

Survive and Thrive May 2021: You're Telling Me Friends Ask You This Question

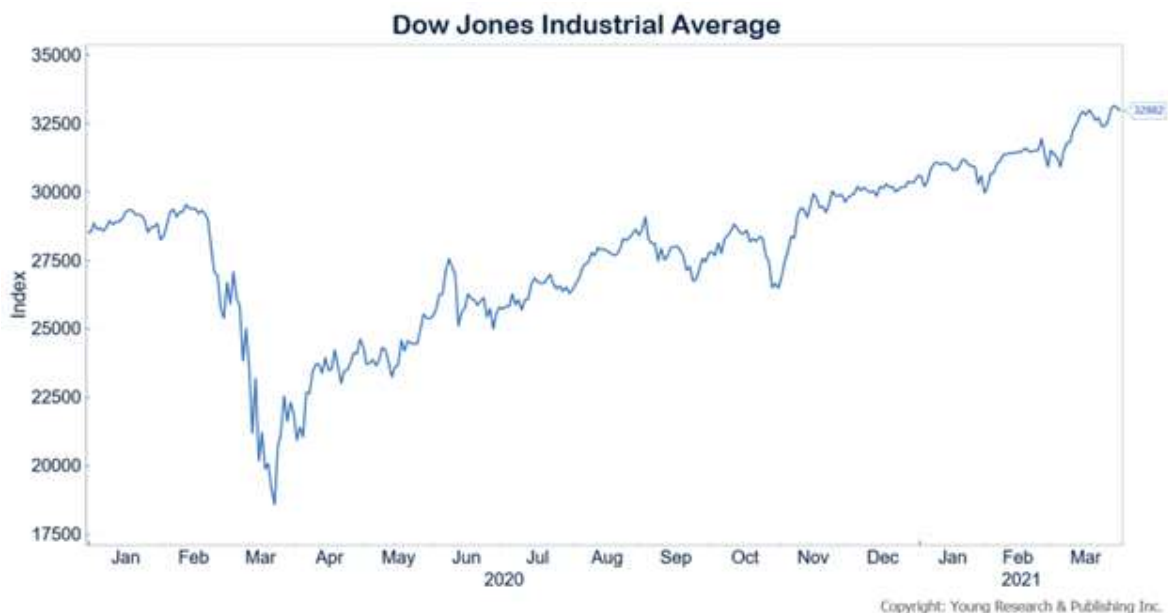
Dear Survivor,

You're telling me what friends are asking you the most. But first, let's take a step back. You've been through a lot over the last year. Most of you stuck with me as we watched the world turn upside down. We lived to fight another day. Hey, I'm Your Survival Guy, not your "hope we make it" guy; what did you expect? You didn't think I'd leave you behind, did you?

You didn't panic (maybe a little), you didn't drop to your knees and raise your hands to the sky in despair (it's OK, no one saw that), and you stuck to your plan (too scary not too). You made it through in your own way in one of the most trying years of your life. You deserve to soak it all in for a moment.



By DMYTRO ZINKEVYCH @ SHUTTERSTOCK.COM



OK, that's enough.

You're telling me the one question you're being asked by your friends is, "How are you managing your money—are you working with someone?" Don't think they're happy for you. PLEASE. It's your inner peace that eats them

alive. They want THAT. They need that. And they don't care how much it costs (our fee is less than one percent per year).

FORENSIC REPORT: Major Miscounting in Michigan. NH Next?

A forensic report has detailed major miscounting of ballots in Michigan's 2020 election. Other states could produce similar results in the future. New Hampshire signed a bill recently to audit voting machines. Debra Heine reports in *American Greatness* on the results from Michigan:



BY BORKA KISS @ SHUTTERSTOCK.COM

A new [election forensics report](#) on the 2020 election in Michigan shows that voter registration in nine counties is either near or exceeds the county population, and over 66,000 recorded ballots in those counties were not associated with a registered voter. Dr. Douglas G. Frank, the expert who conducted the analysis, said he also detected the activity of a “regulating algorithm” in the vote count.

His analysis concluded that ballots in Michigan, and other swing states were “harvested at the precinct level, regulated at the county level, and determined at the state level.”

The report comes from constitutional attorney Matthew DePerno, who filed a lawsuit in November of 2020 on behalf of William Baily, an Antrim County resident.

Baily contested the results after Antrim County, a traditionally “red” county flipped overwhelmingly to “blue.”

“The reported results featured a 3,260 vote margin for Joe Biden out of a total of 16,047 votes cast, [The Election Wizard](#) noted. “The wide victory didn’t make sense to most political observers.”

