

Sent: Friday, January 13, 2006 12:02 PM

Subject: BIZ BANK: TARGET MARKETING...FOLLOW THE DISPENSIBLE CASH FLOW TO MAKE FOR AN EASIER CUSTOMER DECISION

Dear Aquathin Dealer OnLine;

The average American household spent \$1,500 each week in 2005 on goods and services, according to the U.S. Bureau of Labor Statistics (BLS). Overall, consumer spending is up 23% in the past 10 years.

Who's spending more? The "[mass affluent](#)" and Baby Boomers [particularly interested in products and services that enhance and elongate their quality of life...i.e. spas, meditation, exercise...aaaaaand water purification !].

The BLS also reports that only 13% of households surveyed had an annual income of \$100,000 or more, yet nationwide, households with six-figure incomes are responsible for nearly one-third of total consumer spending. American Demographics estimates that the number of American families spending more than \$100,000 annually is growing by more than 7% a year.

Baby Boomers have created more wealth than any generation before them, partly because of their numbers, but also because Baby Boomer men are the most educated age group in the country. With an average annual income of \$75,000, Baby Boomers will contribute an estimated \$400 billion each year to consumer spending over the next ten years.

Warmest regards to all...as well, your comments are always welcome and very much appreciated.

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"Alfie"

Alfred J. Lipshultz, President

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