

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 November 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.

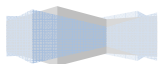
Please feel free to e-mail this to anyone you think may benefit from it. Additionally, if you want to continue receiving this newsletter as an e-mail, please send a request to paul@seckelconsulting.com. Thank you for taking the time to review this newsletter, and I hope it is insightful and educational.

Sincerely,

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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.



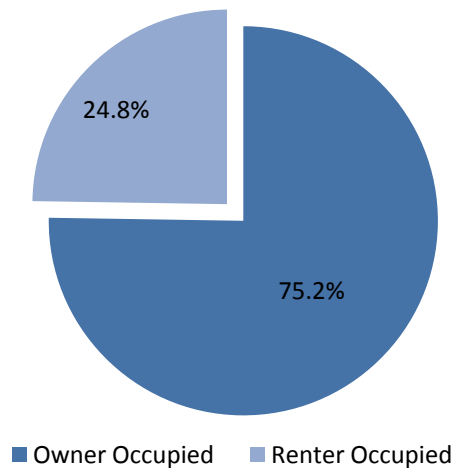
SC Economic Fact #1 2007 Etowah County Home Ownership by Type of Occupied Housing

Etowah County Home Ownership by Owner and Renter Occupied Housing by Ethnicity

Description	Owner Occupied			Renter Occupied		
	2007	2012	Projected Growth Rate	2007	2012	Projected Growth Rate
	Estimate	Projection		Estimate	Projection	
Owner Occupied:	32,003	32,515	1.6%	10,528	10,405	-1.2%
Non-Hispanic or Latino:	31,773	32,223	1.4%	10,108	9,852	-2.5%
White Alone	28,422	28,850	1.5%	7,318	7,062	-3.5%
Black or African American Alone	2,998	3,015	0.6%	2,593	2,608	0.6%
American Indian and Alaska Native Alone	78	71	-9.0%	38	30	-21.1%
Asian Alone	63	69	9.5%	61	58	-4.9%
Native Hawaiian and Other Pacific Islander Alone	4	7	75.0%	5	2	-60.0%
Other	668	795	19.0%	933	1,198	28.4%

Owner occupied housing is projected to increase by 1.6 percent from 2007 to 2012. Additionally, renter occupied housing is projected to decrease by 1.2 percent from 2007 to 2012. In absolute numbers, owner occupied housing is expected to increase by 512 households, and renter occupied housing is expected to decrease by 123.

2007 Owner v. Renter Occupied Housing in Etowah County



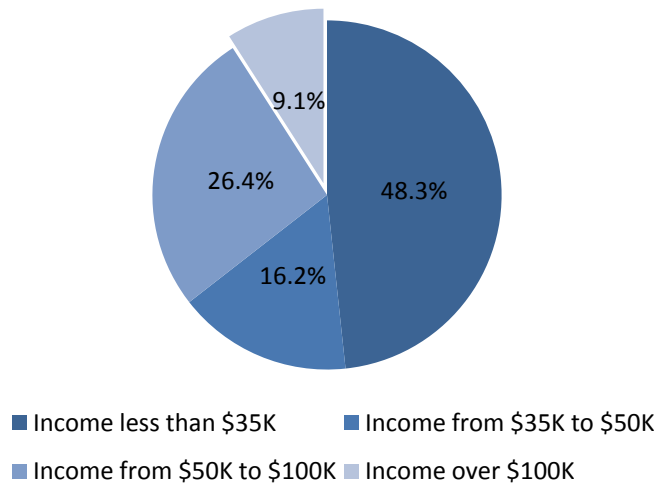
SC Economic Fact #2 2007 Etowah County Households by Household Income

Etowah County Households by Household Income (2000, 2007 Estimate, and 2012 Projection)

Description	2000		2007		2012	
	Census	Percent	Estimate	Percent	Projection	Percent
Total Household Income	41,634		42,531		42,920	
Income Less than \$15,000	9,787	23.5%	8,473	19.9%	7,798	18.2%
Income \$15,000 - \$24,999	6,990	16.8%	6,372	15.0%	5,897	13.7%
Income \$25,000 - \$34,999	6,083	14.6%	5,700	13.4%	5,420	12.6%
Income \$35,000 - \$49,999	6,899	16.6%	6,879	16.2%	6,878	16.0%
Income \$50,000 - \$74,999	6,881	16.5%	7,412	17.4%	7,580	17.7%
Income \$75,000 - \$99,999	2,671	6.4%	3,832	9.0%	4,189	9.8%
Income \$100,000 - \$149,999	1,537	3.7%	2,700	6.4%	3,565	8.3%
Income \$150,000 - \$249,999	612	1.5%	844	2.0%	1,151	2.7%
Income \$250,000 - \$499,999	137	0.3%	244	0.6%	326	0.8%
Income \$500,000 or more	37	0.1%	75	0.2%	116	0.3%

In 2000, 23.5 percent of Etowah County households made less than \$15,000. This number is estimated to decrease by 3.6 percent from 2000 to 2007 and to again decrease by 1.7 percent from 2007 to 2012.

2007 Estimated Etowah County Household Income



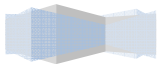
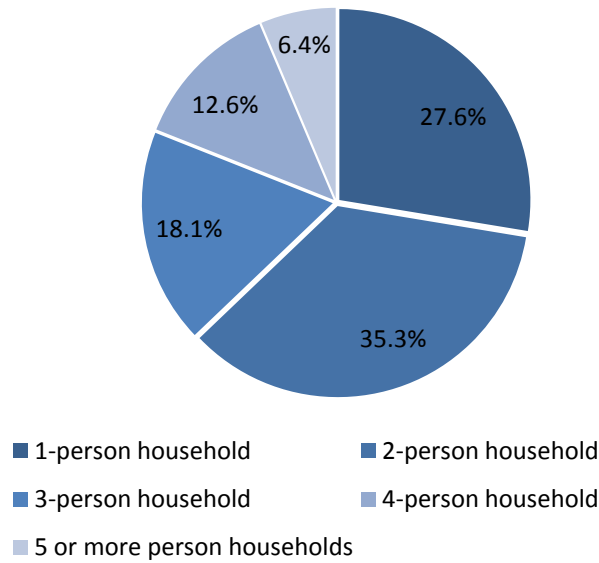
SC Economic Fact #3 Etowah County Average Household Size

2007 Estimated Households by Household Size

Description	Estimate	Percent
2007 Households	42,531	
1-person household	11,740	27.6%
2-person household	14,998	35.3%
3-person household	7,716	18.1%
4-person household	5,369	12.6%
5-person household	1,889	4.4%
6-person household	564	1.3%
7 or more person household	255	0.6%
2007 Est. Average Household Size	2.38	

The average Etowah County household size is 2.38 persons per household. Thirty-five point three percent of Etowah county households are two person households.

2007 Estimated Households by Household Size



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).