Following the oddity, the Antrim County Board of Canvassers conducted a series of recounts. Strangely enough, each recount produced different results.

The first recount on November 5, showed Donald Trump defeated Joe Biden by 2,494 votes out of a new total of 18,059 votes cast. The second recount conducted on November 21, indicated that Donald Trump defeated Joe Biden by 3,788 votes out of a new total of 16,044 votes cast.

Finally, on December 17, a hand recount (initially portrayed as an audit) was conducted that revealed that President Trump defeated Joe Biden by 3,800 votes out of a new total of 15,962 votes cast.

Thus, between November 3 and December 17, Donald Trump received an additional 5,250 votes while Joe Biden saw a 1,810 vote decrement. That’s a net swing of 7,060 votes.

State officials blamed the snafu on outdated software on the voting machines, alleging that the clerk’s staff in Antrim County did not update the media drives for all of the tabulators in the county.

“The issue with Antrim County’s presidential results occurred after county Clerk Sheryl Guy failed to update Election Source software on all tabulators after performing an update to two of them,” [the Detroit News](#) reported. “The failure caused the machines to transpose results as they were sent to the county’s main software.”

Guy, however, [reportedly](#) told DePerno in the days after the election that there was “no way for human error to occur with what she did with the voting machines, Dominion software or the results of the election.”

According to DePerno, she changed her story due to “tremendous pressure from others in the county and at the state level as well.”

After being granted discovery, DePerno in December hired a team of forensic investigators associated with Allied Security Operations Group (ASOG) to examine 22 Dominion voting machines in Antrim County. Michigan Attorney General Dana Nessel and Secretary of State Jocelyn Benson were able to temporarily [block the results](#) of the audit, but a Michigan judge ordered the release of the results on Dec. 14.

ASOG [declared in its report](#) that “Dominion Voting System is intentionally and purposefully designed” to “create systemic fraud,” and that election results of Antrim County should not have been certified. The cyber security firm also said that it observed an error rate of 68.05 percent in the machines.

Next, DePerno issue subpoenas to county clerks in Antrim, Barry, Charlevoix, Grand Traverse, Kent, Livingston, Macomb, Oakland, and Wayne counties.

The attorney hired Frank, who holds a PhD. in “Surface Analytical Chemistry,” to conduct a vote analysis on the nine counties. The analyst presented his results in court on Friday.

According to Frank, there were 66,194 ballots found in the voter data base that were not in the registration voter base.

Read more [here](#).

Toilet Paper and SPAM: What More You Can Do?

OK, Your Survival Guy has noticed an increase in the supply of toilet paper. Finally, companies have caught up to demand. All of us should be good for a while on the TP front. But you should hold on to that fear of what it feels like to run out of something we can take for granted. One thing we’ve learned from the pandemic is disasters are often made worse by fear and panic. I don’t want you to succumb to either one. So, let’s think about what’s going to be in demand during the next disruption to give you a head start.

No one can predict what the next disruption will be or how it will impact you. Yes, there will be one, and you should prepare, but beating inertia isn’t easy. I’ll try and make it easier: We know we need to take care of at least three things: Water, food, and shelter.



BY MARIDAV @ SHUTTERSTOCK.COM

You know what I've done on the [water-front](#). And, much to the despair of some family members, I've stored weeks if not [months](#) of [food](#). Do not mention the word sardines in my house. We're good on the sardines, [never mind the SPAM](#). Your Survival Guy got a little carried away.

By the way, did you know SPAM on rice is a favorite sushi order by former President Obama? I can't believe I'm writing this, but is it possible to miss the Obama years? I guess it's all relative compared to Uncle Joe and Pamela, I mean Kamala Harris.

So we know the staples we'll need. (Not a bad idea to have some staples in your portfolio too). Then it's a matter of making each one more accessible or comfortable. Go to a tailgate party (remember those?), and you'll get a PhD on how to survive off the grid. Plus, you'll have plenty of [cash from Survival Stocks](#) to keep you in the game and looking forward to when things return to some semblance of normal.

If you've been living the [FIRE lifestyle](#), and studiously collecting packets of ketchup at every fast food stop along the way, the future is now, this is your moment. *The WSJ* reports:

A ketchup shortage vexing restaurants has fueled a secondary market—an underground trade in coveted ketchup packets.

