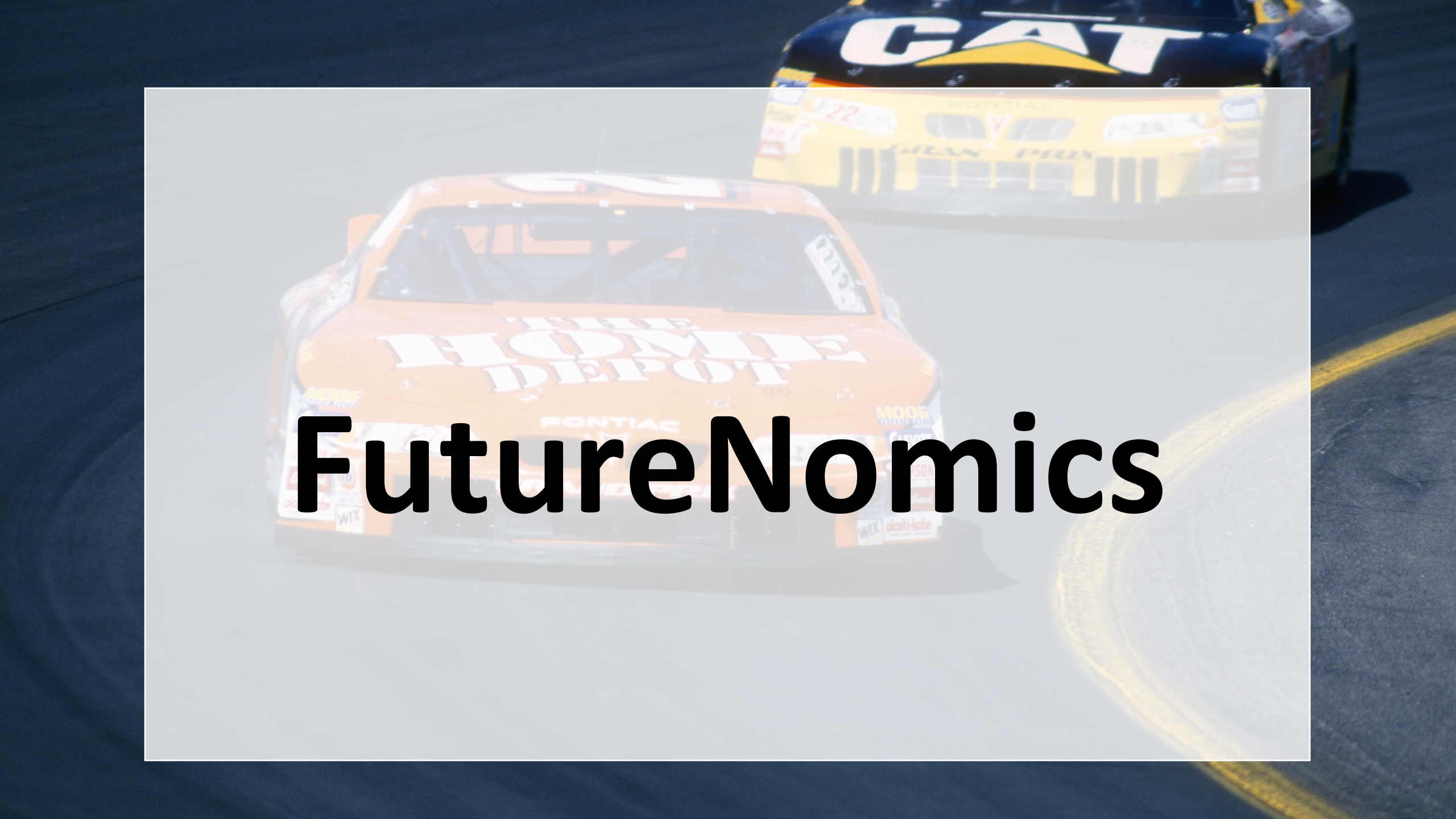


FutureNomics



Commander/Doctor Mary Kelly US Navy (ret)
(Not that kind of doctor)

FLOWCODE

PRIVACY.FLOWCODE.COM

411 on Mary Kelly

- Ran marathons until marathons got longer
- 56th Most Influential Economist in the world
- Top 50 2023 Motivational Speakers
- Top 50 Global Sales Speakers
- #2 2024 Global Guru Organizational Leadership
- Wrote best-sellers, ***Why Leaders Fail*** and ***Who Comes Next?***

  Leadership Succession Planning Made Easy, Money Smart: How

  Not To Buy Cat Food When You Don't Have a Cat


Leaders have to see what could happen, and they have to have a plan

Crises
are all around us






Geopolitical

- Hamas invaded Israel
- Russia invaded Ukraine
- China threatens Taiwan
- Iran claims nukes
- North Korea
- Terrorists
- Food insecurity
- Refugees
- Oil prices

Economics

- Taxes
- Inflation
- Housing/rental costs
- Jobs/layoffs
- GDP
- National debt
- Labor force participation
- Labor costs
- Medical costs

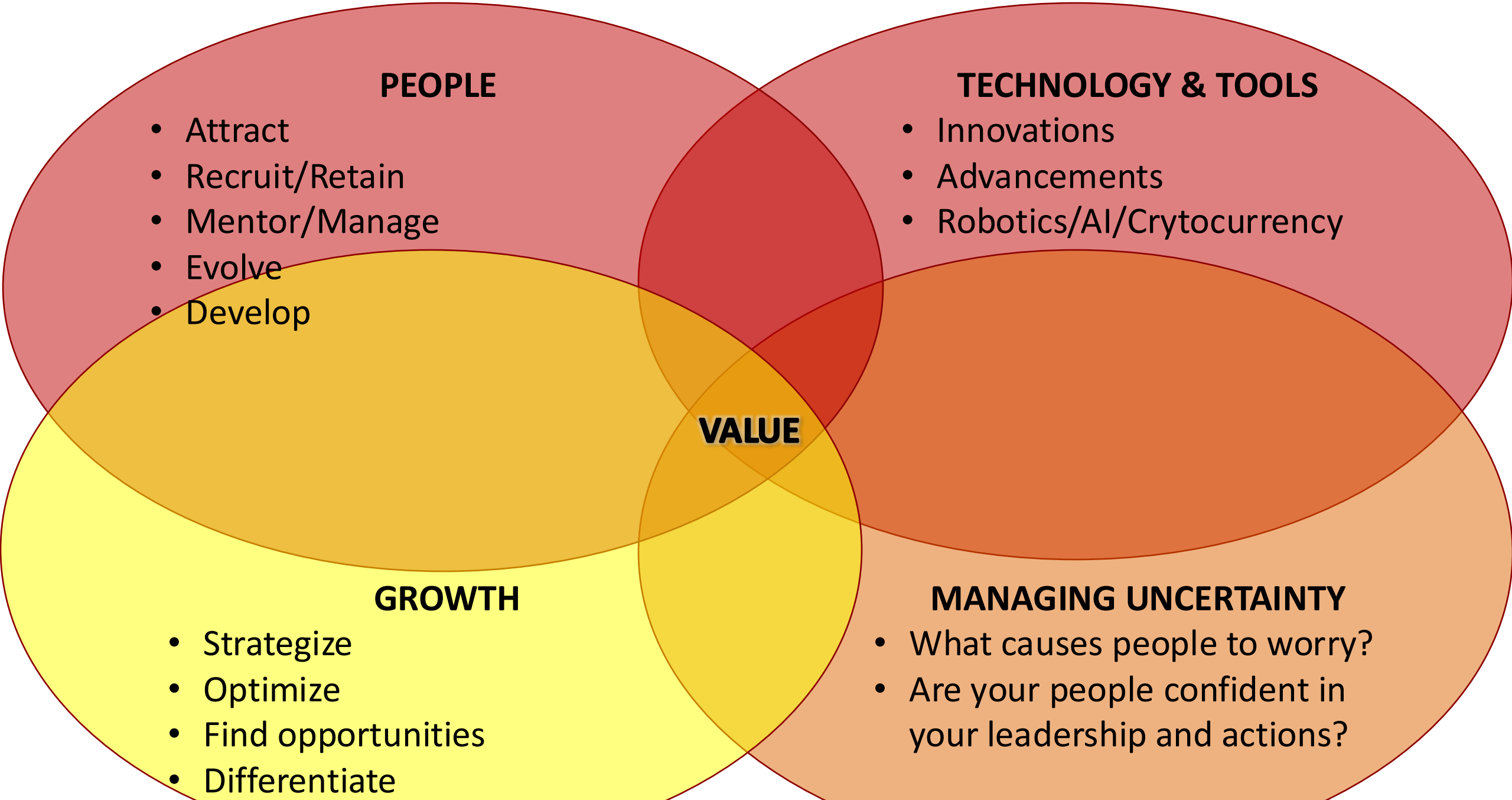
Workplace

- Attract and retain
- Quiet quitting
- Great resignation
- Talent acquisition
- Employee engagement
- Morale
- Collegiality/Teamwork
- Regulations
- Customers/Clients
- AI

Domestic

- Crime
- Justice
- Education
- Supply chains
- Immigration
- Elections
- Social capital
- Healthcare
- Climate issues

CREATING VISION FOR 2025 AND BEYOND



COMPETITOR

Some strengths:

- *Driven*
- *Confidence*
- *Brave*
- *Like a Bulldozer*

Caution

Watch for:

- Tasks over relationships
- Greedy
- Workaholic
- Power-hungry
- Win at any cost
- Impatient
- Arrogant
- Opinionated
- Obstinate
- Insensitive
- Abrasive
- Too risky
- Too outspoken
- Too forceful

MOTIVATOR

Some strengths:

- *Charismatic*
- *Optimistic*
- *Passionate*
- *Impulsive*

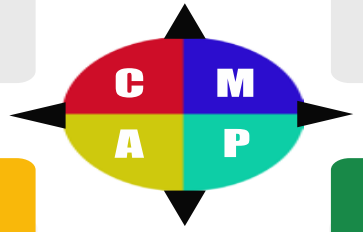
Caution

Watch for:

- Talks over others
- Excitable
- Inattentive to details
- Unrealistic
- Wishful thinking
- Lack of follow through
- Glosses over tension
- Exaggerates
- Personal attacks toward others
- Not focused on details

ENERGIZER

CONTROLLER



CONNECTOR

STABILIZER

ANALYZER

Some strengths:

- *Accurate*
- *Inquisitive*
- *Focused*
- *Cynical*

Caution

Watch for:

- Analysis paralysis
- Overly critical
- Arrogant
- Defensive
- Passive-aggressive tactics
- Cynical
- Isolated (doesn't play well...)
- Unbending
- Slow to change decisions
- Stubborn
- Myopic

PEACEMAKER

Some strengths:

- *Reliable*
- *Service oriented*
- *Loyal*
- *Conciliatory*

Caution

Watch for:

- Tendency to avoid change
- Tendency to avoid risk
- Withdraws under pressure
- Avoids tension
- Overwhelmed by deadlines
- False loyalties
- Internalizes frustrations
- Gives in to please others
- Easily swayed to help
- Taken advantage of
- Indecisive
- Sacrifices self
- Ignores problems

THE TREASURE CHEST OF RESOURCES! ($497 value!)

Leader’s Blind Spot Assessment

12-Month Business Success and Accountability Planner

Who Comes Next Tools Workbook

2023 Succession Planning Trends White Paper

15 of Mary’s 5-Minute Solutions

Generate Ideas. Focus on Solutions. Be Productive. (book)

Resiliency: 7 Skills to Bounce Back During Tough Times (book)

Dealing With Uncertainty Crisis, and Change (book)





Text the word dog to 66866





GDP

The economy is okay (highly technical term here)

