

Survive and Thrive August 2021: To Where Will You Flee?

Dear Survivor,

Your retirement life is sacred ground. You know my favorite advice, to your dismay, is to [work as long as you can](#) and put off retirement. That doesn't mean you need to give up your dreams. You just need to be creative. Can you do [remote work](#)? Wherever you choose to go, familiarize yourself with [my Super States](#), rent for a year to [make sure it's a good fit](#), and [downsize](#). Don't worry the kids will visit.



BY SIMONA PIOLLA 2 @ SHUTTERSTOCK.COM

Bankrate.com just came out with its annual ranking of the best places to retire, and you won't be surprised by the top three. According to *Bankrate.com*, the best three states for retirement are:

According to Bankrate's study, Georgia is the best state to retire, followed by Florida, Tennessee, Missouri and — surprisingly — Massachusetts. Maryland, on the other hand, held last place in our ranking. The state was dragged down by a lack of affordability and by mediocre scores on culture and weather.

Why should retirees pull the moving van off Interstate 75 and unpack in Georgia? Affordability is one big selling point. The state combines a low cost of living and a light tax burden to rank No. 3 in affordability.

Weather is another strong point. The state has an average annual temperature of 64 degrees, fifth-warmest in the nation. Earthquakes are rare, and tornado risk is about average. The one downside is hurricanes — Georgia's small coastline puts it at risk of tropical cyclones.

Georgia places in the middle of the pack in our rankings of wellness and crime. The state's only weak spot is in the culture category — the Peach State has one of the nation's lowest percentages of over-65 residents, and it ranks near the bottom in arts and entertainment establishments per capita, based on a Bankrate analysis of Census data.

- **Florida:** The Sunshine State has long been a haven for retirees. If you like a warm climate, Florida has the second-hottest temps, right behind Hawaii. However, the high incidence of hurricanes and tornadoes hurts Florida's weather ranking. The state scores well on culture (No. 15). If you're looking for retirement-age friends, you'll have a good chance of finding them in this state where 21 percent of the population is 65 and older. That's the second-largest share of 65+ folks of any state, Census data show. And Florida finished so close to Georgia in our ranking that the results were nearly a draw.
- **Tennessee:** This state ranks No. 1 in affordability, thanks to the combination of below-average living

costs and a small burden from local and state taxes. Tennessee's weather also is near the head of the class. Its rankings in crime and wellness drag down its overall score.

These states should be no surprise to you. They are in one of America's [Growth Corridors](#), the top destination for Americans fleeing [high taxation, high cost of living, and burdensome government regulations](#) dictated by [governors gone wild](#).

Super States: Your Future May Depend on Where You Live

If you're looking for a [place to live in your retirement](#) years where your sovereignty is respected, then understand, the future may just depend on states' rights. Take a look at this 2021 Map: Republicans to Have Full Control of 23 States, Democrats 15, courtesy of Americans for Tax Reform.

2021 Map: Republicans to Have Full Control of 23 States, Democrats 15

Submitted by jkartch on Monday, November 9th, 2020, 11:35 AM

In 2021, Republicans will have full control of the legislative and executive branch in **23** states. Democrats will have full control of the legislative and executive branch in **15** states.

