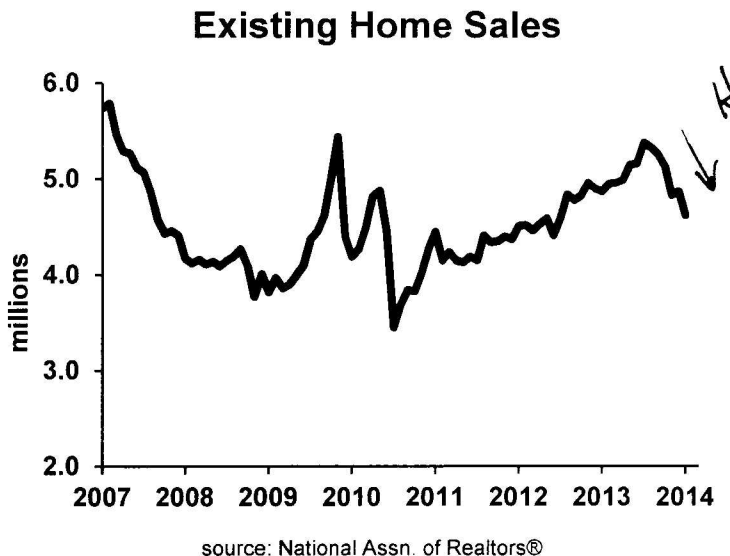


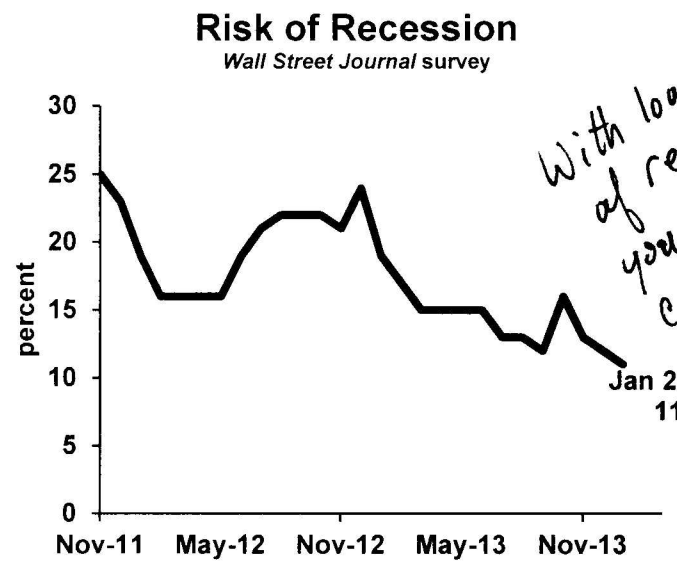
OK in Q4, but Q1 will be low. The rest of 2014 back to OK.



a bit of better gains lately



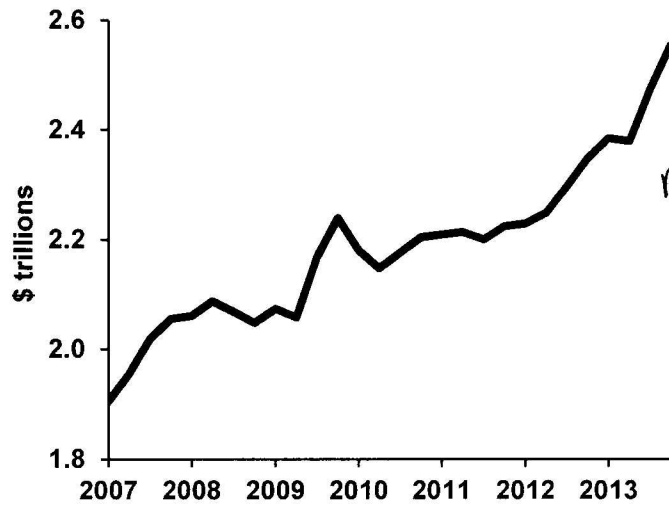
Higher mortgage rates took their toll.



With lower risk of recession, do you still need a contingency plan?

