GDP Growth
adjusted for inflation

Initial Claims for Unemployment Insurance

Q3 will be up sharply, but not full recovery.

Still too high.

Consumer Credit
ex Student Loans

Consumers cautious

Permits for New Housing

Not bad at all.
U.S. New Covid-19 Cases

2nd wave seems to be calming

Bank Credit Tightening / Easing
for Commercial & Industrial Loans

Banks are very nervous

Interest Rates
monthly average

10-year Treasury staying low for a year or longer

Fed Funds

Stock Prices

Standard & Poor 500 Index

See my Forbes article on why stocks are high.

Bill Conerly's consulting projects include market studies, competition analysis, corporate strategy. To discuss your needs, call 503-785-3485.
Oregon Employment

Washington Employment

data through June

2018 2019 2020

1600 1700 1800 1900 2000

1000s

beginning of recovery

3.5 3.0 2.5

millions

2018 2019 2020

still a long way to go

Oregon New Covid-19 Cases

Wash. New Covid-19 Cases

7-day average

400 350 300 250 200 150 100 50 0


7-day average

1,200 1,000 800 600 400 200 0


levelling off

Better trend
Will you survive this recession? Have you worked through worst case possibility, and actions you need to survive? Dr. Conerly knows how to help you develop a survival plan.

Ready to Grow?: In every recession, some companies emerge stronger than ever. Dr. Bill Conerly knows what has worked for other companies and can tailor advice to help your business grow.

**Free Resources**

**Forbes.com**: Dr. Conerly's current insights into the economy--and what business leaders should have on their to-do lists--appears on Forbes.com.

**Data**: Links to many data sources are at www.ConerlyConsulting.com/links.php

**Newsletter**: The Businomics® Newsletter contains charts with Dr. Bill Conerly's comments on the latest data. It's free and arrives monthly via email. Go to www.ConerlyConsulting.com/writing/newsletter/

**Speeches**

**Speeches**: Dr. Bill Conerly has given over 1400 presentations in 32 states and five countries. He's got actionable insights rather than abstract generalities, presented with lots of humor and stories.

**Always**: Dr. Bill Conerly has great content and great delivery--lots of humor and stories and actionable insights. Invite him the next time you want to provide value to your clients or ideas to your management team.

**The Flexible Stance: Thriving in a Boom/Bust Economy**

Visualize a baseball game. A fast runner is on first base, looking to steal second. The runner takes a lead, then plants himself in a flexible stance. He's ready to run in either direction: to second base if he gets a chance to steal, or back to first base if the pitcher tries to pick him off. Using that stance in business is the subject of Dr. Bill Conerly's latest book, *The Flexible Stance: Thriving in a Boom/Bust Economy.*