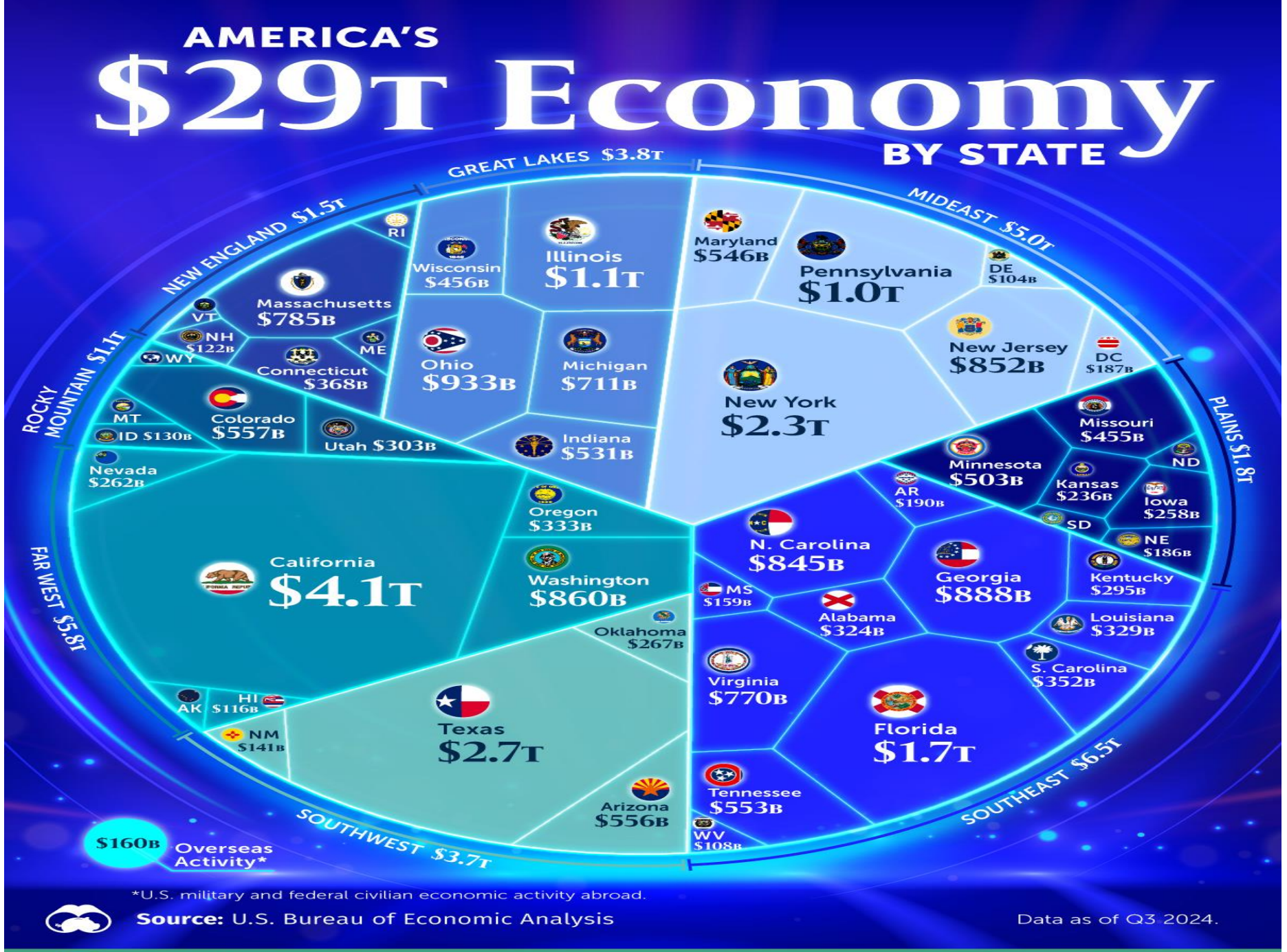
GDP = C+I+G+(X-M)

2024 =$29 Trillion

2.8% increase

We are strong on consumer spending, exports, and govt spending.

AMERICA'S $29T Economy BY STATE



*U.S. military and federal civilian economic activity abroad.

Source: U.S. Bureau of Economic Analysis

Data as of Q3 2024.

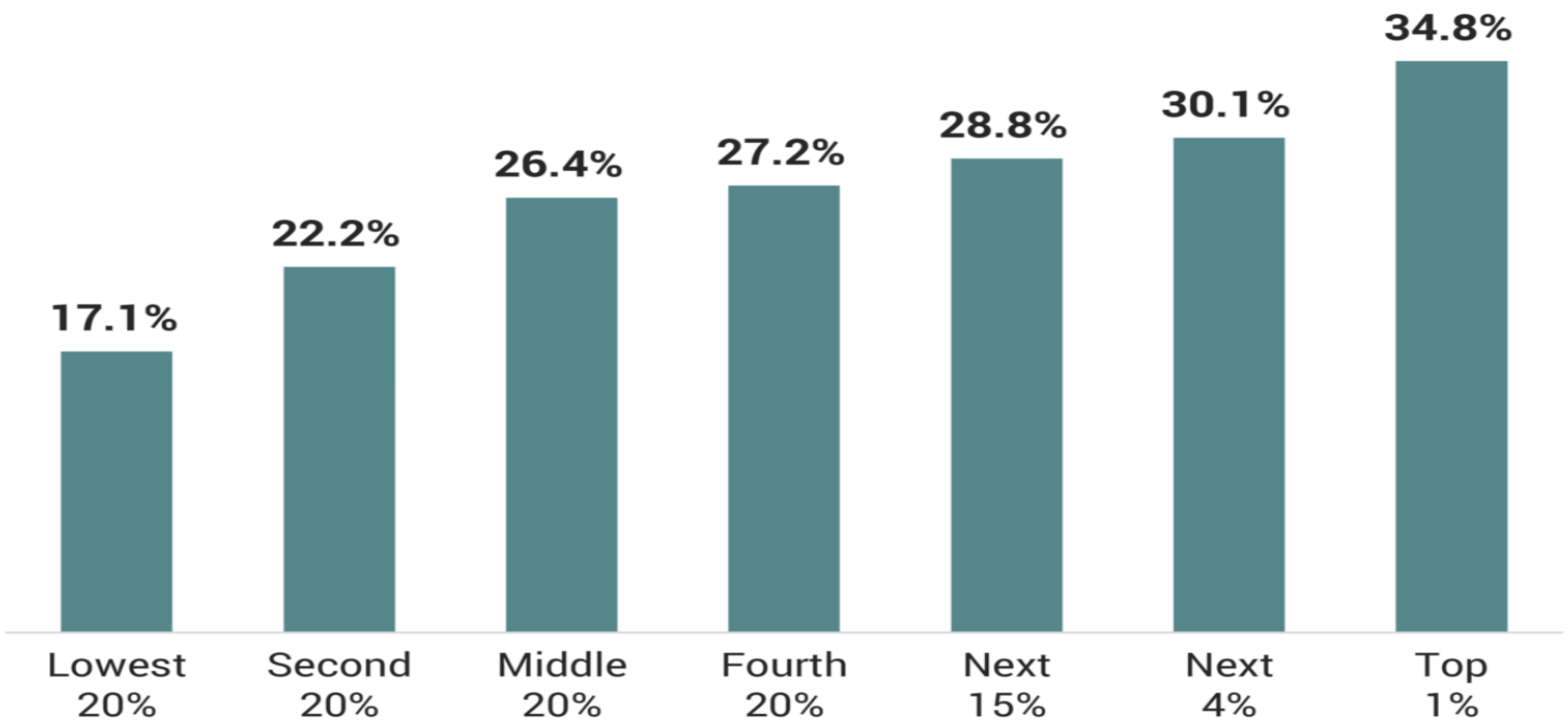
voronoi BY VISUAL CAPITALIST | Where Data Tells the Story

Download on the App Store | GET IT ON Google Play


Taxes

FIGURE 2

Total Federal, State & Local Effective Tax Rates in 2024



Source: Institute on Taxation and Economic Policy (ITEP) Tax Model, April 2024

Fiscal Policy



Monetary Policy 4.33%




Interest
Rates


Inflation
3.0%

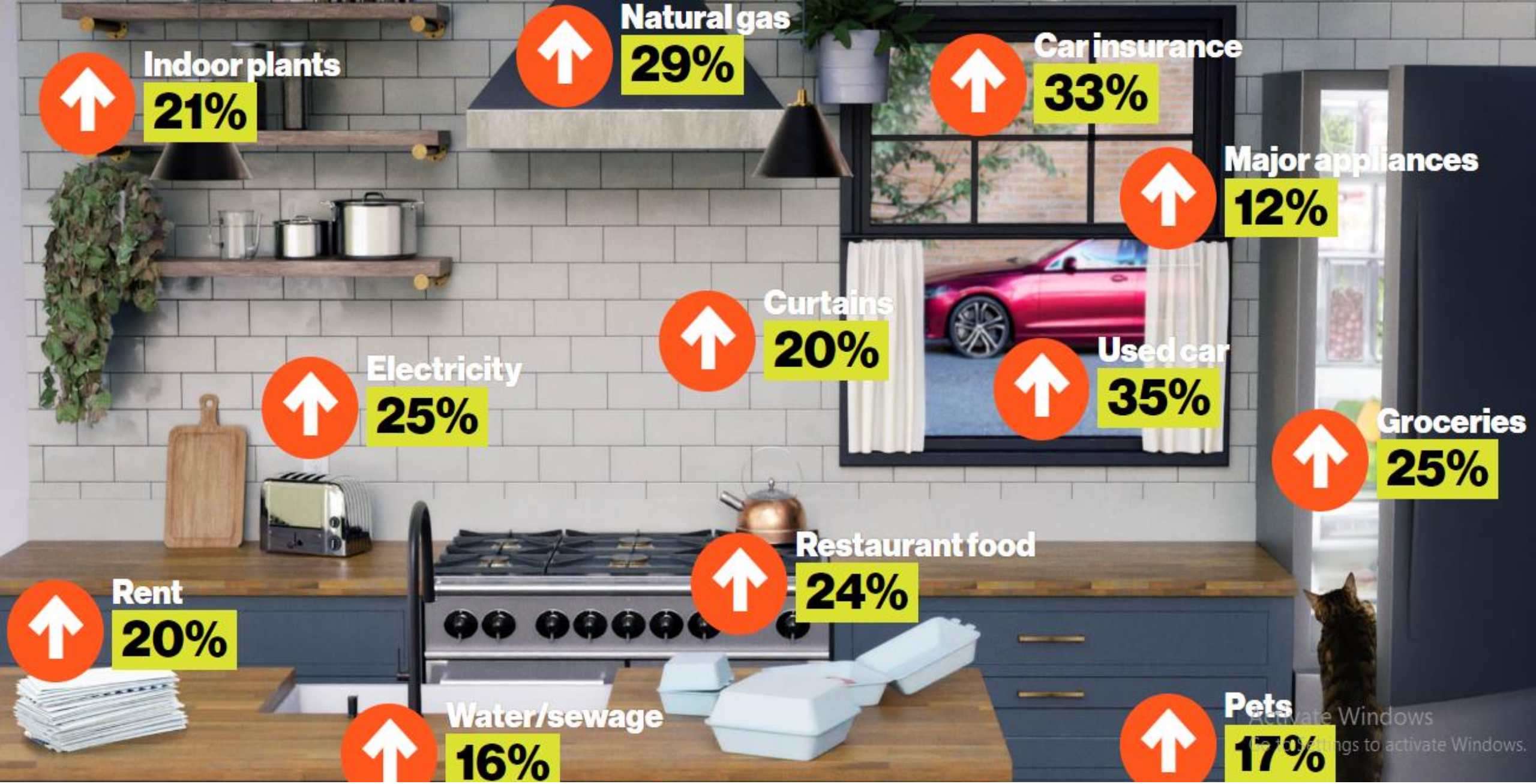


True or False?

Everything seems like it costs more money.

Just How Bad Is the US Cost-of-Living Squeeze?





Prices for many household items have increased significantly from January 2020 to October 2023. 3D Illustration



Census Bureau survey revealed that average weekly food expenses for a four-person household increased by 32% from 2020 to 2023.

Childcare costs soared, with the average annual cost now at $10,853 and average monthly payments 32% higher than in 2019.

Healthcare costs have escalated, with average employer-sponsored health insurance premiums nearing $24,000.

Gasoline prices today are averaging $3.21/gallon.



Shrinkflation

The practice of reducing a product's size while keeping the price the same

Before



9.75 Ounces

After



9.25 Ounces

Result



5 Fewer Chips per Bag


SPAGHETTI
AL DENTE IN/EN 10-11 MINUTES
Barilla
® MD
ITALY'S #1 BRAND OF PASTA ™
LA MARQUE DE PÂTES N° 1 EN ITALIE MC
410 g
SERVING SUGGESTION
PRÉSENTATION SUGGÉRÉE
PASTA
PÂTES
NON GMO Project
VERIFIED
SANS OGM
VÉRIFIÉ
SPAGHETTI
AL DENTE IN/EN 10-11 MINUTES
Barilla
® MD
ITALY'S #1 BRAND OF PASTA ™
LA MARQUE DE PÂTES N° 1 EN ITALIE MC
454 g
SERVING SUGGESTION
PRÉSENTATION SUGGÉRÉE
PASTA
PÂTES
NON GMO Project
VERIFIED
SANS OGM
VÉRIFIÉ


CONSUMERWORLD.ORG
FAMILY SIZE
Apple Cinnamon
Cheerios
CAN HELP
(20.1 OZ)
OLD
FAMILY SIZE
Apple Cinnamon
Cheerios
CAN HELP
(19 OZ)
NEW

PRICE INCREASES AT NATIONWIDE FAST FOOD RESTAURANTS

SOURCE: FASTFOODMENUPRICES.COM, PHOENIX DRIVE-THRUS

LABOR DEPARTMENT FAST FOOD INFLATION

APRIL 2014-2024: ▲47%

	2014	2024	CHANGE
Wendy's	$5.89	$11.99	▲103%
Burger King	$5.99	$11.99	▲100%
Jack in the box	$5.29	$10.38	▲96%
McDonald's	$5.69	$10.49	▲84%
In-N-Out Burger	$6.25	$9.70	▲55%

MOST EXPENSIVE FAST FOOD BURGER VS. CHILI'S LUNCH SPECIAL

SOURCE: MENU PRICES



BURGER KING WHOPPER WITH CHEESE

$11.99



CHILI'S YOU PICK THREE BURGER COMBO

$10.99

Did you know?

48.6% of Americans consider themselves to be “broke”

65-70% feel they are “living paycheck to paycheck”



slidesmania.com

Why Are Americans Living Paycheck To Paycheck?

