



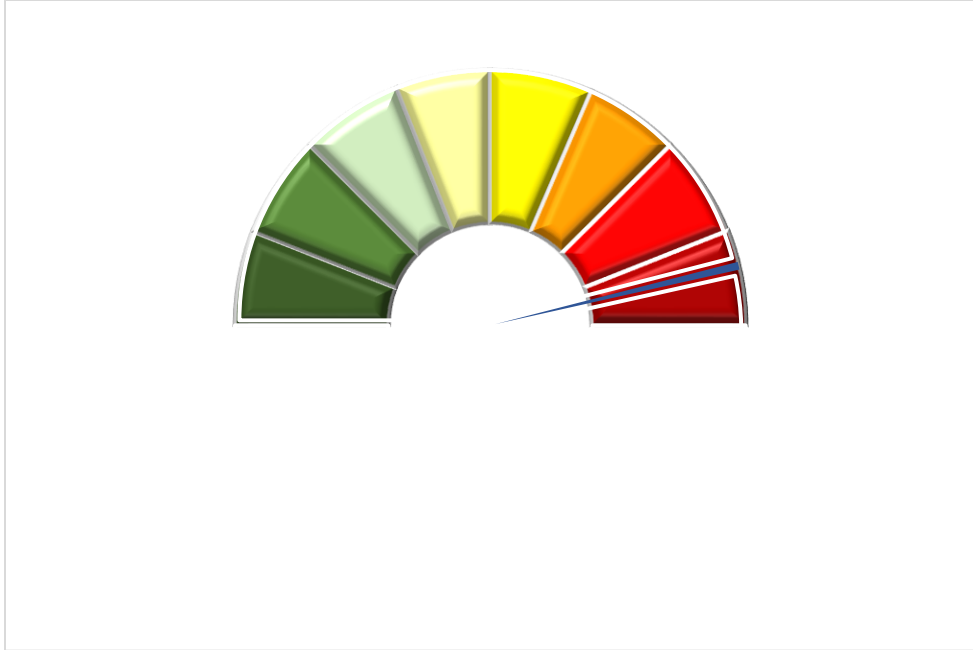
Finishing Off the Year

I hope everyone's holiday season has been a good one. Stay safe as we head into the last week of the year. New Year's Eve is my least favorite holiday. I'll be in bed by 10 pm and sober!

The strategies in this newsletter continue to outpace their benchmarks. The micro-cap strategy, in particular, has surged ahead of its benchmark, now setting a high for the year after a rough start. It's been a difficult year for technology investors who have not invested in a select few market leaders. There are plenty of losses out there. It's nice to perform well in such a challenging environment.

The *Risk-O-Meter* will end the year on a sell signal. The market did have an oversold bounce last week. The NYSE Bullish Percent chart I showed last week still displays warning signs. However, several short-term indicators were pressed as low as they could go.

Stocks have now bounced strongly. I am not surprised because rallies inside bear markets are more potent than rallies in bull markets. *A lot* of stocks are already in bear market territory. The performance of the indexes is masking a lot of pain being felt by the average stock. I expect we will see a lot of volatility and back and forth from here well into 2022.



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