GENERAL

(Josh McDowell research 2006 to present)

"It's Attitude"

"When filling a senior-level position, it is often not hard to find candidates with the right experience—in today's job market, there are many competent executives available. However, having the right experience and skills does not guarantee success in a particular position. In fact, the largest reason anyone fails in a job is not ability — it's attitude." (*Engage*, Bruce Dingman, The Dingman Company, Spring '09)

(Gary Foster, "It's Attitude," Religious Market Update, May 25, 2009, p2; www.garydfoster.com)

"MILLENNIALS"

Confident.

Connected.

Open to Change.

- "... history's first 'always connected' generation. Steeped in digital technology and social media...eight-in-ten say they sleep with a cell phone glowing by the bed... two-thirds admit to texting while driving." (p1)
- "Three-quarters have created a profile on a social networking site. One-in-five have posted a video of themselves online." (p1)
- "Four-in-ten have a tattoo (about half of those with tattoos have two to five and 18% have six or more). 70% say their tattoos are hidden beneath clothing." (p1)
- "...37% of 18- to 29-yearolds are unemployed..." (p2)
- "...they cast a wary eye on human nature. Two-thirds say 'you can't be too careful'... they are less skeptical than their elders of government...They believe government should do more to solve problems." (p2)
- "They are the least overtly religious American generation in modern times. One-in-four are unaffiliated with any religion..." (p2)

[&]quot;...the American teens and twenty-somethings..." (p1)

[&]quot;They're less religious...are on track to become the most educated generation in American history." (p1)

- "...six-in-ten were raised by both parents...place parenthood and marriage far above career and financial success." (p2)
- "Just one-in-five millennials (21%) are married now, half the share of their parents' generation at the same stage of life."
- "...(34%) are parents" (p2)
- "We estimate that, in 2006, more than a third of 18 to 29 year old women who gave birth were unmarried." (p2)
- "...enrolling in graduate schools, colleges or community colleges in part because they can't find a job. Among 18 to 24 year olds a record share 39.6% was enrolled in college as of 2008." (p2-3)
- "They respect their elders. A majority say that the older generation is superior to the younger generation when it comes to moral values and work ethic." (p3)
- "Despite coming of age at a time when the United States has been waging two wars, relatively few Millennials—just 2% of males—are military veterans. At a comparable stage of their life cycle, 6% of Gen Xer men, 13% of Baby Boomer men and 24% of Silent men were veterans." (p3)
- "... Millennials were among Barack Obama's strongest supporters in 2008... (66% to 32%)..." (p3)
- "But the political enthusiasms of Millennials have since cooled for Obama and his message of change, for the Democratic Party and, quite possibly, for politics itself." (p3)
- "...Millennials remain the most likely of any generation to self-identify as liberals; they are less supportive than their elders of an assertive national security policy..." (p3)
- "...50 million Millennials who currently span the ages of 18 to 29." (p4)
- "Gen Xers (ages 30 to 45), Baby Boomers (ages 46 to 64) and Silents (ages 65 and older)" (p4)
- "The Millennial generation ... the first generation to come of age in the new millennium." (p4)
- "Generation X covers people born from 1965 through 1980...overtook the first name affixed to this generation: the Baby Bust." (p4)
- "The Baby Boomer label is drawn from the great spike in fertility that began in 1946...ended almost as abruptly in 1964, around the time the birth control pill went on the market...a demography-driven name." (p4)

"The Silent generation ...adults born from 1928 through 1945...their "Silent" label refers to their conformist and civic instincts." (p4)

"But Millennials have a distinctive reason for feeling distinctive... 24% say it's because of their use of technology." (p5)

"What Makes Your Generation Unique?"

