

Survive & Thrive May: Future Look at Covid-20, or the Next Deadly Virus

Dear Survivor,

What will the response be for Covid-20 or some other deadly virus down the road? Imagine what it will be like when there are opposing views within families, never mind on the county, state, and country levels.

Let's begin with investing. Guess which area has done well. Companies that offer stuff people need, such as consumer staples—specifically dividend payers with a history of increasing them. Compare a tech app on your iPhone you can delete with a swipe of your finger.



How about relationships? When your spouse has a check-list before anyone enters the house, never mind your bed, what will the reaction be when Uncle Joe shows up with a cough?

BY PROSTOCK-STUDIO @ SHUTTERSTOCK.COM

How about when any old Joe, sitting peacefully in his plane seat, coughs from some dried peanuts?

We travel by boat from Newport, RI to Mattapoisett. An easy route as the crow flies. Some harbors are already closed for the summer to transient boaters. I've read others will enforce a two-week quarantine. Looks like our visits will be on hold. Stupid.

Second Amendment lovers think about self-protection viewing guns like shields. Guys like Michael Bloomberg don't think you need one. Hollywood sells their violence. Perhaps Justice Gorsuch should politely give a copy of his book, [A Republic, If You Can Keep It](#), to Chief Justice Roberts. Gorsuch, along with Justice Clarence Thomas, wrote

in favor of the Second Amendment's protections in a dissent in 2017 "For those of us who work in marbled halls, guarded constantly by a vigilant and dedicated police force, the guarantees of the Second Amendment might seem antiquated and superfluous. But the Framers made a clear choice: They reserved to all Americans the right to bear arms for self-defense."

What will the country look like in a decade when states act like their own countries, like in Europe, united (if that) by only the U.S. dollar?

Will driving our [getaway cars](#) be the new preferred mode of travel? Will it be back to the future with roadside motels replacing germ infected lobbies?

The great school divide expands as some teachers are working harder than ever, while others hide behind their union.

Dick Young [notes](#) the pushback against the harbor-poisoning cruise ships that visit Key West, which now bring along virus-infected passengers. He writes, “A wide array of local celebrities, dignitaries, arts supporters, historians, and economists have teamed up to vote the cruise ships out of Key West permanently.”

Anyone one up for a slow boat to China? Bueller?

Will multi-nationals be held to a company-wide standard, or will they be free to operate on a country by country, state by state basis?

The profit source for restaurants is the bar.

The survival rate for most of us is near 100%.

Only you know how you feel during [times like these](#).

Time to review your retirement plan?

Call me.

Your Poor Man’s Coronavirus Defense

Do you have a vitamin routine? There’s a bottle of Dr. Joseph Mercola’s liposomal C sitting on my desk. A doctor client of mine swears by his C, not quite Linus Pauling levels, but a significant dosage nonetheless.

Dr. Mercola writes about zinc as a “Poor Man’s Coronavirus Defense,” and refers to the yeoman’s work of investigative reporter Bill Sardi. (Mercola had me hooked at [Poor Man’s](#)).

In closing, Sardi proposes imitating Zelenko’s COVID-19 protocol using natural remedies if you have symptoms of SARS-CoV-2 infection and cannot obtain a prescription for chloroquine/hydroxychloroquine and a Z-Pak:

- A natural antibiotic such as cinnamon extract or oil of oregano
- Quercetin as a zinc ionophore (to enhance zinc entrance into cells)
- Zinc, up to 30 milligrams per day
- [Vitamin B3](#)(niacin), 25 to 50 mg per day, and selenium to further boost bioavailability of zinc

How are you holding up? Feels like we have a ways to go, doesn’t it? What’s great about being a patient, methodical investor is you get a bird’s eye view of it all.

One of the biggest hurdles for investors is giving up on an investment. Investors have sunk cost issues: They don’t sell because doing so is admitting they’re wrong. They’re too emotionally attached.



