



Wealth Care LLC March 2026 Commentary

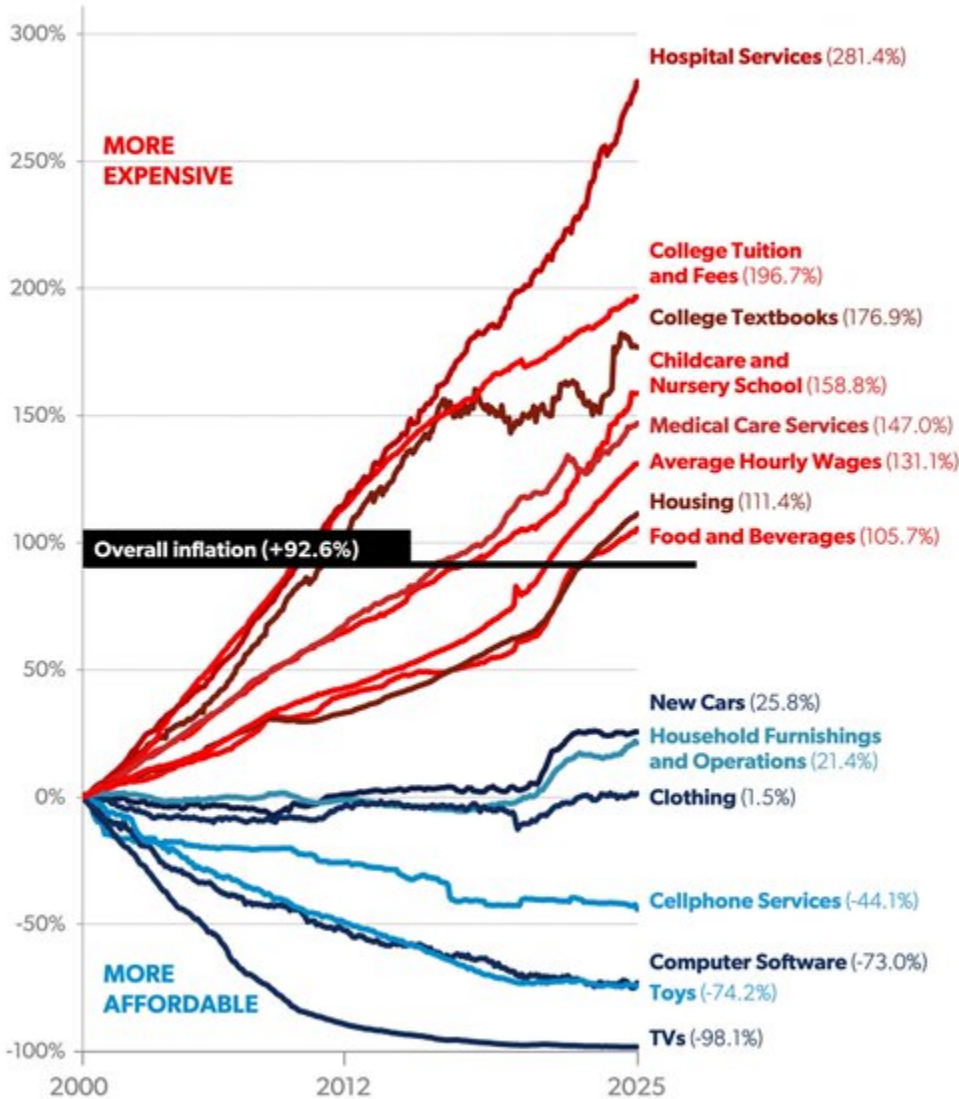
Inflation

Every family has its own inflation rate that is dependent on which particular products it buys. The government's official inflation statistics use a basket of goods trying to approximate what a typical family might do in any given time. But here is a nice illustration of how prices have changed for different items over the last 25 years:



Price changes (Jan. 2000–Dec. 2025)