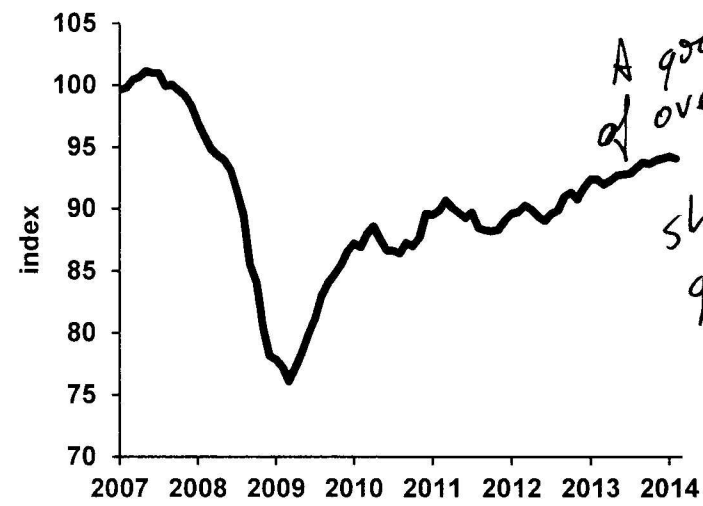
Of course you do.

Business Cash Holdings



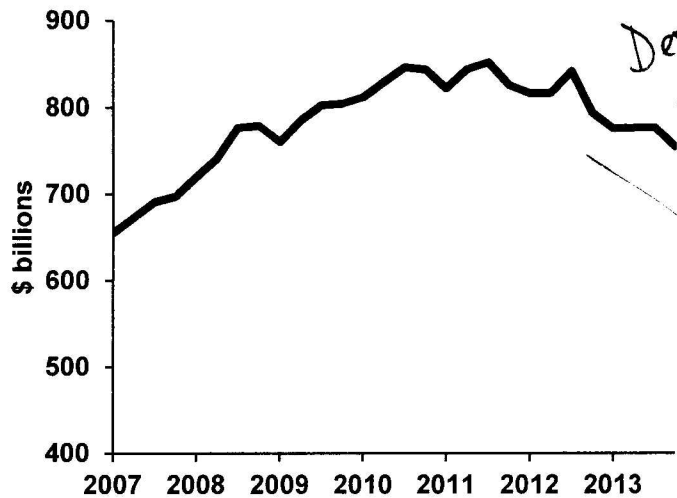
*Cash, but
no will to
spend it*

Chemical Activity Barometer



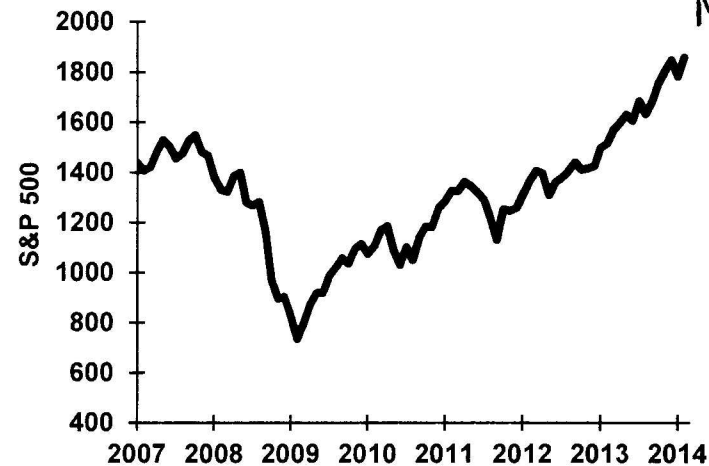
*A good indicator
of overall
economy,
showing
gradual gains.*

Defense Spending



*Defense-dependent
communities &
companies need
to worry.*

Stock Market



*Nothing this
stops this
market
(for now).*

Consulting

Strategic Planning: The old methods don't work as well, but your company still needs to look at the future. Bring Dr. Conerly in to combine a strategy review with development of flexibility to handle an uncertain future.

The new way for your planning.

Performance Improvement Opportunity? Dr. Conerly has looked under the hoods of many businesses. He can assess whether your best potential for improvement is in sales, operations or finance. See the Conerly Assessment tool on the website.

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

Speeches

Speeches: Dr. 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.

Your clients will love it!

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Businomics: From the Headlines to Your Bottom Line--How to Profit in Any Economic Cycle

Business leaders know that the economy affects their sales, costs and profits. But they often fail to translate economic news into action steps that will protect and grow their profits. The solution is *Businomics*™, which connects the dots between the economic news and business decisions. Available at www.Businomics.com or Amazon or Powell's.