	Millennial	Gen X	Boomer	Silent
1	Technology use (24%)	Technology use (12%)	Work ethic (17%)	WW II, Depression (14%)
2	Music/Pop culture (11%)	Work ethic (11%)	Respectful (14%)	Smarter (13%)
3	Liberal/tolerant (7%)	Conservative/Trad'l (7%)	Values/Morals (8%)	Honest (12%)
4	Smarter (6%)	Smarter (6%)	Baby Boomers" (6%)	"Work ethic (10%)
5	Clothes (5%)	Respectful (5%)	Smarter (5%)	Values/Morals (10%)

Note: Based on respondents who said their generation was unique/distinct. Items represent individual, openended

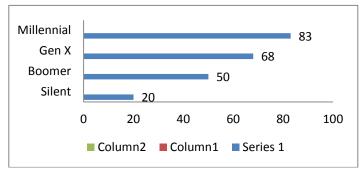
responses. Top five responses are shown for each age group. Sample sizes for sub-groups are as follows:

Millennials, n=527; Gen X, n=173; Boomers, n=283; Silent, n=205.

[&]quot;...three-quarters of Millennials have created a profile on a social networking site, compared with half of Xers, 30% of Boomers and 6% of Silents." (p6)

"Do You Sleep with Your Cell Phone?"

"% who have ever placed their cell phone on or right next to their bed while sleeping"



Millennial 83; Gen X68; Boomer 50; Silent 20

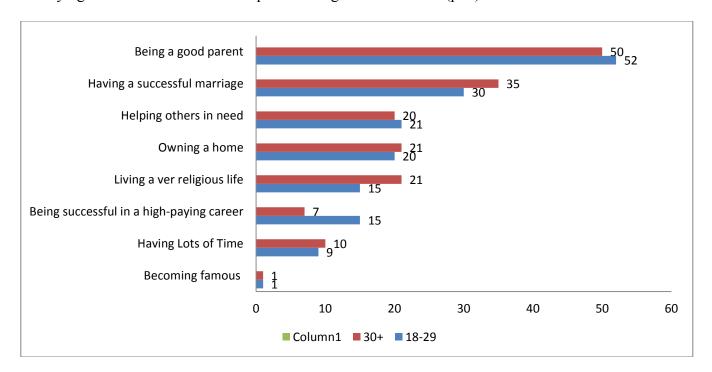
[&]quot;...Millennials are the only one that doesn't cite "work ethic" as one of their principal claims to distinctiveness." (p6)

[&]quot;...Millennials are more receptive to immigrants than are their elders." (p7)

[&]quot;There is one generation gap that *has* widened notably in recent years. It has to do with satisfaction over the state of the nation. In recent decades the young have always tended to be a bit more upbeat than their elders on this key measure, but the gap is wider now than it has been in at least twenty years. Some 41% of Millennials say they are satisfied with the way things are going in the country, compared with just 26% of those ages 30 and older." (p7-8)

"Life's Priorities"

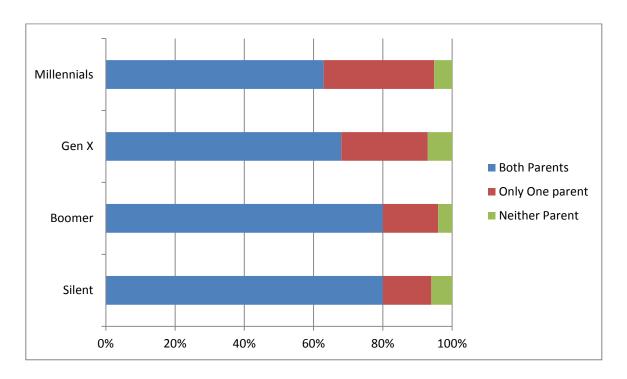
"% saying each is one of the most important things in their Lives" (p18)



"Millennials place more importance on being successful in a high-paying career than they do on living a religious life. Some 15% say being successful in their career is one of the most important things in their life." (p18)

"Growing Up with One Parent or Two" (p53)

"Who did you live with most of the time while you were growing up?(%)"



Note: "Don't Know/Refused" responses not shown.

