

Lifetime Economic, Financial and Investment Map

Summer

Autumn

Indication of season change -
 • Economic recession
 • Peak in interest rates
 • Stock bear market bottom - Aug 12, 1982-DJI 777 points
 • Peak in consumer prices
 • Jan 1980-Gold \$850 per ounce

Summer War - 1st Cycle - War of 1812
 2nd Cycle - US Civil War, 1860-65
 3rd Cycle - World War 1, 1914-18
 4th Cycle - Vietnam War, 1962-73
 Financed by massive increase in money supply
 Leads to major inflation which peaks at and end of summer.

- Gold prices reach significant peak at end of summer.
- Interest rates rise rapidly to peak at end of summer.
- Stock Market under pressure and ends summer with bear market low.

Indication of season change -
 • Bull stock market peak - Feb 9, 1966 DJI 995 points
 Gold - \$35 per ounce

- Gradual increase in business activity and employment.
- Consumer confidence slowly increases in line with growing economy.
- Consumer prices begin a gradual increase from very low levels.
- Stock prices begin a steady rise and reach a peak at end of spring.
- Interest rates rise slowly from historically low levels in line with gradual credit expansion.

Spring

Indication of season change -
 • Interest rate bottom
 • Debt levels reach cycle low
 • Stock bear market bottom - June 13, 1949 DJI 161 points
 Gold \$35 per ounce

Winter

