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# Beach Shop

A TEES PLEASE COMPANY



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9128 B SE Bridge Road Hobe Sound, FL

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## Hobe Sound Beach Shop's Turtle Times

Our History is a Treasure: Chapter Twenty-Eight *By Jan Otten*

What are the first things that come to mind when you think of Florida? Surely, it's theme parks and beaches. And then maybe oranges. But no history of Hobe Sound, or Martin County, or even of Florida would be complete without learning about pineapples. Yes, that spiny delicious fruit was once a very important agricultural product for the Sunshine State, and indeed of our immediate area.

We can buy it in a can, we can buy it fresh at the supermarket, we can cube it, slice it, shred it, juice it, grill it, cook it. Pineapples are a scrumptious delight, a compliment to almost any meal. People think of Hawaii as the pineapple capital of the United States; however, pineapples were actually cultivated in Florida before Hawaii was even a U.S. territory.

Florida and most certainly Martin County has a rich agricultural history! Florida's economy was largely based on crop growing and food production from the first settlers until after WWII at which time it became more varied with other industries and especially tourism.

Much of the agricultural history of Florida is founded on fruits and vegetables introduced onto the peninsula by Europeans as they began exploring and settling here.

The Indigenous peoples for the most part subsisted on the abundance of available marine life—fish, shellfish, turtles, and alligators. In addition, they hunted the animals that were plentiful on the land. A wide variety of native fruits added to their diet. To name a few: wild passionflower, Chickasaw plums, flatwoods plums, ground cherries, sea grapes and mangrove berries. Corn was also a Native American staple. The early settlers adopted corn when they discovered that wheat would not grow here in Florida. As the Europeans began exploring the continent they brought with them vegetables and tropical fruits from other parts of the world.

A prime example is cabbage, brought to America by French explorer, Jacques Cartier in about 1541. It was an easy cash crop for early Americans. It is estimated that cabbage cost about 2 cents a pound in 1920. Today Florida remains a top producer of cabbage bringing in approximately thirty-four million dollars a year.

We probably think that coconuts were always here in Florida, however, originally a survival food for early settlers, coconuts were first introduced by Spanish explorers in the 1500s and are



*A good wagon load, Florida pineapple. 1900 (circa). State Archives of Florida, Florida Memory.*

traced back to the coasts of India or southeast Asia. Coconuts provided a source of food and water. Alcohol and sugar can be extracted from its sap, and it also provides a rich oil. During the early 1900s coconut cream pie and custard were all the rage, as well as grating it for frostings and cake toppings. And of course, we must note the hand-carved versions that made interesting souvenirs for tourists.

Then there's the amazing banana, which wasn't found in Florida until the 16th century when it is believed it was first introduced by Spanish Explorer, Ponce de Leon. The first commercial banana farm in the US was established in 1876 in central Florida near Silver Lake, not far from Orlando. Florida is second only to Hawaii in banana production and is the top exporter. Bananas have been a staple of the American diet from the time of the early settlers.

Another important agricultural commodity for Florida is Sugarcane which was first brought to the nation's oldest city, St. Augustine, by Spanish colonial Governor Menendez in 1565, but commercial production of sugarcane did not begin until 1767 when the British brought sugarcane to Florida in the New Smyrna colony. That production was eventually halted due to the Revolutionary War. Currently about 75% of the Florida

*Continued on page 6.*



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# HOBE SOUND BEACH SHOP SUPPORTS THE CLEAN OCEAN MOVEMENT

Come in and shop and help save our beaches and oceans



## A Flip Floppin' Success Story

Kenya, Africa is the home of a business that cleans the local beaches, impacts over 1,000 Kenyans and creates amazing art—All from discarded flip flops that wind up as debris on the beaches and waterways of Kenya.

