

<b>Table 1: Rural Mainstreet Economy Last 2 Months &amp; One Year Ago: (index &gt; 50 indicates expansion)</b>			
	Nov. 2023	Oct. 2024	Nov. 2024
Area Economic Index	40.4	35.2	50.2
Loan Volume	57.9	73.1	58.9
Checking Deposits	56.0	63.7	59.3
Certificates of Deposit and Savings Instruments	58.0	63.5	53.7
Farmland Prices	66.7	38.5	44.4
Farm Equipment Sales	49.5	18.8	14.6
Home Sales	32.0	46.3	42.6
Hiring	49.1	50.0	50.0
Retail Business	44.2	36.0	42.0
Confidence Index (area economy six months out)	21.2	29.6	46.4

<b>Table 2: The Rural Mainstreet Economy, November 2024</b>					
	Percentage of Bankers Reporting				
	Leave Rates Unchanged		Reduce Rates by 0.25%		
The Federal Reserve Open Market Committee (FOMC) meets Dec. 17-18. At this meeting the FOMC should:	64.3%		35.7%		
	Percentage of Bankers Reporting				
	Trade Barriers or Tariffs	Rising or High Farm Input Costs	Low or Falling Crop Prices		
Which of the following represents your biggest concern regarding farm profitability in the next 12 months?	7.2%	10.7%	82.1%		
	Percentage of Bankers Reporting				
	Down 10% - 20%	Down 5% - 9%	Down 1% - 4%	Little or No Change	Up 1% - 4%
Compared to this year, what are your expectations for farmland prices in your area in 2025?	3.7%	21.4%	32.1%	35.7%	7.1%

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