

Life Stage Marketing Trumps Age-based Marketing

For years, financial services companies have been using age as an easy way to segment the needs of their various customers. In fact, they get credit for being among the first to target the "over 50" segment some 20 years ago with efforts like this product ad from Wachovia (below) for their "Crown Classic" checking account for anyone (everyone?) over the age of 50.

We see two significant problems with this approach. First, it means Wachovia is treating everyone over 50 as a single, homogeneous group, all with the same needs when it comes to a basic checking account. That means they must think a 53-year-old, with kids in college, aging parents and starting a new job in a new city, has the same checking account needs as his 74-year-old aunt who never married or moved.

Of course that's not the case.

The second problem with this ad is that it isn't from 20 years ago, but from last year. Who in the world is Wachovia targeting with this age-based effort? Certainly not any Baby Boomers who happen to now be over 50.

All is not lost when we come across this ad from MasterCard that is targeting not an age, but a life stage. In this case, grandparents.

They have cleverly

solved the problem of how to cast the right age for today's grandparent by not showing the grandparents at all, but the grandchild. With half of all grandparents alive today being members of the Boomer generation, this is a smart move.

Life stage is a safer, and smarter strategy to use to attract aging Boomers. It takes age out of the equation completely.



How old are the grandparents in this ad?

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BOOMER FACTS & FIGURES

This is where you'll find some of the latest facts & figures about Boomers from various sources.

- * 78 Million is the official, Census Bureau figure for those people born in the U.S. between 1946 and 1964.
- * 1 in 3 adults over the age of 21 are therefore "Baby Boomers."
- * Boomers spend \$2 trillion annually on goods & services, according to the Consumer Expenditure Survey by the Bureau of Labor Statistics.
- * Every day another 10,000 Boomers turn 50. Almost 8,000 turn 60 daily as well.
- * 83% of Boomers have kids, but 34% of those are now "Empty Nesters."¹
- * 12% never married, double the percentage of previous generations.¹
- * Half of all grandparents alive today are Boomers. So far, 37% of Boomers are grandparents.¹
- * Only 24% say they've experienced a "mid-life crisis."²
- * Already, 30% say they've survived a major illness, and 32% have changed their diet due to a medical condition.²

1. AARP "Beyond 50," 2005
2. Boomer Project Healthcare Survey, 2005

Welcome to BoomerMarketingNews

FOR ALMOST THREE YEARS the Boomer Project™ has been publishing a free monthly electronic newsletter with short articles and features about marketing to today's Boomer Consumer. The response to that newsletter has been strong. The attention and focus by the media, and now by companies and organizations, on the importance of the Boomer segment has really grown. That's why we've launched this newsletter.

We wanted to have a platform from which we could report on some of the trends and techniques by the "first movers" in Boomer marketing so that our readers could learn from their successes and mistakes. In addition, we wanted a way to share our findings from our on-going national research among Boomers and how they think, feel and respond to marketing messages. Here's what we plan to bring you month after month:

- * The latest facts and figures about Boomers, from our research and other sources.
- * Insight into the marketing activities of the "first movers" in Boomer marketing.
- * An interview or two with leading Boomer marketers or media.
- * Implications for marketers from some of our key findings from our on-going studies.
- * An assessment of some of the current Boomer-focused advertising.
- * Information about relevant events and resources where you can learn more.
- * Your feedback and participation.

An annual subscription is only \$240 for 12 issues delivered via email as a PDF by the 15th of the month, and your satisfaction with *BoomerMarketingNews* is guaranteed. That is, if at any time you find you're not getting valuable information to help you become a better marketer to today's Boomer Consumer, you can cancel your subscription and you'll be refunded any unused portion.

You can subscribe online at www.boomerproject.com/newsletter.asp.

"Retirement" Needs Retirement

We don't know about you, but we think the time is upon us to retire the term "retirement." Study after study, from AARP to MetLife to the Federal Reserve Bank to Merrill Lynch and everyone else, have concluded that Boomers are going to change the concept of retirement when they reach that age.

The most startling statistic came a few years ago from an AARP study that reported some 80% of Boomers plan to "work in retirement." Sounds oxymoronic to us.

We shouldn't be surprised. After all, Boomers are the generation that decided the term "work out" described what used to be called "exercise," or "play" when they were little.

So now we'll need a new term to de-

scribe what Boomers will do when they quit the job they have to do and start doing what they want to do.

