

To Whom It May Concern:

Seckel Consulting exists to streamline and optimize your business. In addition to our management consulting division, we have added a Web-site design, computer networking, and computer repair division at www.gadsdenweb.com. Our experience runs the gamut from consulting with companies as large as 57,000 employees strong to provide information for resolving labor union disputes to starting medical practices from the ground up. Additionally, our lead computer technician has obtained over 38 information technology certifications and been a network administrator in both Las Vegas, Nevada and Los Angeles, California.

I hope you find our December 2007 newsletter helpful. If there is anything we can do to assist you, we would love the opportunity to help grow your business. If there is anything we can do to improve this newsletter, or if there is anything you would like to know about as it relates to Alabama's economy in future newsletters, please e-mail us at info@seckelconsulting.com and we will make every attempt to provide the information in future newsletters.

Please feel free to e-mail this to anyone you think may benefit from it. Additionally, if you want to continue receiving this newsletter as an e-mail, please send a request to paul@seckelconsulting.com. Thank you for taking the time to review this newsletter, and I hope it is insightful and educational.

Sincerely,

Paul Seckel, MBA :: Principal Analyst :: Seckel Consulting
256-442-3370 :: 150 Hidden Circle :: Rainbow City, AL 35906
paul@seckelconsulting.com :: www.seckelconsulting.com

Mission Statement

To empower our clients to build and manage their business into a cohesive ecosystem while building our business on a reputation of integrity, value, quality, and community service.

SC Economic Fact #1 2007 Selected Alabama Counties Population by Age 2007 Estimate

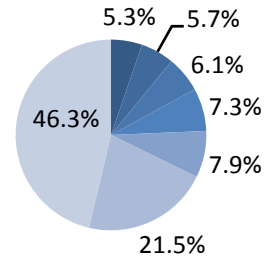
2007 Estimated Population by Age for Selected Alabama Counties as a Percent of Total for Selected Counties

Description	St. Clair		Talladega		Marshall		Etowah		Calhoun		Madison		Jefferson		Total
	2007	2007	2007	2007	2007	2007	2007	2007	2007	2007	2007	2007	2007		
Population	74,806	5.3%	80,671	5.7%	86,784	6.1%	103,313	7.3%	112,387	7.9%	304,756	21.5%	657,388	46.3%	1,420,105
Age 0 - 4	4,360	4.7%	5,170	5.6%	6,418	7.0%	6,285	6.8%	7,178	7.8%	18,279	19.9%	44,126	48.1%	91,816
Age 5 - 9	4,605	5.1%	5,074	5.6%	5,807	6.4%	6,403	7.1%	6,818	7.6%	19,401	21.5%	41,982	46.6%	90,090
Age 10 - 14	4,923	5.3%	5,251	5.7%	5,776	6.2%	6,511	7.0%	7,004	7.5%	20,734	22.3%	42,724	46.0%	92,923
Age 15 - 17	3,200	5.4%	3,419	5.7%	3,427	5.8%	4,185	7.0%	4,297	7.2%	13,460	22.6%	27,565	46.3%	59,553
Age 18 - 20	2,715	4.7%	3,258	5.6%	3,135	5.4%	3,897	6.7%	4,915	8.5%	13,911	24.0%	26,206	45.2%	58,037
Age 21 - 24	3,922	5.2%	4,122	5.5%	4,017	5.3%	4,999	6.6%	6,567	8.7%	16,700	22.1%	35,088	46.5%	75,415
Age 25 - 34	10,909	5.9%	10,694	5.8%	11,766	6.4%	13,290	7.2%	14,365	7.8%	38,161	20.7%	85,565	46.3%	184,750
Age 35 - 44	11,308	5.6%	11,086	5.5%	12,105	6.0%	13,723	6.9%	14,853	7.4%	45,961	23.0%	91,162	45.5%	200,198
Age 45 - 49	5,654	5.2%	5,982	5.5%	6,299	5.7%	7,483	6.8%	8,427	7.7%	25,076	22.9%	50,682	46.2%	109,603
Age 50 - 54	5,142	5.0%	5,829	5.7%	5,740	5.6%	7,334	7.1%	8,149	7.9%	21,638	21.0%	49,198	47.8%	103,030
Age 55 - 59	4,708	5.2%	5,296	5.9%	5,246	5.8%	7,009	7.8%	7,453	8.2%	18,597	20.6%	42,076	46.6%	90,385
Age 60 - 64	3,934	5.5%	4,320	6.1%	4,601	6.5%	5,637	7.9%	5,942	8.4%	14,972	21.1%	31,548	44.5%	70,954
Age 65 - 74	5,547	5.3%	6,196	6.0%	7,046	6.8%	8,579	8.3%	8,987	8.7%	22,452	21.6%	45,077	43.4%	103,884
Age 75 - 84	3,011	4.5%	3,729	5.6%	4,067	6.1%	5,927	8.9%	5,580	8.4%	11,956	18.0%	32,330	48.5%	66,600
Age 85 +	868	3.8%	1,245	5.4%	1,334	5.8%	2,051	9.0%	1,852	8.1%	3,458	15.1%	12,059	52.7%	22,867

The table above displays the population by age and county for Saint Clair, Talladega, Marshall, Etowah, Calhoun, Madison, and Jefferson counties. As the table demonstrates, the total population of these seven selected counties is approximately 1.4 million and Jefferson County accounts for a little over 46 percent of the population.