BY SAOWANEE K @ SHUTTERSTOCK.COM

Remember, there's nothing wrong with changing course. Will vitamin C or zinc save your life? I don't know. I'm not a doctor; I'm your survival guy.

But sometimes changing course is just what the doctor ordered. Just ask Jerry Seinfeld. He looks pretty content to me, just driving in cars getting coffee.

Cure is Worse than Disease as Government Loses It's Way Back Home

You feel it in your gut: The cure is worse than the disease. The numbers don't support a stay-at-home, out-of-work policy for an entire country, never mind most of the world.

Turns out Sweden was right from the beginning as was President Trump, who explained that America is not meant to be closed for business. Business, not the government, is our country's lifeblood.

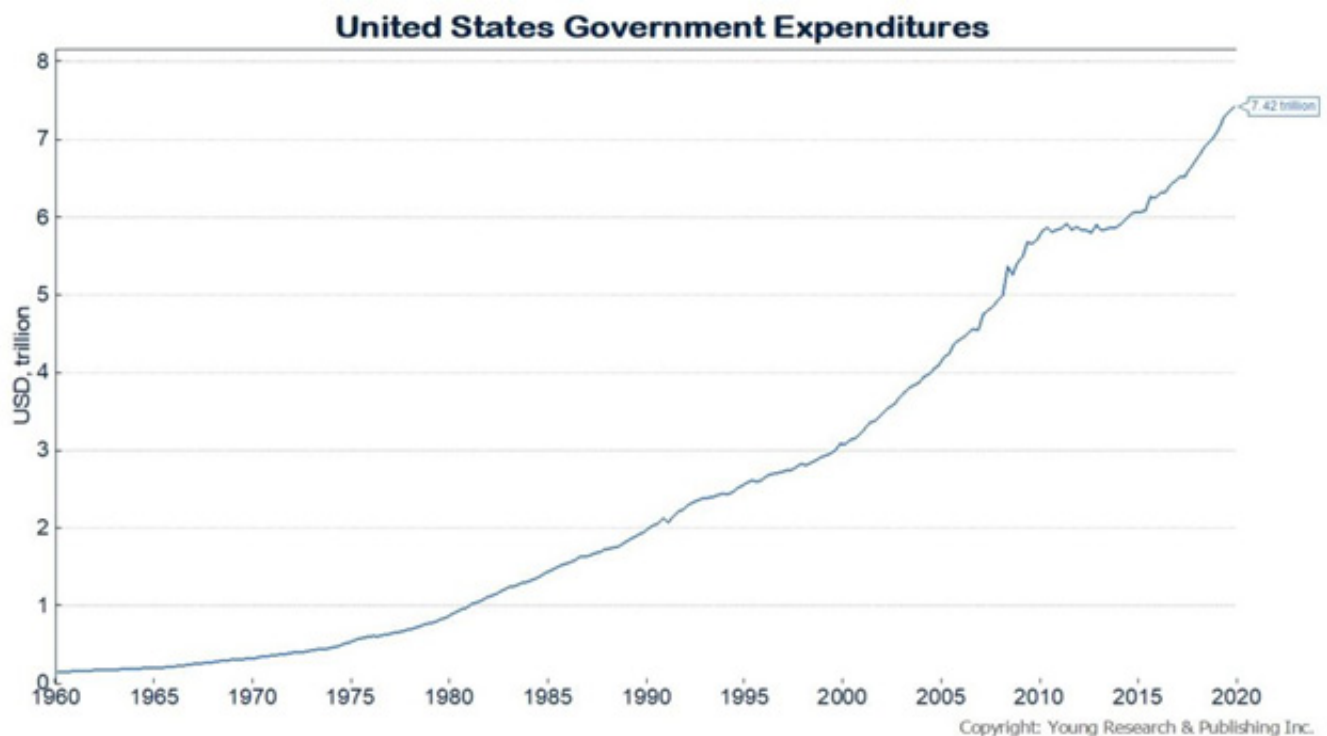
Don't tell that to the blue states though, as they demand bailout checks for pensions—math that even a first-grader knows doesn't work. Remember the Golden Rule muni bondholders: He who has the gold makes the rules. Don't think for a second government will pick you over their pensions.