Founder of Ocean Sole, Julie Church, was inspired by seeing children making toys out of the discarded flip flops. She encouraged their mothers to collect, wash, and cut the discarded flip flops into colorful products to sell at local Kenyan markets. Thus began a social enterprise that pays bonuses to employees, invests in a welfare program that helps facilitate payments for educating their children, buying land, and other programs to support an impoverished community. In this process their actions make a difference to the plight of the oceans and gives back what they earn to change the lives of many through employment, education, and meals.

Ocean Sole provides steady income to low-income Kenyans while recycling a million flip flops a year. By using flip flops for their art instead of wood, they save over five hundred trees a year and contribute over 10-15% of their revenue to beach cleanups, vocational and educational programs as well as conservation efforts. They turn wasted, discarded, trashed flip flops into artistic sculptures while sending an important message about the state of the oceans.

In a country that has a 40% unemployment rate, Ocean Sole has created productive employment for men, women, youth, fishermen and other entrepreneurs. Some receive pay for picking up flip flops, and others for thoroughly washing and preparing the flip flops for the artists to hand carve into colorful sculptures for sale.

The sculptures range in size from key chain dimensions to small, medium, and large life-like creations. Each one is unique depending on the colors of the flip flops molded into the blocks to be carved and of course dependent on the distinctive talent of each particular artist. Most of the designs represent animals including, dogs, cats, penguins, elephants, fish, starfish, and dinosaurs, to name just a few.

You can find these amazing pieces of art at the Hobe Sound Beach Shop. They are collectible, make great gifts for children, and add special décor to any home. And, best of all, you are helping to clean the oceans and provide employment for many who truly benefit from the fruits of their labors through your purchases.

NOTE: Ocean Sole hosts weekly beach clean ups every Saturday. Last year they cleared 1 million pounds of ocean trash and this year with the help of "virtual volunteer" donations it is their hope to greatly increase that impact number. For more information on how you can help go to: <https://oceansole.com/products/host-a-beach-cleanup>. Their online videos are inspiring.

**OUR COMMITMENT:** The Hobe Sound Beach Shop is committed to offering merchandise that supports the coastal environment in our community and around the world. The products we feature here and carry in our store support this commitment. Stop in and see for yourself what "beauty from trash" has come from creative and forward-thinking entrepreneurs.

In addition to the products featured here, remember we also carry the beautiful Dune X 4ocean collaboration jewelry.



# Data Deluge

Some of you may have noticed the big news from last year: "Record-setting year for sea turtle nesting"; which of course comes as good news for those of us who keep track of such things. When you think about it, it is quite remarkable that over 134,000 loggerhead nests and just over 76,000 green turtle nests were tallied on Florida's beaches last year, and even more remarkable, when considering there are approximately 100 eggs per nest, my calculator tells me that's around 20 million eggs each with the potential to produce a little turtle. All the while, a virtual army of volunteers, professional biologists, students, and others diligently gather as much information as possible about how many hatchlings had actually emerged and departed from those nests; which hovers somewhere around 80% (collectively) for nests not otherwise damaged or destroyed by predators or surf, which itself can be devastating during tropical storms. From there we start to lose track of the details but across the State, natural predation (e.g. small mammals, fox, coyote, crab) is known to be responsible for around 10% loss of nests each year, and artificial lighting may be responsible for the demise of at least twice that by disorienting hatchlings landward, so perhaps up to half of the hatchlings actually produced on any given year have a shot at getting to the ocean itself, not including those already lost to erosion. Since the majority of nests are found on the east coast of Florida, they were largely spared from severe storms in 2023, which nicely coincided with the high nest volumes. Still, erosion is a pervasive problem even without severe storms, (which the west coast did unfortunately endure) so my "Fermi" estimate for hatchlings



Little green turtle making its way to the ocean in St. Croix L. Wood.

getting in the water for 2023 is around 5 million little souls. Now, let's do a little more math. Nobody really knows for sure how many, but a whole bunch of those run into trouble along the way as they swim through a gauntlet of fish and birds as they swim offshore, perhaps taking three quarters or more of them right off the bat. The remaining hatchlings must then have the good fortune of finding a suitable patch of floating sargassum to begin what is known to be, in some cases, a trans-Atlantic journey which includes all sorts of challenges in itself. Then, given it takes 20+ years to reach maturity amidst the additional pressures of human-caused mortality, it's safe to say that less than a million of our original 20 million might end up adults at best, or well less than 5%.