(Paul Taylor, Scott Keeter, editors, "Millenials," PewResearchCenter, February, 2010, www.pewresearch.org/millennials)

"NUMBERS"

"42% – Percentage of college students who feel "down, depressed or hopeless," according to a recent AP/MTV survey."

("Numbers," *TIME*, June 8, 2009, p14)

"OFFERING A DEFINITION OF SOCIALISM FOR THOSE WONDERING"

"For those recent letters to the editor, asking someone to define socialism: Socialism refers to an economic philosophy advocating public (government or direct worker) ownership and administration of the means of production and allocation of resources based on equal access to resources for all individuals with a method of compensation based on the amount of labor expended by each individual."

"Socialists advocate complete nationalization of the means of production, distribution, and exchange or state control of all capital within the framework of a market economy."

(Michael Holdcraft, "Offering a Definition of Socialism for those Wondering," Citizen-Times.com, October 10, 2009, http://www.citizen-times.com/apps/pbcs.dll/article?AID=/20091010/opinion02/91009026

"SENIOR MARKET"

"The Census Bureau reports that between '05 and '30, the number of seniors will grow to over 95 million and control over 70% of disposable income. This is a group that deserves specialized attention from marketers. Try these tips:"

- "They are often on a fixed income and may need a bit more incentive to act. Test and track special offers."
- "Is your font large enough to be easily read? Are you ensuring your calls to action are obvious, in plain sight, not diminished by overly stylized creativity? Are you using age-appropriate images?"
- "Is the process intuitive, transparent and simple?"
- "Give them offline purchasing channel options: toll-free numbers, in-store coupons, etc."
- "Give them a toll-free number to call or help. Allow them to engage with you in their channel of preference."
- "Establish credibility and respect. If they don't know you, trust you or like you, they won't do business with you or refer you to others."
- "Stick to the facts. Be transparent in your dealings and don't over-hype. (E-Mail Insider 2/1/09)"

(Gary Foster, "Senior Market," Religious Market Update, (March 10, 2009): 2; www.garydfoster.com)

"SHANGHAI AND BEIJING"

"Shanghai and Beijing are becoming new lands of opportunity for recent American college grads. Even those with limited or no knowledge of Chinese are heeding the call. They are lured by China's surging economy, the lower cost of living, and a chance to bypass some of the dues-paying that is common to first jobs in the U.S. With a 4.3% urban area unemployment rate, the Chinese economy is more hospitable for both entrepreneurs and job seekers. Many Chinese companies are looking to hire native English speakers to help them navigate the American market. Also, Westerners often bring skills hard to find among the Chinese. Chinese students are encouraged to be quiet and less outspoken, fostering a culture of listening more than initiating. Most Americans working in China plan to return to the U.S. eventually. Someone who has been able to make a mark in China is a valuable hire here." (*NY Times* 8/1/09)

(Gary Foster, "Shanghai and Beijing," *Religious Market Update*, August 25, 2009, p3; www.garydfoster.com)

"STATE OF BLACK AMERICA"

"African Americans remain twice as likely as whites to be unemployed, three times more likely to live in poverty and more than six times as likely to be incarcerated."

("The State of Black America 2009," National Urban League, March 2009, www.nul.org)

"THOSE WHO PREACH TOLERANCE DON'T SEEM TO PRACTICE IT"

"Those self-proclaimed champions of tolerance on the liberal left have shown their true colors again. This time the victim was Miss California Carrie Prejean, who by most accounts was winning the latest Miss USA contest until she had the audacity to state that she was raised to believe marriage should be between a man and a woman ('Miss North Carolina USA crowned Miss USA,' USATODAY.com, April 19)."

"What? How dare she have an opinion that doesn't match pageant judge Perez Hilton's. And she gave the answer on national television where millions might actually hear it."

"Hilton of course peddled his outrage on Larry King's talk show, where old 'softball' King allowed Hilton to say without challenge that giving a politically incorrect answer made Prejean unfit to serve as Miss USA."

