

Survive and Thrive September 2021: What's Your Survival Guy Investing in Right Now?

Dear Survivor,

What's Your Survival Guy investing in right now? Bullets, beer, and Burgundy (the three Bs). What about gold you ask? I love gold, but we'll save that for another day. For now, I want you to improve your chances of survival by the end of the weekend.

How? Well, with all the above, what comes to mind? Barter. Yes, cash is king but partnered with any of the above, and you can elevate yourself to royal status. You do that by always sweetening the deal, so they have a reason to work with you again, and again, and again.

In my conversations with you, you're telling me how you're improving your survival situation. Recently, for example, we had a nice talk about the 35-acres of land upon which sits your new home, with its garden, stream, pond, and mountain. Nice.

We're in this together. There're more of us than them. Keep improving your situation with the focus it deserves.

What's Your Survival Guy Doing with His Cash?

Yes, cash is king, and, with one of the three Bs above added to the mix, you're immediately elevated to royal status. But now, let's talk about your cash. How much should you have on hand?

I want you to think about your cash in three ways:

1. You have your emergency stash on hand that you hope to never use.
2. You have cash in your investment portfolio as part of your strategy. To buy stocks when others are selling, for example.
3. You have a pile that's getting bigger and bigger at your bank. You know, the cash you used to use to buy CDs. Remember them? Well, that's your sleep well at night cash, and quite frankly—it's gotten lazy. Chances are you have too much of that cash sitting around doing nothing.

Put your lazy cash to work. Now is the perfect time to stop and think about how much cash you really want sleeping the day away at your bank when it should be working for you. In my conversations with you recently, that's exactly what we've discussed. Don't let inertia get the better of you.

ETF Investing: Avoid the Madness of Crowds

Look at the huge money flowing into all the same stuff. This isn't rocket science. At some point, when the fuel runneth dry—down, down, down they shall fall.

Prepare your portfolio now to avoid the madness of crowds.

In *The Wall Street Journal*, Michael Wursthorn reports on the massive amount of money flowing into ETFs. He writes:

Investors poured \$705 billion into exchange-traded funds through the first seven months of the year, pushing 2021's world-wide tally to a record \$9.1 trillion, according to data from Morningstar Inc.

Net flows so far this year have nearly eclipsed the \$736.5 billion investors had moved into ETFs globally in all of 2020. Most of the cash has gone into cheap, index-tracking funds, with large-cap and short-term bond ETFs, as well as products offering inflation protection, attracting significant investor interest, according to the data.

U.S. ETFs accounted for a record \$519 billion of the total, sending assets in U.S. funds to about \$6.6 trillion. ETFs now hold more money than index-tracking mutual funds, which had about \$8.8 trillion in assets as of June, though mutual funds overall still command more money, with about \$40.7 trillion in assets.

ETFs are baskets of securities that are as easy to trade as a stock. They lack the investment minimums found in many mutual funds, are generally more tax efficient and carry lower fees. The success of ETFs was far from guaranteed after the first one launched in 1993. But enthusiasm for low-cost investments has led to an explosion in ETF assets over the past 10 years.

"ETFs are probably the greatest success story in financial services over the last two decades," said Anaelle Ubaldino, head of ETF research and investment advisory at data firm TrackInsight, which also tracked ETFs crossing the \$9 trillion mark last month.

Do you have adult children you want to prepare for the future? Don't let them fall behind, send them a copy of my [Special Report, How to Invest After Graduating College](#), to put them on the right track towards a successful retirement today.

Survive and Thrive this Month.

Warm regards,

E.J.

E.J.

"Your Survival Guy"

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A Survival Guy Greeting to You and Yours



P.S. When Your Survival Guy looks at any ranking for countries (not county or states), guess which one is marching up the list if not already at the top? You guessed it, Ireland. Now, Your Survival Guy's never been to Ireland, but I'm sure I'd like the golf and the pubs, the weather not so much, but, I'm absolutely sure I'd love the Freedom.

Watching Tucker Carlson recently to relax (it has been a struggle figuring out how to deal with the vax and masks in school), Ireland is standing up to the political virus called COVID and saying "No, our children will not be forced to wear masks in school." Hallelujah.

