 12,000 employees, more than 30 restaurants, a luxurious spa, more than 50,000 square feet of premium meeting and event space, 24 retail shops, and five entertainment venues, including the 1,400-seat Fox Theatre. Conveniently located adjacent to Foxwoods is Lake of Isles™, featuring two 18-hole championship golf courses designed by Rees Jones and a state-of-the-art Golf Academy. In May 2008, the MGM Grand at Foxwoods® debuted, adding an additional 825 luxurious guest rooms, 115,000 square feet of meeting space, the 4,000-seat MGM Grand Theatre, a 21,000-square-foot spa, and more dining, retail, and gaming facilities, bolstering Foxwoods' pre-eminence as the East Coast's ultimate casino resort destination. I was responsible for the premium VIP domestic Player Development department as well as all of the International and Domestic Ethnic Marketing.

I helped to position Foxwoods as a leader in numerous domestic market segments that have a proven propensity for gaming. I also opened international marketing offices in Hong Kong, Punta del Este, Uruguay, Miami, Florida, etc. and recruited and hired key marketing executives and international and domestic ethnic junket agents from around the world to help position and market Foxwoods Casino Resort domestically and internationally.

Foxwoods is a marketing driven property that aggressively markets to every segment of the gaming market through a wide range of innovative marketing methods, promotions and special events. My role was similar to that of a top multinational Sales Manager responsible for the overall sales efforts of the player development teams focusing on maximizing bottom line profitability. Over my seven year tenure I increased our Theoretical Win from \$36,000,000 to over \$130,000,000 per year achieving budget every year with strong year over year growth as well as maintaining budgeted profit margins.

Philippines / Hong Kong / China:

August 1997 to May 31, 1999 – Corporate Advisor / International Consultant to Subic Bay Travel & Amusement Ltd., Hong Kong (SBTA) and its sister company The Castaway Group. SBTA was one of the largest international casino marketing companies in Asia at that time. SBTA chartered three Airbus planes per week for customers from Hong Kong, Macau and China to Subic Legend Resort & Casino at Subic Bay in the Philippines. Average monthly turnover or “dead chip rolling” on our Asian Baccarat junket program exceeded US \$100,000,000 per month with our best month figure exceeding US \$200,000,000 from only nine, high-limit Baccarat tables. SBTA was the first international company to penetrate the new emerging China market.

SBTA operated five marketing offices in China plus an extensive network of agents throughout China and Asia. In October of 1997, I assumed a new simultaneous role as President and CEO of Castaway International Holdings, Ltd which was a new subsidiary organized to focus on new business opportunities in Asia and internationally focusing on Development, Gaming and Leisure.

Istanbul, Turkey:

June 1995 to June 1997 - President & CEO of the [Ciragan Palace](#) Casino. I was responsible for the acquisition and managed the entire purchase effort and negotiations through Richard Ellis Property Management Corporation, casino licensing and business registration on behalf of the owner. As President & CEO, I was responsible for every aspect of the operation from budgeting to maximizing casino bottom-line net profitability. The Ciragan Palace Casino was located in an original Ottoman Empire Imperial Palace. I managed all marketing and was responsible for positioning the Ciragan Palace Casino internationally as one of the top ten small casinos in the world. A 1997 survey by Conde Nast Travel named The Ciragan hotel #3 hotel in the world. The casino ran an international junket program offering the full spectrum of both live chip and Non-Negotiable “dead chip” Baccarat programs attracting premium players from Asia and the Middle East.

Bangkok, Thailand:

For almost one year in Bangkok, I worked as an International Casino Consultant for Khun Suchart (known as Mr. A). Mr. A has been in the junket business for over 30 years and is considered to be one of the biggest junket agents in Asia taking premium players to 18 different casinos around the world. He is one of the very few agents allowed by Stanley Ho at that time to have his own private junket office in the Lisboa Casino in Macau. I was hired to help him restructure his businesses for future growth

and to begin to take junkets to exotic new international destinations such as South Africa, Las Vegas and Istanbul, Turkey

Hong Kong

For one year in Hong Kong, I worked with my close friend, Mr. Jackie Yee, to start a new company called Market Wise Consultants Ltd., specializing in “unique gaming vacations” from Asia to exotic destinations around the world. This was a slightly different concept from hard-core gambling junkets. Our trips were “organized” for the family or for the player and his friends and included the best sightseeing, dining, shopping, and transportation and ground services. One-stop shopping for VIP players.

