



Resolutions

Happy New Year! I wish you all many wonderful blessings in 2022.

This time of year brings about resolutions. I do not recall ever making New Year's resolutions as an adult. I'm not sure why you need to wait until the beginning of the year to bring about positive change for yourself. It seems to me that once you realize a change is necessary, it's best to get started right away.

Do folks that want to lose weight say, "I resolve to lose weight in 2022 and get healthier. Pardon me while I stuff my face in a triple bacon cheeseburger in the meantime."?

Possibly.

I don't.

I am not a fan of resolutions.

I am also not a fan of making predictions. I do make them. I'm not sure why. One prediction that I made in 2021 is that 2022 might bring a deflationary bust to the economy. *Everyone* is talking about inflation. Inflation is one of the most searched terms on Google. Inflation expectations continue to push higher and higher.

I know enough to know that most people are wrong most of the time. When everyone is leaning one way, it usually ends in disaster. That's the state we are in right now with respect to inflation.

Predictions are fun. Predictions also feed the ego when they are correct.

If I want to have fun, I'll play golf or ski. I also do not need to feed my ego.

There's a big difference between being right and making money. I'll take the latter.

For 2022, I am going to break tradition and make a resolution not to make any more predictions. Instead, I'll follow the data and react according to market trends. This philosophy has worked out very well for me. This newsletter adheres to that philosophy.

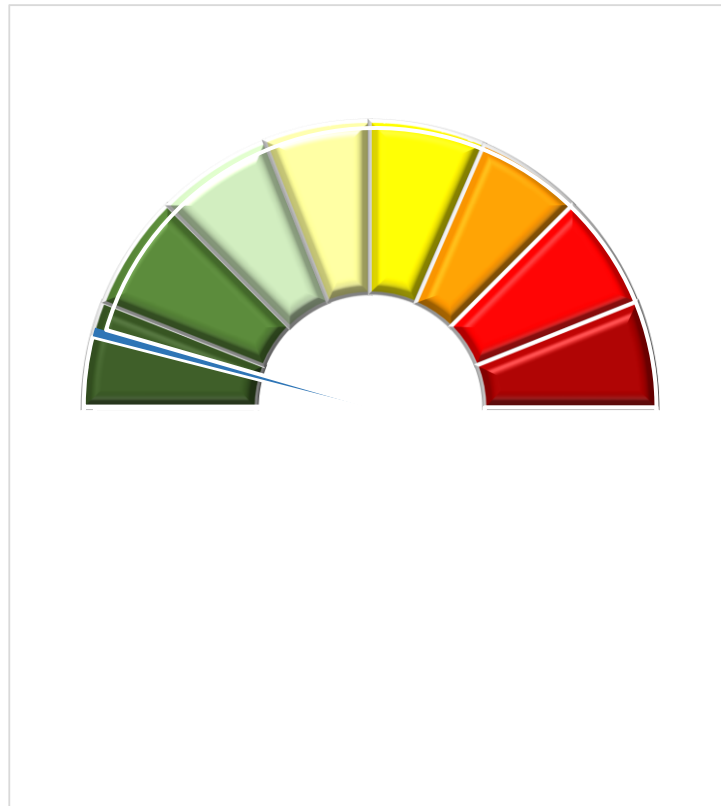
My sincere wish is that this strategy works for you too. You are the hero of your own story. I am here to be your guide.

To start the year, the *Risk-O-Meter* flipped to a **buy** signal. The market has bounced from an extremely oversold condition that bottomed out about ten days before the end of the year. Now the market is in no man's land. The market is not overbought or oversold.

That said, the indicators used to construct *Risk-O-Meter* have moved into the green zone.

Of course, no one will know if this buy signal will lead to big gains until after the fact. To suggest otherwise would be to make a prediction! 😊

Personally, I will look to add to my various investments with excess cash, albeit slowly. The year just started. There's plenty of time to pick my spots.



Lastly, the updated Forensic Accounting Stock Tracker™ is in the full issue for paid subscribers.

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