"Let's follow Hilton's logic. Polls consistently show that a majority of Americans are opposed to gay marriage, yet Prejean cannot be Miss USA because she agrees with the majority of Americans? Makes perfect sense, right? There you have it folks: logic as practiced by those who love to lecture the rest of us about tolerance but don't feel they have to practice it."

"Miss California"

"What a sad world we live in. While watching the end of the Miss USA pageant, I witnessed Miss California, Carrie Prejean, give an answer to a controversial question about gay marriage that never should have been asked."

"Perez Hilton, a gay man whose opinion does not match the majority of people in this country, took the low road and asked for her opinion."

"She said she believed marriage is between a man and woman. He asked. She answered. Don't ask the question if you can't handle the answer. In a country of free speech, it is sad that some people are pressured to agree with the minority. Should she have lied to win? Good for Miss California. Being true to herself is more important than a crown that sparkles with a liberal agenda."

(Charles Pankow and Julia Hayes, "Those who preach tolerance don't seem to practice it," USA Today, April 27, 2009, http://blogs.usatoday.com/oped/2009/04/those-who-preach-tolerance-dont-seem-to-practice-it.html)

"WHY I AM LEAVING GUYLAND"

"In his new book, 'Guyland,' the State University of New York at Stony Brook professor notes that the traditional markers of manhood — leaving home, getting gain education, finding a partner, starting work and becoming a father — has moved downfield as the passage from adolescence to adulthood has evolved from 'a transitional moment to a whole new stage of life.' In 1960, almost 70 percent of men had reached these milestones by the age of 30. Today, less than a third of males that age can say the same."

"...tying the knot at 27—the national average for guys."

"Since 1971, annual salaries for males 25-34 with full time jobs have plummeted almost 20 percent, according to the Center for Labor Market Studies at Northeastern University. At the same time, women have crashed just about all the old male haunts, and are showing some signs of outpacing their husbands and boyfriends as breadwinners and heads of family, at least in urban centers. Last year, researchers at Queens College in New York determined that women between 21 and 30 in at least five major cities, including Dallas, Chicago and New York, have not only made up the wage gap since 1970 — they now earn upwards of 15 percent more than their male counterparts. As a result, many men feel redundant."

"They're also among the most distraught—men between the ages of 16 and 26 have the highest suicide rate for any group except men about 70—and socially isolated, despite their image as a band of backslapping buddies. According to the General Social Survey, a highly regarded decades long University of Chicago project to map changes in American culture, twenty something guys are bowling alone when compared with the rest of society. They are less likely o read a newspaper, attend church, vote for president or believe that people are basically trustworthy, helpful and fair. Meanwhile, saddled with a n average of 420,000 in student debt and reared with a sense of entitlement that stops them from taking any old job, the percentage of 26-year olds living with their parents has nearly doubled since 1970, from 11 to 20 percent, according to economist Bob Schoeni's research with the Population Studies Center at the University of Michigan."

"According to a study released last month by the Parents Television Council, prime-time broadcast audiences are three times more likely to hear about people having sex with pets, corpses or two other people simultaneously than they are to see a blessed-out married couple between the sheets. If the domestic man does appear, the study finds, the guy who pants in Lamaze class rather than a stranger's bedroom is portrayed as freakish, fuddy-duddy and frequently religious: an uptight Boy Scout in Peter Pan culture."

"Bing drinking is shown to cause learning disabilities in lab rats; almost 20 percent of college guys said they would commit rape if they knew they wouldn't be caught, according to a 2005 UCLA study, and fraternity hazing has resulted in at least one reported fatality for each of the last 10 years."

"College guys believe that 80 percent of their friends are getting laid each weekend, says Kimmel, whose survey of 13,000 kids, mostly 18-22 years old, puts the actual figure at closer to 10 percent. After college, he says, the percentages merely get worse."