We asked respondents to identify three key reasons why they are living paycheck to paycheck.

	Respondents Who Are Living Paycheck to Paycheck				
Reason	**All**	**Gen Z**	**Millennials**	**Gen X**	**Baby Boomers**
High monthly bills	49.43%	64.44%	50.27%	44.20%	51.09%
Lack of budgeting and financial planning	46.40%	37.78%	57.08%	43.12%	3.65%
Low income	43.62%	57.78%	41.96%	44.20%	49.64%
Unexpected emergencies	35.27%	48.89%	38.69%	33.33%	13.14%
Increase in the cost of living	31.67%	35.56%	25.75%	31.16%	64.23%
Social pressures	27.50%	24.44%	33.38%	23.55%	5.11%
Medical expenses	6.38%	0.00%	4.77%	9.06%	12.41%
Financially supporting family members	6.06%	13.33%	4.22%	7.61%	8.76%
Debt	5.81%	4.44%	2.59%	10.14%	15.33%

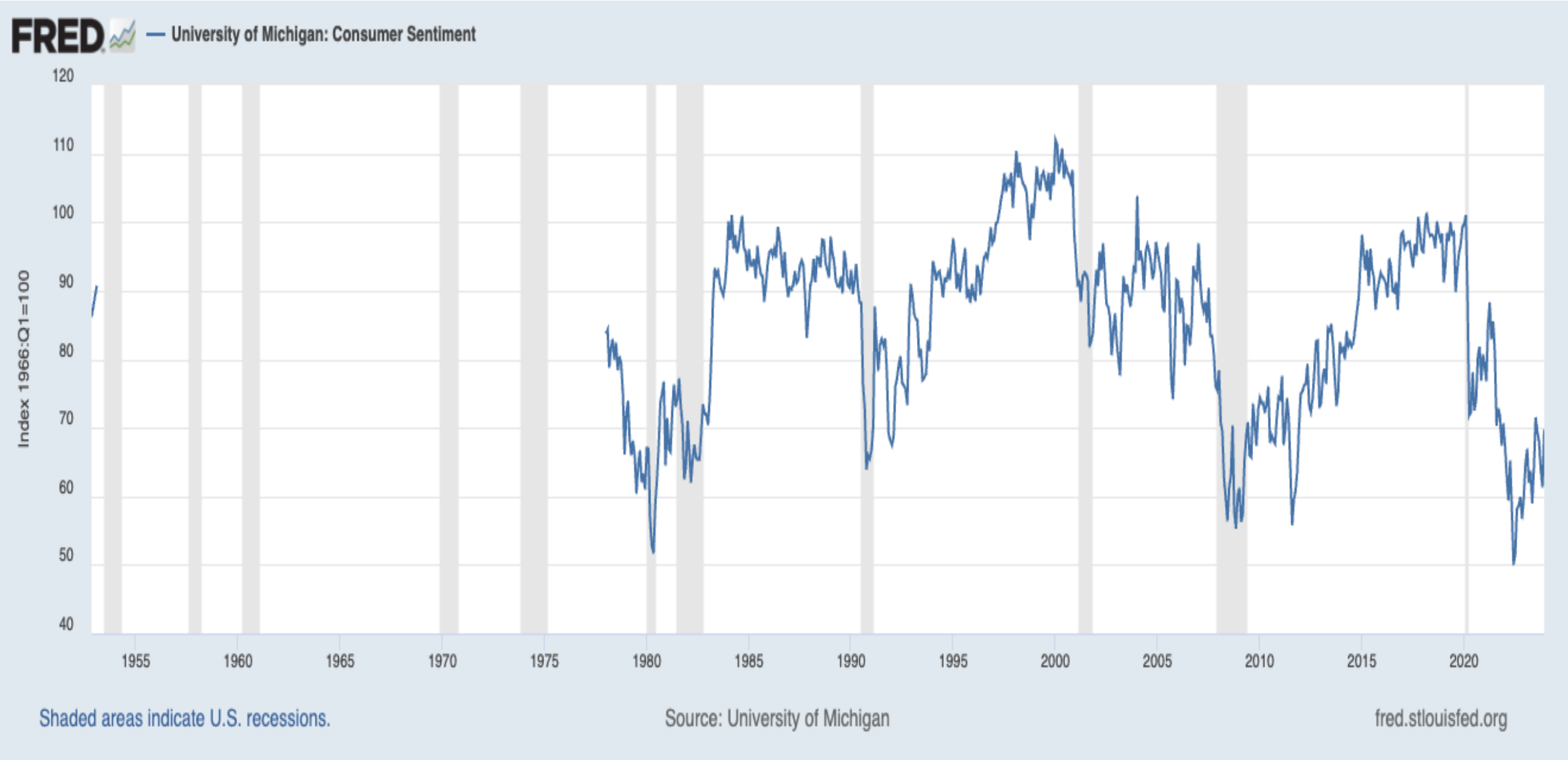
Source: Forbes Advisor • Get the data • Embed

Forbes ADVISOR



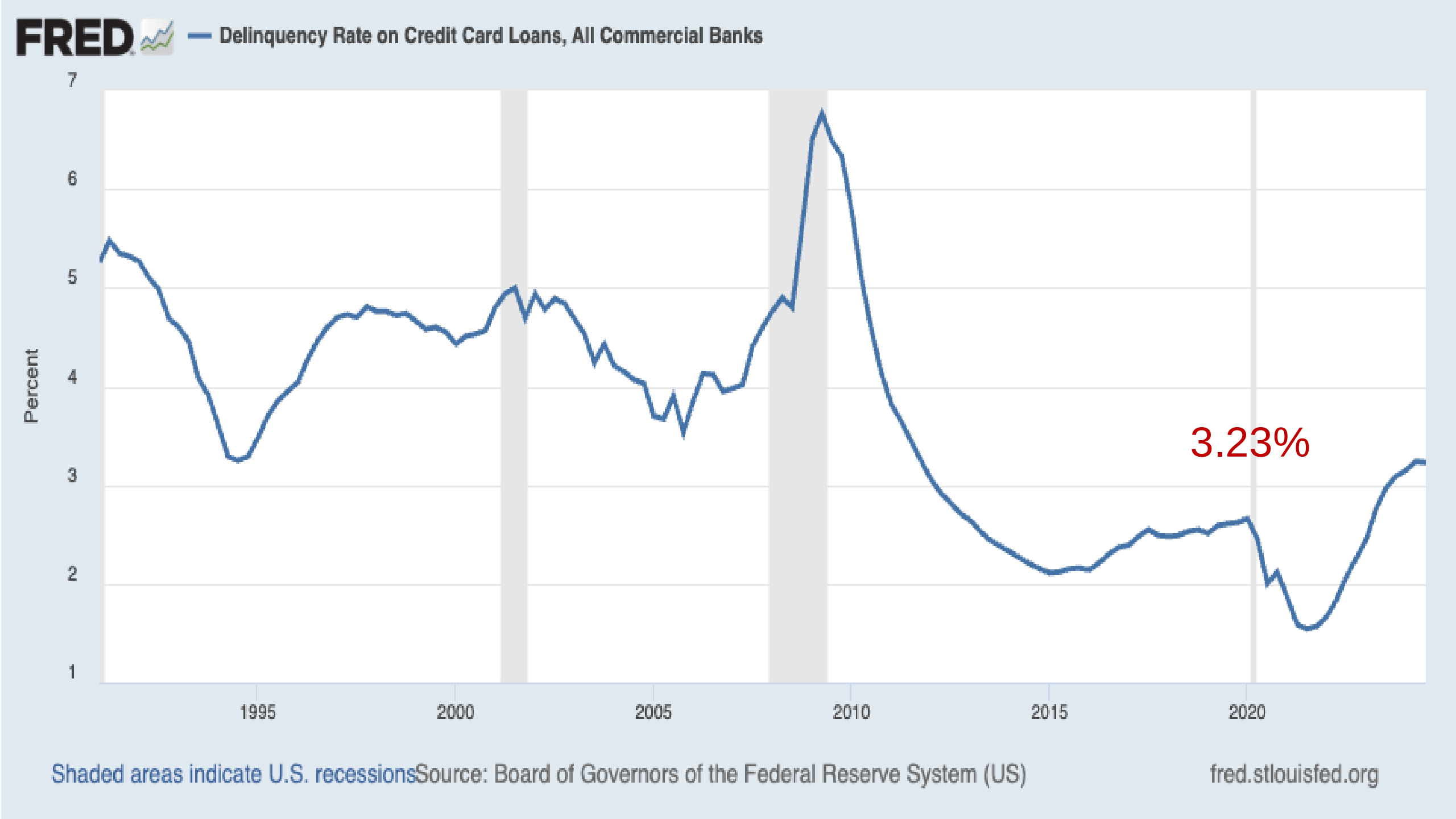
Consumer Confidence

Fell to lowest of all time July 2022 at 51.5. Now at 64.7 (Feb 2025).



Credit Cards




FRED
Delinquency Rate on Credit Card Loans, All Commercial Banks
Percent
7
6
5
4
3
2
1
1995
2000
2005
2010
2015
2020
3.23%
Shaded areas indicate U.S. recessions
Source: Board of Governors of the Federal Reserve System (US)
fred.stlouisfed.org



Saving Habits



Retirement Savings

How much do you need to retire?

Average American says they need:

a. $500,000
b. $500,000 - $1 Million
c. $1 Million - $2 Million
d. $2 Million - $5 Million
e. More than $5 Million

-Northwestern Mutual Survey

-Charles Schwab

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c. $1 Million - $2 Million
d. $2 Million - $5 Million
e. More than $5 Million

-Northwestern Mutual Survey $1.46 Million

-Charles Schwab $1.8 Million


Retirement
ROTH
401K
IRA
OFF
MC
MR
M−
M+
CE

How much does the average American ACTUALLY HAVE for retirement?

Under 35: $49,130

35-44: $141,520

45-54: $313220

55-64: $537,560

65-74: $609,230

75 and older: $462,410

-Northwestern Mutual



Spending Habits

Did you know?

More than a quarter of respondents (28%) say they’re afraid to check their finances because they’ll realize how much they’re spending.



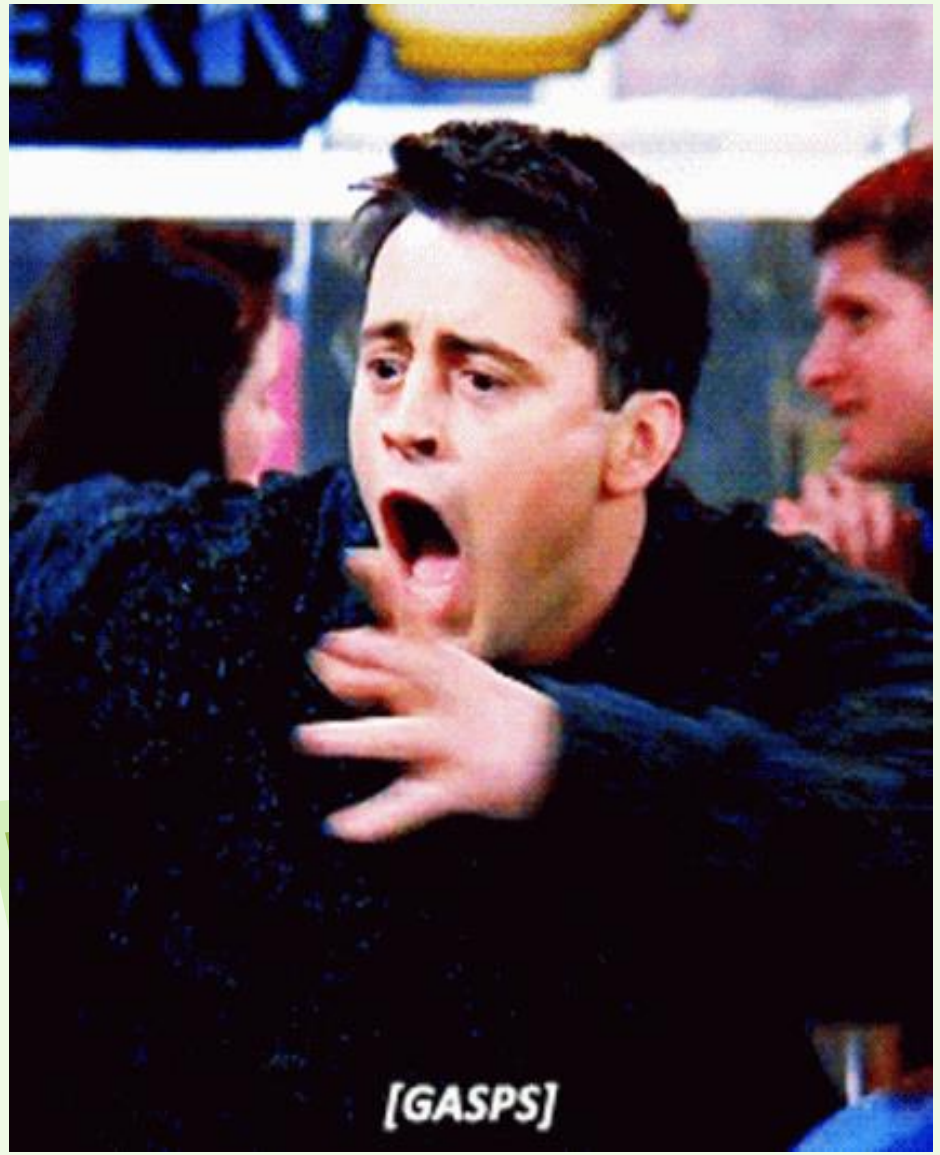


slidesmania.com

Did you know?

