



 **Trends Report 2009**
by Alliance Library System



“It has been a long time coming...
change has come to America.”

President Barack H. Obama
Chicago, IL, November 4, 2008

Alliance Library System 2009 Trends Report

I. Introduction

Alliance Library System (ALS) designed the sixth annual Trends Report to highlight the main socioeconomic and demographic trends that impact multitype library service in Central Illinois and to assist the ALS Board of Directors and member libraries in planning and developing policies. We consider the following trends essential for the library community to watch.

In citing statistics, the most current data available, ideally from 2009, was used. In instances where the information is from previous years, we cited the date. We also made every effort to format all URLs as live hyperlinks for easy electronic access.

II. Trends and Innovation in 2009

Trends are about change and opportunity. An unprecedented transformation is underway in America as we seek economic recovery for this powerful recession. We hear about: the recession, the \$787 billion dollar economic stimulus package and the rescue plan for GM and Chrysler in the media and see it in our communities every day. Every week, I write about it in my e-letter, *On a + Note*. We are all looking for answers that we can comprehend and use with our families, our libraries, and our communities.

What have we learned so far from these vast changes?

- No one is immune. The recession has or will affect us all. The question is, how deep and for how long?
- We know more than we ever have about the world economy, the stock market, and the automotive, mortgage, and banking industries.
- Teamwork is digging us out of this hole.
- To lead us out of this complex recession, we need many sustainable solutions: solutions for our states and our nation, solutions for our communities, solutions for our libraries, and solutions for our families. We are all part of the problem; we all need to be part of the solution!
- Keeping our workforce employed and focused on the community we serve is essential.
- Innovation is the engine of change. New products like Playaway and new services like reference text messaging bring libraries to a broader community of users.
- Good library leaders articulate the library's vision repeatedly, and focus on actions.

Previous ALS Trends Reports have been filled with information about virtual worlds, technology, and Boomer retirement patterns. However, in 2009, the list is a much different experience because the biggest trend in America is a pervasive change in our personal attitudes and view of the world.

1. Changes in Attitudes

The biggest trend in 2009 is the attitudinal changes that Americans are undergoing since the economic downturn began in late 2008. America is no longer all about the individual! A "personal renaissance" has emerged, characterized by integrity, honesty, self-discipline, and treating others with respect. No longer willing to tolerate self-serving politicians, CEOs, and automotive or credit card companies, Americans have become:

1. Motivated to live within their economic means.
2. Focused on the environment and ecological responsibility.
3. Centered on the community as the vehicle to pull us out of this recession.

As a result of the changes generated by the economic downturn, rewriting of financial regulations, and a clear shift in policies and focus in the White House, American households are paying down debt and rebuilding their nest eggs. Longing for a simpler lifestyle at home



and at work, they exhibit a new frugality that is changing their values and expectations. We are beginning to value not what we have or do, but rather, who we are and what we contribute to the community. Ethical behavior, common sense, and living within our means are back in fashion. There is a renewed dedication to creating a better country by focusing on healthy living, clean energy, water conservation, and alternate fuels. More comprehensive and effective than any economic recovery or government programs, attitudinal change will empower us to “reimagine” our nation, our communities, our libraries, and ourselves.

This “personal renaissance” has resulted in a more conscious and respectful nation and an understanding that, as a global village, we will thrive only if we *all* thrive. Even though banks are still authorizing loans people can’t afford, more and more Americans are buying only what they *really* can afford. We are finally worrying not just about ourselves and our “stuff”, but also about the guy down the street and across the country. We need to be concerned about all libraries, not just our own. It is no longer all about me!

2. Change is the Buzz Word of 2009

Necessity is the mother of invention *and* change. Managing change requires organizing our options and charting a path to build the future. Americans are experiencing change as never before. As the country begins to recover, the accelerated rate of change will continue, lead by changes in healthcare, housing prices, and job creation. Embracing change is vital for three fundamental reasons:

1. Embracing change ensures long-term growth for both the nation and the library community.
2. Change powers innovation; innovation grows communities; communities power libraries.
3. Change allows us to embrace new ideas and sustain hope for a better tomorrow. This hope drives our inner courage to embrace future change.

Libraries need to understand the three primary “drivers” of change:

1. The economy and how it affects libraries.
2. The customer and how they are changing.
3. Ever-changing technology.

Libraries that do not quickly embrace change and empower staff to maximize the benefits of change will be left behind. It’s that simple!

3. Libraries Are Back in Fashion

According to the American Library Association’s (ALA) 2009 *State of America’s Libraries* report, the use of libraries shifted dramatically in 2008 as the economy declined and people sought cost-effective access to educational and informational resources. More than 68 percent of Americans have a library card, the highest percentage since ALA started measuring library usage in 1990. Americans visited their libraries nearly 1.4 billion times and checked out more than 2 billion items in 2008, an increase of more than 10 percent. In Central Illinois, a similar pattern has emerged as public library circulation rose over 8.2 percent in the first half of 2009.

The State of America’s Libraries indicates that job-related activities are the number one use of OPAC and Internet services in public libraries. Libraries are also providing workshops on résumé writing and interviewing, job-search resources, and connections with outside agencies that offer training and job placement. Libraries have never been as relevant as they are today.

It is truly a great time to be a librarian!

4. Technology is Still Trendy

In 2009, the biggest technology trends in libraries are not devices, but rather modes of communication and social networking. By “resetting” our channels of communication, libraries can reach out to new customers who can hear us and easily do business with us.

Handheld mobile devices, like the Blackberry, Kindle and iPhone, have introduced a plethora of opportunities for libraries to reach out in a customer-friendly manner and connect easily with new customers. In late 2008, the Pew Internet & American Life Project reported, “the mobile device will be the primary connection tool to the Internet for most people by 2020.” Providing

services using popular handheld mobile devices gives libraries credibility and meets customers where they already are.

How popular are the services available on mobile devices?

- **Internet:** According to the U.S. Census Bureau, Internet usage has tripled since 1999. More than 98 percent of American libraries are connected to the World Wide Web, and the Internet continues to be the most profound innovation of the 21st century. However, to put it in perspective, a survey by the International Telecommunications Union (ITU) indicates that only 25 percent of the world's population (1.7 billion) uses the Internet.
- **Online Video:** Video is the big web trend in 2009. Viewers watched 11 billion videos online in April 2009. With the business community being its early adopters, online video is unlocking a whole new market for the techno-savvy entrepreneur. Libraries need to add this capability to their communications arsenal.
- **Text Messaging:** There are more than 4.1 billion cellular phones worldwide, and on average, each receives 350 calls per month. However, teenagers text 7.5 times more often than they call. Libraries also should not overlook the "Power Moms," women aged 24 to 54 who have at least one child under the age of 18. They are the CEOs of their households, and represent 19 percent of the total online population. These women are 35 percent more likely to use a text message than a voice message.