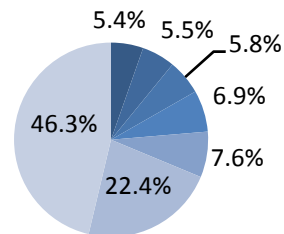
The first chart on the following page displays the percent of each county as a percent of the total population. Additionally, the second chart indicates the breakdown of total population of the main income generating population from 35 to 54 as the percentage breakdown relates to the total population of the 35 to 54 age group.

Population by County Total



■ St. Clair ■ Talladega ■ Marshall ■ Etowah
■ Calhoun ■ Madison ■ Jefferson

Population by County Age 35-54



■ St. Clair ■ Talladega ■ Marshall ■ Etowah
■ Calhoun ■ Madison ■ Jefferson

SC Economic Fact #2 2007 Selected Alabama Counties Households by Age of Householders

Selected Alabama Counties Households by Age of Householders

Description	Calhoun		Etowah		Jefferson		Madison		Marshall		St. Clair		Talladega		Total
	2007		2007		2007		2007		2007		2007		2007		
	Estimate	Percent	Estimate	Percent	Estimate	Percent	Estimate	Percent	Estimate	Percent	Estimate	Percent	Estimate	Percent	
Households by Age of Householder	47,086	8.2%	42,531	7.4%	266,997	46.3%	124,431	21.6%	34,285	6.0%	28,669	5.0%	32,098	5.6%	576,097
Householder Under 25 Years	2,889	9.5%	1,963	6.5%	14,109	46.5%	7,039	23.2%	1,681	5.5%	1,258	4.1%	1,428	4.7%	30,367
Householder 25 to 34 Years	6,984	7.7%	6,340	7.0%	42,398	47.0%	19,354	21.5%	5,537	6.1%	4,847	5.4%	4,760	5.3%	90,220
Householder 35 to 44 Years	8,123	7.5%	7,259	6.7%	49,231	45.3%	25,970	23.9%	6,501	6.0%	5,740	5.3%	5,759	5.3%	108,583
Householder 45 to 54 Years	9,695	7.9%	8,271	6.8%	57,791	47.3%	27,238	22.3%	6,649	5.4%	5,806	4.8%	6,734	5.5%	122,184
Householder 55 to 59 Years	4,479	8.3%	4,126	7.7%	25,321	47.0%	11,044	20.5%	3,022	5.6%	2,692	5.0%	3,214	6.0%	53,898
Householder 60 to 64 Years	3,639	8.4%	3,390	7.8%	19,404	44.9%	9,093	21.0%	2,722	6.3%	2,279	5.3%	2,671	6.2%	43,198
Householder 65 to 69 Years	3,169	8.7%	3,028	8.3%	15,686	43.0%	7,868	21.6%	2,480	6.8%	1,962	5.4%	2,255	6.2%	36,448
Householder 70 to 74 Years	2,899	9.2%	2,687	8.5%	13,676	43.2%	6,675	21.1%	2,179	6.9%	1,630	5.2%	1,887	6.0%	31,633
Householder 75 to 79 Years	2,391	8.9%	2,424	9.0%	12,647	47.2%	4,895	18.3%	1,658	6.2%	1,232	4.6%	1,538	5.7%	26,785
Householder 80 to 84 Years	1,661	8.6%	1,790	9.2%	9,715	50.1%	3,258	16.8%	1,089	5.6%	789	4.1%	1,088	5.6%	19,390
Householder 85 Years and over	1,157	8.6%	1,253	9.4%	7,019	52.4%	1,997	14.9%	767	5.7%	434	3.2%	764	5.7%	13,391
Median Age of Householder	50.72		51.9		49.8		48.62		50.15		49.29		51.09		

As the table above indicates, the median age of householders range from 48.6 to 51.9 years old. Additionally, the total households are in line with the population statistics of SC fact #1 in that Jefferson County still accounts for an almost 50 percent share at 46.3 percent of the total households for the seven selected counties.

SC Economic Fact #3 Selected Alabama Counties Average, Median, and Per Capita Income Estimate (2007)

Selected Alabama Counties Average, Median, and Per Capita Income Estimate (2007)

Description	Calhoun	Etowah	Jefferson	Madison	Marshall	St. Clair	Talladega
Average Household Income	\$50,840	\$48,496	\$62,743	\$69,512	\$50,604	\$58,896	\$48,225
Median Household Income	\$38,483	\$36,572	\$44,996	\$54,071	\$38,722	\$46,575	\$37,706
Per Capita Income	\$21,466	\$20,223	\$25,751	\$28,607	\$20,092	\$22,917	\$19,352

Of the seven selected counties, it is interesting to note that the average household incomes range from \$48,225 to \$69,512, a 44 percent difference. The median and per capita incomes both have a 47.8 percent difference with the median household income ranging from \$36,572 to \$54,071 and the per capita income ranging from \$19,352 to \$28,607.

Income For Selected Alabama Counties



About Us

Seckel Consulting was founded to address management consulting/ business optimization needs for small to medium sized businesses and offers computing and networking services such as Web-site design and off-site backups. Our founder, Paul Seckel, has worked in all different environments throughout the US. Six of his 12 years in the management and computer networking industries were working closely with Fortune 500 companies such as Deloitte and Touche, Kaplan Inc., Cisco Systems Inc., and Microsoft Corporation. In 2006, he was recognized as Who's Who in Las Vegas by InBusiness Las Vegas (a local weekly business publication).