"Meanwhile, the angst associated with adulthood may not be warranted. A raft of recent studies suggested that married men are happier, more sexually satisfied and less likely to end up in the emergency room than their unmarried counterparts. They also earn more, are promoted ahead of their single counterparts and are more likely to own a home."

(Tony Dokoupil, "Why I Am Leaving Guyland," Newsweek, September 8, 2008, pp70-71)

"1 IN 10 TEENAGE GIRLS SELF-HARM; STUDY"

"One in 10 teenage girls deliberately harm themselves each year and the problem is far more widespread than previously thought, according to a study on Wednesday."

"In a survey of more than 6,000 school pupils aged 15 and 16, researchers found that girls are four times more likely to have engaged in self-harm than boys."

"Eleven percent of girls and 3 percent of boys reported that they had harmed themselves within the last year."

"Previous estimates for the amount of self-harm in the country were based on the 25,000 'presentations' at hospitals in England and Wales each year that are the result of deliberate self-poisoning or self-injury amongst teenagers."

"Although poisoning is the most common form of self-harm reported in hospitals, the study revealed that cutting was the more prevalent form of self-harm (64.5 percent), followed by overdosing (31 percent)."

"The study shows that deliberate self-harm is common amongst teenager in England, especially in girls who are four times more likely to self-harm than boys,' said Dr Karen Rodham from the Department of Psychology at the University of Bath."

("1 in 10 teenage girls self-harm: study," Reuters, August 23, 2006)

"CHINA"

"China has too many men. Today, roughly 120 boys are born in China for every 100 girls, perhaps the worst gender imbalance in modern human history. Within 15 years, the country may have 30 million men who cannot find wives. Households have preferred male children because men are viewed as better able to support rural families, and boys inherit the land. Infanticide has often resulted. China's one child policy motivates couples to abort until they have boy. This will turn China, by 2030, into a grayer society than the U.S. Single young men are far more likely to commit violence than their married peers. Even young criminals often give up crime when they marry and settle down. Today China is experiencing rising crime waves. Cities with the most unbalanced sex ratios have some of the highest crime rates. China's State Population and Family Commission admits "the increasing difficulties men face in finding wives may lead to social instability." (LA Times 10/21/07)

(Gary Foster, "China," Religious Market Update, (2007): 3)

"EVANGELICAL CHRISTIANS"

- 65% of the Builder generation (born '27-45) are evangelical Christians.
- 35% of the Boomer generation (born '46-'64 are evangelical Christians.
- 16% of Generation X (born '65-'76) are evangelical Christians
- 4% of Bridgers (born '77-'94) are evangelical Christians.
- 82% of the U.S. population increase between 2005 and 2050 will be due to immigrants and their U.S. born children.

(Gary D. Foster, "Religious Market Update," The FOSTER Letter, 10 March 2008)

"FEMINISM FATAL"

"While Islamic Jihad and 'global warming' are viewed as the most dangerous threats to the Western world, they pale in comparison to the crisis in nations that have embraced feminism and place a higher value on women's place in the workforce than motherhood. The Population Research Institute reports that every single culture, every single national that's adopted feminism as a dominant philosophy is now dying. Their birth rate is below replace level."

("Feminism Fatal," OneNews Now 2/22/07)

"FREE AS A BIRD AND LOVING IT MORE AMERICANS ARE HAPPY TO MARRY LATER – OR NOT AT ALL"

"The Census Bureau reports about 97 million unmarried Americans ages 18 and over in 2006, the most recent number available. That represents 44% of Americans 18 and over; a quarter have never been married; 10% are divorced, 6% widowed, and 2% separated."

"55% of 3,200 adults 18 and older surveyed in 2005 reported no interest in a relationship. For ages 18-29, 38% said they weren't looking for a partner."

"Households in which no one is married now make up 47.3% of the USA's 114 million households, according to recently released Census data for 2006. (Numbers from 2005 released last year showed unmarried households at a 50.3% majority, but the percentage fluctuates year to year.)"

