



The Verbatim

Newsletter of the Minnesota/Upper Midwest Chapter of the MRA

Spring 2011

Volume 14 Issue 2

President's Corner

Danelle Gorra, Delve Minneapolis, 2010 – 2011 Chapter President

As departing president, I was asked to give you my farewell thoughts on our chapter's 2010–2011 year. Our new board was installed on May 19, 2011, and your incoming president, Jeanine Hesse of Questar, will address you in our summer newsletter.

It has been an action-packed year for our Minnesota/Upper Midwest Chapter. As we go forward, the chapter will bring many more interesting and applicable events, just as we did this chapter year.

In May, there was a red-hot event on emerging trends in DIY research with Scott Weinberg, Director of SampleMarket™ for uSamp, and Kevin Micklitz, Director of Business Development for Chamberlain Research Consultants. The presentation and discussion generated so much buzz that it is clear a second event is needed to cover all the subtopics that emerged. In April, we hosted an outstanding presentation of a case study that affects us all, "Understanding Minnesota's Baby Boomers: A Research Case Study," presented by Peter Spruit and Lori Laflin at the Mall of America.

This winter we had Paul J. Lavarkas, Ph.D., a research psychologist and methodological consultant who spoke about the results of AAPOR's Online Task Force Panel. The panel's investigation consisted of a review of online panel recruitment and the ability to use online panels when trying to estimate population parameters. We also had the final "Views from the Top" leadership series interview with Dr. Herman Milligan Jr., conducted by Lori Laflin. This concluded an amazing year of six varied and insightful leadership interviews. Our special thanks go to Lori Laflin for having the vision for this original event series.

In September, we held our Fall Conference, "Energize Your Market Research Career," with six different workshops and a keynote speaker. It was an exciting all-day event at which you could learn about response rates, brand research, computer tips for charts and graphs, generational differences, psychology of wording in branding, qualitative research, hiring for research, and hope and humor in the workplace.

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2011 Upcoming Events

Keep checking the calendar and home page on www.mnmra.org

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President's Corner

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To sum up the year, I would like to thank all the volunteers that make this organization happen. We have a diverse and rich volunteer base that brings so much to the table, although they're sometimes not seen by our membership! Their accomplishments range from this newsletter to event planning to database cleanup to speaker selection to facility scouting to invitations and of course to our website. You are all our everyday heroes.

To spread our gratitude for heroism (and gifts of rubber hockey duckies), we'd like to thank Past President Dave Koch of Adapt and Director at Large Paul Burnett of RSM McGladrey, who represented our chapter at the Marketing Research Association 2011 Annual Conference (national) in Washington DC. Your incoming president, Jeanine Hesse of Questar was also there and attended a subconference of MRA chapter leaders to bring home the best and brightest ideas to make 2011–2012 a banner year for MRA Minnesota/Upper Midwest Chapter.

Though Jeanine will be a stellar leader, our continued success, as always, depends on you. If you want to make a suggestion for programming, have an idea for a facility, or need a place to express your leadership qualities and want to be part of this great group of the best and brightest volunteers, please let us know! You can always contact me at Danelle.Gorra@delve.com or 952-858-1550 or contact the chapter via our website,

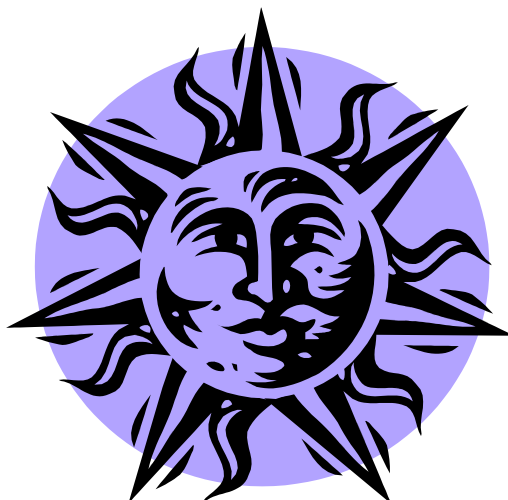
New National MRA Website!

