

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](http://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 October 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](mailto: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](mailto: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.

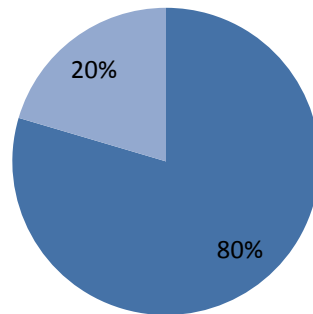
## SC Economic Fact #1 2007 Estimated Educational Attainment

### 2007 Estimated Educational Attainment for Etowah County, the State of Alabama, and the United States (Population 25+)

Description	Etowah County Total	Percent of Total	Alabama Total	Percent of Total	National Total	Percent of Total
2007 Population Age 25+ by Educational Attainment	71,033		3,061,053		197,405,313	
Less than 9th grade	5,992	8.4%	248,233	8.1%	14,774,949	7.5%
Some High School, no diploma	12,094	17.0%	491,459	16.1%	23,488,543	11.9%
High School Graduate (or GED)	22,932	32.3%	923,348	30.2%	56,123,633	28.4%
Some College, no degree	15,502	21.8%	630,454	20.6%	41,893,184	21.2%
Associate Degree	4,784	6.7%	165,966	5.4%	12,593,466	6.4%
Bachelor's Degree	5,896	8.3%	384,901	12.6%	31,045,357	15.7%
Master's Degree	2,761	3.9%	151,128	4.9%	11,692,702	5.9%
Professional School Degree	839	1.2%	42,888	1.4%	3,894,615	2.0%
Doctorate Degree	233	0.3%	22,676	0.7%	1,898,864	1.0%
<b>Total with no College Degree</b>	<b>56,520</b>	<b>79.6%</b>	<b>2,293,494</b>	<b>74.9%</b>	<b>136,280,309</b>	<b>69.0%</b>
<b>Total with at least an Associate Degree</b>	<b>14,513</b>	<b>20.4%</b>	<b>767,559</b>	<b>25.1%</b>	<b>61,125,004</b>	<b>31.0%</b>

As you market to your immediate area, Etowah County, it is important to understand your market. As educational attainment goes, Etowah County is about 4.7 percent behind the state and 10.5 percent behind the national average of those with at least an Associate Degree.

### Etowah County Educational Attainment



■ Total with no College Degree    ■ Total with at least an Associate Degree

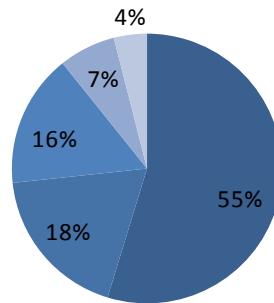
## SC Economic Fact #2 2007 Etowah County Estimated Effective Buying Income (EBI)

### 2007 Etowah County Estimated Effective Buying Income

Description	Total	Percent of Total
2007 Est. Households by Effective Buying Income	42,531	
EBI less than \$15,000	8,536	20.1%
EBI \$15,000 - \$24,999	7,560	17.8%
EBI \$25,000 - \$34,999	7,181	16.9%
EBI \$35,000 - \$49,999	7,897	18.6%
EBI \$50,000 - \$74,999	6,785	16.0%
EBI \$75,000 - \$99,999	2,887	6.8%
EBI \$100,000 - \$149,999	1,125	2.6%
EBI \$150,000 - \$249,999	341	0.8%
EBI \$250,000 - \$499,999	144	0.3%
EBI \$500,000 or more	75	0.2%
2007 Est. Average Effective Buying Income	\$40,576	
2007 Est. Median Effective Buying Income	\$32,199	

The median effective buying income for Etowah County residents is \$32,200. The breakdown is interesting in that 73.3 percent of Etowah County’s population has less than a \$50,000 EBI; this leaves the remaining 26.7 percent with an EBI of over \$50,000. However, those with an EBI over \$35,000 equates to 45.3 percent of Etowah County’s population.

### 2007 Etowah County EBI



■ EBI less than \$35K ■ EBI \$35K to \$50K ■ EBI \$50K to \$75K ■ EBI \$75K to \$100K ■ EBI over \$100K

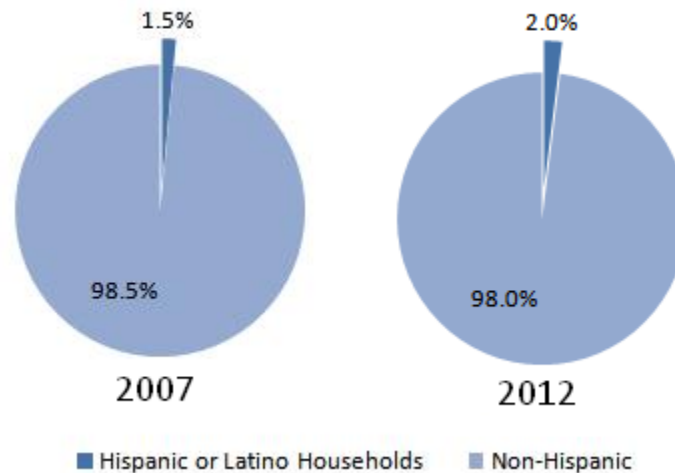
**SC Economic Fact #3 Etowah County Hispanic Growth Rate 2007 through 2012**

**2007 Etowah County Hispanic or Latino Growth from 2007 to 2012**

Description	2007	2012	5-Year Growth Projection
Hispanic or Latino Population by Sex	2,644	3,373	27.6%
Male	1,866	2,334	25.1%
Female	778	1,039	33.5%
Male/Female Ratio	2.4	2.25	
Median Age	22.6	23.05	
Hispanic or Latino Households	650	845	30.0%
Non-Hispanic	41,881	42,075	0.5%
Hispanic or Latino Median HH Income	\$26,706	\$26,776	0.3%

As demonstrated in last month’s newsletter (available by clicking on the bottom left side of our home page at [www.seckelconsulting.com](http://www.seckelconsulting.com) ), Etowah County’s Population is expected to decrease by 0.1 percent from 2007 to 2012. However, the Hispanic segment of the population is expected to grow 27.6 percent during the same time frame. Additionally, Hispanic households are expected to grow 30 percent while non-Hispanic households are expected to grow by 0.5 percent.

**Household Total Percentage by Ethnicity**



## 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).