"Singles do continue to face obstacles, from work policies and tax codes that favor married couples to extra fees lone travelers must pay. But society is beginning to recognize singles' needs: Individual servings of packaged grocery items are just one example."

"Researchers focusing on the growing numbers of unmarried Americans are finding social benefits to singlehood. One study finds singles more connected to family and friends than married peers; another says unmarried offspring help their parents more than those who are married. Another shows marriage lifts the spirits, but only temporarily."

"In 2006, the number of never-marrieds 18 and older hit 55 million, Census data show, up from 45 million 10 years earlier."

"A boost in happiness associated with marriage returns to pre-marriage levels over time found psychology professor Richard Lucas of Michigan Stat University. He analyzed 20 years of data from 70,000 households in Great Britain and Germany. He also has found that among singles studied, those who never married report the highest rate of well-being."

(Sharon Jayson, "Free as a bird and loving it More Americans are happy to marry later – or not at all," USA TODAY, April 2007)

"FREE CONENT PUBLISHING"

"YUDU Publishing Freedom is an on-demand publishing tool that lets you turn a PDF file into a live, Flash-based Web page within minutes. If, for example, you want to create a marketing brochure, you design the brochure and convert the file to a PDF. Next, sign on to YUDU Freedom, and upload the file. YUDU converts the PDF into what it calls a digital edition and generates a link that you can then publish on your Web site or e-mail to customers or constituents. (Small Business Computing 11/1/07)"

(Gary Foster, "Free Content Publishing," Religious Market Update, (2007): 2)

"GEN Y'S ATTITUDES DIFFER FROM PARENTS"

"The findings that this generation's tope life goals are to be rich (81%) and famous (51%) contrast with a 1967 study of college freshmen in which 85.8% said it was essential to develop 'a meaningful philosophy of life,' while 41.9% thought it essential to be 'very well off financially."

"The Pew survey asked more than 75 questions on issues from world events to politics to tattoos and binge drinking. Keeter says the study, in which 130 people were called on cellphones because they don't have a landline, is among the most extensive of this age group."

"Keeter doesn't expect views on social issues to become more conservative with time. 'One can imagine the complexion of these issues changing pretty significantly when this generation is in positions of power and authority,' he says."

"Among other findings:

- 32% attend church at least once a week; 20% have no religious affiliation or are atheist or agnostic."
- "• 48% identify more with Democrats; 35% with Republicans."
- "• 36% have a tattoo and 30% a body piercing in a place other than an ear lobe; 25% have dyed their hair a non-traditional color."

"Overall, these young adults are content with their lives and optimistic about the future: 84% say their life is excellent or good; 14% say fair or poor."

"The poll was part of MacNeil/Lehrer Production's Generation Next project. The margin of error for ages 18-25 is plus or minus 5 percentage points; for the overall poll, plus or minus 3.5 percentage points."

(Sharon Jayson, "Gen Y's attitudes differ from parents," USA TODAY, January 2007, www.usatoday.printthis.clickability.com)

"MONEY RAISED ONLINE"

"Money raised online for many nonprofit organizations grew from virtually nothing only a few years ago to a median 27% increase an annual amount \$362,485 from 7/1/05 to 6/30/06, according to a Convio study. Organizations with the most monthly unique Web site visitors built the largest e-mail files. On average, 2.8% of nonprofit site visitors registered their e-mail addresses."

("Money Raised	Online," DM l	News, 2/12/07)	

"MORE ICE"

New satellite data shows that concerns over the levels of sea ice may have been premature. It was feared the polar caps were vanishing because of the effects of global warming. But US National Oceanic and Atmospheric Administration data now show almost all the "lost" ice has come back. Ice levels which had shrunk from 13 million sq km in 1/07 to just 4 million in 10/07, are almost back to their original levels. There is nearly a third more ice in Antarctica than is usual for this time of year. The data flies in the face of many current thinkers predicting the dire consequences of global warming. (The Source Daily 2/18/08)

(Gary D. Foster, "Religious Market Update," The FOSTER Letter, 10 March 2008)

"MS. [PARIS] HILTON GETS SERIOUS. PLEASE STOP LAUGHING."

