
**Conerly on the Economy:
Costs of Doing Business:
Challenges and Opportunities in 2009**

William B. Conerly, Ph.D.

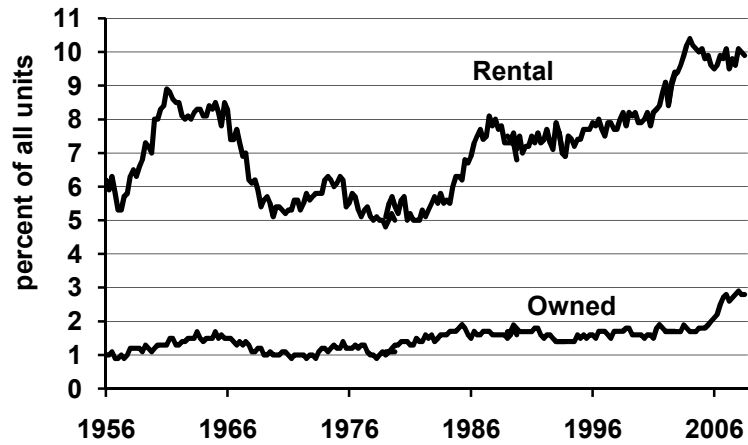
for

Associated Taxpayers of Idaho

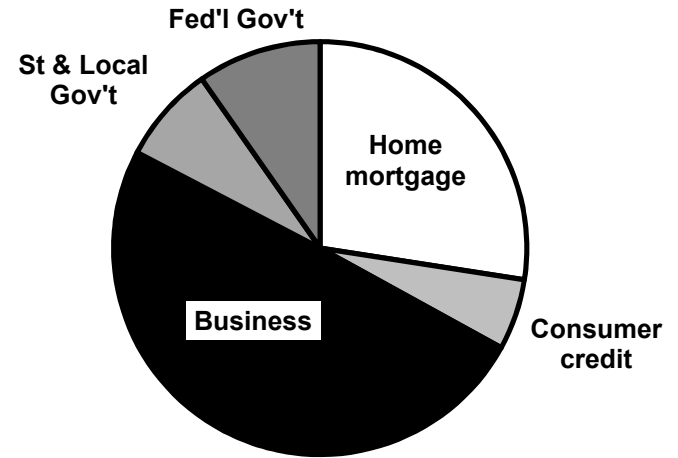
December 3, 2008

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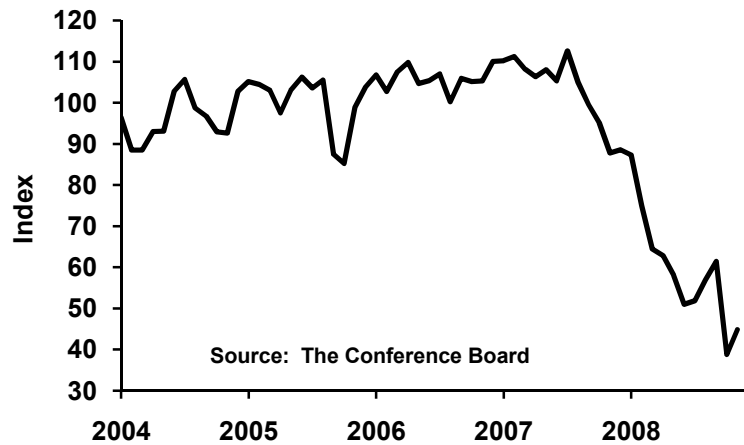
Housing Vacancy Rates