Over 1 in 5 respondents (21%) are embarrassed to disclose their financial habits to a partner.

More than a quarter (28%) have kept a financial secret from their partner.



slidesmania.com

Did you know?

Almost half of Americans (45%) have cried over their spending habits, including more than 1 in 8 (13%) who cry at least once a week.



slidesmania.com

Did you know?

1 in 6 Americans (16%) say their spending has ruined their life.



slidesmania.com




OLDE ENGLISH 800
STEEL RESERVE 211
HURRICANE
Hamm's
MILWAUKEE'S BEST ICE
Pabst Blue Ribbon
BUSCH
BUSCH LIGHT
Ice Cold Easy Cans
18 16 FL OZ CANS = ONE CASE
Miller HIGH LIFE
ROLLING ROCK
KEYSTONE LIGHT
ALWAYS SMOOTH
12 STONES
30 STONES
BIG 18
THE FRESH TASTE OF DRAFT BEER IN A BOTTLE
Coors
HERE'S TO EARNING IT
$2.39
$1.59
$1.69
$1.69
$2.39
$1.79
$6.19
$5.79
$5.79
$2.49
$1.99
$5.99
$1.99
$6.49
$6.49
$6.49
$14.99
$11.99
$11.39
$9.99
$14.49
$12.99
$11.19
$9.99
$10.89
$9.99
$15.39
$14.99
$15.39
$14.99
$10.99
$10.49
$17.19
$16.99
$12.69
$11.79
$12.69
$18.29
$15.99
$14.39
$12.99
$17.89
$15.99
$21.49
$19.99
$21.49
$19.99
$16.39
$14.99
$21.29
$19.99
$22.39
SALE
$17.99
$17.49
$15.99



Housing

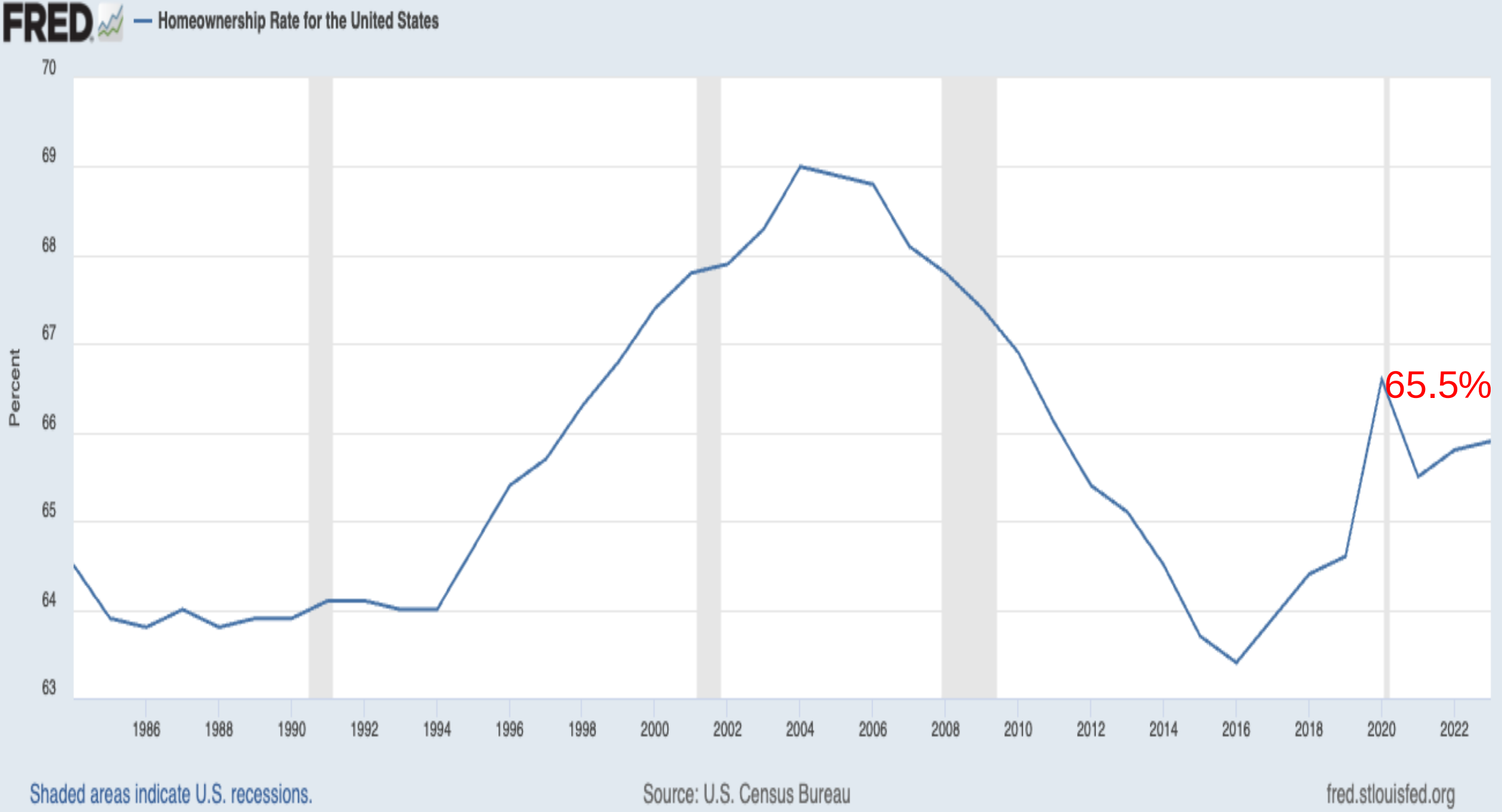
Housing

In the U.S. housing costs are the largest monthly expense for most.

High mortgage rates make it tough for renters to buy.

Owners have high insurance rates, higher property taxes, and higher maintenance costs.




FRED
— Homeownership Rate for the United States
70
69
68
67
66
65
64
63
Percent
65.5%
1986
1988
1990
1992
1994
1996
1998
2000
2002
2004
2006
2008
2010
2012
2014
2016
2018
2020
2022
Shaded areas indicate U.S. recessions.
Source: U.S. Census Bureau
fred.stlouisfed.org



Jobs

77%

of employees worry that AI will take jobs



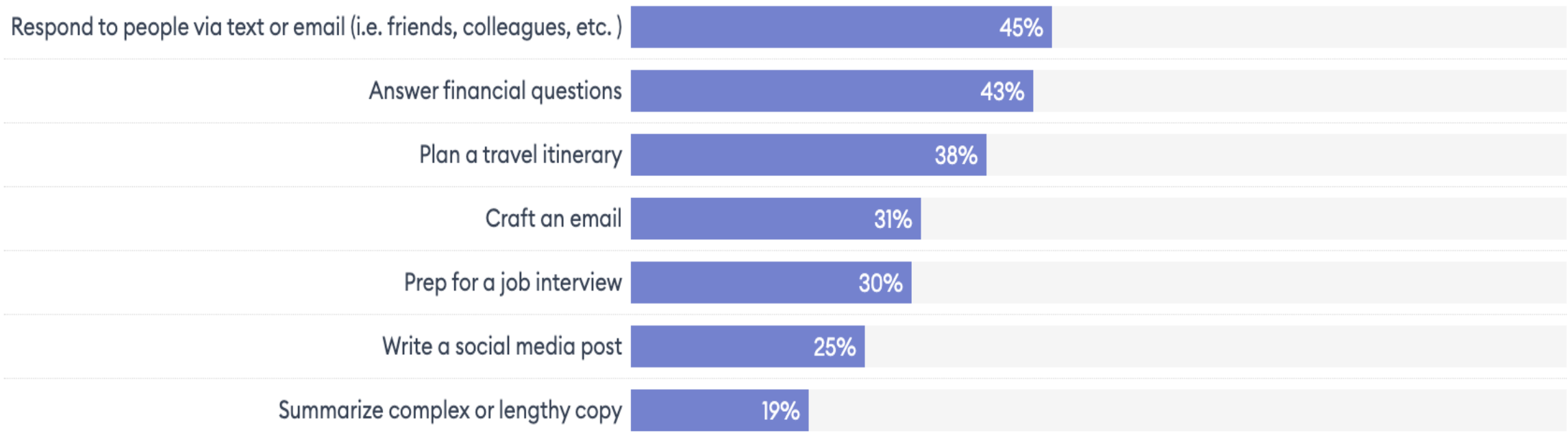
Forbes 2024

MARY KELLY, PHD
PRODUCTIVE LEADERS

Most Popular AI Uses in 2024

The most popular AI uses include responding to messages, answering financial questions, planning travel itineraries and crafting social media posts as its versatility transforms everyday tasks.[7]