Since there isn't a term as yet, marketers are finding themselves in a quandary. They want to talk to Boomers about things like "retirement planning" but they know the term comes with baggage. The smartest marketers are taking the route of talking about planning for "what's next" or simply "the future" (see Ameriprise or the new John Hancock TV campaigns). They just are not using "retirement" at all.

For now, that's the safest approach. You don't want your message ignored because you used a term Boomers think misrepresents their plans. So let's give "retirement" an early retirement.



Marketing to Boomers on the Web

New "community" sites are built. Will Boomers come?

OVER THE LAST FEW MONTHS we've seen the launch of some new Boomer-targeted Web sites and communities. Sites like Jeff Taylor's (the founder of Monster.com) Eons (eons.com) and UrbanBoomer.com are now live and online. Both are designed to help foster social networking among today's Boomer Consumer.

We'll look at Eons first, which has gotten the lion's share of press, thanks to Jeff Taylor's involvement. The entrepreneur behind Monster.com, now 45 himself, has launched Eons for the "50 plus everything" segment. Eons calls itself "the media company that celebrates the life that begins at 50."



We find this age-based positioning odd, and perhaps even off-the-mark when it comes to today's Boomers. Yes, over the next eight years all 78 million Boomers will turn 50. But is age even relevant to today's Boomers? We think not.

In the world of marketing, you can target a mass audience based on age, life stage, life style or attitude. Eons seems to be targeting by age and attitude. But age is the least relevant approach to attract Boomers, and the attitude they are taking is too narrow to attract most Boomers.

Let us explain.

Most Boomers don't use their age as an indication of where they are in life — it's just a number. What connects one Boomer with another isn't so much that they are the same age, but that they are at the same place in life, or living the same life style, or share the same attitudes.

When it comes to those attitudes, there are Boomers who are "old" at 53, for example, and others who are still quite "young," maybe even still raising young children. A media company celebrating that "life begins at 50" may not appeal to those Boomers who aren't finished with their first half of life, or those who are pretty much done.



Lastly, the site has several expected sections — Fun, Love, Money, Body, Goals, and Lifemap, and one unexpected section — Obits. The "Obits" section seems odd because it's a place to read famous people's obits as well as those of your friends. In fact, Eons plans to launch an Obit search feature. Reading the Obits probably isn't a habit of too many Boomers. It obviously draws attention to the fact that life may begin at 50, but it also sends the message that it can end then.

Another new site is UrbanBoomer, which describes itself as "a place for the time of your life." This site launched a few weeks ahead of Eons with the promise to their visitors that the site is for "what you're going to do today, not when you're 100."



UrbanBoomer is indeed more urban in its set-up and appeal, with heavy emphasis on music and creativity. There are articles and film reviews and other editorial content, in addition to user-generated content. The site lacks the usability features of Eons, but it also doesn't have pop-up surveys every time you log on.

The advertisers on UrbanBoomer appear to be in the music category, confirming the emphasis of the site. To date, the site only has about 300 "members" with profiles and another 100 or so in their "Creative Space" section.

Social networking?

Both of these sites are attempting to draw Boomers online to a place they can call their own — where they can read and learn, post information about themselves and network. The jury is out on whether or not Boomers will use the Internet as a real resource for social networking, like younger adults have done with MySpace.

We believe that the majority of Boomers developed their social networks the old-fashioned way over the last 40 years — in the real world. According to the **Pew Internet & American Life Project**, they use the Web for communications, news and research. They buy travel and do their banking online. They don't create blogs, and relative to younger adults, hardly read blogs. They simply don't use the Web the same way Gen Xer's and Generation Y's do.

This could make for a less-than-bright future for Eons and UrbanBoomer. Not that they won't be successful businesses, but we just don't think they'll change Boomer behavior when it comes to going online. Especially as they grow older.

Of course, Eons and UrbanBoomer are not the first or only players in this space. Third Age (thirdage.com) and folksy Aging Hipsters (aginghipsters.com) were online back in the 1990's and both are still around. Neither have captured the undivided attention of Boomers, though. And neither has built up legions of passionate members who own the brand and the experience.

The bottom line for marketers is that for Boomers, we don't see the Web replacing real life when it comes to social activities.

Eons is "the media company that celebrates the life that begins at 50."

