



faith . discipline . patience

Quick, without thinking, has 2021 been a particularly good year for investors?

Did you hesitate?

Did you go in the direction of 'possibly, but maybe not going forward'?

For most stock investors the answer likely should be a resounding 'yes'!

As of this writing the S&P 500 is up 25% for the year.

If you diversified with foreign stock and small cap indexes you probably saw a lower return but still up double digits overall.

To all stock investors who stayed with it for the whole year, I salute you.

You probably saw the headlines about inflation, transitory or not. Or about the new Delta variant or the virus wreaking havoc in nursing homes.

This year also saw a contested election, a huge Chinese property company in financial trouble, tensions in Ukraine, and a debt ceiling looming.

And now there's omicron.

According to some these were all reasons to stay away from stocks.

Yet, throughout this year stock investors who hung in there were awarded.

I'll write more about 2022 next week but I think it's safe to assume most headlines will focus on something that is bad or can turn into something bad.

If you want good news it seems you have to search for it. May I suggest a popular science magazine speculating which ten inventions may break through next year.

Or anything shedding a light on how many people are expected to escape poverty in the world this decade. (By one estimate the figure exceeds 1 billion people.)

I hope you'll have a wonderful holiday season. Please do your best to ignore the bad news for a while. Remember, there's a lot of good stuff going on, too.

Good luck.

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