## Celebrating our 10th year of operation!

Design Group
International™ begins
its 10th year of
operation in 2010. We
intend to celebrate all
year long!

Design Group
International™
grows from a vision
to build and
maintain a reliable
and storied
consulting firm that
brings leadership to
the mission of
sustainable and
generous
organizations.

Over the years we have added experts with a national reputation in the disciplines organizations need to be effective, while continue to refine how we help organizations move from where they are to where they feel called to go.

We look forward to many more years of service.





## **Depth Perception**

leadership perspective for ministry

## A look ahead

There are some economic signs that a new normal may be emerging—a normal that might bring:

- More multigenerational households or even multifamilies under one roof.
- A greater number of persons working part or full-time, but only be stringing a jobs together.
- A continuing difficulty to obtain credit for families and small businesses.
- A new, perhaps irrational, frugality that might further reduce the risk-taking and entrepreneurship that creates new industries.
- A heightened expectation for the government to

provide solutions for economic problems and a strengthened social service safety net.

But problems remain:

- The housing market is likely to remain soft for the foreseeable future. Fortune reports (21 December 2009, p.96) 30-40% of mortgages are underwater, that is, the debt is greater than the value of the house. With families moving in together, the number of people looking to buy or who can afford to sell could remain down at worst or flat, at best.
- State and local governments are as cash strapped as any other sector. Providing the expected

safety net either means demands of what goes in the net must be reduced, or the federal government will have to print even more money, further increasing future budgetary pressures.

If ever there was a time that shows the difference between the fortress of God and the fickleness of mammon, it is now.

Let us be people who care for the helpless whether or the government does so or not; and let us take risks and be courageous to try, whether there is a material reward or not.

The alternative is to be afraid. And paralyzing fear always loses.

-mark I vincent

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