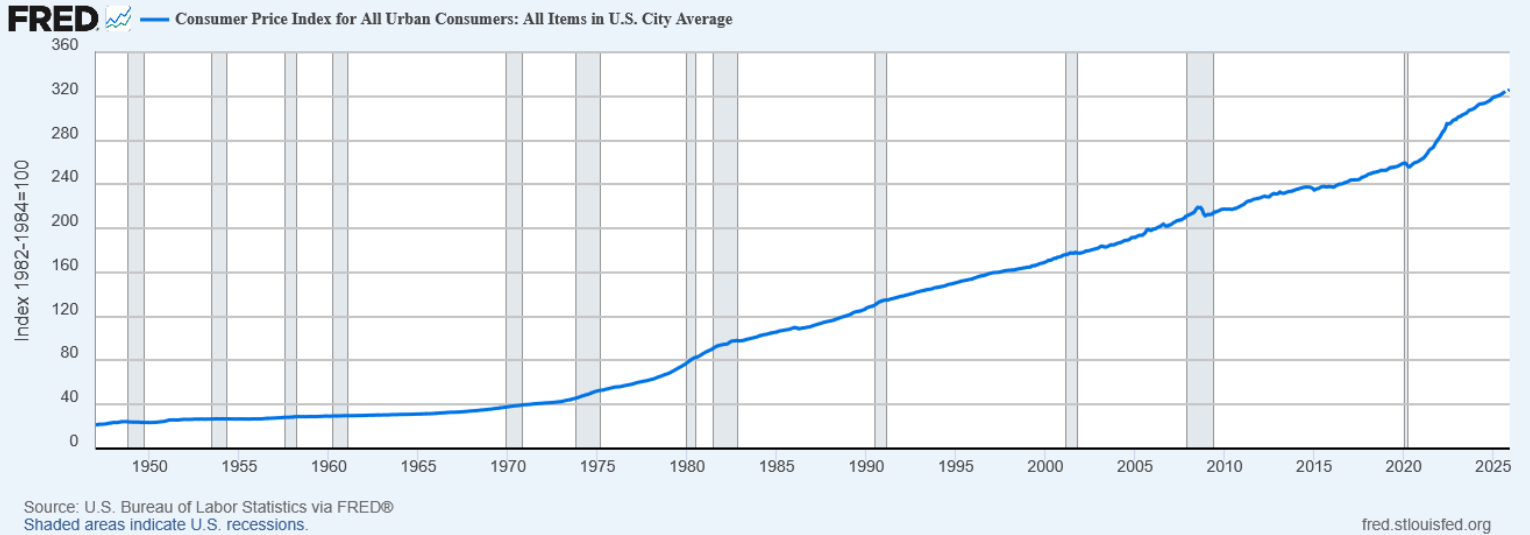
Selected US Consumer Goods and Services, and Wages



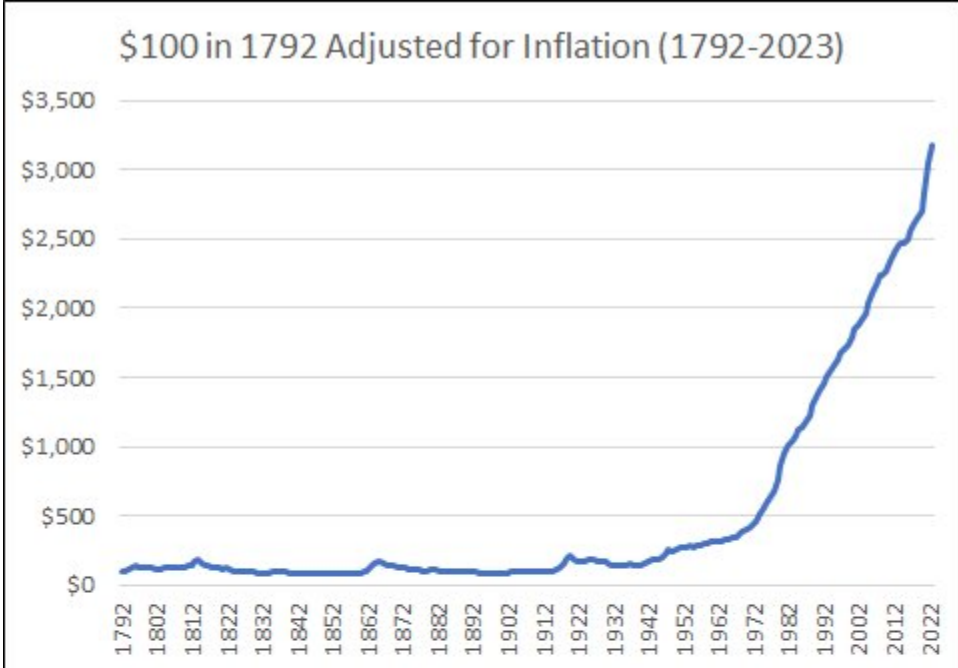
Source: Bureau of Labor Statistics

Mark J. Perry

Inflation is relentless—here is the trend for 75 years:



Here is yet another way to look at it:



How do we fight inflation—we invest.