Now, let's do some more math. Since we know that any individual turtle nests, on average, 3-4 times per year, the actual number of females involved in last year's season was around 50,000 individuals. It follows then that, on average, since only a third to a quarter of the actual number of adults that can potentially nest actually did so in 2023, there might be 3-4 times as many females actually out there who keep on a rotation of their own. Since Florida receives 90% of the loggerhead nesting for the whole Atlantic basin, and a much smaller proportion of green turtles, that puts us at around 175,000-200,000 reproductively-active females. We also happen to know that there are typically around 2-3 times as many females as males, so if we add the males into the mix, we're around 250,000-300,000 adult turtles at any time who, collectively, happen to use Florida's beaches for carrying on their lineage. That number is very close to just 1% of our original 20 million eggs. Since we also know that both loggerhead and green turtle populations are currently at, historically-speaking, considerably diminished levels, any population recovery we hope to achieve will require a commensurate increase in egg production and/or reduction in mortality along the way. The reality is, we need an extraordinary number of eggs to produce a very modest number turtles over the long run, so as we celebrate the good news of 2023 (which of course we should), it should not enable us to proclaim a conservation 'victory' or take our eye off the ball when it comes to sea turtle conservation. So, no matter how good the local news folks may make it sound, please keep those lights off and protect those nesting beaches, it's all they've got!

Submitted by Larry Wood, Ph.D.

Research Coordinator

National Save The Sea Turtle Foundation

[www.savetheseaturtle.org](http://www.savetheseaturtle.org)



## More full moons this year from WPBF 25 ABC News dated 2/24/2024

Of the 12 full moons in 2024, February's full moon is the only micromoon of the year, while the September and October lunar events will be considered supermoons, according to EarthSky.

Definitions of a supermoon can vary, but the term generally denotes a full moon that is closer to Earth than normal and thus appears larger and brighter in the night sky. Some astronomers say the phenomenon occurs when the moon is within 90% of perigee — its closest approach to Earth in orbit.

**Here are the remaining full moons of 2024:**



- |                                   |                                 |
|-----------------------------------|---------------------------------|
| • <b>March 25:</b> Worm moon      | • <b>Aug. 19:</b> Sturgeon moon |
| • <b>April 23:</b> Pink moon      | • <b>Sept. 17:</b> Harvest moon |
| • <b>May 23:</b> Flower moon      | • <b>Oct. 17:</b> Hunter's moon |
| • <b>June 21:</b> Strawberry moon | • <b>Nov. 15:</b> Beaver moon   |
| • <b>July 21:</b> Buck moon       | • <b>Dec. 15:</b> Cold moon     |

### Solar and Lunar Eclipses

Multiple eclipses will occur in 2024.

- The most highly anticipated of these events is the total solar eclipse on April 8, which will be visible in parts of Mexico, the United States and Canada. A total solar eclipse occurs when the moon passes between Earth and the sun, completely blocking the sun's face.
- Those within the path of totality, or locations where the moon's shadow will completely cover the sun, will see a total solar eclipse. People outside the path of totality will still be able to see a partial solar eclipse in which the moon only obscures part of the sun's face.
- A total solar eclipse won't be visible across the contiguous United States again until August 2044.