In May 2009, ALS launched InfoQuest, the nation's first collaborative effort to implement text messaging reference services. More than 40 libraries are currently involved in the project. Altarama Information Systems is providing free software and training for the first six months of the project, and San José State University School of Library and Information Science is evaluating the project. Peoplewhere is providing a free trial of their scheduling software. To participate in InfoQuest, e-mail Lori Bell at lbell@alliancelibrarysystem.com.

- **Twitter:** Twitter (www.twitter.com) is a service that allows users to communicate through the exchange of quick messages. It is no longer just a platform to stay connected in real time; it has evolved into an important component of: marketing, surveillance, reporting worldwide news, and even Congressional members like Nancy Pelosi use Twitter. Twitter is also being used as a professional communications tool. Users send "tweets" from conferences to those unable to attend. According to Nielsen, unique visitors to Twitter increased an amazing 1,382 percent from 475,000 unique visitors in February 2008 to 7 million in February 2009. Interestingly, "Tweeters" are not primarily teens or college students. In February 2009, those aged 35 to 49 represented the largest age group on Twitter. Twitter's popularity is derived largely from its ease of use and convenience. It's the new "shorthand" phone.
- **Virtual Worlds:** Three years ago, when we referred to the virtual world of Second Life (www.secondlife.com) as an excellent conference/distance education tool, librarians were apprehensive. However, this past year, hundreds of conferences were held in Second Life as part of face-to-face conferences. Travel budgets have been tightened, and virtual worlds offer people a more engaging way to attend a conference than web conferencing. ALA and the Special Libraries Association (SLA) both have active presences and events in the virtual world. As Second Life becomes more mature, it is finding its niche as a credible tool for training, educating, and networking.
- **Facebook:** The astonishing growth of Facebook (www.facebook.com), a social networking tool used to visually connect people, does not appear to be relenting. More than 700,000 users connect each day. According to an April 2009 report from *CNN.com*, women older than 55 make up the fastest growing age group on Facebook. Libraries are using Facebook as a way to connect with customers of all ages to recommend books, announce events, and encourage conversation.



- **eBooks:** The Kindle DX eBook, with its full color enhanced display and access to over 250,000 titles, continues to gain popularity. However, Amazon's unwillingness to work with libraries may prove short-sighted, particularly as eBooks expand their "niche" into the textbook market.

As more and more social networking options are created, people will migrate to the platform that best suits their needs and interest. The popularity of these modes of communication offers a golden opportunity for libraries. Libraries must learn to select the best channel to reach the desired target market. Examples include: using Facebook to promote a genealogy website, Twittering a brief review of Suzy Welch's new book, or offering a Second Life interactive art collection. The library community must enlist these new communication networks to tell our story and promote our services. This is the new frontier!

III. Demographic Trends

To support the socioeconomic trends, ALS has collected demographic data about Central Illinois to assist member libraries make informed decisions about their institutions, resources, services, and programs.

A. Population Growth

In the last 25 years, the United States' population has increased by more than 30 percent and reached 304 million in 2008. In 2009, the Census Bureau released new statistics for all 3,141 counties in the country. The estimates reflect the impacts of the slowing economy and domestic migration, (i.e. people moving from one county to another). Overall, domestic migration has slowed in the last two years; however, the outflow from big urban counties has slowed by half from 689,000 in 2006 to 336,000 in 2008. To complicate the analysis, immigration has declined from 2006 to 2008 by over 13 percent (1,006,000 to 889,000), and the natural increase in population (birth vs. death rates) grew only slightly. Consequently, domestic migration, that is people moving from one county to another, is the primary source of population changes in the United States.

The United States' rural population grew by 200,000 people between 2007 and 2008. The increase is less than in 2007 (225,000) and 2006 (262,000). Seventy-seven percent of the growth came from natural increase; the remaining increase is a result of immigration.

In 2008, traditionally fast-growing Central Illinois rural areas near cities, (e.g. Dunlap or Metamora) experienced slower growth than normal, and population growth in farming communities was even less. Farm counties experienced less out-migration in 2008 than in prior years, but still lost more than 12,200 residents, resulting in a net population decline. The lack of emigration is typical in hard times, as people tend not to move. Similarly, rural manufacturing counties saw a slight decline in population, due to the slowdown in domestic manufacturing and globalization.

The population of Illinois increased by 49,015 residents (0.381%) to 12,901,563 residents in 2008 and is anticipated to be 15,138,849 by 2030. The majority of this expansion is expected to occur in the Chicago-Peoria corridor where families choose to settle just beyond the suburbs.

The ALS service area has 1,116,868 residents or 8.75 percent of the state's population. One-third of the population resides in urban areas, with the remainder residing in small communities of fewer than 25,000 or in rural areas. In the last five years, Central Illinois has witnessed a gradual increase in urban population, lead by the Bloomington/Normal area, and a slower increase in the rural population lead by Woodford, Brown, Tazewell and Peoria counties. Overall, the population of the ALS service area has been relatively static for the last 10 years, increasing by less than 20,000 residents or 2 percent and just .2 percent in the last four years.

ALS County Populations

County	2005	2006	2007	2008	% Change 2007-2008	Projected 2015
Adams	66,785	66,924	66,776	66,897	+2	73,370
Brown	6,686	6,613	6,539	6,573	+5	7,191
Bureau	34,789	34,932	34,922	34,933	+0.03	37,426
Cass	13,615	13,513	13,595	13,574	-2	15,154
DeWitt	16,407	15,487	16,391	16,354	-2	18,406
Fulton	37,134	36,947	36,811	36,719	-2	38,822
Hancock	19,050	18,947	18,485	18,671	-8	22,346
Henderson	7,784	7,615	7,561	7,477	-1.1	8,559
Henry	49,860	49,548	49,604	49,569	-1	51,525
Knox	52,752	52,299	51,973	51,857	-2	56,493
Livingston	38,255	37,924	37,838	37,681	-4	42,028
Logan	30,213	29,915	29,817	29,788	-1	31,766
McDonough	32,897	32,939	33,017	32,788	-7	34,346
McLean	159,349	161,630	163,692	165,298	+1	177,700
Marshall	12,938	12,826	12,823	12,670	-1.2	13,633
Mason	15,457	15,176	15,111	15,076	-2	17,080
Menard	12,399	12,338	12,454	12,464	+1	14,153
Mercer	16,568	16,523	16,453	16,481	+2	17,943
Morgan	35,684	35,447	35,365	35,251	-3	36,624
Peoria	182,040	182,545	183,006	183,655	+4	190,903
Pike	16,735	16,510	16,665	16,519	-9	17,603
Schuyler	7,068	7,010	6,993	6,916	-1.1	7,496
Scott	5,336	5,250	5,215	5,181	-7	5,975
Stark	6,097	6,135	6,151	6,135	-3	6,596
Tazewell	129,250	129,765	130,869	131,524	+4	146,850
Warren	17,705	17,657	17,675	17,541	-8	21,008
Woodford	37,029	37,365	37,944	38,503	+1.5	41,551
Total	1,059,882	1,059,780	1,063,745	1,066,095	+0.2%	1,152,547

Source: www.census.gov

ALS Urban Populations

City	2003	2004	2005	2006	2007	%Change 2006-07
Bloomington	68,507	69,282	69,749	70,970	72,416	+2
Galesburg	32,809	32,408	32,017	31,738	31,091	-2
Normal	48,649	49,287	49,927	50,681	51,716	+2
Peoria	112,907	112,720	112,685	113,107	113,546	+3.8
Quincy	39,922	39,669	39,841	40,034	40,069	+0.09
Total	302,794	303,366	304,219	306,530	308,838	+7.5%

Source: www.census.gov

B. Ethnicity

Central Illinois traditionally has been viewed as “white middle America”; more than 70 percent of the population is of Caucasian descent. However, this is gradually changing as African-American and Hispanic/Latino populations migrate to urban areas. Also noteworthy are the Hispanic/Latino population’s higher birth rate and steady immigration of 16 to 30 year olds. Fifty-one percent of Latino immigrants lack a high school diploma, and 42 percent do not speak English. Libraries need to address the challenges of this growing population.