On a recent trip to our log cabin in “Live Free or Die” New Hampshire, Your Survival Guy read Sebastian Junger’s (author of *The Perfect Storm*) new book *Freedom*, about walking the last frontier of American freedom, our railways, where he talks about a range of topics as if the two of you are just taking a break on the side of the tracks, sitting on your backpacks, having a chat.

He talks about the success of the Apache Indians, perhaps the first Navy SEALs, because they traveled light and didn’t need to “protect” material things. Not exactly feasible today for a family, but you get the point. Mobility is freedom. And what’s true always is the more power you have to protect (think the elites) the further you get from the people who give you that power. In contrast to fat pols in D.C., the leader of the Apaches like a Navy SEAL, was by your shoulder in the fight.

True leaders are with you, shoulder to shoulder in the fight. Junger takes us back to the summer of 1916 where Irish revolutionary Michael Haller leads the uprising against Protestant England, eventually making the ultimate sacrifice by execution. But Haller took the fight to the English soldiers with his men.

And the greatest force multiplier? Women. In the 1912 mill strike in Lawrence, MA, it took one policeman to handle ten men, bang, bang, bang. But it took ten to kill one woman. This is what you’re seeing today as moms (and dads) lead the charge, standing up to school committees ready to make the ultimate sacrifice for the ones they love. This isn’t going away. Welcome to the new Tea Party.

P.P.S. You live in a world where you don’t know who to trust. Look at the disaster in Afghanistan where common sense tells us we should not be there. This truism was known by you and me years ago. It would be a boondoggle. And yet, here we are.

You have [Navy SEAL](#) boots on the ground, with real-time intelligence telling us the end of the Afghan war will be a disaster because we lost the hearts and soul of Afghanistan a long time ago—if we ever had them.

You have the Deep State lying to your face, saying the intelligence agencies never predicted this. Sure.

And you have Biden left hanging in the breeze from all sides, not knowing who to believe or even remembering what they told him. Welcome to a world where everyone’s protecting their own fiefdom, even though the truth is right in front of their eyes.

We’re seeing this in all walks of life from Afghanistan, to [BLM](#), to [woke corporations](#), to [ESG investing](#), and beyond. Look at the dark side of investing, for example, where money is [thrown blindly at mutual funds and ETFs](#). Everyone’s in the same boat buying the same stuff. How’s that going to work out?

All of this STUFF is years in the making, and look at how fast it can come apart in a matter of DAYS. Don’t take my word for it. Look around you. When the end comes, it’s fast and furious. Prepare yourself and your family now.

P.P.P.S. You want a home your family is comfortable in, and you can afford. If you live in the North East, you know what a big expense heating your home can be. You also may know how tough it is to live in the winter

with no access to heat.

Your Survival Guy had the misfortune of being faced with [a weeklong natural gas outage in Newport, RI](#). It was not enjoyable. I've been [stocking extra firewood](#) since then.

Across America, and most recently in New England, cities run by Democratic mayors and councils want to take away the natural gas, and force residents to use electricity to heat their homes and cook their food instead. Residents are not thrilled. Katherine Blunt reports for *The Wall Street Journal*:

Massachusetts is emerging as a key battleground in the U.S. fight over whether to phase out natural gas for home cooking and heating, with fears of unknown costs and unfamiliar technologies fueling much of the opposition to going all-electric.

More towns around Boston are debating measures to block or limit the use of gas in new construction, citing concerns about climate change. The measures have encountered opposition from some home builders, utilities and residents in a state with cold winters, relatively high housing prices and aging pipeline networks in need of pricey repairs.

The Massachusetts debate encapsulates the challenges many states face in pursuing aggressive measures to reduce greenhouse gas emissions that may directly impact consumers. The cost of fully electrifying buildings varies widely throughout the country and has ignited debates about who should potentially pay more, or change their habits, in the name of climate progress.

Much of the resistance to electrifying new homes stems from concerns about having to heat or cook using technologies such as heat pumps and induction stoves. In New England, most homes are heated with fuel oil or natural gas, and gas or propane is used widely for cooking.

Despite occasional natural gas outages, the electricity goes out far more often. Abandoning gas for the much less reliable electric-powered heating could leave many homes at risk. Big blue city politicians want to force electrification and put your family's safety at risk to lower greenhouse gas emissions to meet the goals of [the Great Reset](#). [Escape the city today](#).