
RECORDED VOICE: This meeting is now being recorded.

LAUREEN KAPIN: Hi, thank you. This is Laureen. And we are resuming work after lunch.
And since [inaudible]...

UNKNOWN SPEAKER: [Inaudible] I'd say at least the first half of these issues, we mainly focus on the consumer trust breakout, and we identified what [inaudible] literacy issues, and we're finding that there are a lot of issues, that even if we want to look at them from different angles, there is also a consumer literacy angle for them.

And then we, I'm trying to remember at the end. Carlton had some great thoughts on remembering the big picture mandate, and I'm trying to remember like [inaudible] get my computer out, and then I'll take note...

LARUEEN KAPIN: Carlton is right here.

UNKNOWN SPEAKER: You remember though? Nobody remembers what they're saying themselves today. I knew that was going to happen. Well I guess, there was, all right, well the gist of it, [inaudible], was that, with a lot of these issues, actually [inaudible] too, we are going to identify issues through

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this research, where we're looking at such a small snapshot that a lot of these in terms of residual trusts and other residual components will actually potentially develop in time.

And so that's something [inaudible] metrics, so that there are metrics that can be used in the future down the road to look at this five, 10 years, and a great example that David was using, we were talking about these [inaudible] consumer literacy, was there was going to be the literacy component presumably in 10 years, between the person navigating through a dot [Bing?] site, versus a dot [inaudible] site, and what their expectations will be.

And so that is something where we want to somehow build residual [inaudible].

LAUREEN KAPIN: [Inaudible], that's great. And then...

UNKNOWN SPEAKER: If I had my notes, I would send out more [inaudible]...

[END OF TRANSCRIPTION]