Let's not forget the ratings agencies either. You know the ones who kept ratings high on some toxic waste bonds made famous in *The Big Short*. How reliable are they? Be your own ratings agency. Know your portfolio.

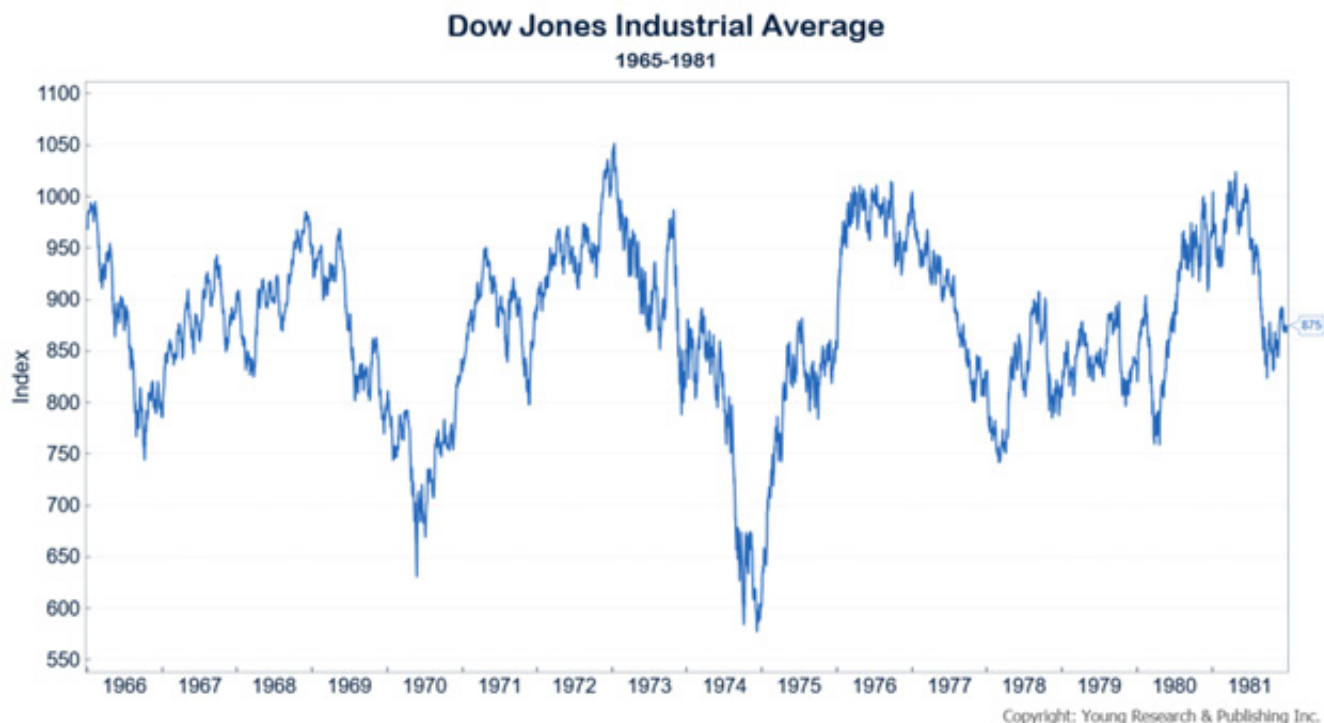
Remember, gold can be an expensive asset to own considering it doesn't pay you interest or dividends. What ammo will the Fed use when there's a second wave? Has there been a better case for high-quality stocks?

High dividend payers, by nature, pay above average. Don't be average, never mind below average. Invest for margin of safety.

As 26 million jobs are lost the government grows.



