

# M R C C REVIEW

The newsletter for all media professionals

## Listening to Consumers 101 How Advertisers Can Leverage Consumer-Generated Media

Melissa Davies, Nielsen Online

### Market Context: The Empowered Consumer

The roles of consumers and corporations have changed significantly since the rise of the Internet. YouTube is only the latest manifestation of a broader trend: consumers have the ability to voice opinions about products and

brands, and there is now little standing in their way.

Consumers have come to expect that companies can and should listen to their ideas, requests and questions, and that companies will react to this input. A broad

range of traditional companies—including Purina, Mattel, American Airlines and Comcast, to name just a few—have quickly learned the importance of listening and responding to consumers. Companies are being held to increasingly high standards set by organizations that excel at listening and responding, such as Zappos, Geico, Starbucks, Southwest Airlines and others. These companies are setting the bar not just for their direct competitors, but for all businesses that serve consumers.

Consumers who feel they are not being heard will turn to other channels to share opinions and express frustration. Many choose the Internet—and specifically social media sites including discussion boards, blogs and online groups. A recent Nielsen survey found that 73% of online U.S. adults actively participate in consumer-generated media (CGM) in some form. Nielsen Online's BlogPulse service tracks the creation of blogs—at this writing, there are more than 91 million identified blogs, and more than 80,000 of these were launched in the last 24 hours. Social media is an easily accessible forum for nearly anyone who has an opinion and would like to share it.

Companies today face an increasingly difficult challenge: how to communicate with consumers in a way that encourages trust and engagement, in an environment where companies' statements and actions are routinely dissected on the Internet for the entire world to see. As consumers take an increasingly proactive and vocal role, marketers and brand managers now must navigate new and unfamiliar waters. What can companies do to change this dynamic and open a door of communication with today's empowered consumer? The answer to this question is complicated, but one thing is clear: mar-

keteters have a lot to gain by listening to the social media conversation that is already taking place.

### The Challenges and Benefits of Listening

There can be no doubt that creating a listening culture presents a challenge for many companies. In certain corners of corporate America, a "listening as liability" mindset has prevailed.

Many companies are intimidated by the procedures that must be put in place for logging consumer feedback, seeing that it gets to the right place and, most importantly, following through. But if we can move past these challenges, there are some very real benefits that can be realized by tapping into social media as a resource for better understanding consumers. Following are just a few examples of the learning opportunities social media research presents:

#### *Understand consumers' questions*

Consumers who are new to a product often have questions about how to use it. In many cases, these questions may not occur to the consumer during the buying process, but only after

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## PRESIDENT'S NOTES

by [Julia Johnston](#)  
[Icosystem Corporation](#)

### Fall Notes

Oh baby, it's cold outside! This is my daughter's favorite expression these days. And she is right! We are anxiously awaiting enough snow to make her first snowman. As a Texan, I never imagined that I would ever anxiously await snow... but here I am. Things change, seasons change and so does the media and research industry!

We had more than 110 attendees at the 13th Biennial MRCC Symposium on October 14th. Thank you to those of you who have given us feedback on "Capturing the Consumer: How Research is Meeting the Challenge." Our speakers and panelists were fantastic; providing insight into how they reach out to and engage consumers as well as listen to the feedback for future engagement opportunities. If you attended, I am sure you have taken away many ideas to help transform your business. One idea that stood out for me is that change is inevitable and adaption is necessary. We must have the courage to continually test our ideas to find the ones that work. We, as researchers, must be able to synthesize consumer insights to business decisions in order to ensure revenue growth.

The MRCC November 11th luncheon will focus on word of mouth and is a great follow up to our "Capturing the Consumer" Symposium. Consumers have conversations – online and off – about brands, companies, products and services. How do we know

what is being said in these conversations and how do we utilize the findings? Understanding and placing value on word of mouth impact is no longer a gut check, but a necessary part of any marketing strategy. To paraphrase the words of Nigel Hollis, Chief Global Analyst of Millward Brown, "Spurred on by the realization that no advertising can match the impact of an unsolicited testimonial, marketers around the world are seeking ways to leverage the power of word of mouth. ...In terms of influencing purchase, we believe the power of a given piece of word of mouth is directly related to three factors: 1) The proximity of the purchase decision 2) The purchaser's need for advice and 3) The perceived reliability of the source." Find out more from our guest speakers **Paolo Gaudiano of Icosystem Corporation** and **Brad Kay of Keller Fay Group** at the next **MRCC luncheon on November 11th**.