MRA has launched a new Website, www.MarketingResearch.org. If you haven't had a chance to check it out, please take a few minutes to look around and get acquainted with the new format and information. There are a lot of new tools and services, including real-time news and info, feeds, and a job board. Perhaps the most notable is the exciting Insights Café, MRA's new professional networking and collaboration site.

The **Insights Café** is an area where you can

- Update your personal profile
- Connect with other MRA members via a directory that includes photos and profile information
- Access community group(s) based on your interests
- Post a question or discussion topic and view archived posts
- Download resources or upload working documents
- Receive notification when topics of interest are posted
- Find other MRA members with similar interests or expertise using the Member Matching feature
- And much more!

The first step is for you to log in to the site to tailor your preferences and update your profile. Use your email address and MRA member ID to log in. Once you log in, you can instantly participate in MRA's Insights Café. Enjoy the new site!



The State of Research and Influence of DIY Providers

May 19, 2011, Event Recap

Kevin Micklitz and Scott Weinberg, Presenters

The presentation gave hope, but only through considering change in the face of increasing challenges in the marketing research industry.

The world we all deal with now includes the reality that

- Timelines are collapsing, investments are decreasing, and expectations are rising.
- The respondent pool is shrinking, time competition is increasing, and gaining attention share is becoming increasingly difficult.
- More accountability is on providers to provide actionable insights tied to ROI.
- Interconnectivity is influencing the way we communicate and gain access to data.
- The competitive set is changing: Facebook, Linked In, and DIY are the future.

The answer, boldly faced by our two presenters, was to look at the Do-It-Yourself (DIY) style of research that is proliferating.

The reaction of researchers in the past, when confronted with DIY, is captured nicely by an excerpt of an article our presenters displayed that cuts to the quick of the issue. The article is by Katherine Korostoff in the April 7, 2010, entry of the MRA's *The Researcher's Perspective: Thoughts and Opinions of the MR Industry*, titled "Why DIY Research Is Good for Everyone". In it, Katherine states, "DIY research is a favorite scapegoat of the MR Industry" and gives examples. But she goes on to say,

The bigger issue with DIY is that most researchers are not treating the surge as a research opportunity. I see too many emotional rants about DIY and not nearly enough analysis. I've been watching the trend very closely, and my conclusion is that DIY is actually good for the market research industry. That's right: good.

Understanding why people choose to do their own projects tells us where new opportunities may exist.

Kevin and Scott showed us a full range of possibilities in which DIY covers Methods, Data Collection, and Analysis and Reporting. You need to see and understand what is out there, what you might use more readily and easily to stay on the cutting edge, and what DIY researchers are using, so you can identify where their further needs could be met.

The DIY technology that is out there is vast, with technology for quantitative data collection and an amazing array of qualitative possibilities, from online focus groups to online bulletin boards to online video boards and video groups with embedded (whiteboard) testing. They go on to cover new strains of usability testing, social media monitoring, and mobile surveys including iPads. They also cover new possibilities in self-serve sampling and its benefits, along with self-serve reporting tools, dashboards, and the use of animation.

Scott and Kevin wrapped things up with a penetrating look into our future, where we face continued fragmentation of the industry, specialization possibilities supported by technology, the shrinking of contracted services, and a **ton** of opportunities to carve a new niche. This presentation was certainly food for thought, as evidenced by some of the highest ratings given by participants that our chapter programming committee has seen.

For more information, reach Scott and Kevin at:

Kevin Micklitz, Account Executive, Chamberlain Research, Kmicklitz@crcwis.com

Scott Weinberg, Director, Hosted Research Technology, Usamp, Sweinberg@usamp.com

Views from the Top

*Recap of Leadership Interview with Herman Milligan
Conducted by Lori Laflin
December 2010*

Lori Laflin, original creator of *Views from the Top*, conducted the final session of these six leadership interviews. Her interview was with Dr. Herman Milligan.