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5

crop comes from a relatively small area near Clewiston in western Palm Beach County. The remaining 25% of Florida's sugar cane is grown in Hendry, Glades, and Martin counties. Of course, strawberries and all manner of citrus fruits are some of the other major crops grown in Florida, but let's learn about pineapples: The word pineapple comes from the Spanish word *piña* because pineapples reminded the early explorers of pinecones. At first, they were classified as *piña des Indes*—pinecone of the Indies. Pineapples found their way into Europe all the way back in 1496 (some reports said 1493), when Christopher Columbus was returning from his second voyage to the Americas. He brought back a consignment of pineapples from Guadalupe. Amongst the treasures he was transporting back with him included tame parrots, tomatoes, tobacco, and pumpkins and most especially these odd looking spiny fruits that turned out to be the "crowning glory" of his cargo. Much of the produce did not survive the trip but the auspicious pineapple reached Spanish King Ferdinand II of Aragon. It produced enough of an impression for Peter Martyr, tutor to the Spanish princes, to record the first tasting as follows: *"The most invincible King Ferdinand relates that he has eaten another fruit brought from those countries. It is like a pine nut in form and color, covered with scales, and firmer than a melon. Its flavor excels all other fruits."* Sweets, like sugar and fruit, were not considered as a commonly imported commodity and thus the obsession with pineapples began and by the 1550s pineapples were being shipped regularly from the Caribbean to Europe.

They were also notoriously difficult to transport from the colonies without spoiling, therefore due to their rarity, they became insanely popular and a status symbol in the 16th and 17th centuries with only the exceptionally wealthy able to afford such a delectable delicacy. Many prominent people of the time revered the fruit, among them Charles II, Catherine the Great, Louis XV, and King Ferdinand of Spain. Contributing to the popularity of the pineapple was the general lack of sweetness in the diet of the population at that time. Cane sugar was expensive, other fruits were seasonal and ordinary folks would rarely have tasted anything so sweet. At the height of its popularity pineapples would sell for the equivalent of \$8,000 in today's money (Wow!). Pineapples would be the centerpiece at dinner parties, not eaten but viewed, almost revered. Some would even rent a pineapple for an evening and carry it around like an accessory! Quite clearly having a pineapple was a huge status symbol.

American colonists began importing the pineapple from the Caribbean in the 17th century and due to its seemingly exotic qualities and scarcity, the pineapple soon became a symbol of hospitality in early America.

It is believed that Benjamin Baker, nicknamed "King of Wreckers" because his business was salvaging ships, is credited with the earliest cultivation of pineapples in the US during the 1860s in Plantation Key, Florida. He shipped them by schooner to cities like New York, Baltimore, and Philadelphia. By 1876 settlers from New Smyrna Beach to Jupiter had pineapple "patches." Pineapple plants were easy to grow and needed minimal care while offering a healthy food option for a minimal cost.

Somewhere near the same time Baker was cultivating pineapples, a man by the name of Mr. Brantley was growing pineapples on Merritt Island and by 1888 an immigrant from Denmark, Mr. John Laurence Jensen, purchased 138 acres of land along the Indian River. It would later become the Town of Jensen Beach and in 1895 would be labeled "Pineapple Capital of the World."

It is also reported that around 1880, New Jersey shipbuilder Thomas E. Richards and R.D. Hoke separately began planting pineapples. Richards along with his two sons cleared three acres near their homesite on the west side of the Indian River for farming.

When Richards saw pineapples growing on Hutchinson Island he decided that he would try pineapples, rather than the sugarcane he was planning. He then sailed with his sons to Key Largo, and purchased 44,000 pineapple slips, and planted them on either side of the Indian River, the majority, 40,000 slips, on Hutchinson Island. In due course, the slips that were planted on the island failed, but those on the river's west side thrived.