Boomer Biz

Coming to Your Neighborhood: Healing Homes

Not a week goes by without some entrepreneur calling the Boomer Project and asking for help with their new product or service targeting today's Boomer Consumer. This regular feature will highlight some of the latest upstarts we've come across, as well as the key trends that suggest new business and marketing opportunities.

IF JEFF MASON HAS HIS WAY, in the not too distant future, as the age wave in America reaches epidemic proportions, Healing Homes will dot the landscape.

These self-contained "Elder Cottage Housing Opportunity" (ECHO) homes, or "Granny Flats" if you're Amish or from Australia, offer Boomers and their parents an inexpensive, practical, livable solution for aging-in-place. The idea is simple: a portable single room kitchenette and bathroom "pod" that can be temporarily placed on your property. It comes completely furnished, wired and connected to the main house so caregivers can be kept informed about the occupant's status at all times.



With the population of the over 65 segment expected to double between now and 2030 — from about 35 million to over 70 million — the need for affordable housing for the elderly is expected to grow rapidly. While not a new concept (here's an article from 1982's *Planning* magazine — planning.org/25anniversary/planning/1982feb.htm), Mason saw a new opportunity and began development of the Healing Homes concept back in 2001. In a recent interview with the Boomer Project, Mason said, "Our goal is to

provide workable solutions for the caregiver as well as the person in need of care. These structures are a fraction of what institutional living costs and come with none of the drawbacks."

We first came across Healing Homes in a presentation by Joseph Coughlin,

head of the MIT Age Lab in Boston. Coughlin sees how Healing Homes offers a new alternative for traditional assisted living, relying on assistive and smart technologies to help both the caregiver and occupant. Monitors in the house track movement and activity, including whether or not the occupant has taken their medications as scheduled, opened the fridge today, used the bathroom and many other daily living chores.

The units come with things like remote control lighting, adjustable countertops, a closet big enough to

accommodate a roll-in wheelchair, plasma TVs and glare-free indirect lighting. Each unit is custom-built to the specific needs of the buyer.

We think Healing Homes will be a big hit among Boomers who are now caregivers for aging parents. Healing Homes will help Boomers manage their aging parents' consumption of healthcare services while streamlining the impact of that task on their time and lives. The temporary nature of the structure may be off-putting to some, but we suspect those who want to provide care to aging parents, and those aging parents who benefit tremendously from getting care from a loved one, will embrace Healing Homes.

For now, Healing Homes is more a concept than reality, with one prototype and big plans that are currently unfunded. Mason is looking for the right partners to make Healing Homes a success. His plans call for a unit to cost about \$80,000 and he expects most buyers will finance the deal, with plans to re-sell or convert it to other uses (spare bedroom, office) in the future. And Mason assured us they will come in all sorts of colors beyond canary yellow.



One issue that keeps Mason up at night is restrictive covenants in place across the country. Many state, county and neighborhood regulations on the books today will not allow a structure like a Healing Home to be placed on a property. However, there has already been a case of a homeowner adding a "compassionate care" addition onto their home when restricted by local regulations that has made it to Federal Court. The homeowner won the case and was granted a variance. Since it was a Federal case, Mason is hopeful that Healing Homes will win acceptance across the country. In fact, in California, state law already endorses affordable housing alternatives for seniors, supporting ECHO homes and Granny Flats like Healing Homes.

You can learn more about Healing Homes at their Web site healinghomes.com, and can see a fully operational prototype on the Elmhurst Extended Care Campus at 50 Maude Street, Providence, RI.



Boomer Consumer



The "Jitterbug"

Today's Boomer Electronics Consumer

Here's a snapshot of today's Boomer Consumer when it comes to consumer electronics. This information is from panel data from interviews with some 600,000 Boomer households by Survey Sampling International, the nation's top sampling provider.

Some 27% of today's Boomer households already have a High Definition TV, and another 22% (or 5 million households) plan to buy one in the coming year.

When it comes to more mundane consumer electronics like digital cameras, 78% of Boomers say they already own one and another 14% plan on buying one soon. The opportunity for marketers in that category appears now to be the replacement and upgrade market.

On the product development front, we predict a more aggressive move towards "Universal Design" in consumer electronics. Universal Design is product design that makes the product easy

for anyone, no matter their age or disability, to use. Good Universal Design includes:

- Adaptability – accommodating different users, inputs and outputs, cross-device functionality
- Usability – simple, clear, consistent directions, standard menus & hierarchies
- Input & Output Options – large print, clear labeling, high contrast, speech input and auditory output
- Consistency – in button shape, location, function, wireless/communications standards

Samsung's joint venture with GreatCall with the "Jitterbug" phone is the first of what we expect to be many examples of consumer electronics specifically designed for today's Boomers.

