

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

2022

A World Transformed

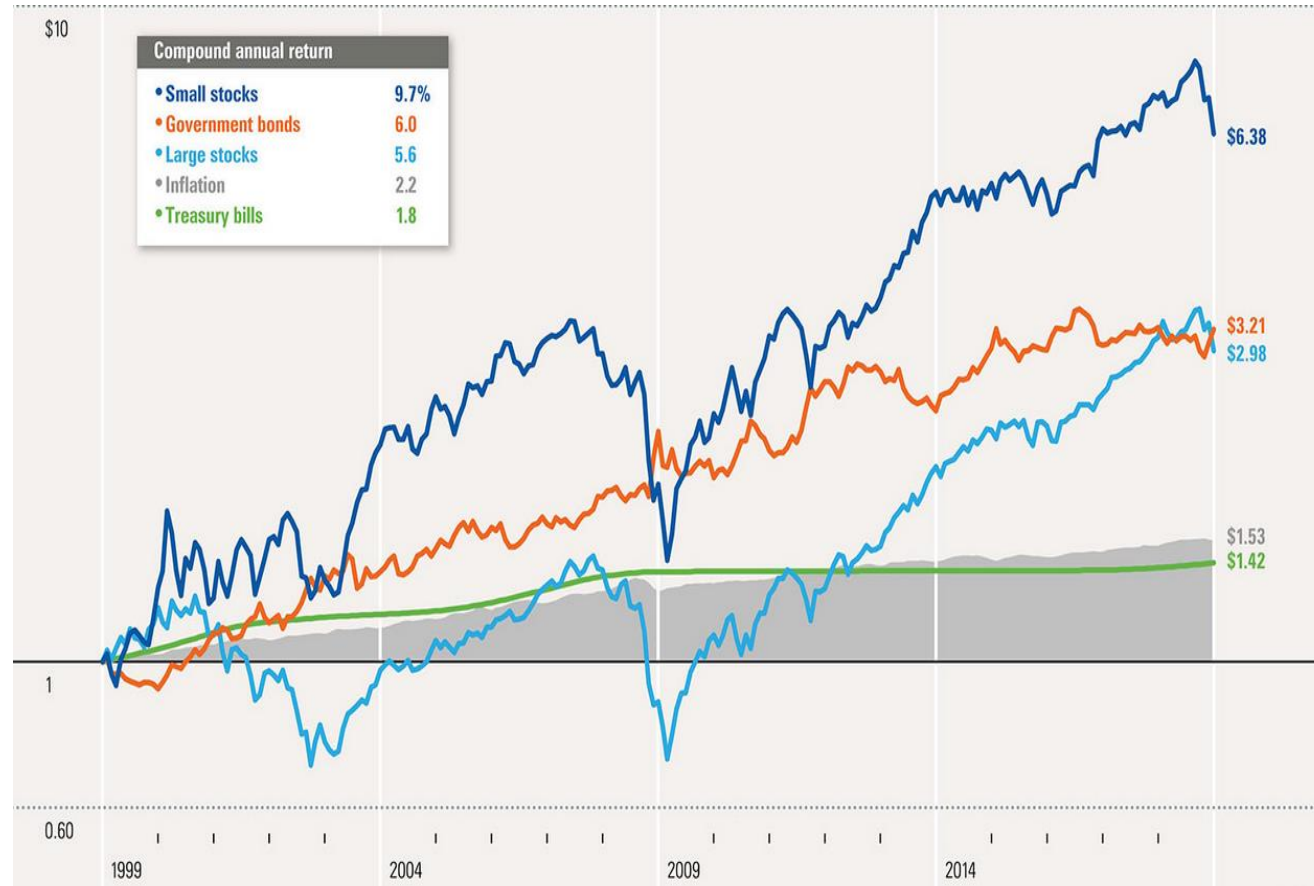
Inflation

Market Crashes

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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Rising Interest Rates Cause Disaster

When ZIRP (Zero Interest Rate Policy) ends

Article: Click on Image or following text

<https://401kspecialistmag.com/what-the-federal-reserves-misguided-policies-really-mean/>



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graph TD; A[Inflation] --> B[Increased Bond Yields]; B --> C[Decreased Stock Values]
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Inflation

**Increased
Bond Yields**

**Decreased
Stock Values**



Journal of Compensation & Benefits



Lead Article in Current Issue

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Funds Actually Protects Those Near
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by Jane Wollman Rusoff