"Before, my life was about having fun, going to parties – it was a fantasy. But when I had time to reflect, I felt empty inside. I want to leave a mark on the world."

(Ramin Setoodeh, "Ms. Hilton Gets Serious. Please Stop Laughing," Newsweek, October 22, 2007, p59)

"NEW MAN & SPIRITLED WOMAN"

"New Man & SpiritLed woman magazines, both Strang Communications publications, are being shifted from print to the Internet in response to the changing market of fewer paid subscribers. The online versions will be found at www.newmanmag.com and www.spiritledwoman.com. (Christian e-Tailing 10/22/07)

(Gary Foster, "New Man & SpiritLed Woman," Religious Market Update, (2007): 4)

"OFFICE STRESS"

"Is a common complaint of corporate culture; 77% of office workers report feeling burnout on the job. Other top workspace stressors are: Difficult workers (16%), unrealistic workload (15%), tight deadlines (11%), and an overbearing or interfering boss (9%). (Potentials Magazine 7-8/06)"

(Gary D. Foster, "Religious Market Update," August 10, 2006, p3)

"THE FASTEST-GROWING CELL PHONE MARKET"

"The fastest-growing cell phone market in the world is not the U.S., Europe, or Asia. It's in Africa. Africans are buying more and more cell phones, partly because land lines are difficult to find there. Cell phones also eliminate days of travel by car or bus to conduct cross-country business. (To the Point 10/29/07)"

(Gary Foster, "The Fastest-Growing Cell Phone Market," Religious Market Update, (2007): 4)

"THE NEW GOLDEN RULE"

"The new golden rule for business, first developed by Fred Reichheld, loyalty expert and author, is the one statistic that increasingly is taken most seriously by investors. Originally dubbed the Net Promoter Score, it could also be called the Customer Evangelism Score. It may be the most revealing question any business, ministry or church can ask its constituents. So what is this measure of success? Would you recommend us to a friend? I can help you find appropriate ways to ask this question to your customers and constituents. Contact me at 419-238-4082, gary@garydfoster.com or www.garydfoster.com. (The Gospel According to Starbucks, Leonard Sweet, WaterBrook, 2007)

(Gary Foster, "The New Golden Rule," Religious Market Update, (2007): 3)

"WHAT TEENS ARE THINKING"

"The survey also showed some surprising results concerning what kids worry about most, as well as on sex, drugs and alcohol."

"According to Fears, 'We might think kids are worried about drugs, alcohol and getting pregnant, but it seems their No. 1 concern is getting good grades. In fact, 54 percent of girls and 44 percent of boys were worried about getting good grades, compared to 11 percent and three percent, respectively, being worried about pressure to have sex. More than a –third of teens are worried about college being too expensive, as opposed to the 19 percent who report pressure to do drugs. Sixty percent of teens and nearly half of tweens told Family Circle they are stressed out. Why? Nearly half of teens and tweens are concerned that they will be made fun of." (a recent survey commissioned by Family Circle magazine)

("What Teens Are Thinking," CBS News, August 31, 2006)

"WOMEN CEOS"

Nearly 10.4 million U.S. firms are owned (50% or more) by women, employing more than 12.8 million people, and generating \$1.9 trillion in sales. Their firms have continued to grow at nearly double the rate of all firms (42% vs. 24%). Women-owned firms, account for 41% of all privately held firms. There are 2.4 million firms owned 50% or more by women of color in the U.S., employing 1.6 million people and generating nearly \$230 billion in annual sales. (Center for Media Research Brief 3/3/08)

(Gary D. Foster, "Religious Market Update," The FOSTER Letter, 10 March 2008)