Most Common Way Consumers Plan to Use Artificial Intelligence



Source: Forbes Advisor • Embed

Forbes ADVISOR

97%

of business owners believe ChatGPT will help them grow their business



Forbes 2024

MARY KELLY, PHD
PRODUCTIVE LEADERS



43% of businesses are concerned about technology dependence




A7-BFH

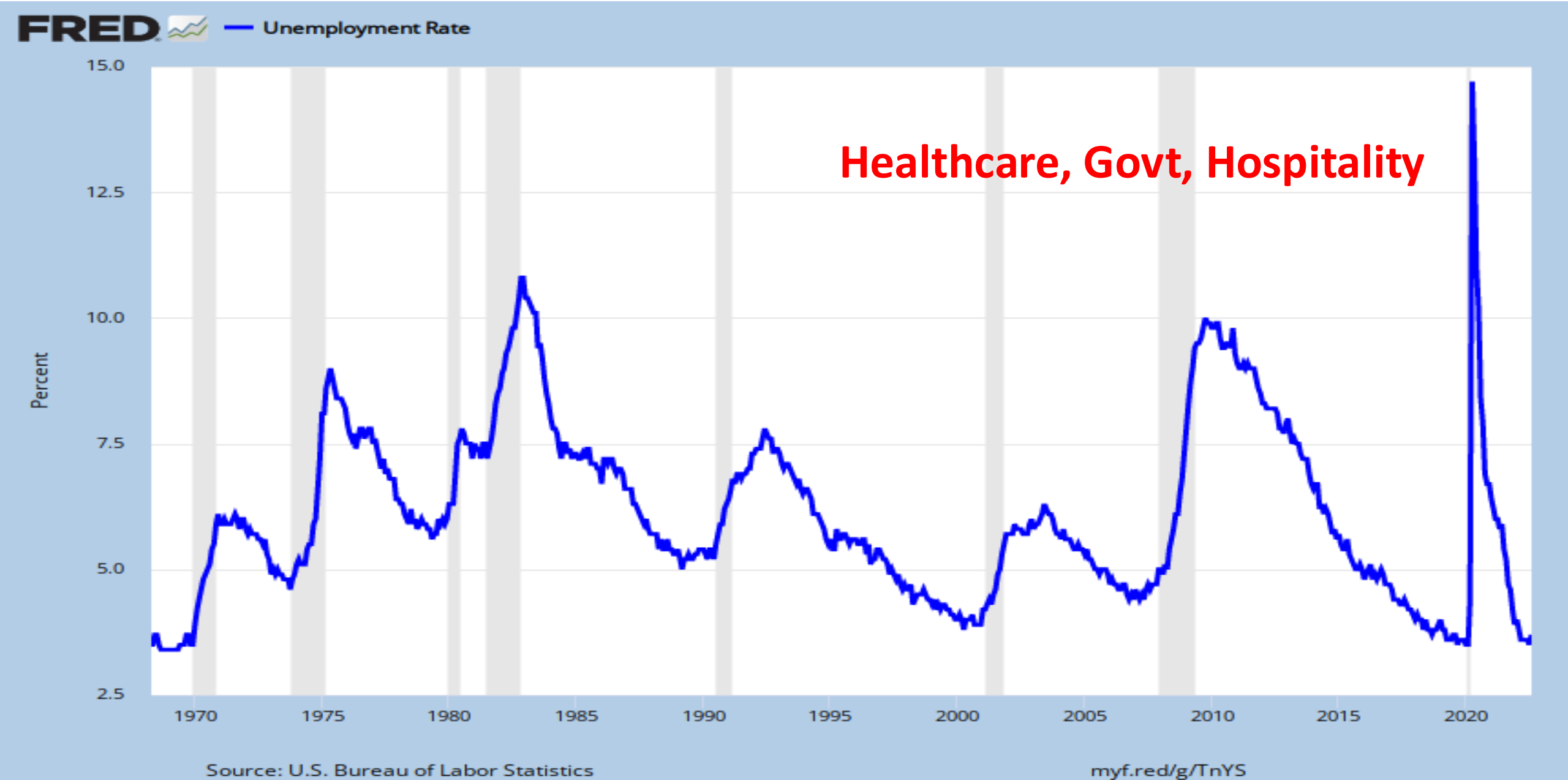


YOU HAD

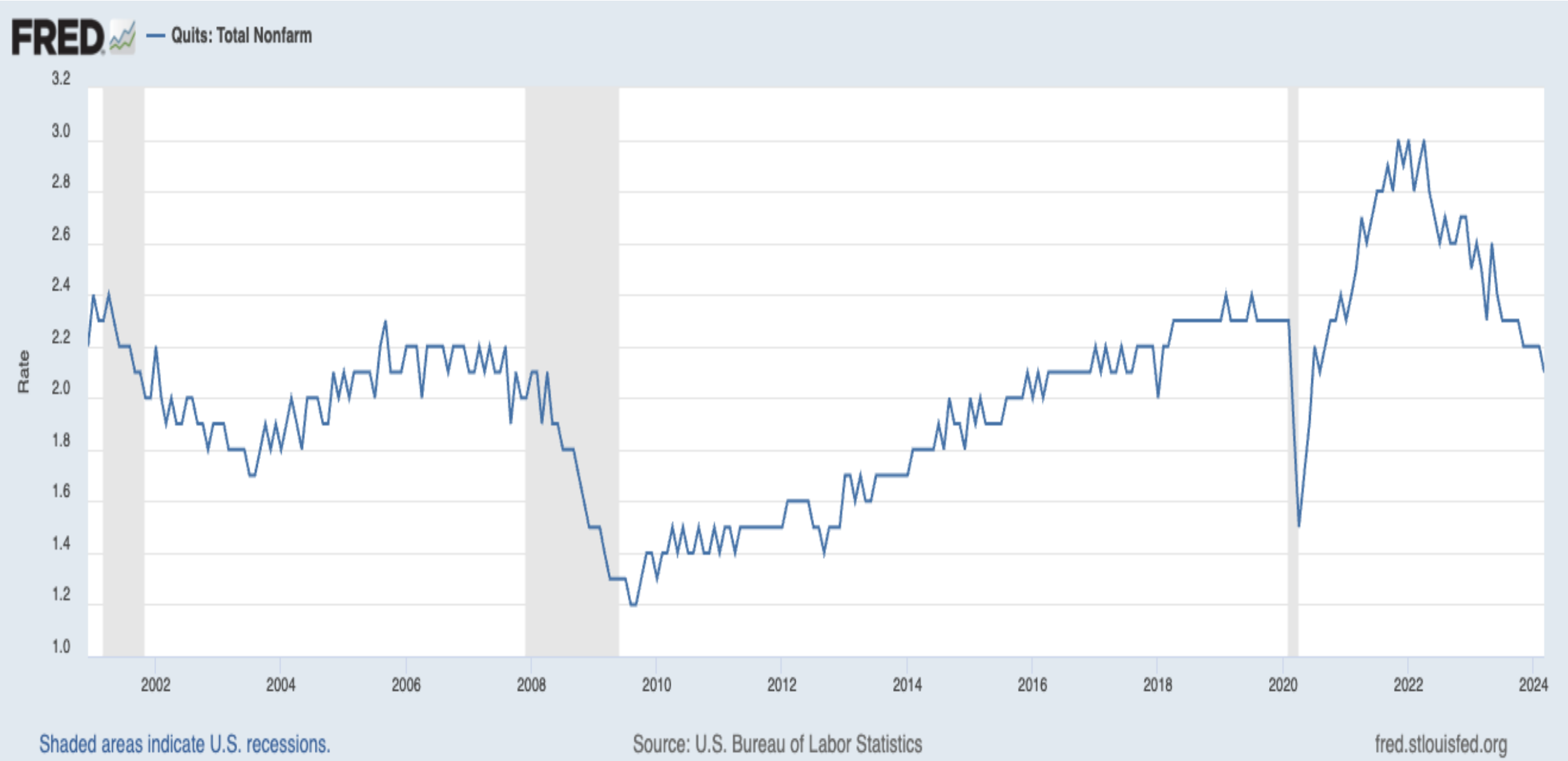
ONE JOB


LEADERSHIP
IN THE AGE OF AI

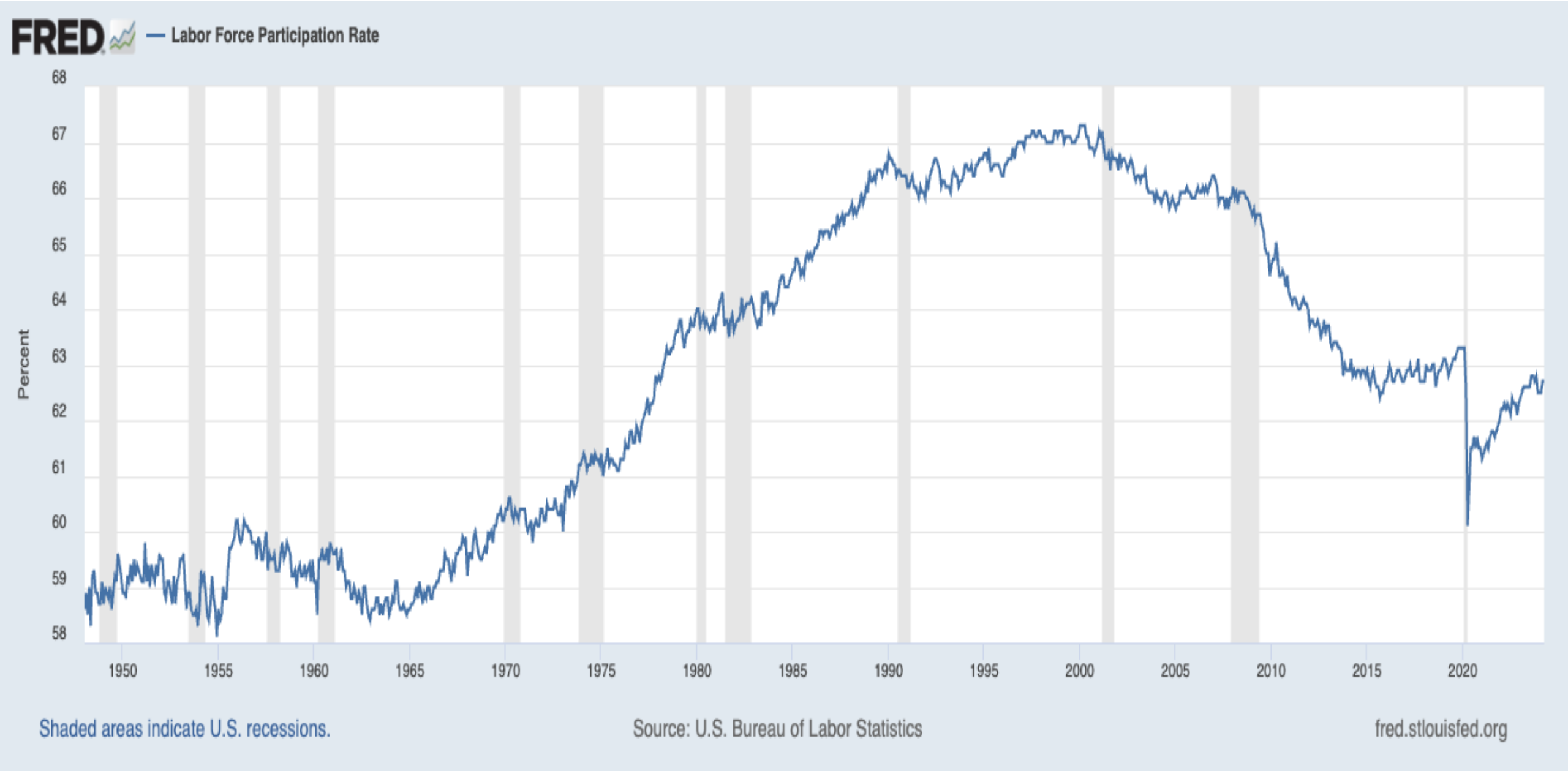
Unemployment Rate is Still Low at 4% (Jan 25)



Quit Rates Decreased 2% (Dec 24)

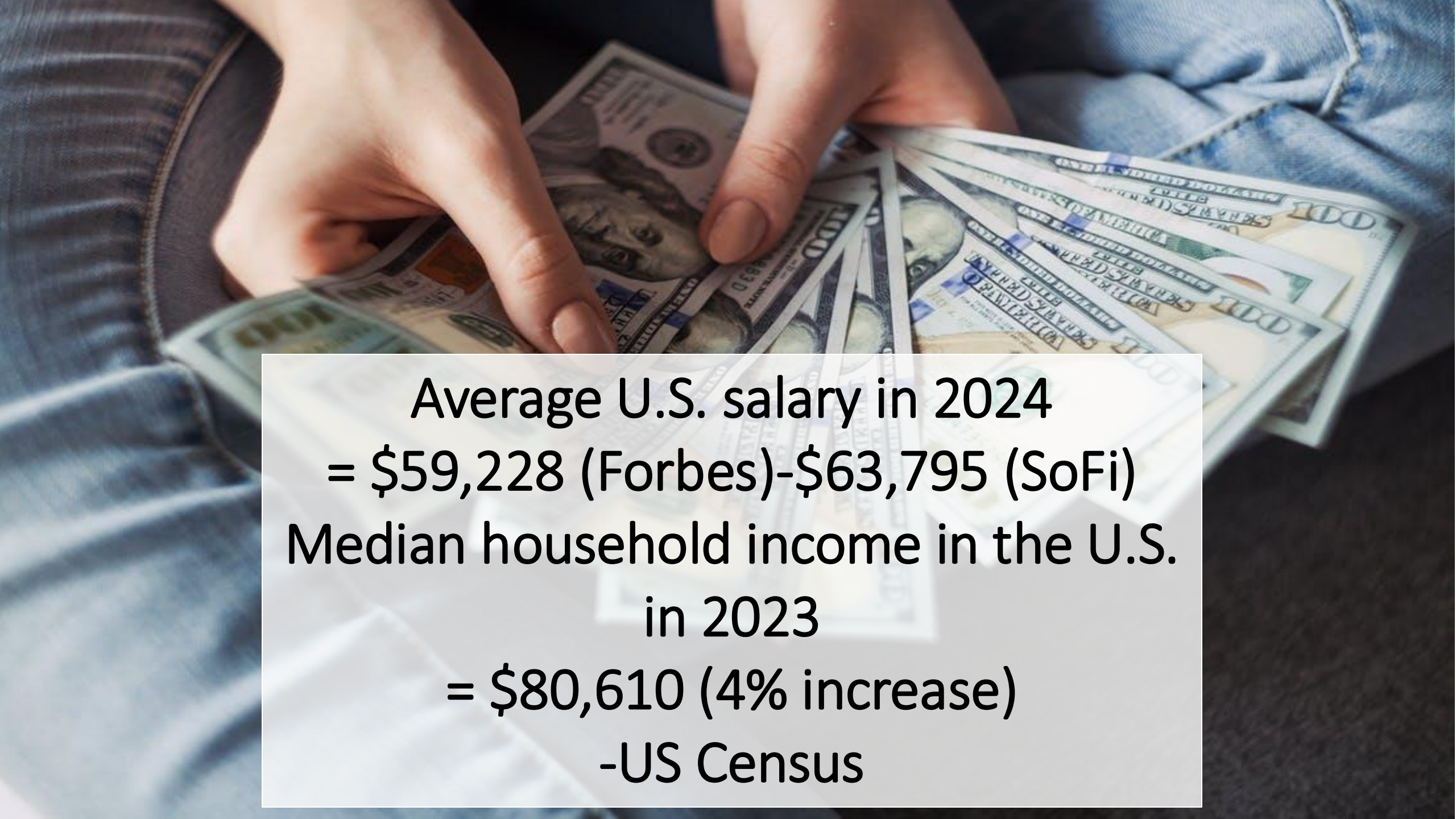


Labor Force Participation Rate Still Too Low at 62.6% (Jan 25)