Time really flies when you're having fun. I can't believe this is our last newsletter of 2008! The end of 2008 also means time for a new MRCC board. We have several people who have expressed interest in the positions but still have a few to fill. The new board will be voted in at the December Holiday Party. Speaking of the Holiday Party; it is being finalized and we will announce the venue at the November luncheon. **MRCC**

## Meeting Calendar

### PLEASE RSVP!

#### November Topic

**Topic** Word of Mouth  
**Speakers** Paolo Gaudiano, Icosystem  
Brad Fay, Keller Fay Group  
**Date** Tuesday, November 11, 2008  
**Place** Maggiano's Banquets  
111 W. Grand Avenue  
The Amarone Room  
**Time** Noon to 2 p.m.

#### January Topic

**Topic** The Year in Review  
**Speakers** Annie Toulaiatos, Nielsen  
Monitor-Plus  
James Russo, Nielsen Company  
**Date** Tuesday, January 12, 2009  
**Place** Maggiano's Banquets  
**Time** Noon to 2 p.m.

**Price** \$35 on PayPal for members  
(plus 4% processing fee)  
\$40 member with reservation  
\$45 non-member with reservation  
\$5 additional charge for Walk-Ins

**Menu** Buffet-style lunch

**RSVP** FAX your reservation to  
**312-846-8277** or RSVP at  
[www.mrcc-online.com](http://www.mrcc-online.com) by Noon  
the Friday prior to the meeting.  
Cancellations must be received by  
Noon the day prior to the event.

**NOTE: Be sure to RSVP to guarantee yourself a seat. We can only handle a small number of walk-ins.**



## Save the Date

December 9, 2008 — Holiday Party  
and Elections, Venue to be determined

Note: The MRCC has made arrangements to accept credit cards via PayPal (Visa, MC, Amex, Discover). This must be done when registering online. Credit cards cannot be accepted at the door. Please be aware that there will be an additional 4% processing fee when paying by credit card.

# Conversational Influencers

Kathryn Cook, Denuo

Influencers and Word of Mouth are hot topics among marketers, planners and researchers – and for good reason. Influencers can affect anything from consumers' brand preferences to their spending habits through just a single conversation. Whether it's as small as where to get your hair cut to or as big as what firm to trust with your retirement money, conversations are constantly happening, and knowing who the influencers are and what they think about the brands in the category is imperative.

## Which influencer is the right influencer?

There are several different schools of thought on what an influencer is. In his book *The Tipping Point*, Malcolm Gladwell introduced us to a cultural influencer, the Maven. Mavens are defined by their collection of knowledge on a number of products, prices, and places, so they are often first to pick up new or emerging trends. There are also media influencers, who affect the way we think about brands and products through the press. The influencer list is long, but includes activists, trendsetters, connectors, and salesmen. While each definition certainly may have some grounding, the influencers we focus on at Denuo are what we call "conversational influencers."

## Conversational Influencers

Conversational influencers are defined by two key metrics: a large amount of charisma and a high number of social connections. In our research, this group generally accounts for about 10 percent of any given population.

For charisma, think of it this way: if there are two people providing equally positive reviews about two different auto repair shops, which shop will someone choose when they need their brakes fixed? Well, let's say one of those people is a likeable guy – he is more fun to hang out with at a party, he's friendlier, he laughs more. On the other hand, the second guy is generally more introverted and quiet, or maybe not as likable. In most cases, people will be drawn to the more charismatic person, and therefore that person's recommendation.

Now let's say there are two *equally* charismatic people. They are both recommending different auto repair shops. The first guy, however, talks to 60 people on a weekly basis, while the other guy only talks to 10.

Which guy has more potential to influence a large number of people? Undoubtedly, the person with more connections.

The test for determining charisma was developed by Dr. Howard Friedman, professor of psychology at the University of California, Riverside, and Editor of the *Journal of Nonverbal Behavior*. Friedman had developed the Affective Communication Test (ACT) as a result of his work in the field of nonverbal expressiveness and its influence on communication. Believing that highly charismatic people can influence the emotions of others, Friedman validated his Affective Communication Test through experiments. He would ask both charismatic and non-charismatic people about their current moods. The subjects were paired up, one person from each group, and placed in a room for two minutes, where they could not speak. Afterwards, the non-charismatic subjects were asked about their moods. Friedman found that the non-charismatic people picked up the moods of their charismatic partners, be it happiness or depression. Through a brief two-minute period of non-verbal communication, the charismatic subject had affected his or her non-charismatic counterpart.