C. Aging Population

The U.S. Census Bureau estimates the median age of a U.S. resident is 36.7, an increase of nearly 4 percent in the last decade. In 2006, 12.1 percent of Americans were over age 65. The changing economy and healthcare system are expected to alter the retirement plans of many people over 60. The oldest Baby Boomers will reach 65 in the next 12 months. Researchers will be closely watching to see if they postpone retirement.

According to *Forbes* magazine, the best places to retire in 2009 include: Raleigh and Charlotte, North Carolina; Austin, Dallas, and San Antonio, Texas; or Phoenix, Arizona.

The aging population has a direct and significant effect on library service. Baby Boomers who are beginning to retire were raised with libraries and lifelong learning. With more leisure time, they are expected to have an increasing impact on library services, particularly large print and talking book services. The National Library Service's Talking Books Program is reserved not just for those who are blind, but for anyone with a visual or physical disability that prevents reading standard print, such as a newspaper, magazine, or regular print book. A disabling disease, such as arthritis, is also a qualifying disability for the program. With new portable options, such as Playaway audio books and more large print titles, Baby Boomers do not have to give up reading. It is crucial for libraries to make large print and talking book services visible and easily accessible to the aging American population. We will all be there someday!

D. Poverty

In 2009, the poverty threshold is defined as a family of four with an annual income of less than \$22,050 (with the addition of \$3,740 for each additional family member).

Illinois is the 28th poorest state in the nation; 12.3 percent of its residents live in poverty. In the last six years, the number of Illinoisans living in poverty has increased by an alarming 19 percent; of those, 17.1 percent are children. Experiencing the largest increase of any region in the nation, the Midwest's poverty rate climbed from 10.2 percent in 1999 to 12.4 percent in 2006.

Heartland Alliance's *Report on Illinois Poverty* uses four key indicators to assess financial well-being: high school graduation rates, unemployment rates, teen birth rates, and poverty levels. A points system, with eight being the worst score, evaluates individual counties' poverty levels. The report places counties scoring four to five points on a Watch List, and the Heartland Alliance recommends that these counties should be monitored. A score of six, seven, or eight indicates a county's placement on the Warning List, and corrective action is recommended. Listed below are the counties in the ALS service area that appear on the lists.

Watch List

Bureau County	Henderson County	McLean County
Cass County	Henry County	Morgan County
Fulton County	Logan County	Peoria County
Hancock County	McDonough County	Schuyler County
		Knox County

Warning List

Brown County	Mason County
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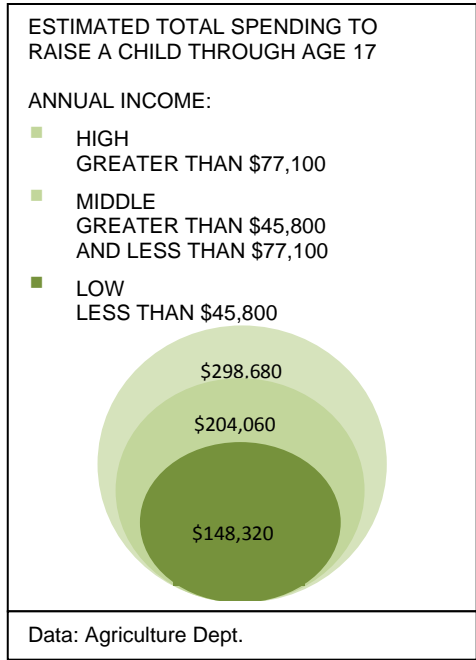
Poverty has a direct impact on library usage. Traditionally, the very wealthy and the very poor are not heavy library users. However, in these economically challenging times, libraries have a golden opportunity to reach out to these underserved populations.

E. Education and Literacy

Education and literacy have a significant impact on the level of library service. As a result, it is critical that public and school libraries work together to meet the literacy needs of their community. To do this, a clear understanding of education trends is essential. For example:

1. Education is a prime predictor of library usage. The majority of adult public library users have completed at least one year of college/university.
2. According to the National Center for Health, 4,315,000 children were born in 2007, 15,000 more than the baby boom of 1957.

3. Children under the age of 15 comprise 20 percent of the U.S. population. With the American fertility rate at 2.1, the number of children enrolled in schools is projected to keep growing slowly.
4. Children who watch less than one hour of TV per day are twice as likely to go to college.
5. National student reading levels are less than grade average and have remained static for the last five years.
6. The current national high school graduation rate is 72.5 percent. Illinois has a rate of 86.5 percent, but the graduation rate for disadvantaged and/or minority students is less than 50 percent.
7. In 2009, it costs between \$148,320 and \$298,680 to raise a child to age 17.
8. According to a recent study at Northwestern University, taxpayers incur costs of \$221,000 for each student who drops out of school. Dropouts pay lower taxes, collect more unemployment, welfare, and food stamps, and go to prison at a higher rate.
9. The U.S. illiteracy rate is 18.7 percent; large urban centers like Detroit top the list at 48 percent.
10. Increasing numbers of the six million unemployed in the U.S. are upgrading their education and employment skills at the library.



All of these education and literacy factors directly affect the libraries' ability to provide quality service to their customers.

F. Employment

The current economic climate is unlike any previous recession; it was triggered by a financial crisis in several key economic sectors and affects many more. The economic downturn has affected every community in the nation. Unlike the 1983 or early 1990s recessions, families who have lost their livelihoods are unable to sell their homes and relocate to areas with greater employment opportunities.

The issue of rising unemployment is fundamental to understanding the financial recovery that is underway. The national unemployment rate is traditionally about 5 percent. As of June 2009, it was 9.4 percent and expected to top out at 10.2 percent by August 2009. Six million jobs have been lost since mid-2008; however, the national job loss rate is slowing, except in Detroit where unemployment is over 22 percent and rising. The unemployment rate in Central Illinois has risen from 5.2 percent (346,775) in 2007 to more than 9.8 percent (700,000) in 2008 and to 10% in June 2009; the highest rate in 25 years. Leading in 2009 unemployment rates are: Mason, Bureau, Fulton and Stark counties.