Gross, J. Ellsworth. Pineapples being transported on a sailboat. 1890 (circa). State Archives of Florida Memory.j

According to "History of Martin County" compiled by Janet Hutchinson:

*"The success of Richards's crop — 'which grew like wildfire' on the sandy ridge along the Indian River — led later settlers to plant their fields with 'pines.' For the next 30 years, the cultivation of pineapples was the principal activity for the young settlement, attracting an increasing number of farmers who, in turn, were followed by field hands, tradesmen, craftsmen and professionals. Had it not been for Hoke and Richards and their pineapples, Stuart might have been only empty land waiting for 'development' in the great 1925 boom period.*

*Richards, his wife, and children subsequently became strong promoters of the area, helping to organize the Indian River and Lake Worth Pineapple Growers Association, for which Thomas Richards served as its first president."*

On May 31, 1886, with \$125,000 in capital, the Indian River Association acquired the Gomez Grant thereby creating a subsidiary of the company called the "Pine Apple and Cocoanut Grove Association." They allocated a series of lots west of Indian River and on Jupiter Island for pineapple production. The land the Association purchased ran from the mouth of the St. Lucie River down to the Jupiter Inlet and included Jupiter Island and 10,000 acres of the former Gomez Grant which includes present day Hobe Sound. The purpose of the corporation was *"the cultivation of pine apples, cocoanuts, oranges, lemons, limos, citrons, bananas, plantains, and other tropical fruits, gardening, horticulture, stock raising and general agriculture," as well as "The purchasing of real estate, selling leasing and improving the same."*



African Americans and Caribbean descendants settled near the Intracoastal Waterway in the Gomez area of Hobe Sound. There they eked out a living working on small farms and pineapple and coconut plantations located on Jupiter Island as well as the carnation and flower farms along what is now Gomez Avenue.

Florida East Coast Railway's expansion south encouraged the industry to grow rapidly and by 1899, despite a couple of years with freeze problems, pineapple plantations could be found across Florida with an estimated 1,325 acres of pineapple plantations, producing 95,442 crates of fruit. All went well for the plantation owners until around 1908. Florida growers produced over 1.1 million crates of pineapples that year, however Cuba produced 1.2 million crates and was able to ship pineapples at a cheaper rate than Florida.

To the dismay of the plantation owners the pineapple industry slowed and eventually halted beginning early in the 1900s when nematodes and spider mites began to attack the pineapple plants. By 1910, portions of crops along Indian River plantations showed signs of failing. A "red wilt" was rotting the roots of the pineapple plants, causing them to die. The disease quickly spread to entire fields. That, along with a lack of proper fertilizer due to World War I in Europe, and freezes in 1917 and 1918, the industry seemed to disappear.

Attempts were made to revive pineapple production in Florida in the 1930s, but the industry was never able to fully recover.

Evidence of the time of these remarkable pineapple plantations remains. Most especially the Jensen Beach Pineapple Festival and if you look around and pay attention, you're bound to notice how often you see the pineapple as a decorative element, logo and very importantly a sign of welcome.

Next time you purchase a fresh pineapple be sure to preserve the "crown" as you prepare to enjoy this "king of fruits." Plant the crown in your yard. It grows best planted directly in the sandy Florida soil. It will take a while, maybe up to about 18 months, but I promise you, it's delicious sweetness will be well worth the wait!!



*Shipping Indian River Pineapples to the North, Jensen, Fla., U.S.A.  
Library of Congress Prints and Photographs Division Washington,  
D.C. 20540 USA*

References for this Chapter in our Treasure Coast history include, but are not limited to: Images of America, Hobe Sound by Jennifer Gilliland; The Great Book of Florida by Bill O'Neill; Hidden History of Florida by James C. Clark; Janis Gibson, Historical Society of Martin County; Special to TCPalm; "History of Martin County" compiled by Janet Hutchinson; and Wikipedia