If your financial house isn't in order, put your finger at around 1974 in the chart below and see how brutal markets can be. Government has gone wild with no end in sight. It's time to get back to work..



After the Coronavirus: Successful Investing and Good Health

Let's get this out of the way: There is no magic bullet to successful investing or to good health. Both are a culmination of decisions leaving you with a body (of work) to show for it.

Is there any doubt those most susceptible to COVID-19 have a weakened immune system?

Is there any doubt those most susceptible to investing mistakes take risks?

What's scary is, both groups oftentimes don't even realize their precarious state. They don't see the risks staring back at them in the mirror.



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They believe, for example, that passive index funds are "safe." But what if they lose their job, and 30% of their position?

They never see it coming.

Risk is a personal thing.

You need to know it like you know yourself. But sometimes we don't have the tools to do that—to know what

questions to ask or how to analyze risk.

Unfortunately, there are a lot of folks second-guessing their risk today, or still not seeing it.

Consider, for example, [variable annuities](#) that promise a steady income and not missing out on the market gains. At what cost? What if the insurer goes bankrupt? Will the state bail you out?

It's [times like these](#), when emotions are raw, that can make sound decisions, like staying out of the fridge, most difficult.

Don't let your lifetime of work be ruined by a couple of real bad decisions. Because that's all it takes to turn a culmination of good decisions into a lost body of work.

Survive and Thrive this Month.

Warm regards,

E.J.

E.J.

"Your Survival Guy"

- If someone forwarded this to you, and you want to learn more about Your Survival Guy, read about me [here](#).
- If you would like to contact me and receive a response, please email me at ejsmith@yoursurvivalguy.com.
- Would you like to receive an email alert letting you know when Survive and Thrive is published each month? You can subscribe to my free email [here](#).
- You can also follow me on [Twitter](#), [Instagram](#), and [Facebook](#).

P.S. When you want to get away from it all; a client reminds me of the importance of our getaway cars, as shown recently in the Grand Tetons.



P.P.S. Sikorsky and Bell were selected by the U.S. Army in March 2020 to compete for the future attack recon aircraft (FARA). Bell's 360 Invictus will go up against Lockheed Martin-owned Sikorsky's X2-equipped Raider X for final prototyping. Some of the features the U.S. Army want are navigation capabilities in GPS-denied environments, a 20mm cannon, speeds upwards of 200mph, and optional manned/unmanned capabilities. Matthew Cox of Military.com [reports](#):



SOURCE: BELL

[U.S. Army](#) modernization officials have asked aviation firms for ideas on equipping the service's future scout helicopter with mission systems such as a sleek 20mm cannon and advanced technology for optionally-manned flight.

The April 13 request for information comes on the heels of the Army's selection of the Bell Textron Inc. 360 Invictus and Lockheed Martin's Sikorsky Raider X in late March for the final prototyping stage of the Future Attack Reconnaissance Aircraft, or FARA. The aircraft is being designed under the Future Vertical Lift effort to replace the retired [OH-58 Kiowa](#) and some [AH-64 Apache](#) helicopters.

FVL is one of the Army's top modernization priorities under a new strategy the service launched in 2017, with the goal of replacing most major combat platforms beginning in 2028.

Program officials are seeking information on a range of capabilities to give FARA pilots an edge as they penetrate enemy air defense networks, flying far faster than current Army aircraft, service officials say.

Interested companies have until May 15 to submit ideas for equipping FARA with navigational capabilities such as "Digital Terrain Elevation Data (DTED) assisted visual-based solutions for aerial navigation in [GPS](#) denied environments," according to the request for information.

FARA officials are also interested in solutions and software applications that support "supervised autonomy/optionally-manned flight," as well as technology to give pilots decision-aiding tools, such as voice activation for some systems, and other cueing capabilities, according to the RFI.

Pilot heads-up or helmet-mounted displays will have to be high-definition, color-capable, and compatible with a night-vision device. The FARA will also be equipped with a 20mm cannon capable of providing a maximum of 360 degrees of azimuthal coverage and 60 degrees of elevation coverage, according to the RFI.