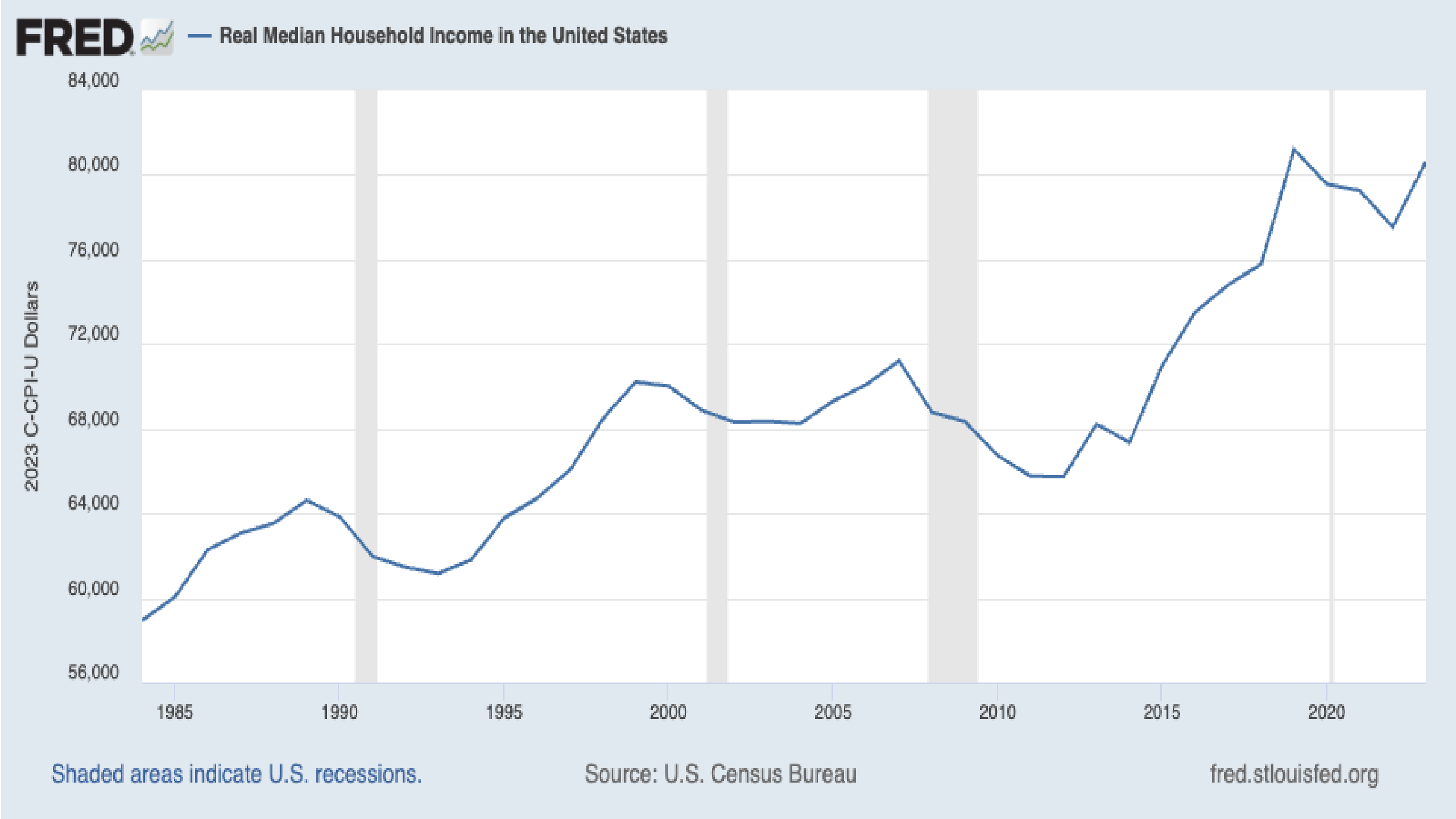




Wages and Salaries



Average U.S. salary in 2024
= $59,228 (Forbes)-$63,795 (SoFi)
Median household income in the U.S. in 2023
= $80,610 (4% increase)
-US Census


FRED
Real Median Household Income in the United States
84,000
80,000
76,000
72,000
68,000
64,000
60,000
56,000
2023 C-CPI-U Dollars
1985
1990
1995
2000
2005
2010
2015
2020
Shaded areas indicate U.S. recessions.
Source: U.S. Census Bureau
fred.stlouisfed.org



Investments

2022 S and P 500 -19.44%/2023=+24.23%/2024=+25.97%.

The Mag 7 (AAAMMNT) accounted for 57.3% of the return



2022 DJIA -8.78%/2023=+12.9%/2024=+12.88%



2022 NASDAQ -33.10%/2023=+43.4%/2024=+24.88%



National Debt



A million seconds is about 12 days.

A billion seconds is half a lifetime (a bit under 32 years).

A trillion seconds is more than all of recorded history (a bit under 32,000 years).

US Debt Clock.org

State Debt Clocks | World Debt Clocks | Time Machine

OPEN CLOSE Secret Window

US NATIONAL DEBT
$36,520,849,398,207

- DEBT PER CITIZEN: $107,295
- DEBT PER TAXPAYER: $323,047
- US FEDERAL SPENDING (OFFICIAL): $7,041,723,114,795
- US FEDERAL BUDGET DEFICIT (OFFICIAL): $2,005,256,768,055
- US FEDERAL SPENDING (ACTUAL): $7,202,143,676,788
- D.O.G.E. CLOCK: $132,256,872,802

US FEDERAL DEBT TO GDP RATIO

1960	1980	2000	NOW
53.20%	34.52%	59.01%	123.05%

- US FEDERAL TAX REVENUE: $5,036,466,395,633
- REVENUE PER CITIZEN: $14,818
- INCOME TAX REVENUE: $2,599,270,379,949
- PAYROLL TAX REVENUE: $1,691,903,743,149
- EXCISE TAX: $104,663,854,919
- CHARITABLE DONATIONS: $570,860,482,325
- PER ADULT: $2,170
- TOTAL STATE REVENUE: $2,655,549,566,096
- TOTAL LOCAL REVENUE: $2,027,486,178,231
- CORPORATE TAX REVENUE: $538,467,897,271
- TARIFF TAX REVENUE: $73,127,363,062
- ESTATE & GIFT TAX: $31,593,260,753
- STATE DEBT: $1,053,886,300,317
- DEBT PER CITIZEN: $3,101
- LOCAL DEBT: $2,072,202,667,205
- DEBT PER CITIZEN: $6,096
- MUNICIPAL EMPLOYEES: 20,584,350
- AVERAGE SALARY: $70,806
- US GROSS DOMESTIC PRODUCT: $29,680,865,869,504
- TOTAL WORKER COMPENSATION: $15,016,231,610,066
- TOTAL FEDERAL/STATE/LOCAL SPENDING: $12,113,602,125,781
- TOTAL DEBT TO GDP RATIO: 133.58%
- REVENUE TO GDP RATIO: 32.76%
- SPENDING TO GDP RATIO: 40.81%

Largest Budget Items
- MEDICARE/MEDICAID: $1,666,832,807,527
- SOCIAL SECURITY: $1,490,452,734,847
- DEFENSE/WAR: $882,567,597,432
- INTEREST ON DEBT (NET): $1,049,206,148,288

Unfunded Debt/Interest
- US TOTAL INTEREST PAID: $5,185,892,268,219
- INTEREST PER ADULT: $19,712
- US TOTAL DEBT: $102,117,947,645,821
- SAVINGS PER FAMILY: $9,089
- BANK INTEREST RECEIVED: $1,054,101,199,874
- BANK INTEREST PAID: $443,019,499,182
- TOTAL PERSONAL DEBT: $25,710,699,676,620
- PERSONAL DEBT PER CIT.: $75,578
- STUDENT LOAN DEBT: $1,723,850,723,326
- PER STUDENT: $38,628
- CREDIT CARD DEBT: $1,347,253,920,096
- PER HOLDER: $8,428

Money Creation
- FUTURE USA TREASURY DOLLARS: $1,647,288,056,127
- USA TREASURY DOLLARS 2000: $3,550,240,452
- US M2 MONEY SUPPLY NOW: $21,758,807,344,764
- US M2 MONEY SUPPLY 2000: $4,704,263,975,761
- CURRENCY AND CREDIT DERIVATIVES NOW: $724,011,745,345,787
- CURRENCY AND CREDIT DERIVATIVES 2000: $89,105,814,579,875

Trade Balance
- US DEBT HELD BY FOREIGN COUNTRIES: $8,698,359,775,797
- US TRADE DEFICIT: $1,170,405,596,806
- US TRADE DEFICIT - CHINA: $293,419,028,656
- US IMPORTED OIL: $222,002,420,955

US POPULATION: 340,115,803	US WORKFORCE NOW: 161,744,266	OFFICIAL UNEMPLOYED: 6,974,527	HEALTHCARE COST NOW: $9,048	OIL TO SOLAR RATIO NOW: $ = 267.13 WATTS	DOLLAR SUPPLY ADDED NOW: $809,823,559,570
US INCOME TAXPAYERS: 112,525,474	US WORKFORCE 2000 *: 162,881,086	ACTUAL UNEMPLOYED: 12,744,790	HEALTHCARE COST 2000: $5,363	OIL TO SOLAR RATIO 2000: $ = 4.68 WATTS	DOLLAR SUPPLY ADDED 1913: $654,329,443
PRIVATE SECTOR JOBS: 128,228,845	NOT IN LABOR FORCE NOW: 101,174,569	FULL-TIME WORKERS: 133,577,287	COLLEGE TUITION NOW: $27,444	DOLLAR TO SILVER RATIO NOW: $1,162 PER OUNCE	DOLLAR TO SILVER RATIO 5 YR: $1,561 PER OUNCE
US SELF-EMPLOYED: 9,227,510	NOT IN LABOR FORCE 2000 *: 83,245,035	PART-TIME WORKERS: 27,918,091	COLLEGE TUITION 2000: $10,623	DOLLAR TO SILVER RATIO 1913: $2.67 PER OUNCE	DOLLAR TO SILVER RATIO 10 YR: $1,123 PER OUNCE
US UNION WORKERS: 15,626,621	MEDIAN INCOME NOW: $43,423	MEDIAN NEW HOME NOW: $419,764	AVERAGE NEW CAR NOW: $48,129	DOLLAR TO GOLD RATIO NOW: $8,998 PER OUNCE	DOLLAR TO GOLD RATIO 5 YR: $12,621 PER OUNCE
GOVERNMENT EMPLOYEES: 24,684,924	MEDIAN INCOME 2000 *: $31,670	MEDIAN NEW HOME 2000: $162,240	AVERAGE NEW CAR 2000: $22,148	DOLLAR TO GOLD RATIO 1913: $28.36 PER OUNCE	DOLLAR TO GOLD RATIO 10 YR: $9,345 PER OUNCE
MANUFACTURING JOBS NOW: 12,859,511	US BANKRUPTCIES: 496,142	LIVING IN POVERTY: 37,538,806	US HOMELESS: 701,516	PAPER TO SILVER RATIO NOW: 378.52 TO 1	G7 GDP TO GOLD RATIO: $72,287 PER OZ.
MANUFACTURING JOBS 2000 *: 17,256,093	US FORECLOSURES: 95,679	WITHOUT INSURANCE: 27,168,992	US DRUG DEATHS: 114,442	PAPER TO GOLD RATIO NOW: 128.69 TO 1	BRICS GDP TO GOLD RATIO: $136,404 PER OZ.
US RETIREES: 60,227,230	MEDICARE ENROLLEES: 64,471,200	US MILLIONAIRES: 23,370,159	TOP 1% WEALTH: $19,614,649	DOLLAR TO CRYPTO RATIO NOW: $6.13 TO $1	M2 $ TO USA $ RATIO NOW: $1,775 TO $1
US DISABLED: 8,296,195	MEDICAID RECIPIENTS: 87,180,623	FOOD STAMP RECIPIENTS: 42,550,031	BOTTOM 50% WEALTH: $34,326	DOLLAR TO CRYPTO RATIO 2013: $9,261 TO $1	M2 $ TO USA $ RATIO 2000: $508 TO $1

SMALL BUSINESS ASSETS	CORPORATE ASSETS	HOUSEHOLD ASSETS	US TOTAL NATIONAL ASSETS	ASSETS PER CITIZEN
$15,551,648,289,582	$23,381,070,121,075	$166,931,591,567,113	$205,864,309,982,169	$604,752

SOCIAL SECURITY LIABILITY	MEDICARE LIABILITY	US UNFUNDED LIABILITIES	LIABILITY PER CITIZEN
$28,218,051,079,593	$43,345,255,035,902	$226,945,759,541,312	$666,881

MORTGAGE/LOAN CALCULATOR | GOLD SUPPLY/DEMAND | HOME SALES | SOURCES | AUTO SALES | ABOUT | ENERGY OUTPUT | GOLD/PRECIOUS METALS

State Debt Clocks | World Debt Clocks | Time Machine

US NATIONAL DEBT

$36,520,849,725,493

DEBT PER CITIZEN
$107,295

DEBT PER TAXPAYER
$323,047

US FEDERAL SPENDING (OFFICIAL)
$7,041,723,203,685

US FEDERAL BUDGET DEFICIT (OFFICIAL)
$2,005,256,769,781

US FEDERAL SPENDING (ACTUAL)
$7,202,143,765,817

D.O.G.E. CLOCK
$132,257,169,972



US FEDERAL DEBT TO GDP RATIO

1960 •	1980 •	2000 •	NOW •
53.20%	34.52%	59.01%	123.05%

Largest Budget Items


Largest Budget Items
MEDICARE/MEDICAID
$1,666,833,041,711
SOCIAL SECURITY
$1,490,453,088,041
DEFENSE/WAR
$882,567,904,558
INTEREST ON DEBT (NET)
$1,049,206,800,930


SOCIAL SECURITY LIABILITY
$28,218,055,675,061
MEDICARE LIABILITY
$43,345,262,311,310
US UNFUNDED LIABILITIES
$226,945,807,591,378
LIABILITY PER CITIZEN
$666,881