The other defining characteristic of a conversational influencer is social network size. We determine it through a series of six questions which get at the number of people one talks to on a weekly basis. The idea is that social connections follow the Pareto distribution, or "80-20 rule," as it's commonly referred to as. Twenty percent of the population holds eighty percent of social connections. Further validating that idea, research we've conducted at Denuo found that a conversational influencer talks to 69 people a week, on average, while a non-influencer talks to just 29.

Notice that conversational influencers are not filtered based on category expertise or even level of recommendations. Going back to the auto repair shop example, when people need their brakes fixed, they don't seek out auto experts for their thoughts on where to take their car; they ask friends, family and coworkers – experts and non-experts alike. As for the level of recommendations, the degree to which a person promotes a particular brand more than others or even the number of brands they promote does not affect their potential to influence.

## Understanding Conversational Influencers and Word of Mouth

After several years of developing word of mouth campaigns, we began researching

tools that would help. Most of the tools available would track the success of a campaign after its launch, but none were available to help inspire it. Some of the tools reviewed online blogs for the number of brand mentions, though we did not feel these one-way forums reflected true conversations. And, while there were tools designed to create buzz using panels of influencers, we were not convinced that the panelists had been qualified for their likelihood to influence. We needed a tool to answer questions like, "Which topics spark conversation," "Who are the influencers and what do they think of a brand," "Who are the advocates and detractors" and "How can we mobilize positive word of mouth for the brand."

## Developing a tool

To inform the front end of a WOM campaign, we began building Socialight – a word of mouth research plus consulting tool. Teaming with Satmetrix, licensee of Dr. Howard Friedman's Affective Communications Test, we spent a year and about 1000 man hours designing a tool to fill in gaps other tools left behind. Socialight not only identifies the current level of both positive and negative buzz, number of advocates and detractors, and channels for spreading word of mouth, it captures the phrases people use when talking about brands – in their own language. Further, by identifying the conversational influencers through testing respondents' charisma and determining their social network size, and pulling their data, we can empower our clients with the insights to mobilize positive word of mouth for their brands.

## Gleaning Insights about Conversational Influencers

Since the soft-launch of the tool, we have collected data on 53 brands, interviewed 10,485 individuals and have data on 960 conversational influencers. To ensure that the charisma plus social connections construct withstood analytical scrutiny and provided predictive value, we have spent a significant amount of time studying conversational influencer dynamics.

As was mentioned earlier, conversational influencers are not defined by their category expertise or even level of recommendations, though these are clearly important measures to take into account. Despite this caveat, when analyzing their data, conversational influencers score a 133 index (meaning they are 33 percent more likely) in having made

*continued on page 6*

they have taken the product home, removed the packaging and have had some hands-on experience with it. Consumers often turn to the experiences of others within the online community for answers to their questions or help with product knowledge. Understanding the questions that typically come up can inform the language used in brand packaging inserts, Web site content, marketing and more. What's more, these consumer experiences are logged online and visible to others—including potential new customers who are considering your product. Understanding the questions and challenges that are associated with your product can help you address any issues that may emerge as deal-breakers for potential future customers.

**many marketers believe  
that a proactive approach  
to learning about  
issues being discussed  
is preferable**

*Learn about consumers' experiences using the product*

Is the packaging hard to open? Is the battery life shorter than consumers expect? How does customer service measure up to competitors? This type of feedback can quickly bubble to the surface within online discussion.

*Avoid response bias*

A challenge of market research is overcoming respondent bias. Following consumer conversations that are naturally taking place in the online environment allows researchers to avoid respondent bias by studying the full scope of consumer feedback—the good, the bad and the ugly. This can be a humbling experience, and in some cases brand managers will need to brace themselves for what they will learn. However, many marketers believe that a proactive approach to learning about issues being discussed is preferable to reacting to an issue already snowballing within consumer discussion.

*Expand the feedback base*

The sheer number of consumers who are participating in online discussion creates an opportunity to collect data from a much larger sample than is often possible through survey or focus group research.