Herman is currently an independent consultant and has spent 20 years in the financial services industry, most recently for Wells Fargo as Vice President of Consumer Insights and Analysis.

Herman's bio indicates he "specializes in marketing research, competitive intelligence and nonprofit organizational development." His favorite thing about what he does is helping clients understand their needs.

As an independent consultant, and having experienced leadership in a structured corporate environment, his views on leadership remain surprisingly similar between the two environments: "You have to understand their expectations, and you have to tell them why it's important that you do what you do." Herman also shared a personal story about how one questionnaire changed it all, as he unfolded the belief that it's hard to make a change in an environment where it's not OK to fail.

As a leader, he describes his style by four characteristic processes:

- Identify issues that are important
- Work with others in a collaborative way
- Identify key players and partners to make it work
- Be candid and honest

Thinking about challenges in the larger sense, the greatest challenges facing our market research industry today in Herman's opinion are

- Phone issues: cell vs. land lines, how they differ, and issues around "do not call"
- Cost of completes
- Best modes to reach consumers

Looking at the other side of the coin, the things that most excite him about the future of our industry are

- Online community of customers, because they are good at telling you what they want
- Online code of ethics
- Online integrated methods
- Don't lose out on growing segments



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The portion of the interview involving questions from the audience was lively. Questions asked included

Q: How do you find clients?

A: Go to events. Meet people. Work in nonprofits.

Q: What is the difference between competitive intelligence and MR?

A: They're very similar. You really have to do the same things for each, identify the problem and so on. To accomplish this, one needs to focus on KIT, key intelligence topics. Ask clients what they want from the research and why.

Q: How does nonprofit work enhance your MR?

A: You need to find creative ways to get things done. For example, you could use an intern from the Carlson School of Management. You need to have discipline in thinking through challenges. The question needs to be resolved.

Q: What is the most important thing learned from your sociology education?

A: The ability to operationalize what you learn. Knowing how to find information. Patience.

Attendees benefited from Herman's stories and upbeat advice while enjoying lunch at Majors in Bloomington.

Member News Update

Danelle Gorra

Cheryl Powers

As the years go by and our chapter ages, not surprisingly, so does our mailing list. With many job hops, promotions, mergers, and people leaving and entering the MR field, there is much to keep on top of and organized. Sheena Oswald of Questar, our Registrar, has done a fabulous job adding those who are interested from people who attend events, but it was definitely time for a spring cleaning. Earlier this spring, Cheryl Powers, president of The Research Edge, and Danelle Gorra, managing director of Delve Minneapolis, volunteered their time and staff to reach out to the mailing-list contacts first via phone and then via postcard.

The list started with over 600 records and was reduced to fewer than 180 records, which sounds painful but actually is not. Postage is a regular cost to the membership at \$0.44 per piece, and certainly with over 600 pieces going out, the repeat cost of \$264 adds up quickly. The stewards of your membership monies want what you care about most ... more of your money to go toward programming, networking, and education. The database cleanup is one step in that direction.

It was great to talk to all of you during this phone and post card effort, and we want to thank you for your continued support. The referrals and the updated information with email addresses and mailing addresses that you gave us are invaluable. When you talk to your colleagues in the research field next time, ask them if they receive mailings from our chapter. If they do not, encourage them to join the mailing list to be kept up-to-date on our events. The more involvement, the better, as our chapter will be invigorated by fresh networking opportunities, speakers, and ideas. Contact Sheena Oswald at soswald@questarweb.com to be added to the database.

Hope and Humor at Work

Rick Cunningham, *Cunningham Development*
Fall Chapter Conference Keynote, 2010

The keynote speaker at the 2010 MN/Upper Midwest Conference, Rick Cunningham, gave a riveting and interactive presentation on creating great places to work. He caught our attention by asking what kind of character our workplace had, emphasizing that the “kind” of workplace was up to us. A positive-character workplace is created intentionally and affects change, productivity, satisfaction, health, success, and trust.