On the retail front, Wal-Mart this month announced a new strategy of developing six different

merchandise platforms that they will execute across their thousands of stores in the U.S., in part because of aging Boomers. One of the platforms will contain a merchandise mix to appeal to empty nest Boomers.

Beyond brick & mortar, consumer electronic manufacturers and retailers need to keep in mind that some 80% of Boomers use the Internet to research products and services before making purchases (Pew Internet Life Study). Often Boomers go online to compare consumer electronic purchases, pre-shopping before going to the store to make the purchase. Others do online research, visit the store to see the product, and then purchase online to get a better price from the same or a different retailer.

All in all, today's Boomer Consumer is still an important opportunity for anyone in the consumer electronics industry.

Words to the Wise

In many companies we meet the "evangelists" who uncover the Boomer opportunity and try to convince management that renewed attention must be paid. Typically, they tell us it is a frustrating experience, even though most executives themselves are over 50.

One suggestion we make that helps is to change the language.

Often the words used to describe the opportunity are "aging consumer" or "aging Boomers." The problem is that emphasizes the wrong word – "aging" and not the word all executives are interested in – "consumers."

Our advice is to sell management on developing programs to reach "consumers at any age" or "today's Boomer consumer."

Take "age" out of the discussion, or at least minimize it. There's no pride in being called "aging," and those 50+ execs themselves want to feel relevant and important. Calling them consumers certainly does that.

New Research in the Field

The Boomer Project and SIR Research have two new studies about to go into the field. The first is a comprehensive study of Boomers in the workforce. We're surveying Boomers, Gen Xers and Generation Ys to learn more about their attitudes and opinions in today's multi-generational workforce.

One goal is to establish national scores for job satisfaction, generational dynamics and other aspects so companies can compare their employee population with national averages.

In addition, we're fielding a study on Travel & Tourism issues, learning how Boomers think, plan and purchase travel and tourism activities today. With more and more Boomers entering that "empty nest" stage of life, they're hitting the road in record numbers. Again, our survey will include younger adults for comparative purposes.

Our plan with both studies is to publish reports in early 2007 for sale at boomerproject.com. If you are interested in learning more about either study, please contact us at 804.690.4837.

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Get updates, insights, commentary and opinions about marketing to today's Boomer Consumer. Written and edited by the staff of the Boomer Project.

Twelve monthly issues for only \$240

See page 8 for details

Boomer Sociology: A Different Life Indeed

For the last 40 years, if a marketer knew someone's age, they knew a lot about them. That isn't the case today. Scott Thornhill, brother of Boomer Project president Matt Thornhill, is 49. Matt is 46. Demographically they're the same age. Not surprisingly, Scott at 49 has just seen his youngest son start his first year of college. He sold his house and is building an "empty nester" house with first floor living. He's excited about having the kids in college freeing him up to work on his golf game and to travel.

Matt, demographically the same age, has a one-year-old daughter, Mia. When will he be an "empty nester?" (*Seriously, he wants to know when that day will come. Most folks tell him "never."*)

The days of knowing where someone is in life simply by knowing their age are gone. To understand

Boomer Consumers today, we have to better understand their sociology. How they are living their lives.

In the old days, all marketers really needed to know was someone's age and then they knew where they were on life's path.

What made this true for the last 40 years or so has

been the fact that the G.I. Generation (1905-25) and the Silent Generation (1926-45) after them have lived fairly linear lives: the first 20 years or so were about education, then they would marry and start a job. The job would last until age 65, the marriage until death. They would have kids while in their 20's, and buy their first house. As they had more kids, they'd move to a second home and then stay in that home until they retired and moved to Florida. Sure enough, knowing their age was all you needed in order to know where they were on life's linear path.

But, Boomers haven't followed that model. Boomers went to college, then stopped, switched schools, or kept at it after graduation to go on and get post-graduate degrees. If they married in their early 20's, over half of them later divorced, and then re-married. They started a job, quit, went to another company, then got relocated to a different city, and so on. Half way through their career some decided to switch to something else, went back to school, and started

over again. Kids didn't happen until their late 20's or early 30's, in most cases.

