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SEPTEMBER 21-24
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The Ritz-Carlton, Kapalua, Hawaii

 Society of American Florists

*Riding Out the Economic
Upticks and Downturns*

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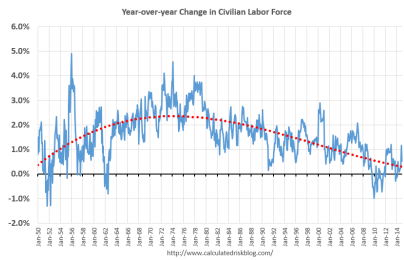
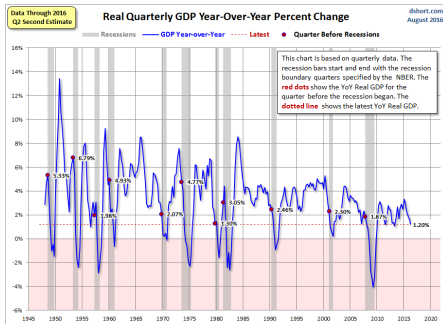
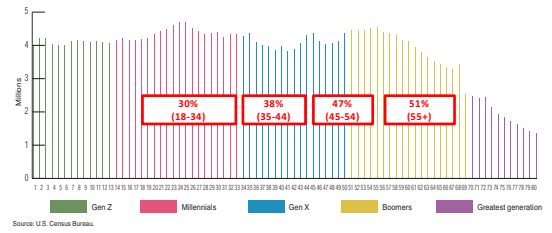
*So, Charlie, how are we
doing right now,
economically-speaking?*

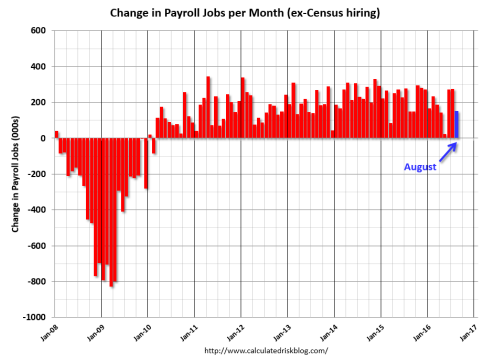
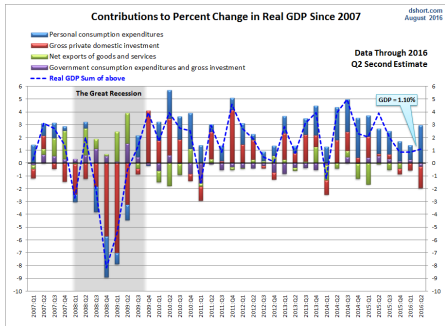
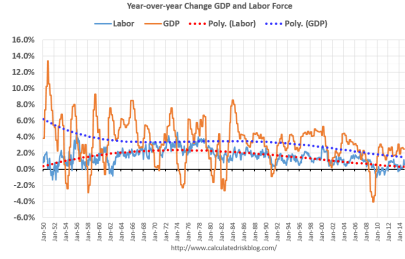
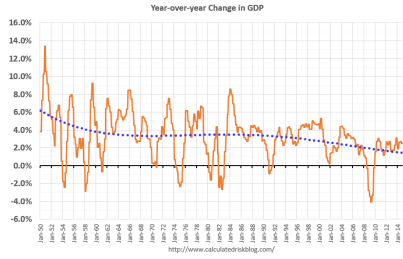
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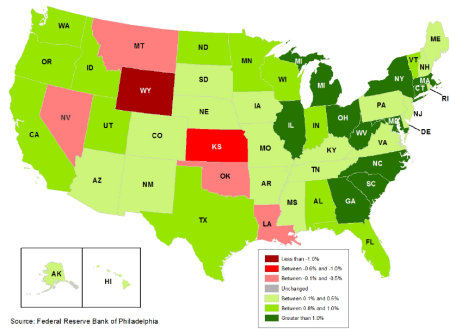
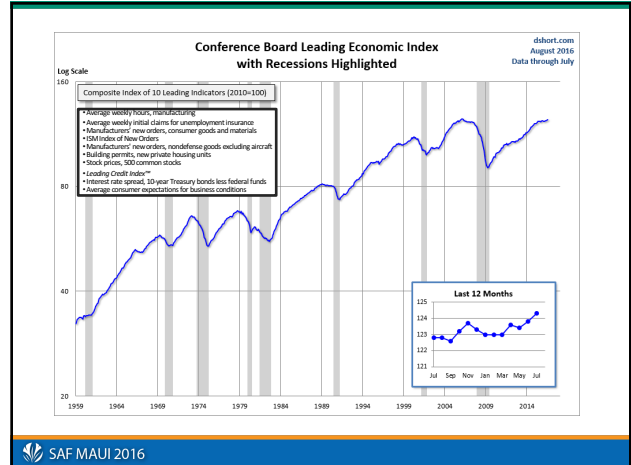
Demographics and Demand

