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**Frank McKinley**  
Financial Wellness Coach  
Winter, BRRR....2025



“Reversion to the mean is the ironclad rule of financial markets.”

- Jack Bogle

When stocks finish January in positive territory, the rest of the year sees gains 79% of the time, with a median increase of 11.5%. When January is negative, the likelihood of gains drops to 58%, and the average increase is just 2.4%.

- [Barron's, January 2, 2025](#)

Over the last decade, fueled by AI, US oil producers have pumped 60% more oil daily with 40% fewer workers. By extracting more oil while reducing expenses, they're lowering the costs to drill profitably. In the Permian Basin, the break-even price for oil producers has fallen to \$40 a barrel from over \$90 in 2012.

- [The Barron's Daily November 26, 2024](#)

Apple has bought back \$655 billion in stock over the past 10 years, which is greater than the market cap of 490 companies in the S&P 500.

- [The Week in Charts, November 4, 2024](#)

The economy is not the stock market. The stock market is forward-looking, anticipating growth or no growth. Possible inflection points in 2025 could come via two ways — President Donald Trump's policies and the Federal Reserve. Will Trump give us what the stock market likes — deregulation, [tax cuts](#), a Ukraine peace deal or not so much — policy volatility, tariffs, labor market restrictions? Or will the Federal Reserve continue to lower [interest rates](#), or maybe — hate to say it, but it's possible — raise rates again?

- By [Michael Aloji, CFP®](#), published 1-28-25, in Forbes [Features](#)

In 1986, 12 jurors got stuck in an Otis elevator on their way to hear a lawsuit against the Otis Elevator Company.

- [Simon's Space, November 1, 2022](#)

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