Here is just a fabulous table of long term investment returns for many asset classes. Notice a few things:



Stocks give the highest returns over most periods

Bonds occasionally make returns above taxes and inflation (usually only when interest rates are dropping). Note however that long term bonds at the end of 2025 have lost about 4% a year for a five year period, while inflation eroded 20+% of their value as well.

Housing returns are mediocre

Gold returns are volatile and poor except during the inflation of the 1970s and again now

Cash at best keeps up with inflation, but not usually after taxes

	Stocks	Cash	Bonds	Housing	Gold	Inflation
1930s	-0.9%	1.0%	4.0%	-1.2%	5.3%	-2.0%
1940s	8.5%	0.5%	2.5%	8.1%	-0.8%	5.4%
1950s	19.5%	2.0%	0.8%	3.0%	1.0%	2.2%
1960s	7.7%	4.0%	2.4%	2.2%	1.6%	2.5%
1970s	5.9%	6.3%	5.4%	8.7%	28.6%	7.4%
1980s	17.3%	8.8%	12.0%	5.9%	-2.5%	5.1%
1990s	18.0%	4.8%	7.4%	2.7%	-3.1%	2.9%
2000s	-1.0%	2.7%	6.3%	4.0%	14.1%	2.5%
2010s	13.4%	0.6%	4.1%	3.8%	3.4%	1.8%
2020s	14.9%	2.8%	-0.6%	7.5%	19.1%	4.1%

Cash = 3-Month T-Bills

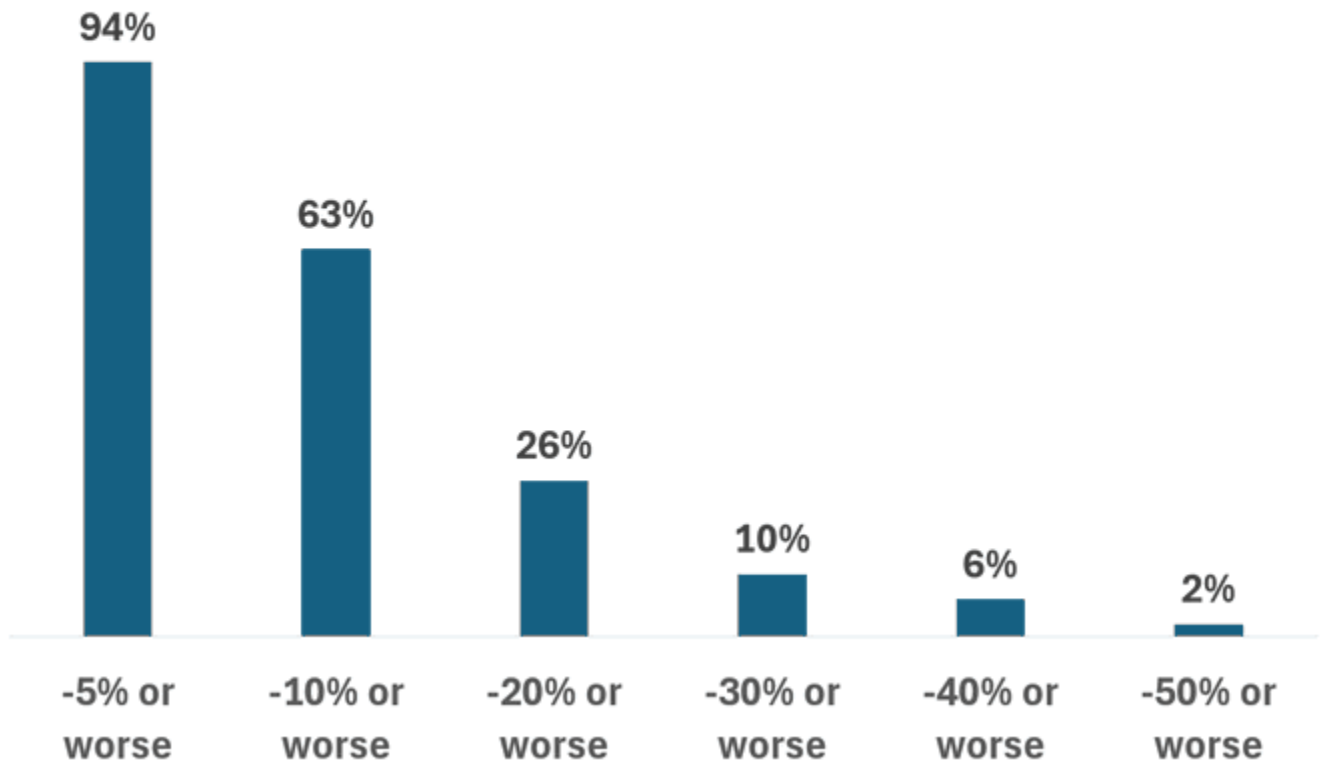
Bonds = 10 Year Treasuries

Inflation = Thru 11/30/2025

How Often Does the US Stock Market Drop—and How Much?