Connected to the unemployment rate, Illinois' number of home foreclosures is the seventh highest in the nation, according to RealtyTrac Inc. In 2008, 115,063 foreclosures were filed and represent a 54.7 percent increase over 2007. The median home value in June 2009 was \$173,000, down 14 percent in the last 12 months, and home sales are rising at a slower rate than anticipated. According to the Mortgage Bankers Association, 8.4 percent of all Illinois home loan payments are a month or more past due and expected to continue to increase over the next 12 months.



ALS County Employment – 2007 vs. 2009

County	Year	Month	Labor Force	Employed	Unemployed	% Rate
Bureau	2007	Jan.	19,366	18,137	1,229	6.3
Bureau	2009	Feb.	18,966	16,992	1,974	10.4
Fulton	2007	Jan.	17,727	16,652	1,075	6.1
Fulton	2009	Feb.	17,889	16,008	1,881	10.5
Knox	2007	Jan.	25,458	24,049	1,409	5.5
Knox	2009	Feb.	25,240	22,907	2,333	9.2
Marshall	2007	Jan.	7,392	6,993	399	5.4
Marshall	2009	Feb.	7,314	6,668	646	8.8
Mason	2007	Jan.	7,389	6,833	556	7.5
Mason	2009	Feb.	7,088	6,227	861	12.1
McDonough	2007	Jan.	16,499	15,691	808	4.9
McDonough	2009	Feb.	17,167	15,885	1,282	7.5
McLean	2007	Jan.	88,524	85,044	3,480	3.9
McLean	2009	Feb.	90,225	84,407	5,818	6.4
Peoria	2007	Jan.	96,438	91,541	4,897	5.1
Peoria	2009	Feb.	97,871	88,557	9,314	9.5
Stark	2007	Jan.	3,023	2,823	200	6.6
Stark	2009	Feb.	3,014	2,706	308	10.2
Tazewell	2007	Jan.	72,503	69,085	3,418	4.7
Tazewell	2009	Feb.	73,711	69,959	6,752	9.2
Warren	2007	Jan.	9,068	8,569	499	5.5
Warren	2009	Feb.	8,917	8,297	620	7.0
Woodford	2007	Jan.	21,182	20,392	790	3.7
Woodford	2009	Feb.	21,251	19,732	1,519	7.1

While manufacturing in Central Illinois represents 75 percent of layoffs, the economic crisis has affected all sectors. In 2009, businesses are striving to be leaner and are “reinventing” themselves to participate in a more competitive and smaller marketplace. Economists and financial analysts seem to be in agreement that the bottom has been reached. They predict that, in the next six to eight months, unemployment rates will fall as employers begin to hire part-time and then full-time workers. When this occurs, the economic recovery of the nation will be well underway, and then the concern will be managing rising inflation.

IV. Economic Trends

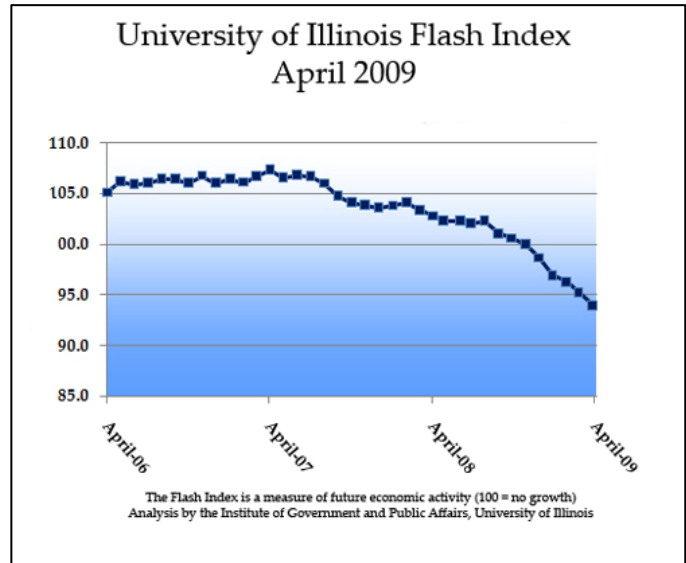
To support the socioeconomic and demographic trends discussed, economic data has been collected to assist ALS libraries in making informed decisions.

The U.S. economy is expected to begin growing in the second half of 2009, and already, we are beginning to see signs of this. Economic recovery will begin in earnest when the unemployment rate begins to decline and consumer confidence begins to rally as people start buying cars and homes. The November/December “buying season” will be a real test of the country’s recovery. However, there is ongoing concern as U.S. banks continue to authorize loans to individuals who cannot afford to repay them. Over the next year, there will be persistent pressure to require more accountability and, like Canadian banks, to conduct monthly “stress tests.”

A. Economic Growth in Illinois

In Illinois, economic growth is measured by the University of Illinois Flash Index (IFI), a weighted growth rate indicator which includes corporate earnings, consumer spending, and personal income and adjusts tax receipts from these categories for inflation before growth rates are calculated.

The IFI reached its post-2001 recession high of 107.4 two years ago and has been declining ever since. The historical low point for the Index was 86.2 in June 1983. Currently, the IFI is 8.8 points lower than one year ago and it is at its lowest point since February 1992 when it registered 92.2. Readings above 100 indicate economic growth, while a reading under 100 indicates economic contraction.



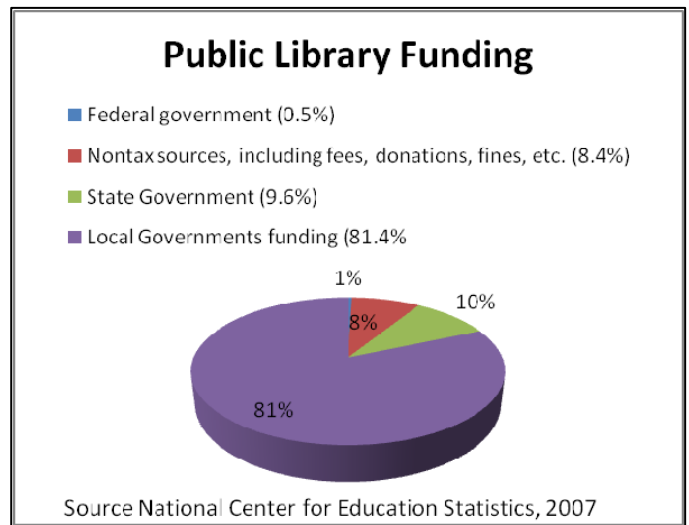
Individual income tax receipts in Illinois were down from the same month a year ago, reflecting the economic downturn. Consumer spending, represented by sales tax collections, was down, but less so than income tax receipts. Also of concern is the rising Illinois deficit, currently projected to be 11.6 billion dollars and rising. However, corporate tax receipts are actually up from a year ago.

“The April reading is not surprising given the more than 6 percent decline in the nation’s Gross Domestic Product during the first quarter,” said Fred Giertz of the University of Illinois. “Even as positive signs emerge in the economy, such as the increasing stability of the financial sector, rally of stocks and rebound in consumer spending, measures such as the unemployment rate and the Flash Index tend not to recover until an expansion is well under way.”