US Debt Clock.org

On This Day In • 2029 • at Current Rates

State Debt Clocks | World Debt Clocks | Debt Clock Time Machine

US NATIONAL DEBT

$47,308,393,028,828

DEBT PER CITIZEN	DEBT PER TAXPAYER
$133,658	$388,003

US FEDERAL SPENDING (OFFICIAL)	US FEDERAL BUDGET DEFICIT (OFFICIAL)
$10,661,613,968,201	$2,798,853,623,561

US FEDERAL SPENDING (ACTUAL)	US FEDERAL BUDGET DEFICIT (ACTUAL)
$11,301,310,805,831	$2,966,784,842,655

US FEDERAL DEBT TO GDP RATIO

1960 •	1980 •	2000 •	2029 •
53.20%	34.52%	59.01%	143.84%

US FEDERAL TAX REVENUE	REVENUE PER CITIZEN
$7,571,546,756,660	$21,407

INCOME TAX REVENUE	PAYROLL TAX REVENUE
$4,203,652,376,201	$2,011,886,320,230

TOTAL STATE REVENUE	TOTAL LOCAL REVENUE
$3,106,618,296,594	$2,371,872,752,281

CORPORATE TAX REVENUE	TARIFF TAX REVENUE
$316,469,876,231	$55,807,510,469

STATE DEBT	DEBT PER CITIZEN
$1,232,898,267,727	$3,485

LOCAL DEBT	DEBT PER CITIZEN
$2,424,184,732,783	$6,854

US GROSS DOMESTIC PRODUCT	TOTAL FEDERAL/STATE/LOCAL SPENDING	TOTAL DEBT TO GDP RATIO	SPENDING TO GDP RATIO
$32,890,168,012,494	$17,817,850,163,213	155.02%	54.17%

Largest Budget Items

MEDICARE/MEDICAID	SOCIAL SECURITY	DEFENSE/WAR	INTEREST ON DEBT (NET)
$1,928,670,929,568	$1,905,328,594,411	$1,264,749,049,034	$1,989,520,437,963

Unfunded Debt/Interest

US TOTAL INTEREST PAID	INTEREST PER ADULT
$7,840,176,995,155	$28,615

US TOTAL DEBT	SAVINGS PER FAMILY
$136,597,566,900,749	$962

BANK INTEREST RECEIVED	BANK INTEREST PAID
$1,780,336,934,221	$498,622,459,384

TOTAL PERSONAL DEBT	PERSONAL DEBT PER CIT.
$28,117,579,512,326	$79,416

STUDENT LOAN DEBT	PER STUDENT
$1,684,962,417,484	$40,842

CREDIT CARD DEBT	PER HOLDER
$795,953,438,745	$5,001

Money Creation

US MONETARY BASE 2029	US MONETARY BASE 2000
$4,764,559,408,914	$606,290,839,710

US M2 MONEY SUPPLY 2029	US M2 MONEY SUPPLY 2000
$25,322,631,047,565	$4,704,266,083,211

CURRENCY AND CREDIT DERIVATIVES 2029	CURRENCY AND CREDIT DERIVATIVES 2000
$793,679,944,036,362	$89,105,857,658,867

Trade Balance

US DEBT HELD BY FOREIGN COUNTRIES
$13,636,942,409,810

US TRADE DEFICIT	US TRADE DEFICIT • CHINA	US IMPORTED OIL
$1,669,932,225,079	$352,340,050,339	$150,020,366,859

US POPULATION	US INCOME TAXPAYERS
353,925,890	121,801,203

US WORKFORCE 2029	US WORKFORCE 2000 *
163,911,333	162,881,096

OFFICIAL UNEMPLOYED	ACTUAL UNEMPLOYED
9,860,291	23,388,246

DOLLAR TO OIL RATIO 2029	DOLLAR TO OIL RATIO 1913
$38.33 PER BARREL	$2.22 PER BARREL

PRIVATE SECTOR JOBS	US SELF-EMPLOYED
128,741,692	8,884,896

NOT IN LABOR FORCE 2029	NOT IN LABOR FORCE 2000 *
103,349,672	86,625,123

FULL-TIME WORKERS	PART-TIME WORKERS
135,322,653	28,369,519

DOLLAR TO SILVER RATIO 2029	DOLLAR TO SILVER RATIO 1913
$1,569 PER OUNCE	$2.67 PER OUNCE

US UNION WORKERS	GOVERNMENT EMPLOYEES
16,762,887	22,115,162

MEDIAN INCOME 2029	MEDIAN INCOME 2000 *
$48,873	$36,865

MEDIAN NEW HOME 2029	MEDIAN NEW HOME 2000
$327,733	$162,240

DOLLAR TO GOLD RATIO 2029	DOLLAR TO GOLD RATIO 1913
$12,146 PER OUNCE	$28.36 PER OUNCE

MANUFACTURING JOBS 2029	MANUFACTURING JOBS 2000 *
12,515,384	17,265,140

US BANKRUPTCIES	US FORECLOSURES
900,550	70,446

LIVING IN POVERTY	WITHOUT INSURANCE
35,978,964	26,395,546

PAPER TO SILVER RATIO 2029	PAPER TO GOLD RATIO 2029
425.97 to 1	152.99 to 1

US RETIREES	US DISABLED
62,672,704	7,652,145

MEDICARE ENROLLEES	MEDICAID RECIPIENTS
71,082,256	102,009,300

US MILLIONAIRES	FOOD STAMP RECIPIENTS
26,398,232	46,461,920

$ TO CRYPTO RATIO 2029	$ TO CRYPTO RATIO 2013
5.80 to 1	9,261 to 1

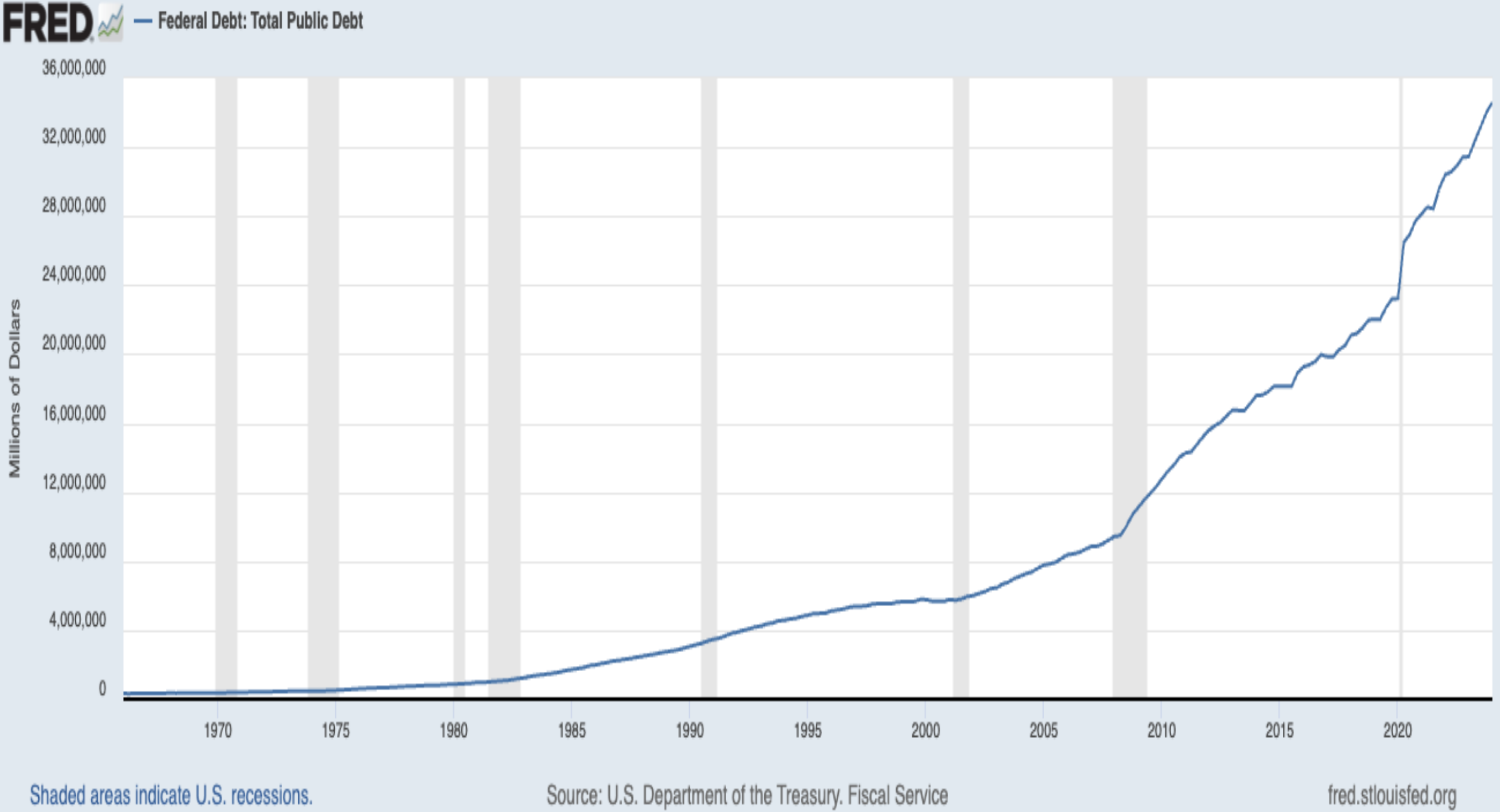
HOUSEHOLD ASSETS	US TOTAL NATIONAL ASSETS	ASSETS PER CITIZEN
$418,733,654,897,560	$479,773,398,927,030	$1,403,869

SOCIAL SECURITY LIABILITY	MEDICARE LIABILITY	US UNFUNDED LIABILITIES	LIABILITY PER CITIZEN
$36,744,450,496,747	$57,303,430,145,516	$308,991,498,721,065	$881,839

MORTGAGE/LOAN CALCULATOR | GOLD SUPPLY/DEMAND | HOME SALES | SOURCES | AUTO SALES | ABOUT | ENERGY OUTPUT | GOLD/PRECIOUS METALS

Largest Budget Items

MEDICARE/MEDICAID	SOCIAL SECURITY	DEFENSE/WAR	INTEREST ON DEBT (NET)
$1,928,670,975,248	$1,905,328,670,527	$1,264,749,123,230	$1,989,520,646,591


FRED
Federal Debt: Total Public Debt
36,000,000
32,000,000
28,000,000
24,000,000
20,000,000
16,000,000
12,000,000
8,000,000
4,000,000
0
Millions of Dollars
1970
1975
1980
1985
1990
1995
2000
2005
2010
2015
2020
Shaded areas indicate U.S. recessions.
Source: U.S. Department of the Treasury. Fiscal Service
fred.stlouisfed.org



What are your people worried about?



Trade


IMPORT
TAXES
EXPORT



Tariffs

Current Tariff Rates and Impact

February 2025


E
CANADA $9.4B
EU $1.5B
UAE $917M
CHINA $809M
S. KOREA $781M
BAHRAIN $535M
ARGENTINA $468M
INDIA $445M
MEXICO $397M
THAILAND $271M
Import Value of Top 10
$15.6B
$28.3B
TOP U.S. SUPPLIERS OF
ALUMINUM
& STEEL
CANADA $7.1B
EUROPEAN UNION $7.0B
MEXICO $3.5B
BRAZIL $3.0B
S. KOREA $2.9B
JAPAN $1.7B
TAIWAN $1.3B
CHINA $799M
INDIA $489M
UK $440M
Import Value of Top 10
Trump reimposed tariffs on foreign steel and aluminum imports.
VISUAL CAPITALIST
Sources: U.S. Census Bureau, International Trade Administration
Data for calendar year 2024
ELEMENTS
ELEMENTS.VISUALCAPITALIST.COM

Steel Tariffs

- General Tariff: 25% on imported steel since June 1, 2018, under Section 232.

- Tariffs on Chinese Imports: 25%, effective September 27, 2024.

Aluminum Tariffs

- General Tariff: 10% on imported aluminum since June 1, 2018, under Section 232.

- Tariffs on Chinese Imports: 25%, effective September 27, 2024.