Diners with the good fortune to have a stash of saved ketchup packets are listing them on eBay Inc. and Facebook Inc.'s Marketplace to make a buck off the pandemic's latest supply-chain constraint. Lindsey Cohen, a retiree from Indianapolis, logged onto eBay and posted 20 Heinz ketchup packets for sale for \$8 after The Wall Street Journal reported April 5 on restaurants' squeezed ketchup supplies. Ms. Cohen, who said she amassed her collection during fast-food stops on a recent road trip, typically uses eBay to clear clutter from her house but thought hawking ketchup sounded like fun.

About 12 hours later, the packets sold. "I've never gone so far as to sell condiments," said Ms. Cohen. With ketchup, she said, "I jumped on the bandwagon."

The ketchup crunch is gripping U.S. restaurants just as they as they are reopening dining rooms closed by Covid-19. Costs for the tomato spread have risen, single-serve packets are in short supply, and restaurant chains are canvassing distributors to locate Heinz, the industry's top brand.

The pandemic forced full-service restaurants to turn to packets instead of their usual bottles out of sanitary concerns, fueling a spike in demand and straining supplies. Kraft Heinz Co. has put priority on supplying fast-food and drive-through restaurants, whose sales recovered faster than those of sit-down restaurants so far.

Many eBay sellers said they heard news of the shortage and realized they needed to strike while the iron, or grill, was hot. Some recalled how individual squares of toilet paper sold on eBay during the shortage of that staple in the early days of the pandemic; they didn't want to miss out on a potential ketchup rush.

It's not exactly an efficient market. The prices in dozens of ketchup-packet listings posted online range all the way from a quarter to \$5 each, the latter in a lot of 20 packets for \$100. Each has about a third of an ounce of ketchup.

Kent Reining, a Facebook Marketplace seller from Danville, Ill., offered packets for \$4 each, or a bargain price of 20 for \$50.

“There’s a shortage,” he wrote. “Don’t try to lowball me, I know what I’ve got.”

FBI Warning: Multiple State Scammers Are Bilking Millions

Joe Dwinell reports at *The Boston Herald* on a new scam targeting Americans with law enforcement intimidation. He writes:

Scammers have bilked \$3.2 million from unsuspecting Bay State residents who fell for a lie that the caller was from the FBI or another government agency.

The same ruse was used in Rhode Island (\$412,878 scammed), New Hampshire (\$89,382) and in Maine (\$32,252), according to the FBI.

“Nobody wants to be the subject of a law enforcement investigation, and scammers are using that to their advantage to try and intimidate people into just handing over their hard-earned money. We’re asking you not to fall for it,” said Joseph Bonavolonta, Special Agent in Charge of the FBI Boston Division.



BY RAWPIXEL.COM @ SHUTTERSTOCK.COM

The warning comes as incessant robocalls and scams continue to increase — from bogus FEMA funeral assistance offers to the ubiquitous Amazon ruse where callers are told they are due a refund if they share banking information.

The FBI warned Wednesday that federal agencies “do not call or email individuals threatening arrest or demanding money.” If that does happen, and if it comes from an FBI or some agency phone number, “hang up immediately and report the call.”

If the FBI wants you they’ll come knocking.

“It’s important to resist the urge to act immediately and verify who is actually contacting you,” Bonavolonta said in a statement to the Herald.

According to the Internet Crime Complaint Center, 12,827 people reported being victims of government impersonation scams in 2020, with losses totaling \$109,938,030.

In the Boston Division, which includes all of Maine, Massachusetts, New Hampshire and Rhode Island, 405 complaints were filed with financial losses totaling \$3,789,407.

Your Survival Guy, no stranger to disasters (see [here](#), [here](#), [here](#), and [here](#)), was caught off guard recently when an email said my password expired so I simply changed it. Not long after—I received an email telling me to avoid this scam at all costs. Uh oh. That Southwest Airlines commercial came to mind: “Want to get away?”

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. Where are we with this stock market? Well... When legendary Dow Theorist Richard Russell was still alive, he wrote about the three phases of a bull stock market. He'd write to his valued readers that you know you're in the third phase when everyone's talking about stocks (or dogecoin, or bitcoin, etc.).

The third phase of a bull market is full of FOMOs—buyers with a “fear of missing out” on the next best thing, like lemmings jumping off a cliff. The third phase is crazy, fueled by emotion, with a narrative that goes something like this: It's different this time.



BY INKED PIXELS @ SHUTTERSTOCK.COM

Well, yes, every day is different. And there are plenty of stories telling you why the market is different this time. But that doesn't make it a good market. It just provides a narrative for today's prices, good or bad.

The latest narrative is the government's belief in MMT or modern monetary theory—a post-Keynesian dream that without fail ends as a nightmare. How can printing more money be healthy for the economy? It's not. At the end of the day, pouring too much money into an economy is like flooding an engine. No matter how much gas you give your Ford F-150, it won't become a Bugatti Chiron.