B. Library Budgets and Circulation

Numerous press releases and articles about declining library budgets have appeared nationwide in the first half of 2009. None was more relevant than the OCLC report funded by the Bill and Melinda Gates Foundation, *From Awareness to Funding: A study of library support in America*.

The report highlights the fact that, in the last 10 years, federal and state funding for public libraries has flattened or declined; operating expenses now exceed funding by over 8 percent. Funding has not kept pace with usage, with over 40 percent of states indicating a decline in library funding in FY2009. Although the whole country has been affected, library funding has been hardest hit in the Southeast, with declines of 30 percent in South Carolina and 23 percent in Florida in FY2009.



Elected officials support libraries but are not committed to increasing funding. The OCLC report also addresses branding and marketing strategies designed to:

- Make libraries relevant in the 21st century.
- Instill a sense of urgency by positioning libraries on par with police, fire, and park services.
- Promote libraries as a vital part of the community’s infrastructure and future.



From Awareness to Funding: A study of library support in America is extremely relevant and well worth your time as we struggle with budget cuts and escalating usage.

However, there is a glimmer of hope. President Obama has requested an increase in federal funding for libraries in FY2010 via the Institute of Museum and Library Services (IMLS) and the National Leadership Grants, which is a small, but positive economic trend for all American libraries. The hope is that this trend will expand and filter down to state and local levels.

School Libraries

Numerous statewide studies have proven a clear correlation between school library media centers and student success. *School Libraries Work* showcases studies in 21 states that prove a strong school library helps students learn more and score higher on standardized tests than peers in schools without such programs. School media specialists are teachers first and provide important instruction on Internet safety, information literacy, and life skills to students in all grades.

The April 2009 *School Library Journal* Spending Survey indicates that, nationally, 85 percent of elementary schools and 95 percent of middle/high schools have full-time, certified librarians. However, library paraprofessional staffing levels have declined steadily nationwide since 2004. School library collections have been shrinking since 2004, and more than 30 percent of all collections are seriously outdated. In Central Illinois, school library budgets are declining at an alarming rate. Economies of scale and waning enrollment are pushing more rural schools to consider consolidation or risk losing library services completely.

Public Libraries

In 2008, Americans borrowed more than 2 billion items, an increase of 10 percent nationally and 8 percent in Central Illinois. Small, rural libraries (which serve populations of fewer than 25,000 people and comprise the majority of ALS libraries) account for nearly 80 percent of all public libraries in America. Averaging one full-time equivalent (FTE), an operating budget of under \$55,000, and more than 40,000 library visits annually, the small public library is the most common face of library service in the nation. However, budgets are not enabling them to keep pace with new technologies, websites, and collection development. Although public libraries in Central Illinois already have tightened their belts, the true crunch has not yet hit and may not until FY2010-2011.

Issues challenging the small public library in 2009 stem from the decrease in or lack of funding combined with rising use and expenses. The public wants libraries to assist the unemployed in getting jobs, and to improve the quality of their families' lives. Small public libraries are scrambling to find alternate funding sources to restore decaying infrastructure, upgrade technology, and maintain book budgets. Despite the economy's uncertain future, some libraries are forging ahead valiantly with construction plans (e.g. Fondulac Public Library District's \$7 million building project and Peoria Public Library's \$42 million building and renovation project). In Illinois, the Bill and Melinda Gates Foundation has also released a statewide funding and advocacy initiative to update library computers in communities of most need. The challenges facing Central Illinois public libraries are not new in 2009, but never before have they been so severe or pervasive.

Academic Libraries

In 2008, academic library budgets focused on providing personalized electronic delivery of resources, laptop rentals, digitization of print resources, supporting research and publishing, plus more resources to serve remote and distance education students.

In 2009, the situation is dramatically different. For the first time in a decade, academic institutions are downsizing library staff and slashing budgets. Cuts are being made despite increased enrollment (particularly in community colleges), and the demand for library resources and services is increasing. The trend is expected to continue for at least the next two years until the economic recovery has taken hold and unemployment rates begin to fall.

Special/Corporate Libraries

The situation for special libraries in 2009 is very similar to that of academic libraries. Becoming more receptive to using Web 2.0 technologies, corporations are finally seeing information technology as a way to be responsive to the customer and to get an edge on the competition. Special libraries continue to experience staff layoffs, interdepartmental consolidations, and slashed budgets. The corporate community is demanding that their libraries be more fundamental to the corporate goals than ever before. It's all about focusing on the bottom line!

C. Referenda

Municipal referenda have unequalled impact on public library budgets. With an average success rate of 31.6 percent, Illinois library referenda have not been especially successful in the last seven years. Unfortunately, in the current economic climate, increasing library tax rates or seeking funding for facilities will be difficult to accomplish via a referendum.

Illinois Referenda

	Total	Passed	Failed	Success rate
2005	29	11	18	38%
2006	28	18	10	36%
2007	13	2	11	15%
2008	10	0	10	0%
2009	8	3	5	37.5%

ALS Referenda

	Total	Passed	Failed	Success rate
2005	2	(Clayton)	(Illinois Prairie)	50%
2006	8	(Dunlap, H.A. Peine)	(Alpha Park, Kewanee, Quincy-3, Viola)	25%
2007	7	(Alpha Park, Kewanee, Lacon, Peoria, Towanda)	(Fondulac, Sherrard)	71%
2008	2		(Chillicothe, John Mosser)	0%
2009	3	(Fondulac)	(John Mosser, Mercer)	33%

D. Tax Revenues

With the recession, libraries across the nation are increasingly concerned about declining tax revenues and their direct impact on budgets. In 2007 and 2008, the federal government's tax revenues averaged \$633 billion per quarter. For the first quarter of 2009, tax receipts decreased 30 percent and totaled \$442 billion. Total federal revenue from all sources (Social Security, fines and fees, etc.) is 19 percent lower than last year. To put this into perspective, in the middle of the Great Depression (1931), federal tax revenues fell 52 percent in two years. Declining tax revenue will result in raised interest rates and the onset of inflation as soon as fall 2009 and accelerating through 2010.

In Illinois, tax revenue decreased by 1.7 percent (\$742 million) from July 2008 to March 2009. In the last 12 months, personal income tax has declined 1.9 percent (\$120 million), and corporate income tax decreased 14.8 percent (\$235 million). State sales tax revenue dropped by 4.4 percent (\$316 million). However, revenue from the federal government is up 2.5 percent (\$244 million) and is expected to increase to \$11.5 million in the next two years due to the federal stimulus plan. In Illinois, the debilitating budget process continues to generate considerable concern as politicians grapple with increasing taxes or significantly reducing services. Either way, Illinois libraries will be affected.