Key factors in creating a positive workplace are:

- Mission and Meaning
- Leadership and Relationships
- Power and Decision Making
- Communication
- Recognition of Effort and Success
- Agreement and Focus

He gave us a definition for each key factor and had each of us rate our current workplace on a scale where 1 meant *see very little of this* and 5 meant *see very much of this*.

From this reflective opening, he continued with a magical prediction—that hope and humor is real magic! The following statement from Rosamund and Benjamin Zander catches his message: “A cynic, after all, is a passionate person who does not want to be disappointed again.” His magical next step was to give us two lists.

List one is a personal to-do list made up of three steps.

#1. Be hopeful in your attitude. It’s a way of being. Our perception defines our realities, so we need to do our best to stay positive and hope-filled and to create the “art of possibility.” He indicated that this was possible by sharing a few of the key learning concepts from the Zanders’ DVD *Radiating Possibility*:

- Sit in the front row of your life. Participate!
- When you make a mistake, say “How fascinating!”
- Quiet the “voice in your head.”

#2. Be resilient. Here are seven resiliency skills for happiness, adapted from the Hay Group’s article “The Resilience Inventory: Seven Essential Skills for Overcoming Life’s Obstacles and Determining Happiness.”

- Control your emotions
- Manage your behavior
- Identify causes of adversity to see possible solutions
- Believe in yourself, in your ability to solve problems
- Be realistically positive
- Show empathy
- Reach out

Resiliency asks you to make your whole life a work of art. Take uncertainty, pain, and problems alongside joys and triumphs and weave them into your life. “You may not always get what you want, but you can become great enough to embrace it all. Live your life fully” (excerpt from Carol Orsborn’s *The Art of Resilience: 100 Paths to Wisdom and Strength in an Uncertain World*).

#3. Be proactive. Avoid incorrect questions (IQs) and ask the question behind the question (QBQ). This includes asking “what or how,” not “who or why.” QBQs help us avoid victim thinking and accept more personal responsibility. When you ask what or how, include yourself and have it contain an action. Rick recommends reading about the 200-year plan, found in chapter 87 of Orsborn’s *Art of Resilience*.

List two is an organizational to-do list made up of two steps.

First, he gave us some background information from a Gallup poll:

- 28% of workers are engaged
- 57% of workers are not engaged (“checked out,” no energy or passion)
- 15% of workers are actively disengaged (acting out their unhappiness)

#1. Return to the key ideas introduced when we rated our company character at the beginning (mission and vision, collaboration, leadership, power and decision making, communication, and recognition), now including a checklist for change with a column for the responsibilities of formal leaders and another for the responsibilities of staff. The checklist can reduce barriers to change. They are common-sense actions that can help people stay hopeful and happier.

#2. Build morale with an assembly kit. Building morale isn’t easy, but that doesn’t mean it’s complicated: it’s just got a different “to do” list. His points included:

- Involve people in decisions
- Create an action group
- Grow leaders
- Build community
- Celebrate and have fun

These building materials, treated as a “to do” list, build real and true partnerships. Rick’s recommended resources follow.

Books and Articles:

Yogi Berra, *The Yogi Book: “I Really Didn’t Say Everything I Said”* (1998)

James M. Kouzes and Barry Z. Posner, *Encouraging the Heart. A Leader’s Guide to Rewarding and Recognizing Others* (1999)

Carol Orsborn, *The Art of Resilience: 100 Paths to Wisdom and Strength in an Uncertain World* (1997)

M. J. Ryan, *The Happiness Makeover. How to Teach Yourself to be Happy and Enjoy Every Day* (2005)

Martin E. P. Seligman, PhD, *Authentic Happiness* (2002).

Rosamund Zander and Benjamin Zander, *The Art of Possibility: Transforming Professional and Personal Life* (2000).

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Welcome our 2011-2012 Chapter Board!