*Answer questions the brand team didn't think to ask*

Even the best survey instruments cannot uncover the answers to unasked questions. But if consumers are talking about issues outside of what is expected, listening to their online discussion is a great way to learn about the topics that are driving that conversation. Having this knowledge can inform brand strategy or help shape traditional market research efforts to further explore these consumer issues.

### **Case Study**

A few months after the launch of a new prescription that used an innovative administration mechanism, patients began reporting difficulties that were related to its adhesive application mechanism but not to the medication itself. The first accounts of these experiences surfaced in online discussion forums four months before another media outlet picked up the story, and nine months before a major national media outlet reported on it. When the Institute for Safe Medication Practices (ISMP) reported on these difficulties, it cited messages posted by patients and caregivers from “several online message boards” in its alert.

From the very first consumer-generated messages on this issue, patients and caregivers shared details about their experiences, as well as tips and potential solutions for ways to work around the application difficulty, such as putting the medication in the freezer briefly to make it easier to apply. Ultimately, the pharmaceutical company marketing the medication was able to go back to its manufacturing partner and work to resolve the issue.

### **Getting Started**

For companies ready to take a more active role in the process of listening to consumers, but not sure where or how to start, the following steps can provide a roadmap to leveraging the digital space:

**Listen to the conversation.** This advice may seem obvious, but for companies wondering how to take advantage of the rich learning opportunities in social media, this is the best place to start. There are many ways to approach this important first step:

- **Conduct an online search on the brand.**

Start by scrolling through the first 20 or 30 search results. How many of these are written by consumers? The answer may surprise you. Marketers reviewing online search results should note that these are the very same search results that consumers will find if they search the same terms.

## **Online discussion boards are public places**

- **Head online to a discussion board and start reading.** Marketers could easily start with any of the large sites that are home to industry-specific discussion—in healthcare, examples include WebMD or Revolution Health; in consumer technology, Howard Forums; in automotive, Edmunds.com. Most discussion sites are organized into smaller forums by subject area, allowing consumers to congregate into affinity groups—making it easy for brand managers to find relevant discussion too. Those concerned about the content of online conversations can start with a subject area different from what they work on. Online discussion boards are public places, and members understand that any information shared there is publicly accessible, so reading the information shared in these communities is not a violation of members' privacy.

- **Visit Wikipedia and see what information has been posted about the brand.** Hint: Wikipedia entries typically include both an “article,” which is often more reference-based, as well as “discussion” that usually incorporates consumers' input. Brand managers will want to be sure to read both.

- **Check for consumer-created videos about the brand.** From serious how-to videos to personal stories and testimonials to spoofs on anything from marketing to product functionality, many marketers are surprised to learn how many product-themed videos (often brand-specific) are already online. For many brands, snippets from news or other television coverage have been posted in addition to consumer-generated videos. In searching for online videos, marketers will want to search on both their own brands as well as competitors.

Those who are ready for a more broad-ranging analysis (or simply do not have time to monitor the discussion themselves) may want to consider enlisting a third-party service, such as Nielsen Online, to provide this information.

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**Facilitate the conversation.** For companies already comfortable listening to the conversation, a next step to consider is helping to build the community in which consumers will congregate. Several companies have already taken this approach:

- In healthcare, GlaxoSmithKline hosts [myalli.com](http://myalli.com), the Web site for its over-the-counter weight loss product, alli™. In addition to product information, how-to's (in both text and video) and assessment tools to help consumers determine whether alli is right for them, the site also incorporates a very popular moderated discussion forum. As of late April 2008, the alli discussion boards boasted nearly 220,000 messages written by more than 189,000 registered users, and the site is adding new users at a rate of 300+ every day. That is an incredible community of people supporting and encouraging one another to continue using the product—and an amazing opportunity for GSK to listen to its consumers.

**Consumers hungry for product information will actively share what they find with others**

- The Sheraton Hotels Web site ([www.sheraton.com](http://www.sheraton.com)) has a form where guests can share their travel stories. These stories are then featured on the site's home page along with photos from consumers' travels. Not all of these stories are related to a stay at a Sheraton Hotel—the site invites consumers to share “the details, the sights, the fun and the tips that made your trip memorable.”