E. Grants

Living on grants has become a way of life in the library community. As the ALS Innovation Department explores this new frontier, we are working toward a manageable portfolio that supports the goals of the system and its members, (i.e. the right number of grants, both large and small), and provides a good return on investment (ROI). In developing grant proposals, ALS uses the following scale to measure the potential investment:

2009 Estimated Grant Application Costs

Grant	Application/Criteria	Development Time (in hours)	Development Cost
Under \$10,000	<ul style="list-style-type: none"> •Project completed in less than 1 year •No partners 	Idea development (8-10), Budget (3-6), Testing/getting quotes (5-10), Writing (20-26) Total: 35–55 hrs. or 1-1.5 wks.	\$1,150 - \$1,800
\$10,000 - \$50,000	<ul style="list-style-type: none"> •Project completed in less than 1 year •1-2 partners 	Idea development (10-20), Partnership development (10-20), Budget (6-9), Testing/getting quotes (10-20), Writing (27-50) Total: 55-120 hrs. or 1.5-3.2 wks.	\$1,800 - \$4,000
\$50,000 - \$100,000	<ul style="list-style-type: none"> •Project completed in 1-2 years •1-3 partners •Several mini projects 	Idea development (20-25), Partnership development (20-35), Budget (9-15), Testing/getting quotes (20-25), Writing (50-75) Total: 120-175 hrs or 3.2-4.6 wks	\$4,000 - \$5,800
\$100,000+	<ul style="list-style-type: none"> •Project completed in 2-3 years •Multiple partners •Numerous mini projects 	Idea development (25+), Partnership development (35+), Budget (15+), Testing/getting quotes (25+), Writing (60+) Finalizing/copying/presenting (14+) Total: 175 + hrs. or 4.6+ wks.	\$5,800 +

Note: Development costs include: staff cost (37.5-hour work week at \$33/hr), partnership and budget development, beta testing, writing, editing, and publishing.

To evaluate the success and ROI of applying for grants, the ALS Innovation Department has logged the following activity during its first three years:

ALS Grant Log

	2006	2007	2008	Total	Average
Grants written	13	6	11	30	10/year
Grants received	6	4	5	15	5
Success rate	46%	66%	45%	50%	52%
Total value of grants received	\$262,950	\$170,500	\$227,025	\$660,475	\$220,158

In this challenging economic environment, corporate giving and employee volunteerism have declined. Corporations are focusing on the bottom line, and employees are focusing on keeping their jobs. In addition, competition for grants is significantly higher in a tight economy. However, some interesting fundraising trends are emerging:

- You have to make money to give it away! As the American economy shrinks, corporations and individuals are making less money and have less to contribute to philanthropic efforts. They must now determine how to distribute a smaller pot of money. Funders can choose to give smaller amounts of money evenly or they can grant larger amounts to fewer organizations that fit better with their mission and goals. Competition is fierce and will continue to increase. Like never before, grant applications must be strategic, well-crafted, follow the instructions exactly, and focus on measurable results that mirror the funder's mission.

- It's all about teamwork and passion! The success of a fundraising project or a grant is dependent upon teamwork and the commitment to making it happen. No other single factor is more important than the ability of an organization to work as a team to bring home the cash. One person writing a grant or organizing a fundraising project in isolation is a recipe for failure. Successful fundraising and grant writing requires a team approach, and success requires institutional support from the following players:
 - Board of Directors and the boss getting behind the project.
 - Creative Department molding, drafting, testing, and evaluating the project.
 - Finance Department drafting the budget.
 - Human Resources Department developing the project team and volunteers.
 - Marketing Department planning the community outreach.
- The library is not just a “nice thing” to support, but rather a civic-minded institution that crosses organizational boundaries to tie the community together. In 2009, successful grant writers frame the library as an essential part of the community and focus on ROI, external evaluation, and economic impact statements.
- Persistence is key. No one has a grant writing success rate of 100 percent; even the best grant writers have to write, write, and rewrite. At least 40 percent of the grant writer's time is spent re-crafting and clarifying the original idea.
- To learn more about grant writing, grant writers need to take every opportunity to read other writers' work and ask how granting decisions are made.
- A library must be willing to contribute some of its own money and staff time to the grant project. Successful grants are a give and take process.
- Create partnerships with a variety of agencies when implementing projects. Demonstrating that the library does not work in isolation is important.
- Raising funds for children's programs, literacy, and environmental issues has been relatively easy. These “favorites” are still good starting points, but new topics catching the attention of foundations and government agencies include:
 - Helping the unemployed (e.g. job hunting clubs, resume writing workshops).
 - Financial literacy (e.g. how to save for your child's college education).
 - Green projects (e.g. water conservation/wind power, recycling).
 - Testing new technology applications, (e.g. reference text messaging).

V. Customer Service Trends

Just like libraries, customers are struggling in 2009. Make no mistake in this economic climate, it is excellent customer service that will differentiate libraries from all other services. Customer expectations and needs are rising and we need to willingly “go the extra mile”, “over deliver”, and more than satisfy our customers from the reference desk to the website. Starting immediately, libraries need to listen better, give customers what they want, and do it all in a timely manner! By providing superior service today, we improve our chances of keeping customers' loyalty after the crisis passes. Every library worker has to take personal responsibility for improving the library experience. It's all about the end user.

In 2009, excellent customer service requires repositioning the library as a cross cultural organization that bridges the gap between a wide variety of community agencies. Jamie LaRue's *Pyramid of Library Development* contends that customers come to the library for many reasons:

- 50 percent come simply because the doors are open.
- 15 percent come because of our public relations efforts.
- 15 percent come because of two-way marketing.
- 15 percent come because of the work that library staff does in the community.
- 5 percent are unreachable/not interested.



Library outreach must be translated into concrete actions that will bring more people into the library and will promote remote access to our resources; both kinds of outreach are critical. The library needs to reposition itself as a building tool, bridging the gap between community organizations, creating a platform where we can interact and work together more productively. Using the library staff and board to “reimagine” the library as a stimulus package for the community will move us forward and open new opportunities.

VI. Human Resources Trends

As 65 to 80 percent of a library’s budget is allocated to personnel costs, workforce management is fundamental to survival in these challenging times.

Employee turnover is a key indicator in socioeconomic trending. The cost of replacing an employee (including hiring, orientation, and training costs) is equal to two to three months’ salary of the new employee. Being “an employer of choice” and retaining quality staff makes good economic sense.

Employee Turnover

	2008	2007	2006	2005
ALS	17%	11%	21%	28%
National Average	19%	20%	20%	21%

Key human resources trends in 2009 include:

1. Libraries should strive to keep staff members employed and able to contribute to the national recovery, rather than to the problem. Every \$25,000 job pumps \$18,000 back into the local economy. Our business decisions have a broader impact than ever before.
2. Employee benefit costs (Social Security, Medicare, pensions, insurance) have increased 50 percent in the last 10 years. However, statistics indicate employee benefit costs are leveling off, if not actually declining, in 2009.
3. In 2008, national healthcare expenditures rose 6.9 percent to \$7,900 per person, but employer health insurance premiums increased 5 percent at twice the rate of inflation. Family coverage averaged \$12,700, and single coverage averaged \$4,700.
4. Retirement planning was a big issue in 2008, with more than 12 percent of the population qualifying for Social Security. However, in 2009, the once-clear path to retirement has been muddied as Baby Boomers reevaluate their financial position and consider postponing withdrawal from the work world. Currently, 43 percent of employees over age 60 expect to work two to three years past retirement age.

