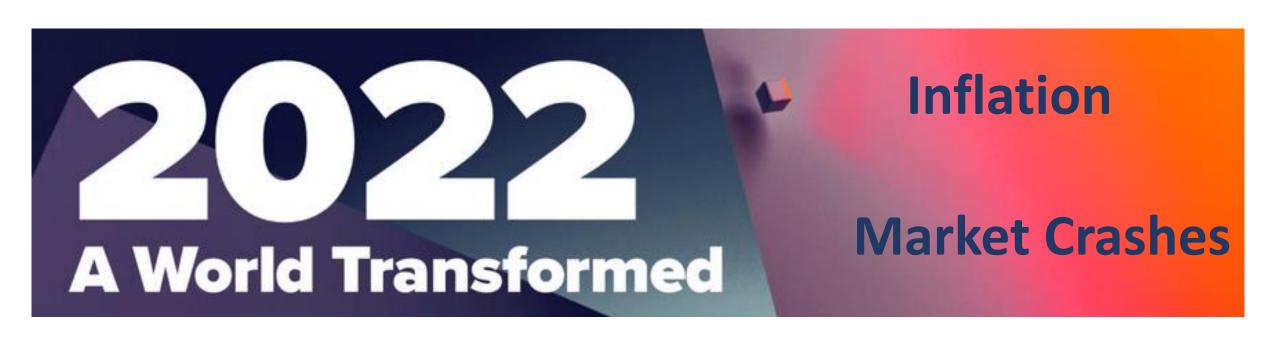
A Review of the Past 96 Years and a Few Thoughts on the Year Ahead

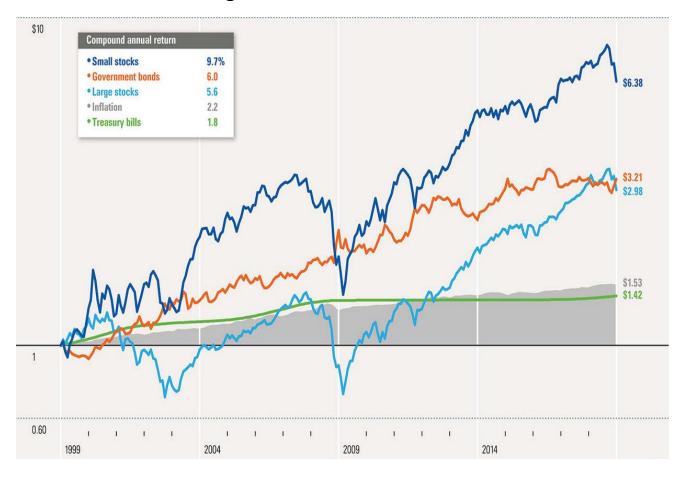


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96 Year History of Stocks, Bonds, Bills and Inflation

- 2021 was a good year for stocks, but not bonds
- The post-2008 recovery has been spectacular, one of the best 13-year US stock markets.
- We provide a table of details for the entire 96 years as well as 5-year and 10-year sub-periods

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The Year Ahead

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Inflation Crashes Stocks & Bonds







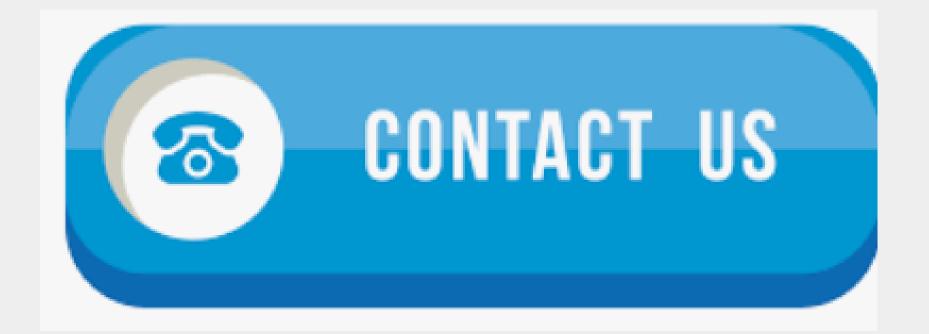






The Fed is at a Crossroad

The Quantitative Easing (QE) game is coming to an end.



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