- Starbucks has received a lot of attention recently for its My Starbucks Idea Web site (<http://mystarbucksidea.force.com/>), where consumers can share their own ideas, discuss the ideas that have been posted with other consumers and even vote on which ideas they would most like to see incorporated. The site also features a blog where Starbucks representatives share updates on ideas that are being explored further or that have already been implemented.

In addition to launching a discussion community (or instead of this approach, for companies that

are not ready), there are other options for helping to facilitate consumer discussion:

- **Go where the audience is.** A brand team might consider partnering with an existing discussion site to sponsor a subforum for discussion related to its brand or product category. This type of community may benefit from the participation of a third-party moderator—someone clearly identified as affiliated with or representing the brand—who will take part in the discussion, answer questions and provide information, and generally keep an eye on what is being said.

- **Provide materials that will help consumers better define their needs,** and make a more informed purchase decision. Depending on the type of product, there are several options a brand manager might consider: for example, healthcare marketers might provide a brief questionnaire that helps patients quantify their symptoms prior to a conversation with the doctor. Automotive or consumer tech companies can provide comparison charts for different models. Marketers might also consider leveraging CGM—perhaps by providing expert advice from a blogger who is known in the field, or by sharing relevant content that is based on questions that frequently come up in CGM discussion.

- **Share product information or how-to's in the form of podcasts** that can be downloaded from the brand's Web site. This brief video format allows consumers to watch again and again and to take the information along with them for viewing at a convenient time.

- **Incorporate the voices of actual customers through personal stories on the brand site.** These could include tips for using the product, customer success stories, personal milestones. Text is the traditional format for these types of stories, but marketers may want to consider the power and influence of a video in which a consumer tells his or her own story directly to others who may have the same questions and needs.

- **Allow and encourage consumers to link to these resources from other sites.** Consumers hungry for product information will actively share what they find with others.

**Join the conversation.** Social media is here to stay. Web 2.0 is a fact of life. Corporate blogging is becoming a reality—in fact, a survey conducted by *PRWeek* in early 2008 concluded that 15% of Fortune 500 companies are blogging. It may be hard to envision the possibility of a corporate blog within some companies or industries. But

there was a time when automotive executives could not imagine allowing a corporate blog—and today, both GM and Toyota have successful, popular blogs led by high-ranking corporate executives.

**For any company, taking steps to begin listening to social media discussion can be a challenging task.**

How might other companies join the conversation?

- **Consider starting a blog.** Although it may take time to research, gain approval for and launch a branded blog, marketers who raise the idea within their companies may find that they are not alone in thinking about leveraging this platform on behalf of their organization. There is no doubt that launching a blog will take work and planning—marketers who start now may just be able to make it happen down the road.

- **Appoint someone from the brand team to take an active role in online discussion** as an *identified* representative of the brand. Under no circumstances should companies try a “stealth” approach—there is a high likelihood that this approach will be discovered and the potential damage to the brand's reputation is great. (In fact, legislation enacted in the U.K. in May 2008 makes it a criminal offense for a brand representative to falsely represent him/herself as a consumer in online discussion.) Having a brand representative active in the online community creates an opportunity to share information about product developments or new R&D efforts, point individuals to helpful information or other resources, and provide answers or additional input when questions (or misinformation) are shared. When this is done with an open, honest, straight-forward approach, members of the online community tend to appreciate the fact that a company cares enough about its consumers to meet them on their own turf.

For any company, taking steps to begin listening to social media discussion can be a challenging task. But the potential rewards are

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powerful: companies stand to gain a better understanding of their consumers' authentic voices, their successes and frustrations, their actual experiences. Consumers can share in the benefits by having their voices heard and their needs better understood. Many companies are already seeing the benefits of listening to—and, in some cases, participating in—consumers' online discussion. For other companies, though the challenges in getting started may seem particularly steep, the potential rewards can be well worth the effort. **MRCC**

Melissa Davies is Research Director, Healthcare at Nielsen Online.

About the Author

As Research Director, Healthcare, Melissa Davies oversees integrated Nielsen Online research and analytics for the company's healthcare practice, which serves the top 15 largest pharmaceutical companies in the U.S. as well as many other healthcare clients. In this role, Melissa has managed research projects to study patient/consumer perceptions about multiple disease categories, emerging and established treatments, and key marketplace issues affecting the healthcare industry. Melissa joined Nielsen Online as a Senior Analyst with BuzzMetrics, which provides monitoring and insights based on online consumer-generated media (CGM).