South Africa:

I was hired initially as a consultant for positioning the new Palace Hotel and Lost City project at [Sun City](#) globally as well as international casino marketing. The chairman, Mr. Sol Kerzner asked me to remain to implement the project. We opened a small but elegant Salon Prive casino in the new Palace Hotel to cater to international high rollers. The Palace Hotel is considered six-star by international standards. I hired and trained all of the international staff, opened overseas marketing offices, developed a completely new program including the development of all internal controls, policies and procedures. We brought in well over 250 premium international VIP players averaging US\$ 150,000 to \$3,000,000 per player in cash front money deposits prior to the violence that erupted in South Africa which ended the program. Sun City is still a spectacular casino resort. In fact, the Forbes Magazine 2004 list of the “10 best casinos in the world” includes Sun City, South Africa. Many of the Sun City design themes were carried over to the world famous new Atlantis Resort Casino in the Bahamas.

Caesars World International (13 years):

I started my career with [Caesars](#) as an Operations Analyst, which gave me the opportunity to review all operational areas within the hotel and casino. I later specialized in Casino Marketing. I worked in every area of casino marketing for over thirteen years and developed a well-rounded background in Domestic Casino Marketing, Branch Office Marketing, Junket Marketing, Special Events, Slot Marketing, International Casino Marketing, Domestic Ethnic Marketing, Promotions, Special Events and CRM. I spent a large part of my career in International Casino Marketing and was promoted up through the ranks to the position of Vice President. Caesars World, at that time, was considered the best managed casino company in the world and I was fortunate to learn from many of the most experienced and respected gaming professionals in the casino industry today.

Caesars World:

From 1980 to 1992 I held the following positions

- Vice President Administration Caesars World Marketing Corporation
- Vice President International Operations
- Vice President Casino Services CAC & Caesars World Branch Office Marketing Caesars World International

- Vice President Eastern Operations, Caesars World Branch Office Marketing, Inc.
- Asst. Vice President International Operations Caesars World International
- Asst. Vice President & Chief Marketing Officer, Caesars World International
- Asst. Vice President International, Caesars Atlantic City
- Asst. Vice President & Chief Administration Officer, Caesars World International
- Director of International Casino Marketing, Caesars World International
- Director of Casino Marketing, Caesars Atlantic City
- Director Casino Customer Development, Caesars Atlantic City
- Operations Analyst, Caesars Atlantic City
- Operations Analyst, Caesars World Inc.
- Vice President and Executive Director, California Club, Miami, Florida

Resort and Country Club Experience:

Sun City, South Africa. As Executive General Manager of International Casino Marketing, I was a member of the Executive Committee and participated in all of the planning, operations and strategic marketing meetings. We hosted major international events such as the Miss World Pageant, international tennis championship tournaments, and the world famous Million Dollar Golf Tournament each year. Sun City is a world class unique destination casino resort including two 18-hole, Gary Player designed, championship golf courses. Many aspects of the world famous Atlantis Casino Resort in the Bahamas, in Dubai, UAE and in Morocco are based upon the original Sun City model.

California Club located in North Miami Beach, Florida. One year as Vice President / Executive Director. This resort was a large scale commercial operation owned by Caesars World Inc. (the same owner of Caesars Palace, Las Vegas). This resort consisted of 1,800 residential homes, town houses and condominiums built on two 18-hole championship golf courses. In addition, the resort had a very large tennis facility with 18 red clay tennis courts, a lake in the center of the resort with full water sport activities, a large clubhouse with several restaurants, bars, night-club / disco and catering facilities as well as an 80 room VIP, all suite, guest lodge attached to the club house. We hosted a full range of both golf and tennis tournaments. The casino referendum failed to pass in Florida at that time and I was asked to put the resort into a saleable condition and then transferred to Caesars Atlantic City Hotel & Casino which was brand new and just about to open.

Ravisloe Country Club located in Homewood, Illinois just outside of Chicago. Four years as General Manager. Ravisloe is one of the oldest and most prestigious private country clubs in the United States. It was built in 1901 and had an exceptionally

beautiful and mature 18-hole championship golf course, tennis and pool facilities catering to a very affluent quality oriented membership. Both the food service and function / catering business were first class. We used both professional caddies and electric golf carts for a unique golfing experience. We also hosted numerous charity and Pro-Am golf tournaments.

Blue Hills Country Club located in Canton, Massachusetts just outside of Boston. Four years as General Manager. This was the largest dollar volume country clubs in New England with a 27-hole championship golf course, tennis courts and swimming pool facilities. The clubhouse had multiple function rooms, which enabled us to earn substantial additional revenue from catering, golf functions, wedding and seminar business. The club also hosted many different charity golf and tennis tournaments each year.