In general, one could conclude, and others have written entire books about it, that Boomers have not lived linear lives so far, but cyclical lives. They've been doing it since they reached adulthood and don't seem to have any plans to stop doing it anytime soon.

This poses quite a problem for marketers who have made a habit of using age as a short-hand identifier for life stage. That's because Boomers now are between the ages of 42 and 60 (in 2006) and one has no idea where they are in their lives.

In fact, in one of our Boomer Project studies, we asked Boomers to select from a list of life-stage labels the ones that describe their life right now. As you'll see, their answers are all over the map. Here's what Boomers over 50, for example, told us:

Current Descriptor:

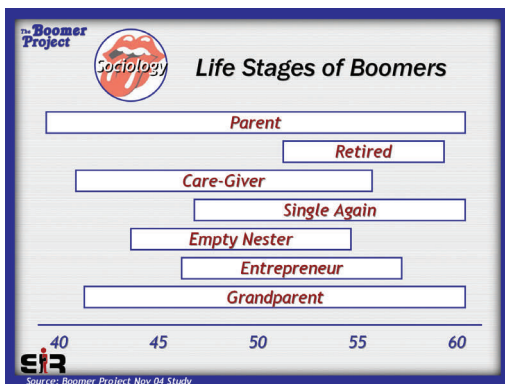
Parent	50%
Empty Nester	73%
Grandparent	41%
Care-Giver	28%
Retired	26%
New Job	17%
Child in College	20%
Child at Home	27%

Question: Which of these descriptors would you say relate to you and your life right now?

Source: Boomer Project National Study, December 2004

Interesting that half of them say "Parents" is a descriptor that relates to their life right now, and yet 75% say "Empty Nester" is accurate. Huh? Seems to us that in order to have an empty nest now, at one point you had to have had children, which means you're a parent. But we asked the question about "your life right now" and obviously there are Boomer parents out there with kids out of the house who don't see themselves currently in the role of "parent." We suspect psychiatrists could have a field day with that, but we'll move on.

The broader point is that Boomers today, between the ages of 42 and 60, are all over the life stage map. They could be empty nesters, or they could be parents with young children. They could be Matt and his brother Scott. Demographically the same age, but in two completely different life stages. This is what marketers need to better understand.



Boomer-targeted Advertising

Each month we'll highlight a few of the best examples we can find of current advertisers targeting today's Boomer Consumer. This month we'll focus on the latest from the world of financial services, which seems to be one category where everyone is targeting Boomers in an attempt to get them to get busy planning for their "retirement" years.

BOOMER NEWS

Here's a story you wouldn't have read ten years ago: drug use is up for the third year in a row for the 50-59 age segment, and down for young teens, according to the Office of National Drug Control Policy's new survey.

Those aging hippies are still toking the line, with 4.4% of Boomers ages 50-59 saying they used illegal drugs in the last month, up from 2.7% in 2002. Thankfully, the teens are getting the message and drug use by them has dropped from 11.6% to 9.9%.

Granted, the Boomer figure is small, but it's a little less than half the rate of young teens. Feel free to insert your own pot smoking joke here.

Peter Francese, founder of *American Demographics* magazine, reported at a recent conference that a key finding from AARP's Focalyst group's new research says that the higher the income, the longer Boomers will wait for retirement.

Not good news for those Generation Xers waiting for the top jobs to open, but great news for the economy: Francese says over the next seven years some two million Boomers will stay in the workforce each year, adding \$108 billion in U.S. consumer income.

Guess what those Boomers will do with that extra income: Spend!

Francese says expect spending to be on drugs for healthier living so they can keep working, real estate to support their multiple homes, grandkids, and (finally) financial services.

This influx of consumers still earning top income and spending it should be a boon for marketers smart enough to target them.



Dennis Hopper for Ameriprise: Year 2 of the Ameriprise campaign now features Dennis Hopper telling Boomers that "flower power was then, your dreams are now." Overall, we think this approach will work to attract leading edge Boomers who saw themselves as rebels back then, and still have that tendency now. We're not fans of the "preachy" style Mr. Hopper puts forth, nor are we fans of any commercial that essentially yells "hey, you Boomers, listen up." We suspect many Boomers will find that technique immediately off-putting.