VII. Great Reading, Sites and Sources

A. Our Favorite Blogs and Wikis

Some of the best voices in libraries are using social networks to share their views online.

ALS has six blogs and wikis including:

alsgoesgreen.wordpress.com/
alsaands.blogspot.com/
libraryedopps.pbworks.com/
limit250.blogspot.com/
alsyouthservices.wetpaint.com/
technologytrainingwheels.pbworks.com/.

We also like:

<http://stephenslighthouse.sirsidynix.com/>
<http://www.librarybeat.org/longshots>
<http://inthelibrarywiththeleadpipe.org/>
<http://www.davidleeking.com/>

B. The Following Resources Contributed to the 2009 Trends Report:

Alliance Library System. www.alliancelibrarysystem.com

American Library Association. *The State of America's Libraries*, 2009.
<http://www.ala.org/2009state>

Casey Research. *The Casey Report*. <http://www.caseyresearch.com/casey-services/the-casey-report/>

Gladwell, Malcolm. *Outliers: The Story of Success*, 2008.

Harwood Institute for Public Innovation. <http://www.theharwoodinstitute.org>

Harwood, Richard. *Make Hope Real. How We Can Accelerate Change for the Public Good*, 2007.

For more information, go to <http://www.theharwoodinstitute.org>

Heartland Alliance Mid-America Institute on Poverty. *2009 Report on Illinois Poverty*, 2009.
<http://www.heartlandalliance.org/povertyreport/reports-final/illinois-poverty-report-2009-final.pdf>
Illinois Public Library Statistics. <http://www.elillinois.org/iplar/>

International Technology Law Association. www.itechlaw.org

LaRue, Jamie. *The New Inquisition: Understanding and Managing Intellectual Freedom Challenges*, 2007.

---. *Pyramid of Library Development*. <http://www.jlarue.com/pyramid.jpg>

New Media Consortium's Horizon Project. <http://www.nmc.org/horizon>

Nielsen Media Research. <http://www.nielsenmedia.com>

OCLC Online Computer Library Center, Inc. *From Awareness to Funding: A study of library support in America*, 2008. <http://www.oclc.org/reports/funding/default.htm>

Peoria Journal Star. <http://www.pjstar.com>

Pew Internet & American Life Project. <http://www.pewinternet.org/>

Pope, Kitty. *On a + Note*, 2009.

To subscribe to this weekly email dealing with change and leadership in the library community, email Kitty Pope at kpope@alliancelibrarysystem.com

Reichheld, Fred. *The Ultimate Question: Driving Good Profits and True Growth*, 2006.

United States Census Bureau. <http://www.census.gov/>

Welch, Suzy. *10-10-10: A Life Transforming Idea*, 2009.



VIII. Summary

The 2009 ALS Trends Report is designed to highlight the changes and opportunities we consider the most important to watch in the next 12 months and to provide ALS libraries with demographic data that will engender informed decisions.

We and our customers are changing like never before. We need to understand this unprecedented “personal renaissance” and reposition our libraries to meet the communities’ changing needs. The similarities between libraries are truly greater than our differences. Librarians need to support all library issues, not just issues that affect them. It is our ability to work together and “reimagine” the library that will drive our recovery as a nation.

So, what do the 2009 trends mean to the Central Illinois library community?

1. We need to **really** listen to the customers we serve and give them what they want.
2. **NOW** is the time to test new services, programs, and methods of reaching the customer.
3. We need to ramp up customer service, and we must do it **NOW**. Each and every staff member has to take personal responsibility for improving the library experience. It’s all about the end user!

We are living in very different times. In the coming months, the Central Illinois library community will be challenged like never before. However, this is also a golden opportunity for libraries to step up, over deliver, and make a difference in the daily lives of those who truly need us and the services we provide.

It’s a great time to be a librarian!

Created by Kitty Pope, Executive Director
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June 2009

With special assistance from Valerie Brandon, Innovation Administrator,
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Alliance Library System 2009 Watch List

The 2009 Watch List includes 28 libraries we admire and/or wish we were! Just click on the links to explore the best of the best! **The libraries and categories marked in red are new to the list.** The ALS staff would like to thank the watch list libraries for their collaboration and willingness to explore the future. We applaud your ingenuity and are honored to be in your company. Kitty Pope

Academic and Special Libraries

Library	Innovations
Arizona State University Tempe, Arizona http://lib.asu.edu	The Library Channel , a multimedia news feed with videos, news stories, and resources is great.
Dowling College Library Long Island, New York http://library.dowling.edu/	Omnibus podcasts and the interactive map with podcasted location information are too cool!
San José State University School of Library and Information Science San Jose, California http://slisweb.sjsu.edu/	SLISLife , a social network for students and faculty; classes in Second Life; innovative distance learning program; visionary collaborative staff.
Western Illinois University Macomb, Illinois http://www.wiu.edu/library/index.sphp	A great Flickr library tour and an interactive and virtual tour of the library and its facilities.

Library Systems, Cooperatives, and State Libraries

Library	Innovations
Alliance Library System East Peoria, Illinois http://www.alliancelibrarysystem.com	Smart Investing project; Second Life Info Island ; ISAIL school library curriculum, Trends Report; On a + Note weekly e-letter.
North Suburban Library System Wheeling, Illinois http://www.nsls.info/	Amazing, relevant CE is the “hallmark” of this innovative library system, along with its effervescent Director!
South Carolina State Library Columbia, South Carolina http://www.statelibrary.sc.gov	Schoolrooms is the K-12 online multimedia discovery place for students; OPAL; Second Life activities and lots more.
State Library of Ohio Columbus, Ohio http://www.library.ohio.gov/	KnowItNow is the largest and busiest virtual reference service in the U.S. Have a look.

Public Libraries

Library	Innovations
Bartlett Public Library District Bartlett, Illinois. http://www.bartlett.lib.il.us/index.html	An awesome web page with great use of photos and a wireless print feature.
Champaign Public Library Champaign, Illinois http://www.champaign.org/	Received a 3-star rating from <i>Library Journal</i> in 2009. We like Live Homework Help and online monthly newsletters . Keeps us wanting more!
Public Library of Charlotte Mecklenburg County Charlotte, North Carolina http://www.plcmc.org	We are all “powered up” by their website theme. We also applaud their books-by mail service. PLCMC is an amazing public library system. They are the “gold” standard!