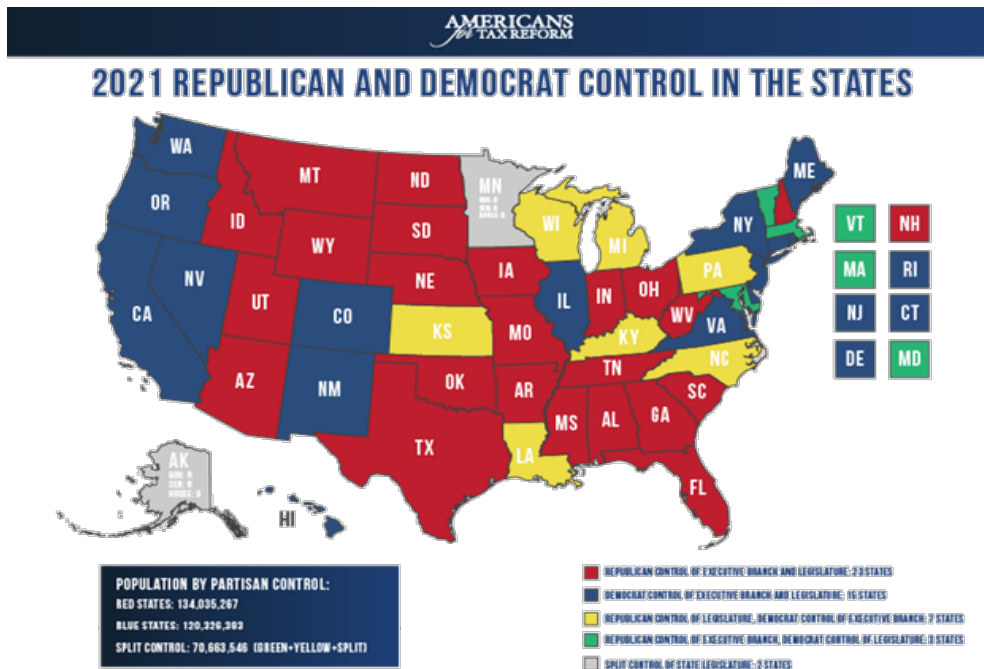
Population of the 24 fully R-controlled states: **134,035,267**

Population of the 15 fully D-controlled states: **120,326,393**

Republicans have full control of the legislative branch in **30** states. Democrats have full control of the legislative branch in **18** states.

Population of the 30 fully R-controlled legislature states: **185,164,412**

Population of the 18 fully D-controlled legislature states: **133,888,565**



Find your [island of freedom](#). Take a look at [my favored New Hampshire](#) for example, a [beacon of freedom in New](#)

[England](#). Thinking about college for your kids or grandkids? Will they [be forced to be vaccinated](#)? Do you have a choice? Well, [you should](#). Red states will lead the way until we get back control of our own bodies. Ten out of my [Top 10 Super States](#) are red on this map. Check out [which state ranked #1 here](#).

BOOM TOWN: Billings, Montana Tops Index

You have been looking to [escape the city](#) since 2020. Riots, looting, sickness; all have made it easier than ever to flee to a “[zoom town](#).” My [Super States](#) have become popular destinations for many Americans who thought they’d spend the rest of their lives in big [blue blob cities](#).

As evidence of just how eager Americans are to get away from urban dangers and out into the great wide open, Billings, Montana has topped the *WSJ/Realtor.com* Emerging Housing Markets Index. Nicole Friedman reports:

Billings, the biggest city in Montana, rose from the fourth spot to the first due to its low unemployment, affordability and booming housing market. With a metro-area population of about 184,000, Billings had a 3% unemployment rate in May, or about half the national rate.

Much of the strength in the Billings housing market has been driven by out-of-state buyers—from coastal states like California and Washington to Kentucky and Texas, said Deb Parker, broker owner of Parker & Co. Real Estate Services in Billings. Many move to the area because they have the flexibility to work remotely, she said.

“I believe Montana’s truly been discovered,” Ms. Parker said. “I’ve never seen so much cash in our market.”

About 65% of page views on Billings property listings came from outside the metro area in the second quarter, up from about 57% a year earlier, according to Realtor.com.

News Corp, parent of The Wall Street Journal, operates Realtor.com.

Billings, surrounded by multiple mountain ranges, was founded as a 19th-century railroad town. Today, new residents are drawn to the area’s hiking trails and other outdoor activities. Yet unlike some smaller U.S. cities, where second-home buyers have played a notable role moving in and boosting housing prices, about 3% of Billings homes are vacation properties, according to *Realtor.com*.

Billings is one of those places where you can [live like a billionaire](#). Its location at the intersection of [two of America’s growth corridors](#), the Intermountain West, and the Great Plains, make Billings a prime location for starting a business or raising a family.

If you haven’t already, it may be time to [look for a better America](#).

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](#).
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P.S. You won't believe what Biden told a struggling restaurant owner. At what turned into a disastrous CNN Townhall for Joe Biden, he was asked by a restaurant owner how his administration is incentivizing people to get back to work. The obvious implication was, with all the extra unemployment benefits and stimulus being handed out like candy by the Treasury, why would anyone go back to productive employment?

