



UNBOUNDED WEALTH

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What a \$9 Hamburger Taught Me About Inflation

The other day I stopped at McDonald's and ordered a Quarter Pounder with Cheese.

The bill was more than nine dollars.

I stared at the receipt for a moment. Not because I couldn't afford it. Because I remembered when the same meal cost a fraction of that amount.

Spoiler alert: I'm *never* buying another \$9 Quarter Pounder anytime soon. I would rather my stomach rumble until I can find a healthy meal at a reasonable price.

Like many of you, I found myself thinking about inflation.

Turn on financial television and you'll hear endless debates about inflation. Is it going up? Is it going down? Will the Federal Reserve cut rates? Will rates stay higher for longer?

The discussion never seems to end.

Yet standing there looking at my receipt, I had a different thought.

The price isn't going back down.

Ever.

That realization may sound depressing, but I actually find it reassuring.

One of the biggest mistakes investors make is assuming that inflation automatically means bad news for stocks. Sometimes it does. Higher inflation can create uncertainty.

Higher interest rates can pressure valuations. Certain businesses struggle when costs rise faster than revenues.

But that's only part of the story.

What often gets overlooked is that businesses adapt.

A well-run business doesn't simply absorb higher costs and hope for the best. It raises prices. It improves efficiency. It finds new suppliers. It redesigns products. It eliminates waste. It adjusts.

That's exactly what businesses have been doing for generations.

The same is true for consumers. We adapt too. We change spending habits. We make different choices. We prioritize what matters most.

I know I did.

After all, there are only so many nine-dollar hamburgers a person can buy before deciding to eat at home.

The economy is not a static machine. It's a living system made up of millions of people and businesses constantly responding to changing conditions.

That's one reason I'm always skeptical when I hear sweeping predictions about what inflation will do to the stock market.

The future is rarely that simple.

I'm also cautious about placing too much faith in any single inflation statistic.

Government reports can provide useful information, but they don't always reflect what people experience in everyday life. Most investors don't need a government report to know that groceries cost more than they used to. They don't need a government report to know that insurance premiums, restaurant meals, and many household expenses have increased dramatically over the past several years.

Personally, I didn't need a government report to tell me inflation was real. That McDonald's receipt did the job just fine.

None of this means inflation should be ignored. It matters. It affects consumers, businesses, interest rates, and investment returns.

But investors should remember that markets have dealt with inflation before.

They've dealt with recessions before.

They've dealt with wars, political uncertainty, banking crises, bubbles, and crashes.

And through it all, successful businesses have continued doing what successful businesses always do.

They adapt.

The older I get, the less interested I become in forecasting inflation. Economists will continue debating every decimal point. Market strategists will continue making predictions. Financial television will continue searching for answers about what happens next.

Meanwhile, businesses will do what they've always done.

They'll adapt.

The Quarter Pounder with Cheese isn't going back to four dollars.

And trust me, I checked.

But neither is the world coming to an end because it costs nine.

Markets adapt.

Businesses adapt.

People adapt.

They always have.

P.S. One reason I recently launched my Real Money Portfolio is because I don't believe investors should have to accurately predict inflation, interest rates, or the next move by the Federal Reserve to succeed. Instead of trying to forecast every economic development, the portfolio is designed to adapt to changing market conditions as they occur. My experience has been that responding to the market is often far more productive than trying to predict it.

<https://hsdent.com/real-money-portfolio/>

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