Public Libraries, continued

Columbus Metropolitan Library Columbus, Ohio http://www.cml.lib.oh.us/	#1 library in the US in 2008, according to Hennen's. Colorful, easy-to-use website with a great Job Help Center . We also like Careers at CML featuring staff in testimonial videos.
Cuyahoga County Public Library Parma, Ohio http://www.cuyahogalibrary.org/	Pioneering new library designs. Users can download a library toolbar , and we love Nancy Pearl's book reviews!
Douglas County Libraries Castle Rock, Colorado http://www.douglascountylibraries.org	An organization change agent in action with clear performance measures. We especially like the community links off their website.
Edmonton Public Library Edmonton, Alberta, Canada http://www.epl.ca/	We like the total integration of their OPAC with an interesting user friendly front end!
Enoch Pratt Free Library Baltimore, Maryland http://www.prattlibrary.org/	Named best ALA library website for 2008; We like the Business Center and dynamic event calendar . Well done!
Homer Township Public Library Homer Glen, Illinois http://www.homerlibrary.org/	We like the translations of the webpage into Arabic, Polish and Spanish. This is a great all-around library with a staff to back it up!
Kankakee Public Library Kankakee, Illinois http://www.kankakee.lib.il.us/	Check out their blogs with RSS feeds and great local content portals. This is a wonderful website and a great library, too!
Orange County Library System Orlando, Florida http://www.ocls.info/	We like the awesome web portal Confused? where you can talk to an avatar for help. They also have home delivery and texting services.
Owen Sound & North Grey Union Public Library Owen Sound, Ontario, Canada http://www.owensound.library.on.ca	We especially like their website's user-friendly new books section and weekly e-letter. OSNGUPL continues to be one of Canada's best small public libraries!
Queens Library Queens, New York http://www.queenslibrary.org/	LJ's 2009 Library of the Year, as they fight to keep the doors open. Congratulations and keep fighting!
Scottsdale Public Library Scottsdale, Arizona http://library.scottsdaleaz.gov/	A great website with rolling photos of new materials. It made us want to put them all on hold!! Well done.
Schaumburg Township District Library Schaumburg, Illinois http://www.stdlib.org	We like the It's Your Money: Get \$mart video and links to information on saving , investing, and finding a job.
Topeka and Shawnee County Public Library Topeka, Kansas http://www.tscpl.org/	The Next Decade video raises the bar for long-range planners. This might be my favorite website this year!
District of Columbia Public Library Washington, D.C. http://www.dclibrary.org	Developed applications for the iPhone, including reserves via text messaging and podcasts of programs. We like this website and library a lot!
Public Library of Youngstown and Mahoning County Youngstown, Ohio http://www.libraryvisit.org	Hurray for the website's Grant Center and the Know Your Library section, which provides a timely report on the economy. Be sure to view The Library is a Solution ; it's awesome!

School Libraries

Library	Innovations
Hanover County School District Ashland, Virginia http://www.hanover.k12.va.us/instruction/media/LessonPlanBook.htm	Great school library skills lesson plans. Well done!
Iowa City Community School District Iowa City, Iowa http://www.iowa-city.k12.ia.us/curriculum/index.html	Developed an excellent library curriculum that is the envy of many states!

What's Hot? What's Not?

I have been tempted for years to do a list of things that are hot, timely, and even trendy and a list of things that, well, are not. As we are living in a very different world in 2009, it seemed like a perfect opportunity to add this bit of hot trivia to the ALS Trends Report. *—Kitty Pope*

What's Hot?	What's Not?
<ul style="list-style-type: none"> • Going green <ul style="list-style-type: none"> ○ environmental services ○ organic gardening, composting ○ water conservation ○ using public transportation 	<ul style="list-style-type: none"> • Pesticides • Disposables (i.e. water bottles, paper plates) • Waste • Nonbiodegradables
<ul style="list-style-type: none"> • Borrowing, bartering, and buying recycled <ul style="list-style-type: none"> ○ live and online auctions ○ thrift stores/garage sales ○ paperbackswap.com ○ the original recycler, libraries 	<ul style="list-style-type: none"> • Buying new stuff and paying full price at a huge department store
<ul style="list-style-type: none"> • Do-it-yourself stores <ul style="list-style-type: none"> • Lowes, Michaels 	<ul style="list-style-type: none"> • Hiring a contractor or yard service
<ul style="list-style-type: none"> • Shopping at the local Wal-Mart 	<ul style="list-style-type: none"> • Driving 45 minutes to the mall for a 10% sale
<ul style="list-style-type: none"> • Hot businesses <ul style="list-style-type: none"> ○ organic/green/recycled anything! ○ alternate healthcare (e.g. acupuncture) ○ digital audio books like Playaways ○ used car dealerships ○ selling any kind of cell phone 	<ul style="list-style-type: none"> • Not-so-hot businesses <ul style="list-style-type: none"> ○ selling cassettes or CDs ○ selling home furnishings ○ hotels ○ high end luxury retail
<ul style="list-style-type: none"> • Hybrid cars <ul style="list-style-type: none"> ○ Ford Fusion sales up 60% over last year. ○ Honda Insight gets 40 miles per gallon! 	<ul style="list-style-type: none"> • Auto Sales <ul style="list-style-type: none"> ○ Auto sales are down 8.1% in June 2009 ○ Hummer sales are down 50.9% in the first half of 2009.
<ul style="list-style-type: none"> • Business/Commerce <ul style="list-style-type: none"> ○ Rebuilding Detroit ○ Financial literacy 	<ul style="list-style-type: none"> • Apathy • Letting others make your financial decisions
<ul style="list-style-type: none"> • Internet and blog advertising 	<ul style="list-style-type: none"> • Newspaper advertising
<ul style="list-style-type: none"> • Buying a house <ul style="list-style-type: none"> ○ There will never be a better market. 	<ul style="list-style-type: none"> • Selling a house <ul style="list-style-type: none"> ○ Be prepared to take a loss!
<ul style="list-style-type: none"> • Quality <ul style="list-style-type: none"> ○ Restaurants with good food and good service will survive the financial down turn. 	<ul style="list-style-type: none"> • Poor customer service <ul style="list-style-type: none"> ○ Restaurants with half-hearted service will not survive.
<ul style="list-style-type: none"> • Being healthy <ul style="list-style-type: none"> ○ health and fitness gadgets ○ walking/yoga/cutting the grass yourself ○ fitness coach programs 	<ul style="list-style-type: none"> • Being a couch potato • Expensive exercise machines or gyms
<ul style="list-style-type: none"> • Cooking at home <ul style="list-style-type: none"> ○ homemade pizza and watching Netflix ○ bringing your lunch to work ○ making coffee at home 	<ul style="list-style-type: none"> • Eating out <ul style="list-style-type: none"> ○ "top end" steakhouses and a movie ○ \$25 lunches ○ Starbucks coffee
<ul style="list-style-type: none"> • Shades of green and yellow 	<ul style="list-style-type: none"> • Off white, eggshell, beige
<ul style="list-style-type: none"> • Stay-cations <ul style="list-style-type: none"> ○ enjoying the local park, beach, or zoo ○ visiting the library 	<ul style="list-style-type: none"> • A 10-day family road trip • A trip to the amusement park
<ul style="list-style-type: none"> • Working in a library! 	<ul style="list-style-type: none"> • A GM salesman!





William Shakespeare McIntosh
(blind Welsh terrier)
Mid Illinois Talking Book Center Mascot

“Life isn’t about waiting for the storm to pass,
It’s about learning to dance in the rain.”



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