Trade Policy

	2024	**TODAY** **NO exemptions**	**???**
China	0% 7.5% 17.5%	10% 17.5% 35%	10% 17.5% 35%
Canada	0%	0%	25%
Mexico	0%	0%	25%
Global Steel & Aluminum	25% with exemptions	25%	25%

Key Takeaways

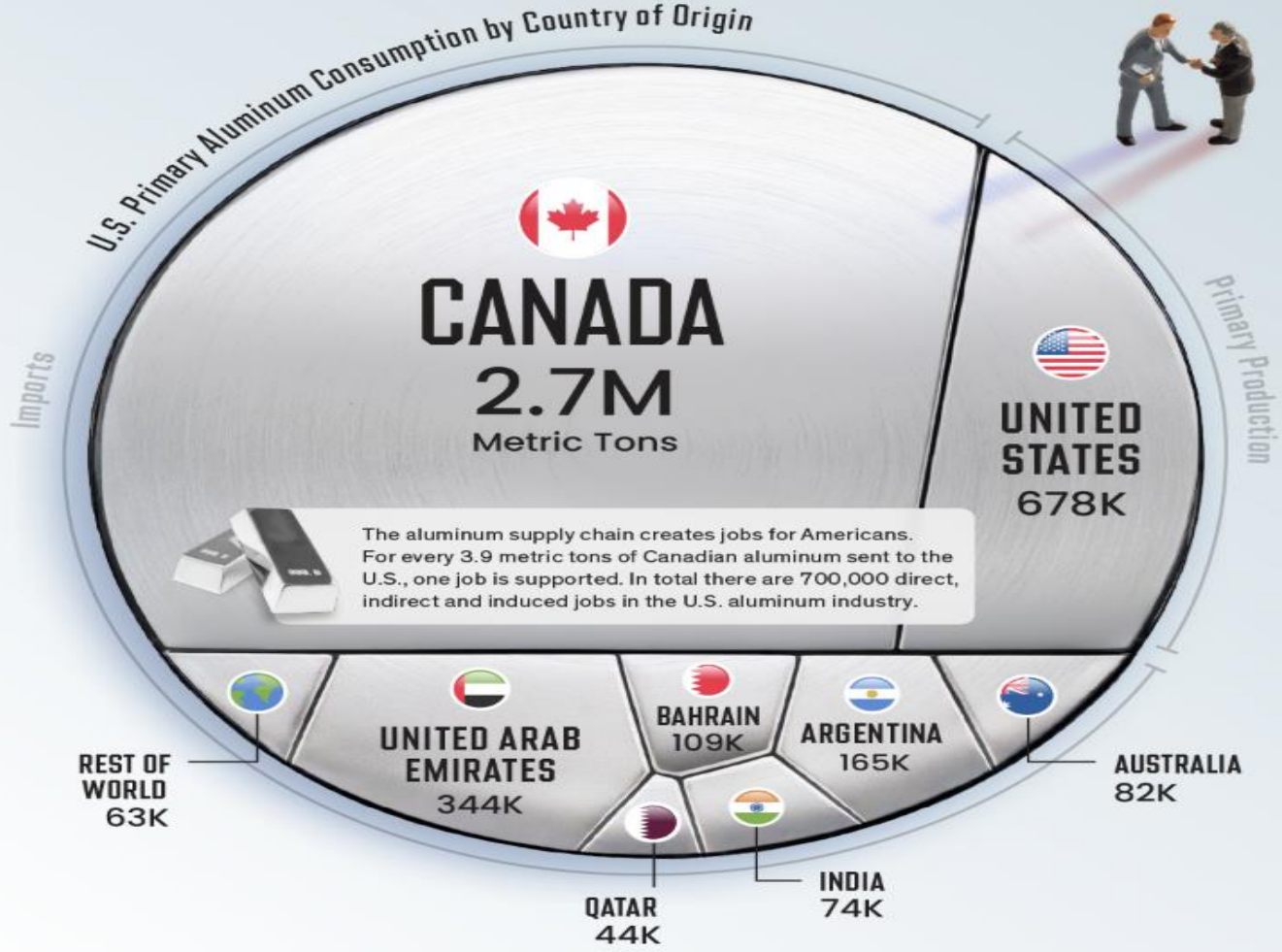
Updates

- Steel & Aluminum tariff effective March 12th
- All previous exemptions removed
- US gets >50% of aluminum from Canada

In Discussion

- Tariff application to fabricated parts
- CANADA & MEXICO delay
- Reciprocal tariffs expected early April
- Additional tariffs possible early April
    - Automobiles
    - Pharmaceuticals
    - Computer Chips

U.S. RELIANCE ON CANADIAN ALUMINUM



The U.S. relies on Canada for 75% of its imported primary aluminum.

This represents more than 60% of the nation's annual consumption, underscoring Canada's indispensable role in ensuring the vital U.S. aluminum supply chain.

Source: U.S. Department of Commerce, 2025; USGS, 2024; Aluminium Association of Canada, The Aluminum Association

Note: Data includes Jan-Dec 2024. Unwrought alloyed and non-alloyed in metric tons. Figures are rounded.

Canadian Lumber Tariffs

- Tariffs on Canadian softwood lumber increased from 8.05% to 14.54% (effective August 19, 2024) -Source: NAHB.org

- Proposed 25% tariff on all Canadian imports, including lumber, unless Canada addresses concerns. -Source: NYPost.com

- Hardwood lumber imports from Canada are generally not subject to these tariffs. Ongoing trade dispute between the U.S. and Canada influences tariff rates. -Source: en.wikipedia.org

Impact of President Trump's Policies

- Tariffs on Imported Materials:
  - Proposed 25% tariff on all goods from Canada and Mexico (on hold)
  - Potential additional tariffs on Chinese imports
  - Increased costs for lumber, steel, copper, and aluminum raise costs
  - Domestic production may not meet demand, leading to project delays
    - Source: Wipfli.com

- Labor Costs:
  - Stricter immigration policies may reduce labor availability
  - Immigrants make up about 25% of the construction workforce
  - Labor shortages could lead to higher wages and project costs

Summary and Mitigation Strategies

- Summary:
  - Tariffs and stricter immigration policies are likely to increase construction costs.
  - Key materials affected: lumber, steel, aluminum, and copper.
  - Labor shortages may compound cost increases.

- Mitigation Strategies:
  - Diversify supply sources.
  - Invest in workforce development.
  - Monitor trade policy updates.

Sources

- - NAHB.org
- - NYPost.com
- - en.wikipedia.org
- - Wipfli.com
- - STRTrade.com
- - Reuters.com
- - Barrons.com
- - FT.com

U.S. INDUSTRIES WITH THE HIGHEST PROFIT MARGINS

Industry Name	Average Net Margin	# of Publicly-Traded U.S. firms	Example Companies
Tobacco	32.0%	12	Philip Morris International, Altria
Entertainment Software	27.4%	81	Meta, Alphabet
Retail REITs	25.5%	28	Simon, Kimco Realty
Diversified	25.2%	21	Berkshire Hathaway Inc., Honeywell
Rail Transportation	24.3%	4	Union Pacific, Norfolk Southern
System & App Software	22.9%	333	Microsoft, Oracle
Financial Services *Excludes banking*	22.3%	166	Visa, Mastercard
Water Utilities	21.3%	15	American Water, Essential
Semiconductor Equipment	20.1%	30	Applied Materials, Lam Research
Semiconductor	20.0%	63	Nvidia, Broadcom
Oil & Gas Production *Includes exploration*	19.5%	147	ConocoPhillips, Diamondback Energy
Asset Management	17.6%	231	BlackRock, Blackstone
Computers & Peripherals	16.8%	35	Apple, Dell Technologies
Oil & Gas Distribution	16.2%	24	Williams, Kinder Morgan
General Utilities	15.5%	14	Sempra, Dominion Energy

VISUAL CAPITALIST

Net margins calculated from cumulative net income and sales from each company in the industry in the past 12 months, updated as of January 2025. Industry grouping by SIC code.
Source: Damodaran Online, NYU Stern School of Business

Challenges in the U.S. Electronics Components Industry

Supply Chain Disruptions & Geopolitical Risks

- Chip shortages & material constraints
- Geopolitical tensions affecting supply chains
- Reshoring efforts and domestic production challenges

Cost & Inflation Pressures

- Rising costs of raw materials & labor shortages
- Shipping & logistics issues
- Strategies to mitigate cost fluctuations

Regulatory & Compliance Challenges

- Environmental & cybersecurity regulations
- E-waste & carbon footprint regulations
- Compliance hurdles for manufacturers

Technological Shifts & Market Volatility

- Miniaturization & AI-powered components
- Boom & bust cycles in demand
- The rise of counterfeit components

Strategic Ideas for the U.S. Electronics Components Industry

Supply Chain Resilience

- Diversification of suppliers & nearshoring strategies
- AI-driven inventory management
- Vertical integration & direct sourcing

Cost Management & Inflation Control

- Lean manufacturing & automation
- Strategic pricing & bulk order agreements
- Alternative raw material sourcing

Regulatory Compliance & Cybersecurity

- Real-time compliance tracking software
- Proactive sustainability & green initiatives
- Zero-trust cybersecurity architecture

Innovation & Technological Adaptation

- Investment in AI & edge computing
- Training workforce for next-gen manufacturing
- Enhancing production with smart factories

Tailored Strategies for Manufacturers' Representatives

Strengthening Supply Chain Support

- Proactive communication & forecasting
- Educating customers on sourcing alternatives
- Advocating for nearshoring & reshoring

Managing Cost & Pricing Transparency

- Educating clients on cost fluctuations
- Securing long-term pricing contracts
- Offering alternative component solutions

Enhancing Sales Strategies & Innovation

- Providing knowledge on next-gen tech
- Strengthening OEM & distributor partnerships
- Leveraging AI-driven sales forecasting

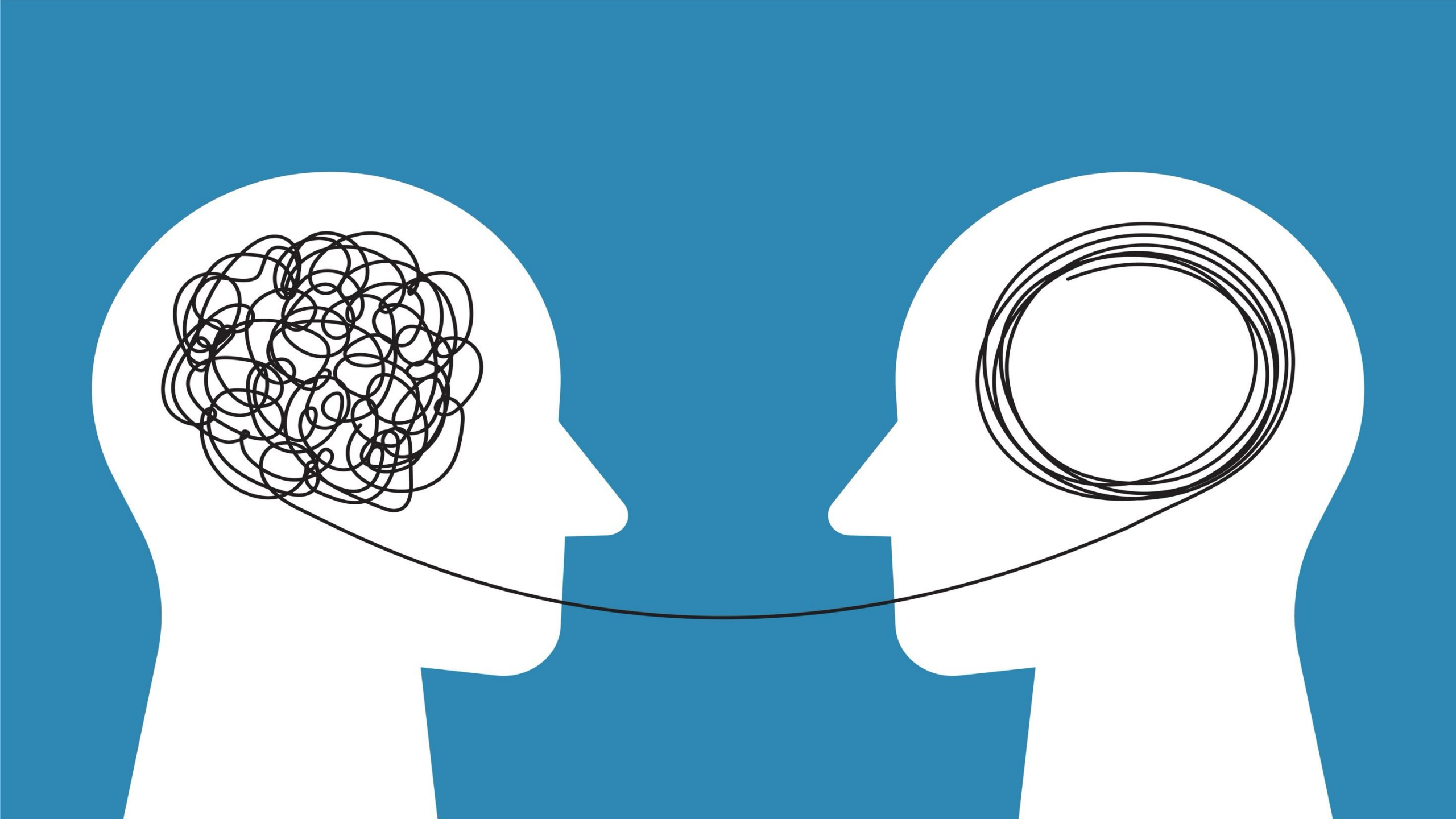
Final Takeaway: How Reps Can Stay Competitive

1. **Expand your network** with **regional U.S. and Mexico-based suppliers** to align with reshoring trends.
2. **Embrace AI-powered sourcing tools** to provide better insights and predictive demand planning.
3. **Shift focus to high-growth markets** like **EVs, AI hardware, aerospace, and medical electronics**.
4. **Promote sustainable and compliant components** as green regulations become stricter.
5. **Become a technical consultant**, not just a salesperson—**expertise will be the key differentiator.**

Future Outlook:

The electronics components industry is becoming **more regionalized, AI-driven, and sustainability-focused**. Manufacturers' reps who adapt to these changes by offering **strategic insights, technical expertise, and supply chain solutions** will be in high demand.







P = Purpose



I = Influence / Inspire



V = Volatility




403
412




FPU-12



O =Opportunities


COVID-19
ESSENTIALS




city of
Suwan



T = Tools/Training/Tech



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-George Kanahele

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