Jeanine Hesse, Questar

Welcome to another exciting year for our chapter! At the May 19th event, we welcomed the new board members, who I am thrilled to work with. Formally installed by Lori Laflin, Past President from 2000-2001, our new Board completed their oath of office, promising to give their leadership, service, and fiscal responsibility to successfully lead our Chapter for the next fiscal year from June 2011 to May 2012. We are looking forward to defining our goals for the year and make our chapter even better than it already is.

Let me introduce you to the incoming board:

Jeanine Hesse, Senior Account Manager, Questar, President
Scott Weinberg, Director SampleMarket™, uSamp, President-Elect
Danelle Gorra, Managing Director, Delve LLC, Past President
Cheryl Power, President, The Research EdgeSM LLC, Treasurer
Julie Bartell, Coding Manager, Adapt Inc., Director at Large
Paul Burnet, Director of Market Research, RSM McGladrey, Director at Large
Sheena Oswald, Account Coordinator, Questar, Director at Large

As our new Board gets started, I'd also like to encourage everyone to think about volunteering on a committee. We have plenty of opportunities for all interests. Most people contribute an average of an hour or two a month. Below you can find a brief description of each committee.

- ❖ Programming Committee – Brainstorm about topics and speakers then move on to the actually planning of the events. Finding the location, confirming speakers and helping publicity gather the details to promote.
 - Looking for:
 - People to attend monthly meeting to help generate topic and speaker event ideas. Time commitment is 1-2 hours per month.
- ❖ Publicity – is the group that is responsible for the website, newsletter and event publications.
 - Looking for:
 - Invitation Coordinator: This entails creating the invitation (both paper and Evite) for distribution. Templates are available for both. Time commitment is 1-2 hours per event.
- ❖ Membership – Is responsible for all member records, hospitality and registration at the events, and welcoming new members. Skills that are needed, or can be developed include communication, professional networking, and database management.
 - Looking for:
 - Registrar: Maintains the chapter mailing list and event registration. Work with other chapter members to send out email communications.

If you ever have any questions, comments or concerns to share with the board don't hesitate to reach out to any of us (jhesse@questarweb.com). We are here to listen and do what we can to help. I have no doubt that the 2011-2012 board will do a fantastic job serving out membership. I look forward to meet you at a future event.

Spotlight on...



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Team Members	175
Incorporation	2008
Website	uSamp.com
Customer Service	Ranked #1 within online sample providers by the 2010 Market Research Supplier Satisfaction Survey
Pricing	Ranked #1 within online sample providers by the 2010 Market Research Supplier Satisfaction Survey
Global Panel	5.7 million active and diverse respondents
River Sampling	Innovative sampling platform with Opinion Place® River
Self-Serve Sampling	SampleMarket™ self-serve, web-based platform to access uSamp's highly profiled, verified panelists, instantly
Custom Panels	PanelBuilder™ private label panel technology for branding online panels
Mobile Panel Access	Coming soon

Founded in 2008, uSamp has built a global panel of 5.7 million panel respondents from North America, South America, Europe, Australia, Asia, and Africa. Additionally, Opinion Place® River traffic extends our reach beyond the 5.7 million panelists with our web affiliates, social media partners, and exclusive publisher partnerships for capturing a larger audience.

The company's web-based panel access platform is transforming the management and delivery of online respondents for market researchers. uSamp's deep well of proprietary technologies includes SampleMarket™, PanelBuilder™, PanelShield™, Opinion Place® River and real-time Panel Book Search — cutting-edge solutions for accessing, branding, sampling and managing panels.

For more information, please contact Scott Weinberg, Director of Hosted Research Technologies at Scott.Weinberg@uSamp.com or call directly at 818.524.1218 x127.

