

Survive and Thrive January 2022: The Least Affordable Housing Market in the U.S.

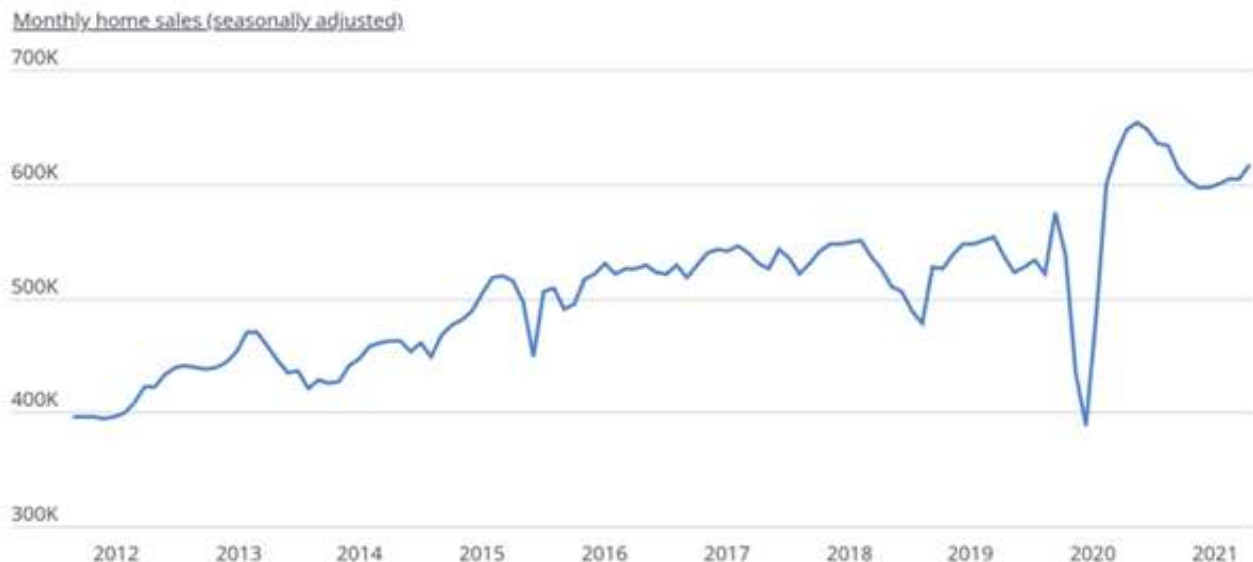
Dear Survivor,

When Boise, Idaho leads the list as “The Least Affordable Housing Market in the U.S.,” something’s not quite right. Don’t get me wrong—Boise has access to it all. But least affordable in the U.S.? Hear that sucking sound? It’s Boise, and places like it, pulling all the monied “residents” from [San Fran](#), [Portland](#), [Seattle](#), and Rte. 128 (outside of [Boston](#)) into the community. They’re looking to places of freedom like [New Hampshire](#), [Texas](#), and [Florida](#), to name a few. They’re looking for a big backyard and a playground for the weekend or for six months and a day.

But what is affordable? I wouldn’t say New Hampshire. You’d be hard-pressed to find a nice home to raise your family in for less than, say, \$375,000 in [my favored North Conway area](#). That’s not exactly cheap, even when considering a dual-income household.

How much did you pay for your first home? Many of you paid about what you earned in a year. That’s not happening today. But when [the Silicon Valley](#) gang can buy [every house on your street](#) without a blink, something’s not right. It’s hard [to get a street hockey game going](#) when half the houses on your street are empty 11-months of the year.

Monthly home sales reached record levels following initial COVID-19 lockdowns



Source: Redfin's Data Center

Starting a family. Belonging to a community. It used to be as simple as apple pie. Not anymore. The left wants what you have and what they have, and what they can't have. And they're bringing their politics with them. The same politics that ruined their own backyard.

When COVID and a summer full of riots and looting hit cities in 2020, home sales rose to record levels.