## Some trivia of interest:

- Average price of a pineapple in 1924 was 40 cents. Today we find them from about \$2.99 to \$3.99 each.
- Saw palmetto berries were used by Native Americans for healing and were an important part of Florida's ecosystem and were cleared to make room to plant pineapples along the Indian River and Jupiter Island on the western lands of Hobe Sound.
- Pineapples do not ripen after they have been picked. They are a good source of vitamin C, potassium, and fiber. Pineapples contain an enzyme, called bromelain, which helps to burn body fat and can be used as a meat tenderizer.
- Reportedly health benefits from pineapples include: Treatment for cold and cough; strengthening bones; good for teeth; preventing cancer; aiding in digestion; good for eyes; reducing symptoms of arthritis; and preventing hypertension.
- Some reports say that pineapple can help with weight loss due to its high fiber, water content and low calories.
- The vitamin C and beta carotene-rich fruit can be extremely beneficial for the skin when consumed or applied topically. It can help to fight skin damage caused by the sun and pollution, reduce wrinkles, and improve overall skin texture.
- How much pineapple should we eat in a day? One cup of fresh pineapple is more than enough in one day.
- Famous quotes about pineapples: "Be a pineapple: Stand tall, wear a crown, and be sweet on the inside"; "When life gives you lemons, sell them and buy a pineapple."
- Pineapples account for about 20% of global tropical fruit production.
- Prior to finding its way to Europe and ultimately to Florida pineapple was an important economic plant in the development of Indigenous civilizations in the Americas. The Tupi-Guarani and Carib peoples called the fruit nanas (excellent fruit) and several varieties were grown. Besides being a staple food, the pineapple was a source of medicine, fermented to become alcohol, its fibers made into robes and bow strings and thread for cloth.



# Chapter Twenty-Eight

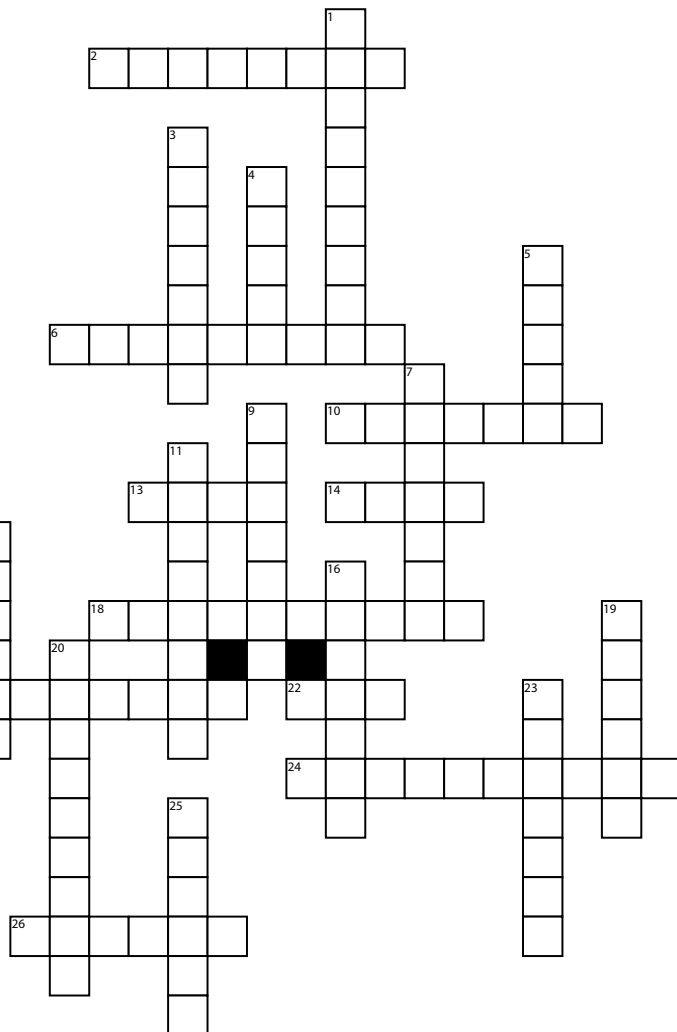
Hint: All Answers Can be Found in the *Chapter Twenty-Eight* article.