About Nielsen Online

Nielsen Online, a service of The Nielsen Company, delivers comprehensive, independent measurement and analysis of online audiences, advertising, video, consumer-generated media, word of mouth, commerce and consumer behavior, and includes products previously marketed under the Nielsen/NetRatings and Nielsen BuzzMetrics brands. With high quality, technology-driven products and services, Nielsen Online enables clients to make informed business decisions regarding their Internet, digital and marketing strategies. For more information, please visit [www.nielsen-online.com](http://www.nielsen-online.com).

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a recommendation about a brand in the past six months, when compared to the total sample of over 10,000. Sixty-five percent of conversational influencers had given a positive or negative recommendation, compared to just forty-nine percent of the total sample. Conversational influencers are simply much more likely to be natural brand recommenders.

To look at brand advocacy and loyalty, we employed the Net Promoter Score (NPS) methodology. This exercise classifies consumers into three categories based on willingness to recommend a brand: advocates, neutrals, and detractors. To calculate a brand's Net Promoter Score, the percent of detractors is subtracted from the percent of advocates. When we looked at the scores of conversational influencers vs. the total sample for the 53 brands we had data for, the influencers had higher Net Promoter Scores for 75 percent of those brands.

So while there may be a number of influencer definitions out there to choose from, we truly believe that conversational influencers are the individuals who have a much higher potential for influencing the opinions of their network, due to their above-average levels of charisma. And given their high index on having made a brand recommendation, coupled with their higher Net Promoter Scores than the general population, if a brand can win them over, they would undoubtedly become critical brand ambassadors. **MRCC**

Kathryn Cook is Socialight Manager at Denuo.

Denuo is a Publicis Groupe company that instigates and invents new forms of creativity to solve the brand challenges of modern marketplaces.

Through an enlightened perspective, world-class hybrid talent, inspired work and data-driven insights, we help clients get to the future first. Working out of offices in Chicago and Los Angeles, we navigate the continually-evolving landscape of emerging platforms, the intersection of creative and media, new forms of content and rapidly changing digital culture. For additional information, visit [denuogroup.com](http://denuogroup.com).

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Denuo offers a research product called Socialight, which helps gauge word of mouth, both online and offline. Socialight is a proprietary tool of Denuo. Each Socialight project is customized to a client's interests and needs. If you are interested in more information, please feel free to contact [Kathryn.Cook@denuogroup.com](mailto:Kathryn.Cook@denuogroup.com).

# Symposium Thank You

We Wish to Gratefully  
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Moderators and Panel  
Members of the MRCC  
13th Biennial Symposium

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members for their dedication  
and hard work

## Make a Difference!

The MRCC seeks highly motivated individuals to run for office or to serve on its various committees.

Contact Julia Johnston for details:  
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Comments and suggestions can be sent to directly to board members or go to the website and click on [CONTACT](#).



**MRI** released the 2008 Teenmark and Survey of American Kids Study on October 30th. The studies include updated information on Teen use of social and mobile media. For additional information, contact MRI at 800-245-1551..... **Scarborough** is in the process of delivering its R 2 2008 local market studies. The first markets became available on October 2 and delivery will continue through December 24..... Print Reach & Frequency analysis is now

available through **IMS Clear Decisions™!** Clear Decisions is a revolutionary new software platform enabling you to quickly and easily mine data via Crosstabs and pinpoint markets, channels, and target groups. Linking Clear Decisions to Reach & Frequency allows you to measure the effectiveness of print campaigns using targets and media selected in Clear Decisions. If you already have Clear Decisions installed, you now have this reach & frequency capability from your desktop. For more information, please contact Gail Murphy at 312-583-5357 or [gail.murphy@nielsen.com](mailto:gail.murphy@nielsen.com).

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#### FAX TO: DANNIELE MEGLEN

If you would like to fax us your lunch reservation, please fill out the information below and fax it to the MRCC reservation line at 312-846-8277 by Noon, the Friday prior to the meeting.

Name \_\_\_\_\_

Company \_\_\_\_\_

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Paypal (\$35 + 4% processing fee)  Member (\$40)  Non-Member (\$45)

No shows will be billed — cancellations must be received 24 hours prior to meeting.

The *MRCC Review* is published 4 times a year.

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