Millions of Americans Moving to Super States

Your Survival Guy has been telling you for years to escape the city, and look for a better America where you can build an "island" of freedom for you and your family. Many Americans have been doing just that, moving to my Super States, where they're listened to, and protected by their politicians, rather than persecuted, taxed, and ignored.

Now Americans have another reason to leave the tyrannical states for the Super States. They want freedom over their own bodies, not vaccine mandates that force them to get medical treatments against their will.

They also want to avoid the crime that Democratic politicians have been encouraging since Summer 2020. Even those politicians themselves are not immune to the criminals they've unleashed on America. Look what happened to two "#DEFUNDTHEPOLICE" Democrats recently.

The *NY Post* reports:

Two Democrats who supported police reform in Philadelphia and Chicago were both carjacked at gunpoint within 24 hours of each other.

Illinois state Sen. Kimberly Lightford (D-Maywood) was targeted in suburban Chicago on Tuesday night, while Congresswoman Mary Gay Scanlon (D-Pa.) was carjacked Wednesday afternoon after an event in South Philadelphia.

Lightford was driving with her husband, Eric McKennie, in Broadview at about 9:45 p.m. when three masked suspects in a Durango SUV hijacked the couple's black Mercedes.

Police said "multiple gunshots" were fired during the incident but Lightford and her husband weren't physically hurt.

The suspects fled in the Mercedes and Durango, according to police.

Lightford, the state Senate majority leader, said in a statement that she was still trying to process the trauma.

"First and foremost I am thankful that my husband and I are alive and physically unharmed. I am trying to process the trauma of what happened. I want to thank everyone who has offered their love and support," she said.

Her ordeal came hours before Scanlon, a fellow Democrat, was carjacked at gunpoint in a separate incident as she returned to her blue Acura MDX at about 2:45 p.m. Wednesday.

Scanlon was targeted in South Philly by two men in a dark SUV who demanded she hand over her keys, police said.

Her personal cellphone, government-issued phone and purse were inside her car when the carjackers took off.

Scanlon's spokesperson said she was "physically unharmed" following the ordeal.

Her car was found in neighboring Delaware with five suspects inside just hours later, according to police.

The suspects, whose names weren't immediately released, were all in custody Thursday.

Mayor Jim Kenney said he was "appalled to learn of this violent crime" against the congresswoman, whom he described as his friend and colleague.

"My thoughts are with her during what I'm sure is a traumatic time," he wrote on Twitter.

"Everyone deserves to feel safe in our city, and sadly that hasn't always been the case this year. It's disheartening and infuriating that criminals feel emboldened to commit such a reckless crime in the middle of the day in what should be a place of peace — one of our city's parks."

Both Scanlon and Lightford have previously spoken out about police reform — especially in the wake of George Floyd's death in Minneapolis last year

Drivers aren't the only ones at risk from the rampant crime in America's blue cities. [Smash and grabs](#) are becoming [a regular occurrence](#). Look at the sad case of BFF Bikes in the Bucktown area of Chicago, robbed twice within weeks. *CBS Chicago* reports:

The crime plaguing Chicago has taken a toll on businesses — especially small business owners.

As CBS 2's Suzanne Le Mignot reported Monday, thieves broke into BFF Bikes at 2056 N. Damen Ave. in Bucktown two different times nearly two weeks apart. One of the windows is boarded up — for the second time.

On surveillance video, an alarm is heard blaring while thieves jump out of a broken window at the bike shop. Moments later, one man is seen running down the sidewalk while rolling a bike, followed by a second man doing the same with two bikes — before he heads into a church courtyard.