In the end, too much fuel just makes a mess of your truck. And, yes, knowing when the third phase of the bull market will end is tricky. It's not like you pop the hood, see all the gas, and scream: “No one light a match!” It's not that obvious.

Unfortunately, history has a way of repeating itself. And I'm not talking about the 70s. My twenty-year-old daughter has already lived through three major cracks in the market. And by the looks of things, it's not much different today than when she was born.

21st Century S&P 500 Crashes			
Dotcom	Peak	3/24/2000	1527.46
	Trough	10/9/2002	776.76
	Loss		-49.1%
Housing	Peak	10/9/2007	1565.15
	Trough	3/9/2009	676.53
	Loss		-56.8%
COVID	Peak	2/19/2020	3386.15
	Trough	3/23/2020	2237.4
	Loss		-33.9%

P.P.S. Lockheed Martin's S-97 Raider recently put on a show for the U.S. Army during two exclusive flight demonstrations at Redstone Arsenal. Kimberly Ballard of the *Huntsville Business Journal* writes (abridged):

Those advanced military capabilities were on full display when the transformational Sikorsky S-97 Raider light-attack scout helicopter made its debut in a Future Vertical Lift Flight demonstration at the Redstone Army Airfield on Redstone Arsenal.



SOURCE: Lockheed Martin

FVL is the Army's call to replace all military helicopters with next-generation rotorcraft.

Built specifically for the Army for missions on the modern battlefield, the S-97 is Sikorsky's answer to the capability gap left by the OH-58D Kiowa. The company entered the Raider into the Army's Future Attack Reconnaissance Aircraft.

The demonstration was part of a two-day visit to Redstone Arsenal to put the company's proprietary X2 Technology on display.

P.P.P.S. Parents across America have had enough of the radical “woke” cultural indoctrination taking place in their children’s schools. The father of two girls going to one of New York’s most expensive private schools finally had enough when the school demanded he sign an “anti-racism pledge” as part of his girls’ re-enrollment. He wrote a letter to 650 families at the school telling them why he believes the school has gone too far. One of his chief complaints was that the girls’ school, Brearley, segregates the students into two classes, victims and oppressors, based on their skin color alone. *The NY Post* reports:



By SERHII BOBYK @ SHUTTERSTOCK.COM

A father fed up with an elite Manhattan prep school’s heavy-handed focus on race won’t re-enroll his daughter in the fall, accusing the school of trying to “brainwash” kids with woke philosophies rather than teaching them how to think on their own.

In a scathing 1,700-word letter Andrew Gutmann mailed to 650 families — a screed since gone viral — he blasted the posh, all-girls Brearley School’s “cowardly and appalling lack of leadership [for] appeasing an anti-intellectual, illiberal mob.”

The April 13 missive — published this week on journalist Bari Weiss’ blog — became public the same day the headmaster of the famed Dalton School resigned over controversial “anti-racism” curriculum and policies that had outraged many parents.

Chelsea Clinton, Tina Fey, Drew Barrymore and Steve Martin are among those with daughters enrolled at Brearley. Tuition is \$54,000 per year. Famous alumnae of the 761-student, K-12 school include Caroline Kennedy, Jill Clayburgh, Téa Leoni and Gertrude Vanderbilt Whitney.