## Across

2. Who first introduced pineapples to King Ferdinand of Spain?
6. There was a general lack of what in the diets of ordinary people in the 16th and 17th centuries?
10. From what language is the word pineapple derived?
12. African Americans and Caribbean descendants settled in what area of Hobe Sound.
13. Early Americans adopted what staple from the Indigenous peoples?
14. In 1908 what country produced more pineapples than Florida?
17. King Ferdinand declared that the flavor of pineapple excels all other what?
18. In the 16th and 17th centuries what sold for today's equivalent of \$8,000?
21. In America the pineapple became the symbol of what?
22. Coconut cream what was all the rage in the 1900s?
24. Due to WWII there was a lack of proper what for the plantations?
26. Pineapples were insanely popular mostly due to their what?

## Down

1. Who first brought many of the currently harvested fruits and vegetable to the peninsula?
3. Florida visitors come here for theme parks, oranges and what else?
4. What part of the pineapple should you plant?
5. The red wilt was rotting what part of the pineapple plants?
7. French Explorer Jacques Cartier introduced what vegetable?
8. What Florida town produces 75% of sugarcane?
9. Pineapple plants are easy to grow and need what kind of care?
11. What was hand carved for souvenirs?
15. 25% of sugarcane is grown in the counties of Hendry, Glades and \_\_\_\_?
16. What happened to most fruits and vegetables transported to Europe from the colonies?
19. What Florida town is named for a pineapple plantation owner?
20. Where did the American colonists import pineapples from?
23. What expansion southward helped the plantations to grow rapidly?
25. In the 16th & 17th centuries pineapples were what kind of symbol?



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## Real Estate Corner

According to the National Association of Realtors at the end of 2023 in the major market areas of the United States, Single-family existing-home sales prices climbed in 86% of measured metro areas—189 of 221—in the fourth quarter, up from 82% in the previous quarter. The national median single-family existing-home price rose 3.5% from a year ago to \$391,700. Here in Hobe Sound the median single home price was \$502,450.

In Hobe Sound FL, owning your own home is a solid investment as we have seen a steady increase in market value and demand for many years past and I predict it will continue into the future. We are unique and blessed with the location of our small seaside-based community, without the heavy influence of large manufacturing plants and large commercial business. Yes, our traffic increases with the winter months but having lived in big cities we have little to complain about.

Last year ended well in the Real Estate market as we had 3.5 months of inventory on hand. A balanced market where there are

equal numbers of homes for sale as there are buyers looking to buy would be in the range of 3 months of inventory. I do not have statics for the month of January or February as yet, but the sales and listings in our Hobe Sound office are encouraging.

Just as the ocean tide comes in and out and the sun rises and sets people will always be moving in and out of Hobe Sound and the Real Estate Market will continue to change but remain constant. If you are planning on relocating a Professional Licensed Realtor can be of great assistance.

Just sayin! Rich

### Rich Otten, PSA, C2EX

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# The Worse Recession That Never Happened

## The 2023 non-recession

By mid-2022, every single investment company our team spoke with predicted a recession in 2023. The only difference was how deep. The recession that never happened is not the first time the analysts got it wrong. As the saying goes, they predicted 10 of the last 5 recessions. Michael Gapen, chief US economist for Bank of America called 2023 “the so-called most widely forecasted recession in the history of mankind” His point as written in Yahoo Finance on December 28th was that consumers and businesses expected a recession, so they prepared by borrowing ahead of time at cheaper rates. This kept them insulated from the impact of higher rates which would have sent us into a recession. I like our explanation better. Sometimes they just get it wrong, and that’s OK. Especially for those who didn’t try to time the markets.

## Perspective

In all fairness to the analyst community, there have been 6 inflationary episodes (not including the one we are in currently) since WWII. During the same period, we have had 13 recessions. Each of the 6 inflationary episodes were closely followed by recessions. In fact, we spent most of the 1970s in a state of inflation that hosted 4 recessions from 1969 to 1982. You would think the stock market crash of 2001 (AKA the dot.com bubble burst) and 9/11 would have been met with inflationary due to government stimulus, right? Not even close. We had to wait till 2008 to see the next period of inflation. Key takeaway—significant economic episodes are difficult to predict and even harder to try to time the entry and exit of investments.

