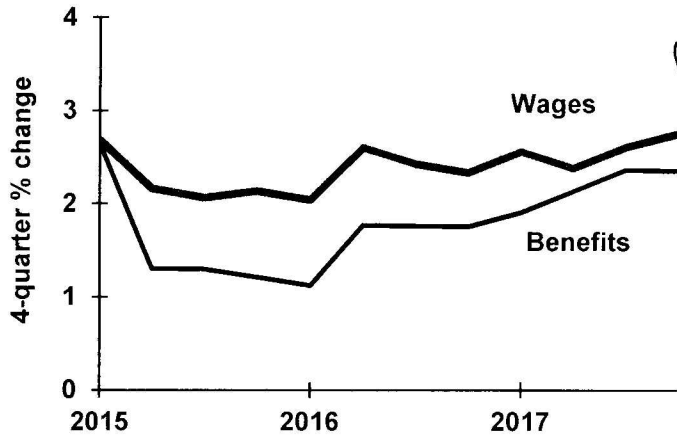
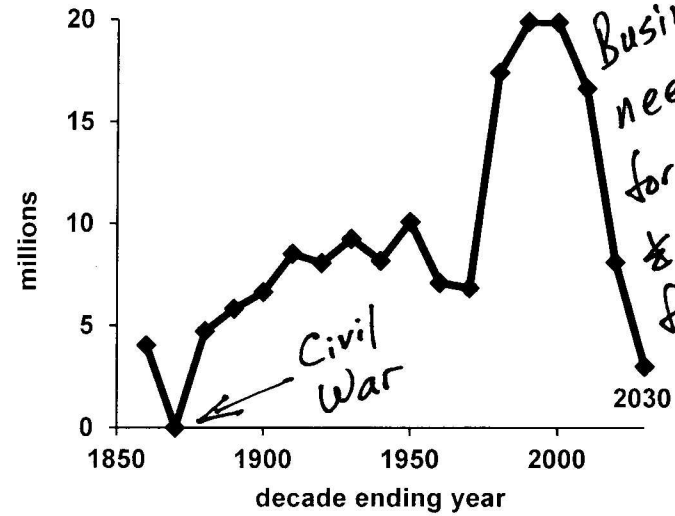


Employment Cost Inflation



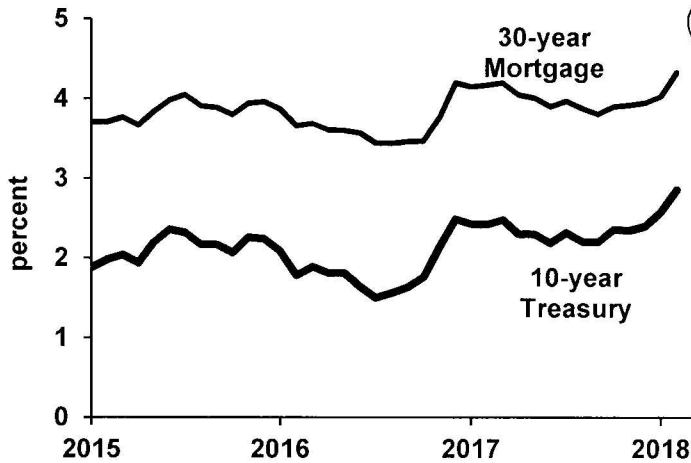
Not much increase yet.

Population Change, Ages 25-64



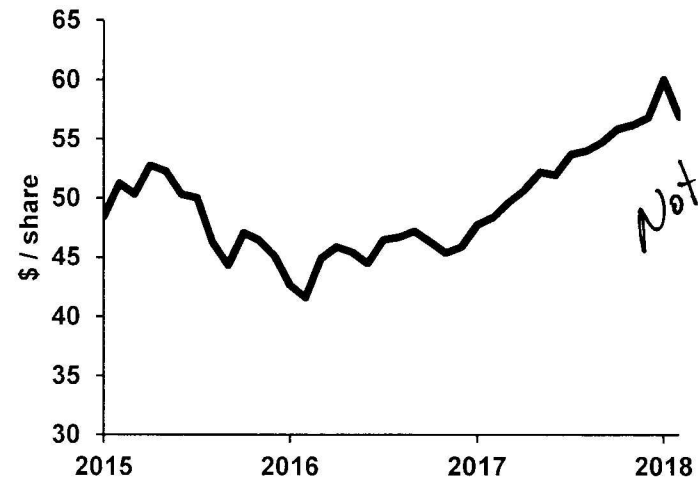
Businesses need a plan for retention & recruiting for years to come

Long-term Interest Rates



Rising on global growth & inflation fears.

World Stocks Outside US
Vanguard VXUS



Not just U.S.

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The Flexible Stance: Thriving in a Boom/Bust Economy

Visualize a baseball game. A fast runner is on first base, looking to steal second. The runner takes a lead, then plants himself in a flexible stance. He's ready to run in either direction: to second base if he gets a chance to steal, or back to first base if the pitcher tries to pick him off. Using that stance in business is the subject of Dr. Bill Conerly's latest book, *The Flexible Stance: Thriving in a Boom/Bust Economy*.

Read my
Forbes.com
article on
Flexible
Goals

You need
a plan
for
retention
& recruiting.