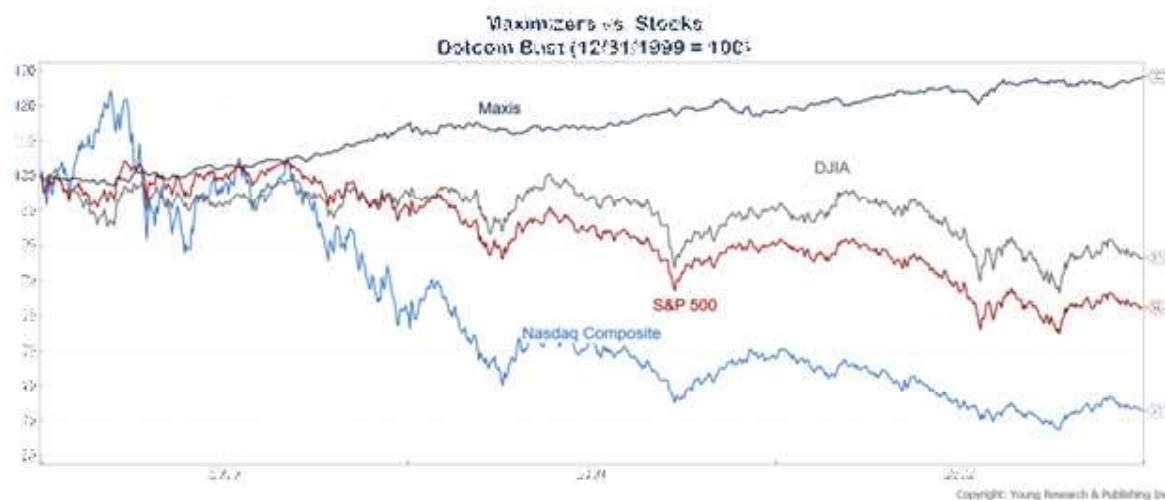
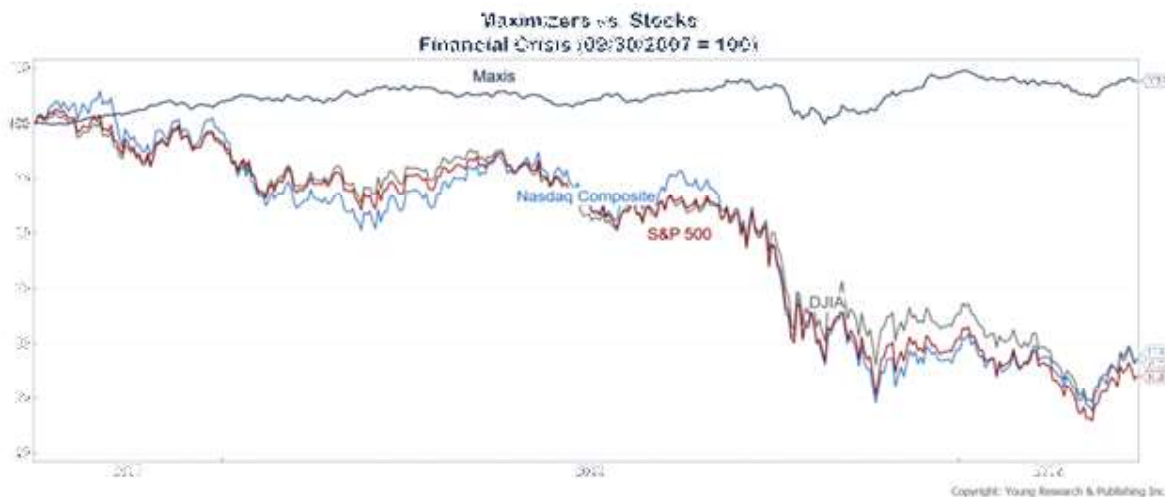
Gutmann’s treatise listed 10 “objections” and generally decried the Upper East Side institution’s obsession with race.

Read his full letter [here](#).

P.P.P.S. OK, it’s time to talk about bubbles. Investor Jeremy Grantham of GMO fame has called a few bubbles over his stellar career. He sees three today: Bonds, stocks, and real estate. Your Survival Guy, not famous at all, fought through the live-fire of managing client money during two brutal bubbles already in this young century. It wasn’t easy, but we got through it. That’s what I see today. Knowing how to survive the worst of times is an acquired skill, and I’ve seen my share of it.

When I think about a real estate bubble, I think about you. What can you do today or in the next few years to ease the pressure in your real estate world? How about paying off your mortgage? That’s where I’d start. Then I’d think long and hard about moving to a low tax frontier where you’re not the game being hunted.

Grantham believes even value stocks are overvalued. Not compared to the nosebleed prices for the big growth names we all know. And not compared to the crazy meme stocks. But what if he’s right? What if some of the value oriented names are also overvalued? Well, first, I’d get familiar with Richard C. Young’s Maximizers.



Dick wrote recently:

I developed the Dynamic Maximizers® strategy to serve as an alternative to fixed-income portfolios in an era of historically low and manipulated interest rates.

The Dynamic Maximizers® is a maximum safety portfolio, ideal for IRAs, ultra-conservative retired investors, and education savings programs.

So far this century, stocks have cratered over 50% twice, with a third crash virtually baked into the cake because of total incompetence in Washington.

My Dynamic Maximizers® strategy was a port in the storm during both the dotcom bust and the financial crisis. And while past performance is never a guarantee of future results, I expect similar relative stability from the Maxis during the next stock market crash. [Keep up with our latest reports.](#)

Bonds will always play a role. It's just a matter of fitting them into the proper mix for you. Bubble or not, I'm here to help. I'll never desert you, especially when things get sticky.