Borrowing in the U.S., 2007

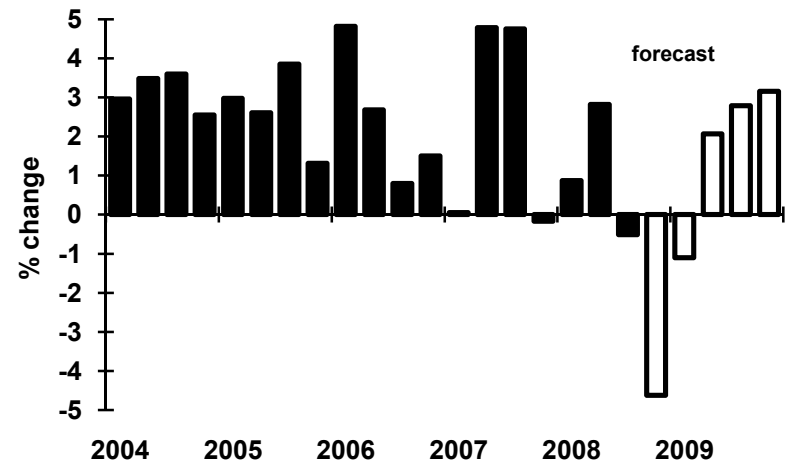


Consumer Confidence

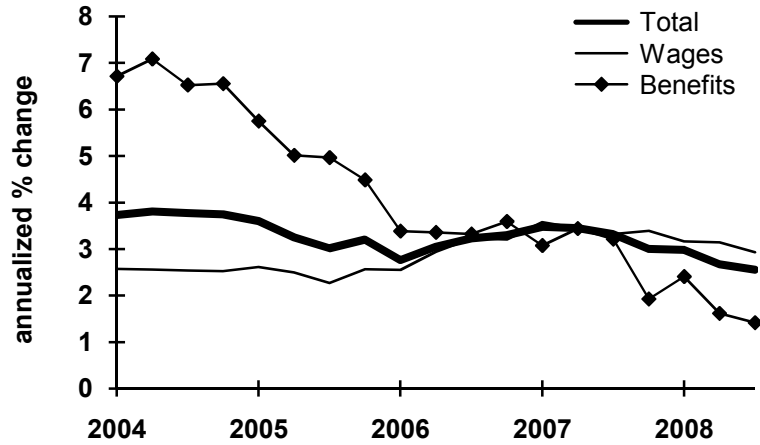


GDP Growth

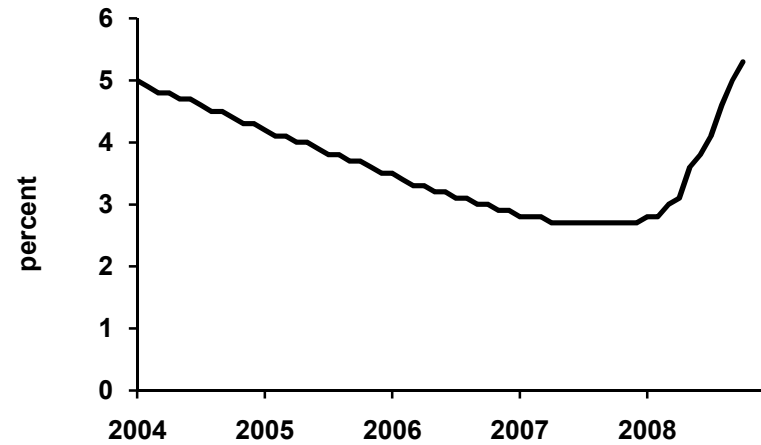
Inflation Adjusted



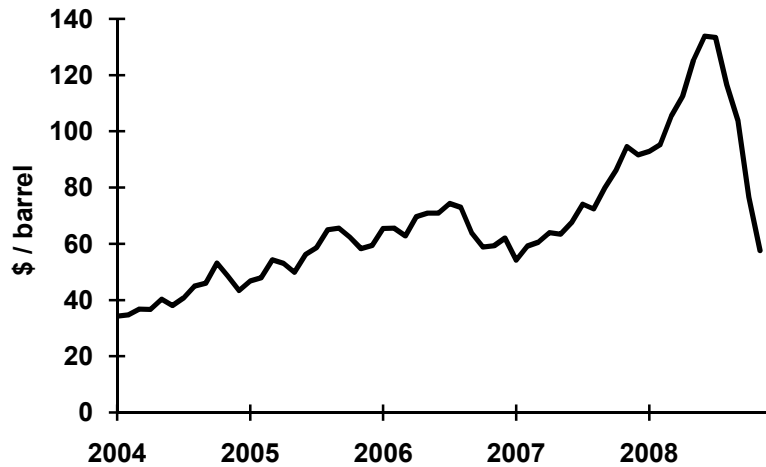
Employment Costs , U.S.