## The Election

Oh, and there is that. We can’t have a discussion about the markets in an election year without taking a historical perspective; so here goes. According to the 2021 Dimensional Funds report, “the market has been favorable overall in 20 of

the 24 election years from 1928 to 2020, only showing negative returns four times”. Year three of a president’s term is usually the strongest year for the market, followed by year four (then the second, and finally the first). The S&P 500 index doesn’t significantly favor either party. I like to say that Wall Street is not blue or red, it is green(\$).

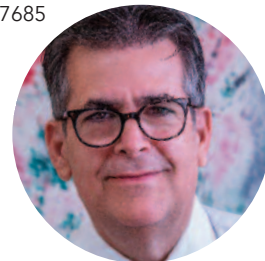
OK, here is where the hate mail comes in. Between 1968–1978 and 2000–2009, both under Republican presidents, the S&P 500 remained relatively stagnant. In contrast, the S&P 500 advanced under every Democratic president since 1933. Another study found in Marketinsider.com found that since 1947 the stock market (S&P 500) posted an average annual total return of 10.8% under a Democratic president, compared to 5.6% for a Republican president. It should be noted that external forces such as the oil crisis in the 1970s and the terrorist attack on 9/11 may have understated stock market returns under Republican presidents. The same study showed that the market initially responded better to a Republican victory, while a Democratic victory tends to outperform in the long term.

## Disclosure

The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual. All performance referenced is historical and is no guarantee of future results. All indices are unmanaged and may not be invested into directly. Investing involves risk including loss of principal. No strategy assures success or protects against loss. LPL Tracking #537685

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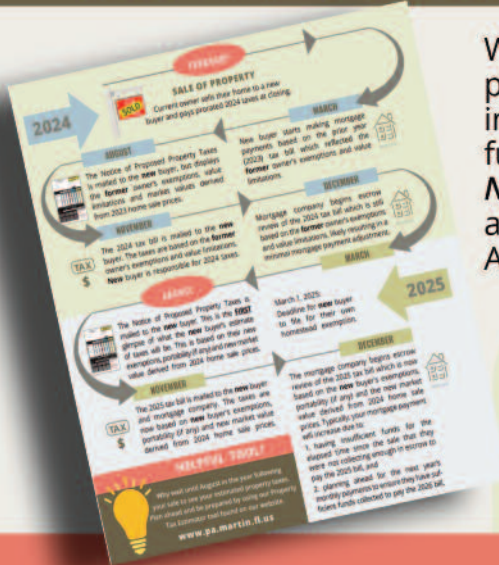




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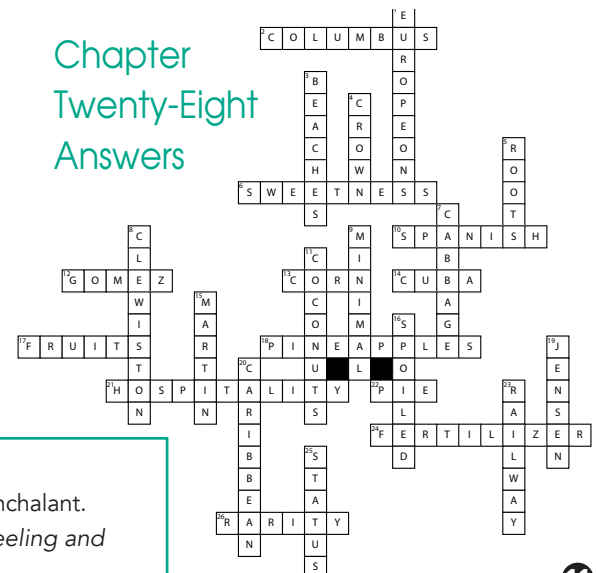
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Chapter  
Twenty-Eight  
Answers



A little Trivia from Dictionary.com:

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