

An Investor's Worst Nightmare Investing Before a Major Fall

No investor wants to invest at the wrong time. What if the market goes down? The chart below points out that in spite of the nightmarish luck of investing \$10,000 at the very worst times — right before plunging into the significant losses of the last seven bear markets — an investment portfolio, comprised of \$70,000 in total deposits, still climbed to a staggering 2017 year-end value of \$2,825,758.

Investment Date ¹	Amount Invested	Market Decline	Value Fell to	Portfolio Value ² 12/31/2017	Annual Rate of Return
Nov1968	\$10,000	-29%	\$7,084 Jun-70	\$1,094,388	10.04%
Dec 1972	10,000	-43%	5,729 Sep-74	\$866,632	10.42%
Jul 1981	10,000	-15%	8,487 Jul-82	\$526,239	11.49%
Aug 1987	10,000	-30%	7,042 Nov-87	\$159,860	9.56%
May 1990	10,000	-15%	8,531 Oct-90	\$132,363	9.81%
Aug 2000	10,000	-45%	5,527 Sep-02	\$24,769	5.37%
Oct 2007	10,000	-51%	4,905 Feb-09	\$21,507	7.81%
Next Time	10,000	-?			
Totals	\$70,000			\$2,825,758	10.29%

¹ last day of the month

² performance of the S&P 500 Composite Total Return

data source: Thomson Reuters Investment View

This chart shows that in spite of the worst market timing possible, stock investing rewards even the most wary of investors.