How the Great Recession Beat You Up, Stole All Your Money, and Chased You Out of Town

Cheryl Russell, editorial director, *New Strategist Publications*
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The Federal Reserve Board has finally issued the long-awaited 2009 update of the 2007 Survey of Consumer Finances. This unprecedented effort was funded by the Feds to record for posterity a historic event: what the Great Recession did to you. Well, not to you personally, but to American households—and that includes you. By re-interviewing in 2009 the nationally representative sample of households that participated in the 2007 survey, the government's researchers were able to measure the effect of the Great Recession on household assets, debts, and overall net worth. These are the findings (all comparisons are between 2007 and 2009; all figures are in 2009 dollars):

- 1. Net worth.** Median household net worth fell 23 percent between 2007 and 2009, from \$125,400 to \$96,000. Sixty-three percent of all households experienced a decline in net worth. Among the biggest losers: householders under age 35 (-37 percent), married couples with children (-25 percent), and households in the West (-32 percent).
- 2. Housing values.** Median housing value fell 15 percent between 2007 and 2009, from \$207,100 to \$176,000. Because home equity accounts for the largest share of net worth, this decline was the single biggest drain on household wealth.
- 3. Retirement accounts.** These are the second most popular financial asset (after transactions accounts), owned by 56 percent of households. The median value of retirement accounts fell by a modest 5 percent between 2007 and 2009. But householders approaching retirement suffered a much more severe setback. Among the oldest boomers, those aged 55 to 64, the median value of retirement accounts fell 17 percent, from \$103,600 to \$85,600. (Note: stocks are directly owned by only 19 percent of households. Their median value fell 35 percent between 2007 and 2009.)
- 4. Vehicles.** The Great Recession greatly slowed vehicle sales. The result was a 26 percent decline in the median value of household vehicles, with their value falling from \$16,200 to \$12,000 as they depreciated.
- 5. Debt.** The percentage of households with debt fell slightly (from 80 to 78 percent). The median amount owed by debtors increased 8 percent between 2007 and 2009, to \$75,600.
- 6. Mortgages.** Mortgage debt accounts for the bulk—73 percent—of all household debt. Forty-nine percent of households had a mortgage on their primary residence in 2009, down from 50 percent in 2007. The median amount owed by households with mortgage debt was unchanged by the Great Recession, measured at \$112,000 in both years. Median mortgage debt increased sharply for some, however. It grew 49 percent among householders aged 75 or older, and was up 23 percent among retirees.
- 7. Credit cards.** Credit card debt is the second most common type of debt after mortgages. In 2009, 43 percent of households carried a balance on their credit cards—down significantly from the 48 percent of 2007. The median amount owed is relatively small—only \$3,300 in 2009, up from \$3,100 in 2007. Median credit card debt increased significantly for some, including householders under age 35 (+58 percent), householders aged 75 or older (+150 percent), college graduates (+34 percent), and households in the South (+29 percent).
- 8. Vehicle loans.** This is the third most common type of debt after mortgages and credit cards. Thirty-four percent of households had vehicle loans in 2009, down from 36 percent in 2007. The median amount owed for vehicles grew 11 percent, from \$11,200 to \$12,400.
- 9. Student loans.** A substantial 18 percent of households had education loans in 2009, up from 16 percent in 2007. The percentage of households with student loans is highest among householders under age 35 (37 percent) but is also common among householders aged 35 to 44 (20 percent), 45 to 54 (18 percent), and 55 to 64 (10 percent). Student loan debt obligations exceed vehicle loans and far surpass credit card debt. For households with student debt, the median amount owed was \$15,000 in 2009, up from \$12,400 in 2007—a 21 percent increase.
- 10. Home equity loans.** The percentage of households with home equity line of credit debt climbed from 8.7 to 10.5 percent between 2007 and 2009. The median amount owed fell slightly, however, from \$22,800 to \$21,500.

For more on household wealth, see the report, *Surveying the Aftermath of the Storm: Changes in Family Finances from 2007 to 2009* and the accompanying appendix tables. Note: Watch when interpreting the percent changes shown on the appendix tables—they are median percent changes, not the percent change in medians. For more about this, see my blog posting: <http://demomemo.blogspot.com/2011/03/confusing-numbers.html>. If you have questions or comments about the above editorial, contact demographics@newstrategist.com.



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