The Army is "particularly interested" in solutions that generate "minimal aerodynamic interfer-

ence” to reduce drag, as the aircraft is being designed to fly at speeds of 200 miles per hour or more.

Lockheed’s original Raider prototype has been flying since 2018 and has surpassed speeds of 200 knots, according to Sikorsky representatives. It is currently being scaled into the Raider X, which will be 20% larger for the FARA program.

Bell officials maintain that the 360 Invictus helicopter should be able to fly at speeds greater than 180 knots true airspeed, or more than 200 miles per hour.

The Army also wants the mission systems designed for the FARA to be capable integration into the Future Long Range Assault Aircraft, or FLRAA, also being developed under FVL to replace the [UH-60 Black Hawk](#) helicopter.

P.P.P.S. You hear your phone ring, and see an unfamiliar number calling. It’s someone from your area code, but no one you recognize.

Despite your gut feeling telling you to ignore the call, you pick up thinking maybe it’s an acquaintance or colleague you haven’t added to your contact list.

You answer and are instantly barraged with a recorded message informing you that to receive your stimulus check you must hand over all your personal information right then and there.

Unfortunately, that’s the scenario playing out across America today, and even though most people recognize the scam, some don’t, and suffer from having their identities stolen, and their money taken. Don’t let that happen to you.

Here is some advice from LifeLock on how to avoid scams seeking to part you from your money (I am not a paid sponsor of LifeLock but [I do suggest you use it or another service like it](#) to protect your identity).

What is Happening?

The Treasury Department and IRS announced that the automatic distribution of the upcoming economic impact payments has begun. These payments will be distributed automatically, with no action required for most people. You can learn if you are eligible and how any potential payment will be disbursed to you via the IRS website: <https://www.irs.gov/newsroom/economic-impact-payments-what-you-need-to-know>

The IRS also urged taxpayers to be on the lookout for scams relating to economic impact payments. Criminals could exploit these confusing and stressful times to take advantage of taxpayers by committing fraud and identity theft.

Ways to spot a potential scam:

- Usage of phrases like “stimulus check” or “stimulus payment.” The official term is economic impact payment.

- Being asked to sign over your economic impact payment in exchange for receiving additional funds.
- Requests by phone, email, text or social media for verification of personal and/or banking information. Fraudsters may claim the information is needed to receive or speed up your economic impact payment.
- The IRS will not call you asking you to verify financial information to expedite a payment.
- Being asked by someone for personal information in order to get an economic impact payment faster by working on your behalf.
- Being mailed a bogus check and asked to call or verify information online in order to cash it.

What Should I Do?

If you confirm you should receive an economic impact payment but you do not receive it by the time specified by the IRS and suspect fraud, give us a call. As a LifeLock member, you have the benefit of a dedicated U.S.-based Identity Restoration Specialist who can help investigate the situation. You should also report the scam to the FTC (www.ftc.gov/complaint).

Here are some proactive measures you can take to help avoid becoming a victim of scams related to your potential economic impact payment.

- Be wary of any email, text, phone call, or social media request for money or other personal identifiable information in exchange for receiving your payment more quickly.
- Never send money to someone else in the hope of receiving additional money. The scam artist may call this a deposit, an advance, or a processing fee. This is always the sign of a scam.
- Never give your personal or financial information over the phone. Protecting your personal information is extremely important to your financial wellbeing. Scammers with your personal information can take your money, ruin your credit, and waste your time for years while you try to reclaim your identity.

Here's some more information on protecting your identity:

- [Charging Stations in Public Places Could Be Loaded with Malware](#)
- [Can You Rely on the Experts to Protect Your Privacy?](#)
- [Is Your Credit Card One of the 100 Million Just Breached? Would You Even Know?](#)
- [885 Million Financial Records Exposed Online](#)
- [Identity Fraud on the Rise: Here's Fidelity's Customer Protection Guarantee](#)