Exhibit 1-5 2015 U.S. Population by Age



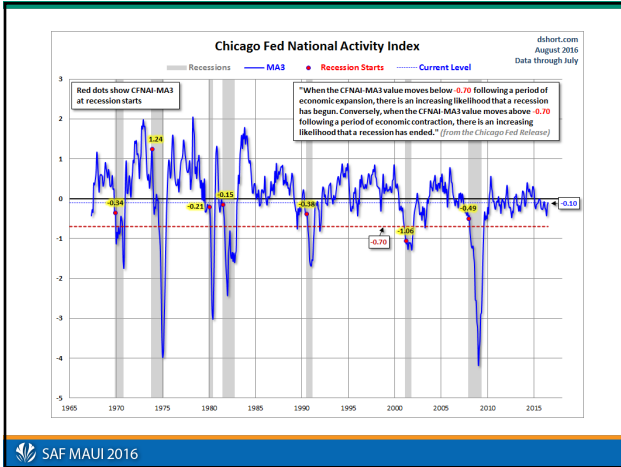


Do you think this growth will continue?



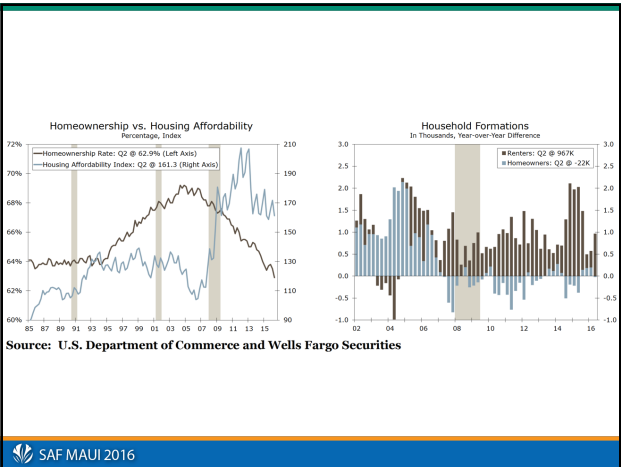
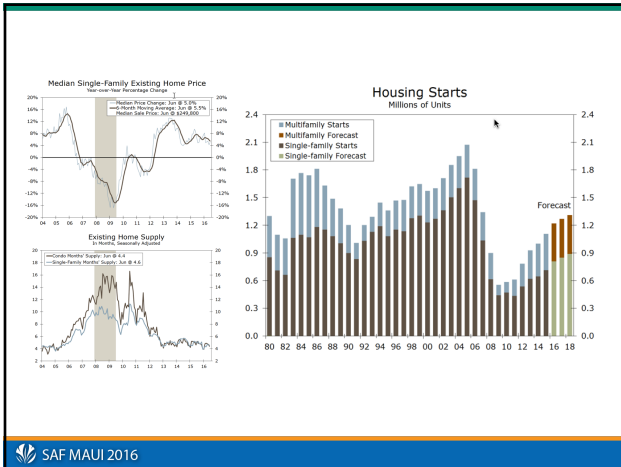
I hear some folks starting to talk about recession.