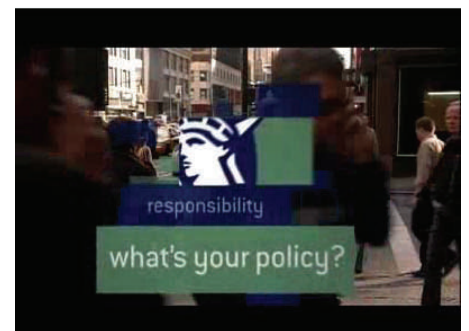
The Hartford and "Love Shack": A new effort to encourage Boomers to spend some time to "prepare to live" during their retirement. The very young-looking couple (maybe too young) are packing to move to their new home for "the first day of the rest of your life" while the B-52's "Love Shack" sets the tone. We like the upbeat nature of this spot, even though the factoid about spending more time planning a vacation than one's retirement is a threat of sorts. The elk, moose, reindeer — whatever — is in every scene and is also a bit overdone, even for icon-sensitive Boomers.



Genworth Financial "100": This new effort celebrates centenarians in a way that should be inspirational for today's Boomers, who have a pretty good idea that they could live that long. An accompanying billboard says "You're going to live a long life, you better plan for it." We find this campaign to be particularly strong for an insurance company, which typically can't get anyone's attention. It's non-threatening, and in fact, optimistic and encouraging. Plus, it creates a leadership brand position that can't be challenged (nobody will do a campaign about living to 105). This is good stuff.

Liberty Mutual: Responsibility. What's your policy?

A series of vignettes showing strangers helping others in a pay-it-forward manner that shows the infectious nature of doing the right thing. This effort is actually "ageless" and appeals to anyone with the attitude that personal responsibility is what it is all about. Positioning themselves as the financial services company that does the right thing is very strong — provided, of course, that their actions day-in and day-out deliver on it. This spot is terrific, especially with the powerful music and compelling vignettes. It should work well for them.



The Boomer Project™

Part of SIR Research, the Boomer Project helps marketers better understand the mind-set of today's Baby Boomer Consumers. We then help them develop strategies and tactics for reaching them with messages Boomers will respond to. We conduct primary research, for ourselves and for our clients; we offer marketing consulting services; we speak at trade shows, conferences, company meetings; and we write and sell research reports. More information is available online at www.boomerproject.com. Or contact Matt Thornhill, matt@boomerproject.com, or 804.690.4837.

We Love Mr. Spock

Recently we were quoted in a story in *The New York Times* about how Boomers are being over-scrutinized these days. The reporter wanted to make the case that marketers should already know all there is to know about Boomers, since they've been targeting them — and researching them — for some 40 years. Her contention was that there's nothing new to learn.



Part of our argument to the reporter was that if that were true, more marketers would be following the lead of pain reliever Aleve and using Boomer cultural icons like *Star Trek*'s Mr. Spock in their ads, rather than simply borrowing music from Bob Dylan or The Who. Our own research among today's Boomers suggests that nostalgia has limited appeal, since the majority of Boomers are still in the prime of life, moving forward, not looking back. We recommend our clients avoid nostalgia and instead find relevant cultural icons from when Boomers went through their "Wonder Bread years" and use them as a way to attract today's Boomers.

The Aleve spot does just that by featuring actor Leonard Nimoy preparing to go on stage at a *Trek* convention. Turns out his arthritis is acting up, making it painful to make his "live long and prosper" hand gesture. One Aleve later and he wows the crowd with his signature salute.

Now DirecTV is using the entire bridge crew in uniform, marveling over the High Definition picture *Star Fleet* is able to get using DirecTV. It's a funny spot, but not quite as good as the Aleve spot. The DirecTV spot relies too much on nostalgia about the old show, instead of simply using the actors in a relevant situation of today, like Aleve did. As illogical as it sounds, we love Mr. Spock.

"60 isn't the new 40, it's the new 60. We're changing what it means to be 60, now and forever."

Gail Sheehy, *"Sex and the Seasoned Woman"*

Subscribe to **BoomerMarketingNews** and keep up with today's Boomer Consumer.

Each month we'll report on the latest developments in marketing to Boomers, scouring all the relevant blogs, research reports, articles and e-newsletters out there. We'll tell you about the successes and failures, and note any trends that appear to have staying power as marketers try to figure out how to reach this important and ever-changing audience.

Plus, we'll share data from our own proprietary national research on Boomers and younger adults. Each quarter

we field at least one study to better understand the shifting landscape of Boomers as they grow older (and never age). We'll also report on key findings from the Boomer Project consumer panel of one million Boomers.

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