% of Years with S&P 500 Drawdowns: 1928-2025



Miscellaneous

Warren Buffett: A Question of Character: Warren Buffett, who will retire this week at age 95, has compiled perhaps the most astounding investment and management record in financial history. Anyone who invested \$10,000 when he started out in 1956 and remained in the fund — converted in 1969 to Berkshire Hathaway — today would have an investment worth \$2.9 billion. No misprint. -Roger Lowenstein



A reminder of changes in retirement plan contributions:

401(k), 403(b), certain 457(b) plans

Annual Deferral and Catch-up Contribution Limits

	2026	2025
Age 49 and under	\$24,500	\$23,500
Ages 50-59 or 64+ catch-up*	Additional \$8,000	Additional \$7,500
Ages 60-63 catch-up**	Additional \$11,250	Additional \$11,250
5) 15 years of service catch-up***	Up to an Additional \$3,000	Up to an Additional \$3,000
7 special election catch-up****	Up to an Additional \$24,500	Up to an Additional \$23,500

Traditional and Roth IRA

Annual Contribution Limits

	2026	2025
Age 49 and under	Up to \$7,500	Up to \$7,000
Age 50 and older*	Additional \$1,100	Additional \$1,000



Hack to get TSA Precheck

Start by searching for a participating Staples store near you by [typing your zip code here](#).

Next, head to the [government website](#) to begin enrollment. (When setting up an appointment on the government website, be sure to look for "located inside Staples" to confirm you are selecting your desired store location.)

You likely don't even need to worry about bringing a passport photo with you as more than 1,000 Staples stores across the U.S. now offer same-day passport photo services. (Find a [participating store here](#).)

If, for some reason, your local Staples isn't offering the service, there are still more than 500 enrollment centers around the nation that can help. This way, you'll breeze through security as [according to the TSA](#), 91% of [TSA PreCheck](#) passengers waited less than 5 minutes), and you'll never have to take off your shoes, belt, jacket, or take out your laptop at participating airports ever again.

80 Great Guitar Intros (fun)

<https://www.youtube.com/watch?v=Le9v4F7NXEI&t=1s>

A story about kindness

"I heard my mom asking our neighbor for some salt. We had salt at home so I asked her why she was asking. She told me, "They don't have much money and they sometimes ask us for things. So I asked for something small that wouldn't burden them. I want them to feel as if we needed them too. That way, it will be much easier for them to ask us for anything they need."

Source: unknown (hat tip James Clear)

The Amazing Mississippi River and its Tributaries



The Mississippi River is 2,350 miles long and has more than 250 tributaries. The Mississippi River is 2,350 miles long, stretching from Minnesota to Louisiana. It is the country's second-longest river. Mississippi's 250 tributaries drain one-third of the nation's landmass.





Random Notes

Are You Old Enough to Remember This?





Or This?

Did You Know?

- ☑ Before the October 19, 2025 heist in which the French crown jewels were stolen, the Louvre's video security password was LOUVRE. ([Vice](#))
- ☑ In 2011, because of declining birthrates and demographic shifts, adult diaper sales surpassed baby diaper sales in Japan. ([Economic Times](#))

A study of 500 diners found “attractive servers earn approximately \$1,261 more per year in tips than unattractive servers.” Mostly because of “female customers tipping attractive females more than unattractive females.” [[Matt Parrett](#)]



🔗 [The Vera C. Rubin Observatory](#), which opened this year in Chile, is the first American observatory to be named for a woman. Rubin (1928–2016), a Philadelphia-born astronomer, did pioneering work on galaxy rotation rates. ([NPR](#))

This year, a baby with a rare genetic condition became the [first child](#) to receive a customized CRISPR gene-editing treatment to fix his specific DNA mutation.



IF YOU EAT
AN ENTIRE
CAKE
WITHOUT CUTTING IT
YOU TECHNICALLY
ONLY HAD
ONE PIECE.

The Wealth Care LLC Team March 1, 2026

www.WealthCareLLC.com | F. 815.301.3777

Steven Podnos MD, MBA, CFP® P. 321.543.1099 E. Steven@wealthcarellc.com • Rachel Podnos J.D., CFP® P. 321-505-7592 E. Rachel@wealthcarellc.com
Lauren Podnos, CFP® P. 321-537-7502 E. Lauren@wealthcarellc.com