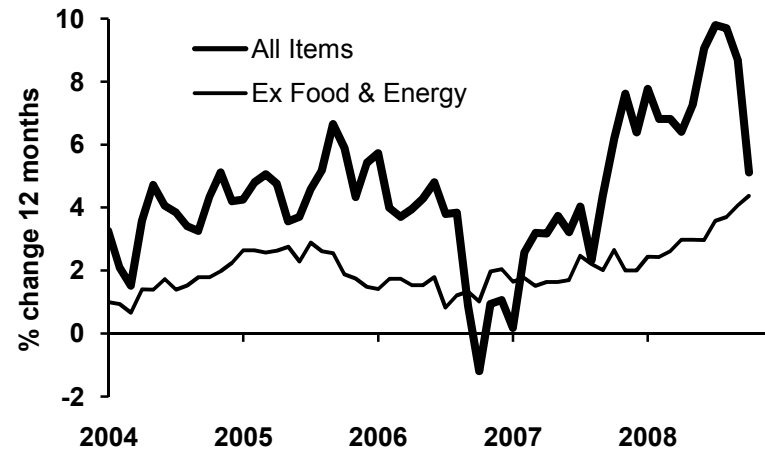
Unemployment in Idaho



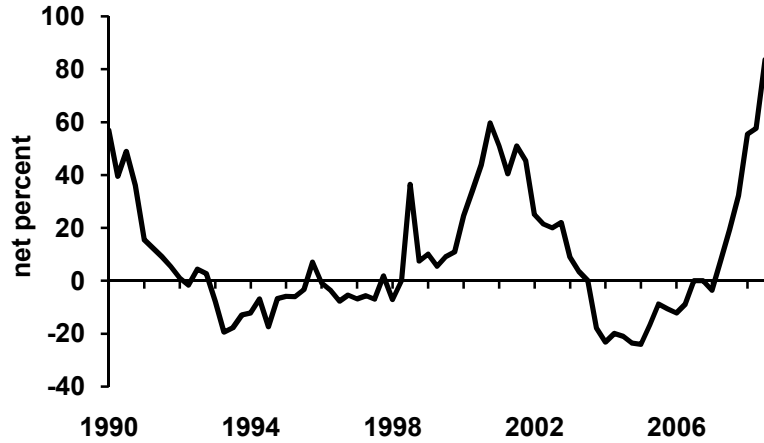
Oil Price



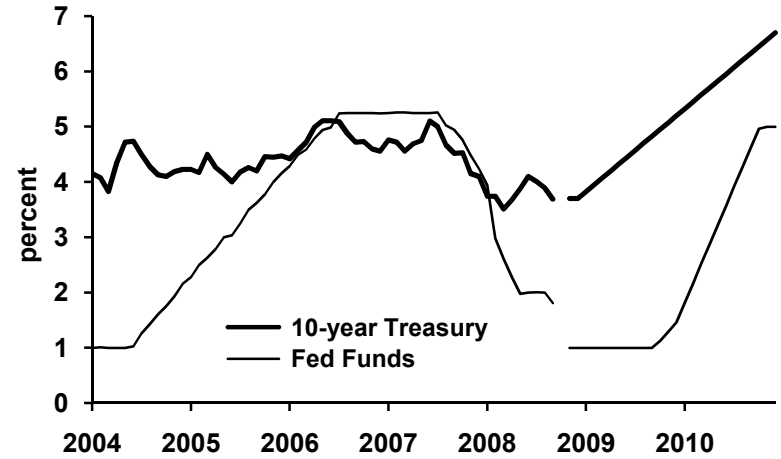
Inflation, Producer Prices



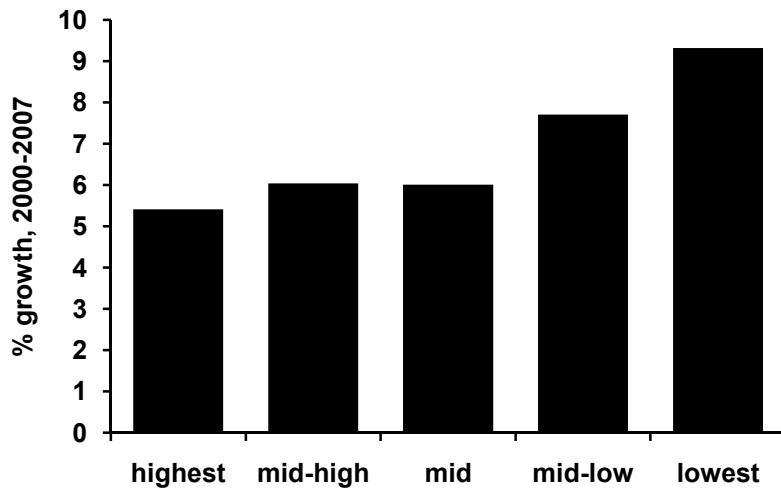
Banks Tightening Credit
for Commercial & Industrial Loans



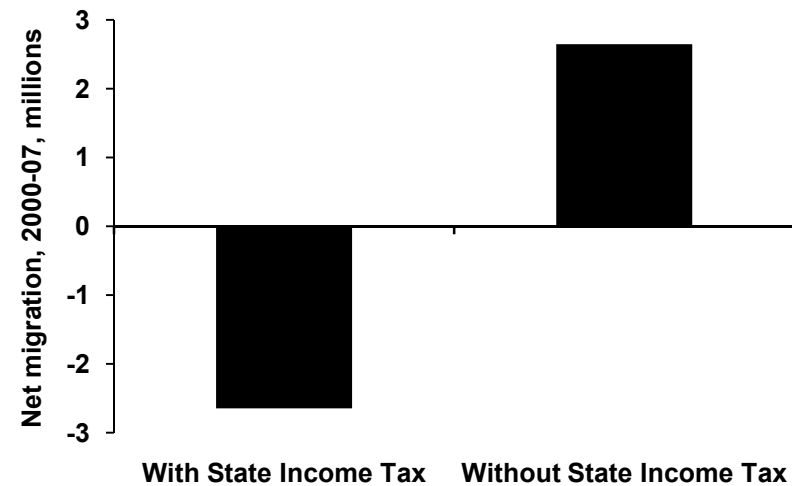
Interest Rates



Tax Burden & Population Growth



Income Tax & Migration



Free Resources

Questions: If you have a question that there was not time for, shoot Bill an email: Bill@ConerlyConsulting.com

Data: Data used in these charts were obtained from government and private agencies. Links to the sources are at www.ConerlyConsulting.com/links.php

Newsletter: The Businomics® Newsletter contains charts with Bill Conerly's comments on the latest data. It arrives monthly via email. To view a sample or sign up for a free subscription, go to www.conerlyconsulting.com/economy.php

Blog: Daily (almost) comments on the economy, investments and business strategy are posted on Bill Conerly's blog, <http://Businomics.typepad.com>.

Article: For a copy of Bill's article, "Business Uses of Web 2.0: How Companies Can Help Their Customers and Their Employees While Cutting Costs," send a blank email to Web@ConerlyConsulting.com for an automated reply containing the article.

Other Resources

Book: *Businomics: From the Headlines to Your Bottom Line--How to Profit in Any Economic Cycle* connects the dots between economics and business decisions. Available for purchase from Amazon, your local bookstore, or www.Businomics.com.

Audio Magazine: *The Businomics™ Audio Magazine* keeps you up to date. Available in audio CD to listen in your car, or MP3 download for your iPod. The monthly service helps business leaders make better decisions through a better understanding of the economy. www.businomics.com/index.php/audio-magazine

Speeches: Bill Conerly speaks regularly to audiences large and small, combining his sense of humor and common-sense explanations with insights into the current economic news, always connecting the dots between the economy and business decisions. For more information, contact Bill at 503-675-3138 or Bill@ConerlyConsulting.com.

Small Business Financial Crisis: This newly published e-book explains what small business owners need to do NOW to have credit in 2009. Details: www.SmallBusinessFinancialCrisis.com