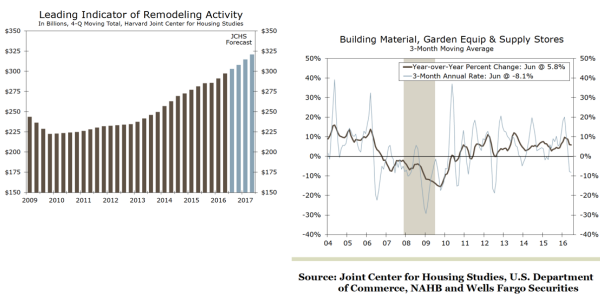
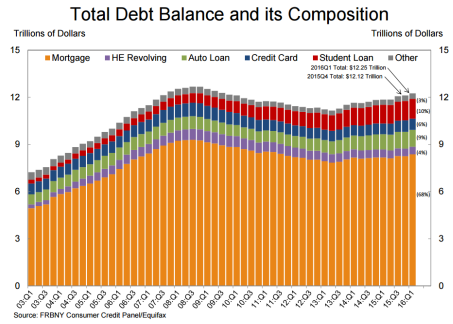
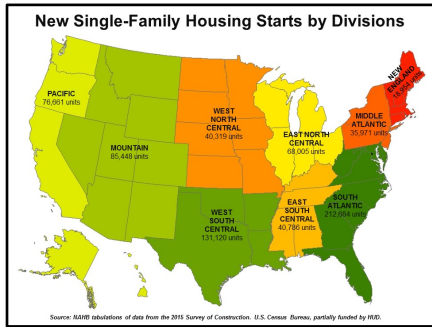
What's up with that?



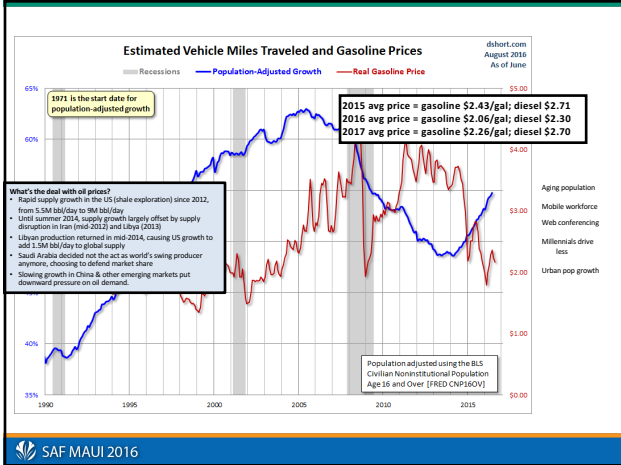
What's going on with the housing sector?

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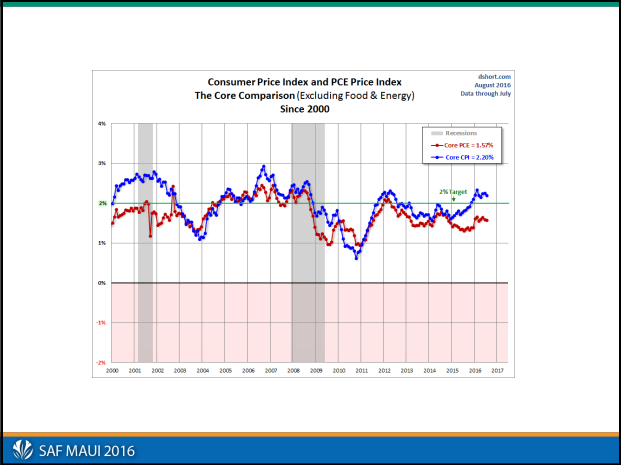
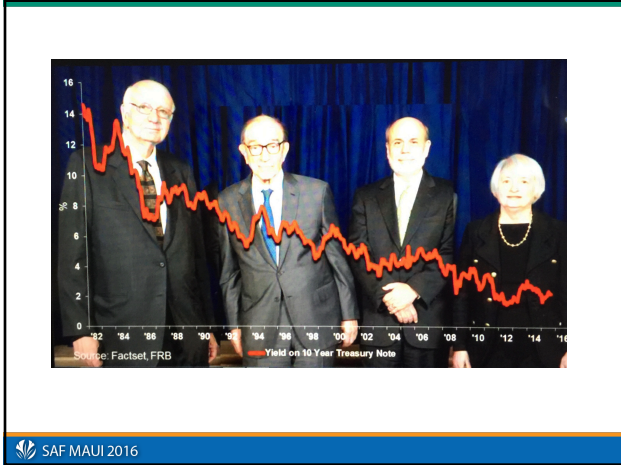