Chateau de Ville located in Framingham, Massachusetts. One year as General Manager. This was a modern multi-faceted function facility that had seven large function rooms, an 800+ seat full service dinner theatre, and a nightclub / disco. It handled every type of function or seminar business from large ethnic weddings to the annual Car Show.

Lantana located in Randolph, Massachusetts. One year as General Manager. A modern full service multi-faceted function facility owned by the largest catering company in Boston.

PUBLISHED ARTICLES:

I have published over 100 different articles relating to casino marketing for most of the major gaming industry publications such as Global Gaming Business, Casino World, Urbino, Indian Gaming, Casino Life, Gaming for Africa, Inside Asian Gaming, Casino Enterprise Management, etc. The following sampling of articles may be viewed on the number one educational gaming portal that I help to support www.urbino.net:

- Asian Casino Marketing: I'm not Chinese, I'm Vietnamese
- Understanding Asian Casino Marketing
- Dead Chip Rolling with a \$100,000 Differential (Parts 1 & 2)
- AML FINCEN, Casinos, International Banks and Intrigue
- Casino Marketing for Dummies
- What Your Casino Needs to Know about EZ Baccarat
- Lunar Poker Hits the USA
- Be Prepared for the Lunar Invasion
- Artificial Intelligence, Poker Bots and Wining at Poker
- Understanding or Confusion with Online Poker and Gaming
- The Old Annual Casino Budget Dilemma
- Villa and Suite Controls to Maximize Profitability
- Physics, Psychology and the Casino Industry
- When, Why and How to "Fire" a Customer
- Optimize Room Occupancy to Maximize Casino Revenues
- Foxwoods Formula for Success
- Thou Shall Not Steal: (Except for Casino Customers)
- Customer Profiling: An Important Factor in the Profitability Equation

- Foxwoods Rolls Out New Rolling Program in the United States
- The Foxwoods Value Project
- Casino Marketing – Perception or Reality
- Junkets for South Africa?
- Hi-tech Tools for the New Casino Marketing Executive
- Loss Discounts: Understand the Math
- The Casino Executive Helper: A Cost Effective Tool re: Comps/Junket Decisions
- Contact Management Programs: Staying in Touch with your Players
- Do You Know Your Casino's VCL (Volatility Comfort Level)?
- Tweaking Bottom Line Profitability
- Angry Upset Players: What Do You Do?
- The Collapsible Virtual Casino Marketing Dream Team of the Future
- Blackjack Card Counters? Call the Bloodhound
- How to Become a Casino Junket Rep
- Casino Junkets: the Good, the Bad and the Ugly (Part 1 & Part 2)
- Problem Gaming, Leprosy, Ebola Virus and the Bubonic Plague
- Casino Mystery Shopping – Are your Competitors Shopping your Casino?
- Managing Casino Complaint Departments
- Innovative New Products for Casinos
- Collateralized Casino Credit: Casino Credit without Risk
- White Lions, White Tigers and Casinos
- ICAT's Equal Another Incredibly Successful Casino Promotion
- Interview with Richard Marcus – World's Greatest Casino Cheat
- Casino Management Software Options
- The Greenbrier Casino Club
- When is a High Roller Actually a High Risk?
- Casino Marketing in Good Times versus Bad Times
- Create Fun Unique Casino Special Events
- Coupons, Groupons and Daily Deals
- Marci in Accounting is a Casino Marketing Machine
- Team Selling – Team Hosting
- Customer Profiling: An Important Factor in the Profitability Equation
- Ethnic Marketing Yields Incremental Revenue
- Numerous additional articles not listed here but may be found online
- You may also check my Casino Blog <http://www.euroasiacasino.com/blog/>

[Casino Life Magazine](#) – I was engaged to develop and conduct high-level interviews with casino CEO's and senior level executives. I had the opportunity to interview many interesting senior level casino executives and then convert the interviews into narrative articles for the magazine.

Steve Karoul is a “Strategic innovative marketer who can think outside of the box”.

Originator and developer of “The Casino Marketing Tune Up” program, Team Hosting-Team Selling Concept, the CCZ (Customer Comfort Zone) and Collateralized Casino Credit

REFERENCES: Will be provided upon request.

EDUCATION:

B.S. Degree, Restaurant and Hotel Management,
University of Massachusetts – Isenberg School of Business
Graduate Courses (MBA Program) in Marketing and Finance
Governor’s State University, Park Forest, Illinois

CONTACT INFORMATION:

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