Rather than even attempt to explain efforts by the administration to put people back to work, Biden arrogantly blamed the restaurant owner for not paying enough. As though there's an unlimited pot of money owners can tap into to pay whatever employees demand.

Anyone who has run a business knows that if you pay employees more, you have to charge customers more. With [Bidenomics-era inflation hammering food prices](#), restaurants are already having trouble passing on higher prices to diners. If they raise prices to pay labor more, it'll break the bank.

P.P.S. Let's talk guns. When Rhode Island's largest newspaper has an article on guns, there's always a liberal slant, so let's get that out of the way first.

In this article, “Gun Background Checks in R.I. Outpace 2020,” the expert the author relies upon is, at least to Your Survival Guy, suspect. Why? Two reasons: One, he's an economist, and two, he's a forecaster. That's two strikes. And the third, the writer gives him the last word that reads like this (my emphasis):

“In our analytical work, we repeatedly discover that the perception of insecurity, meaning, if I need the police, will they come, or if they do come, will they shoot me?, Which for certain population segments is important,” says Jurgen Brauer, chief economist at Small Arms Analytics & Forecasting. “So that perception of insecurity also drives firearms sales, and that perception perhaps has not yet abated nationwide.” REALLY?

There are some good nuggets, though, where the article actually talks to the real experts: Gun shop owners, you know, the ones who see the whites of the buyers' eyes. And to a “T” they tell a story about buyers' FEAR and concern for their SAFETY.

OK, my biggest takeaway? These are first-time buyers. And Your Survival Guy's analysis of first-time buyers is they become SECOND-time buyers.

Sandy Kane, of Kane's Gun Shop in North Kingstown, says his business is booming. "I am seeing more customers, and I am seeing more demand," he said. "I'd say probably 20% to 25% more. A lot of new customers, some younger customers, some women customers."

"There's always a raft of new gun buyers that previously didn't own guns and they're looking for some forms of self protection for their homes and so forth," Kane said, because of "all the uncertainty in 2020 and 2021 and the rise in serious crime." All FACTS in my book.

This is not just a Republican phenomenon. It's a feeling of unease across America by those who feel they need to act on their Second Amendment rights before they get trashed by [an administration gone wild](#).

In New York City so far this year, there have been 217 murders. That's up 8.5% compared to 2020, and up a whopping 42.8% compared to two years before. In Chicago, there have been 355 murders so far this year. Again, that's up over 40% compared to two years ago, though holding steady with the city's rampant violence of 2020.

P.P.S. Your Survival Guy was talking with a client recently about the state of the world where leaders like U.S. Treasury Secretary Janet Yellen are calling for a global minimum tax on corporations—a Trojan horse that targets your neck of the woods if you live in a RED STATE. Forget states' rights when the Treasury can do an end-run around the statehouse.

There's no escaping the federal government's grasp on your savings if they go over the head of the states. Follow the money. Look at the dollars pouring into muni bonds on the premise that underfunded states will be bailed out by Uncle Sam. Investors are taking their cue from the Financial Crisis: now it's states that are "too big to fail." We're all in this together, right? Please.

How do we prevent the Great Reset when everyone's talking about their brand, whether it's Bezos's Blue Origin's "Best Day Ever," or Tom Brady cracking jokes with Biden? Who's standing up for the greatness of the individual, Ayn Rand style, telling the truth, saying "Thank you America?" Thank you, America, for the opportunity to do what we do. Let's protect that right for everyone. It's not a joke. Telling the truth is hard.

How far we have come. Space is just a twenty-minute round trip, billionaires are minted daily but trample INDIVIDUAL rights once they get their money, money, money. Open the borders to all, but don't let Cuban refugees into Florida because that would make the state even REDDER. Fight with power.

All of this in just under a year and a half. Why are we allowing our freedoms to be taken so easily? Do you see what's happening in South Africa? It's a disaster zone. There is no coming back. Collectivism rules the day at the top while the masses loot and pillage to make ends meet. [Sounds like San Fran](#).

How to prevent the [Great Reset](#)? It's up to us.