What about the effect of these lower fuel prices?

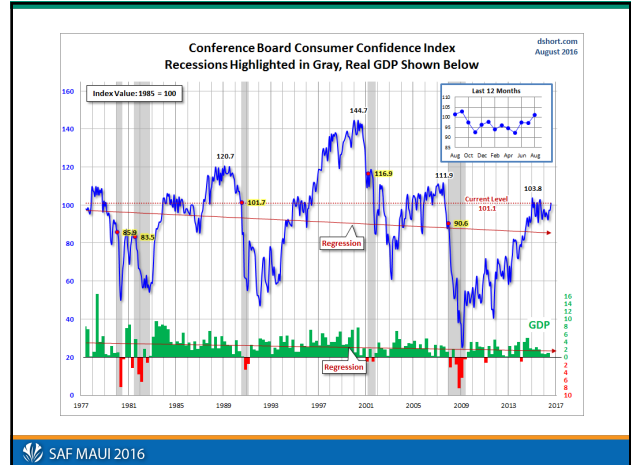


Are interest rates going to go up again?

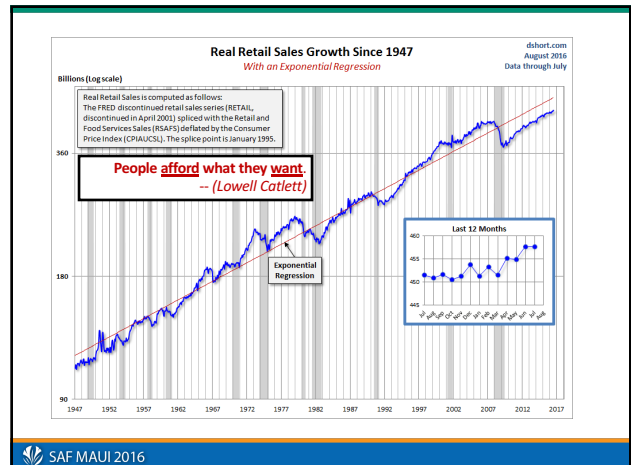
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Have lower gas prices and interest rates translated into folks feeling better?

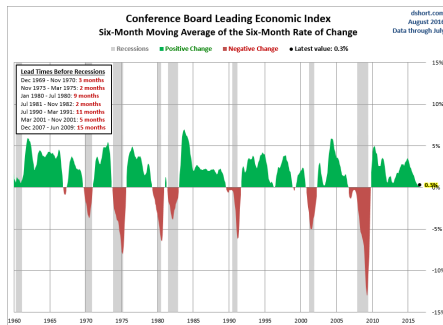


How have all of these trends affected retail sales?



Other Questions?

1. *What about the effect of Brexit on the US economy?*
2. *How will the results of the presidential election affect the economy?*
3. *So how will we know when the downturn will hit?*



- Develop strategies for dealing with a number of possible outcomes and probabilities.
- Key questions at this point in the cycle:
 - How well prepared am I for a slight hesitation or mild economic slowdown?
 - What about a more severe (and by its very nature) unanticipated downturn?
 - What economic and real estate market indicators should I be tracking to help gain perspective on where my market(s) are heading?
 - What predetermined cycle strategies should I have on my play sheet ready to deploy at the right moment, instead of deciding in the heat of battle?

