



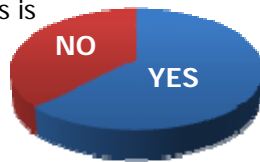
February 19, 2009

Last month, Alloy distributed nearly 700 surveys to business clients throughout the region. We believe the survey's findings from its 72 responses allow us, along with area legislators, media, and the public, to further understand the mood of our business community. We will continue to conduct the survey on a quarterly basis so we thank you for your participation.

Here are the anonymous responses:

1) Do you think bad financial news is over-reported by the media?

- **62.5% YES**
- **37.5% NO**



2) Do you think media coverage of the economy contributes to the problem?

- **86% YES**
- **13% NO**
- **1% NO ANSWER**

3) Did you have any layoffs in 2008?

- **64% NO**
- **32% YES**
- **4% NO ANSWER**

4) Do you think more cost cutting will be needed in 2009?

- **68% YES**
- **26% MAYBE**
- **6% NO**

5) Do you think the bailouts will help?

- **47% YES**
- **44% NO**
- **8% NO ANSWER**

6) Do you think the stimulus package will help?

- **50% NO**
- **47% YES**
- **3% NO ANSWER**

7) How long do you think the recession will last?

- **12% ANOTHER SIX MONTHS**
- **42% THROUGH 2009**
- **28% THROUGH 2010**
- **14% LONGER**
- **4% NO ANSWER**



8) Besides the economy, what will be the nation's major issues this year?

- **45% THE WAR & MILITARY; TERRORISM & THE MIDDLE EAST; HOMELAND SECURITY**
- **16% UNEMPLOYMENT/ECONOMY**
- **13% HEALTHCARE**
- **7% TAXES**
- **7% GOVERNMENT CORRUPTION**
- **5% ENERGY & ENVIRONMENT**
- **5% HOUSING MARKET**
- **2% IMMIGRATION**

9) Are you familiar with FIN 48?

- **88% NO**
- **6% YES**
- **7% NO ANSWER**



10) What are New Jersey's major issues?

- **41% INDIVIDUAL & BUSINESS TAXES**
- **16% BUDGET DEFICIT/ECONOMY**
- **15% PROPERTY TAXES**
- **9% GOVERNMENT CORRUPTION**
- **7% STATE EMPLOYEE COSTS**
- **4% UNEMPLOYMENT**
- **4% OVERREGULATION**
- **2% EDUCATION COSTS**
- **2% BEACH EROSION**



11) Which best describes your business?

- **42% SERVICE**
- **33% PROFESSIONAL**
- **19% HEALTHCARE**
- **0% TECHNOLOGY**
- **6% NO ANSWER**