

**Subject:** Year end message from Bob Tucker

**From:** Robert Tucker

**Sent:** Wednesday, December 21, 2022 5:02 PM

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**2021 was a great year in the equity markets. 2022 hasn't been, to say the least. The good news is that most accounts are "long-term" money so, there's the opportunity for recovery.**

**Here's an idea. Short-term interest rates are way up due to the fed's raising rates multiple times. However, bank assets (checking, savings, & money markets) are often paying extremely low rates. So, one alternative with zero default risk and guaranteed principal return if held to maturity can be Treasury Bills.**

**While rates change all the time (before purchase), a one-year T-Bill today yields about 4.6%, and it's state income tax-free. Let me know if you would like to discuss Treasury Bills in more detail.**

**I have one "rule". If you have enough cash and income, most accounts are long-term assets. So, market ups and downs are fully expected and no knee-jerk reaction is necessary.**

**As you know, I can't guarantee anything, and past performance is no indicator of future results. However, given enough time, stocks have always outperformed bonds which have always outperformed cash. The key issue is time! Nevertheless, in the meantime T-Bills may be an alternative to bank assets.**

**Want to discuss opportunities you might have to improve your situation? Let's talk.**

**Please accept our very best wishes for an incredibly happy, safe & joyful holiday season. Always let us know if you need to talk with us or need our help. Our mission is to always be of help to you.**

**All the best.**

**Bob**

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