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The Return of High Inflation: Risks, Myths, and Opportunities

Wolfgang H. Hammes

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A return of high inflation to the developed world should not surprise us. Judging from historical analogies, inflation is a likely outcome of the economic malaise we are in and the policies we have chosen. Irresponsible fiscal behavior, excessive levels of government and private sector debt, and ultra-loose monetary policies are very likely to be followed by a period of excessive inflation. While we cannot exactly time the occurrence of such an inflation risk event, we can quite well assess its general probability of occurrence. The vast majority of companies and individuals are not prepared to deal with a return of high inflation. We are in a state of collective unpreparedness. Also, there is very little practical research out there that could help managers and individuals prepare for such a risk event. Even worse, our modern economic and financial systems and processes in the developed world are based on the assumption of low inflation. They have never been stress-tested for a different scenario. Inflation management requires a different set of skills than those taught to us in western business schools. Reading this book should be the start of an important journey to better understand the risks of high inflation and how they impact your company and your personal life. Maybe the journey will take you one step further and enable you to turn inflation risks into a big opportunity as some best practice examples did during past inflation periods. We are now at a stage in history when the economic, fiscal, financial, and social situation in many developed countries resembles terrifying parallels to past periods of history prior to major outbreaks of high inflation. At the moment, a wide range of inflation strategies is available to companies and individuals who take inflation risks seriously. Many of these ideas and concepts are discussed in this book. Therefore, the author's recommendation is simple: prepare for the worst and hope for the best. Do not base important risk management strategies on hope and gamble that everything will be fine. The price for being wrong is extremely high when it comes to inflation risks.

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