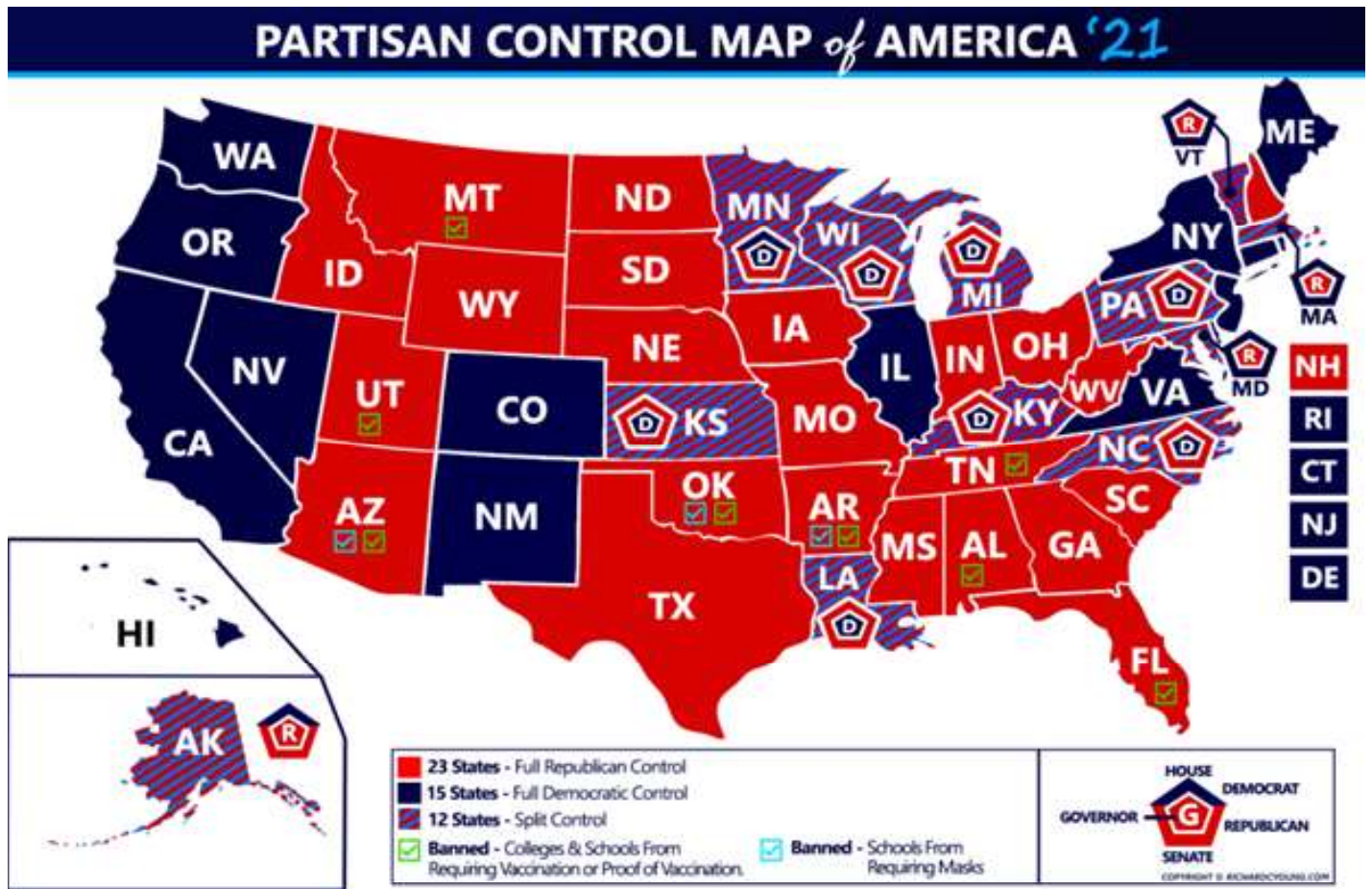
"They went for the more expensive bikes," said BFF Bikes owner Gillian Forsyth. "They kind of knew what they were looking for."

Forsyth says her business was broken into on Nov. 30 and Dec. 13 between 6:30 a.m. and 7 a.m. — in broad daylight.

"It's frightening. It's really frightening," Forsyth said. "They ran off down the alley next to the church here, and you can see them put the bikes in their car — and they just drove off."

"When we're like, as a small business, worried about constantly being robbed like that — we're very easy to break into — and we're not getting any response," Forsyth said, "and I'm not blaming the police or anything — I'm sure they have a multitude of cases. There were five bike shops broken into in the space of two or three weeks. There doesn't seem to be a collaborative effort, to solve this problem."

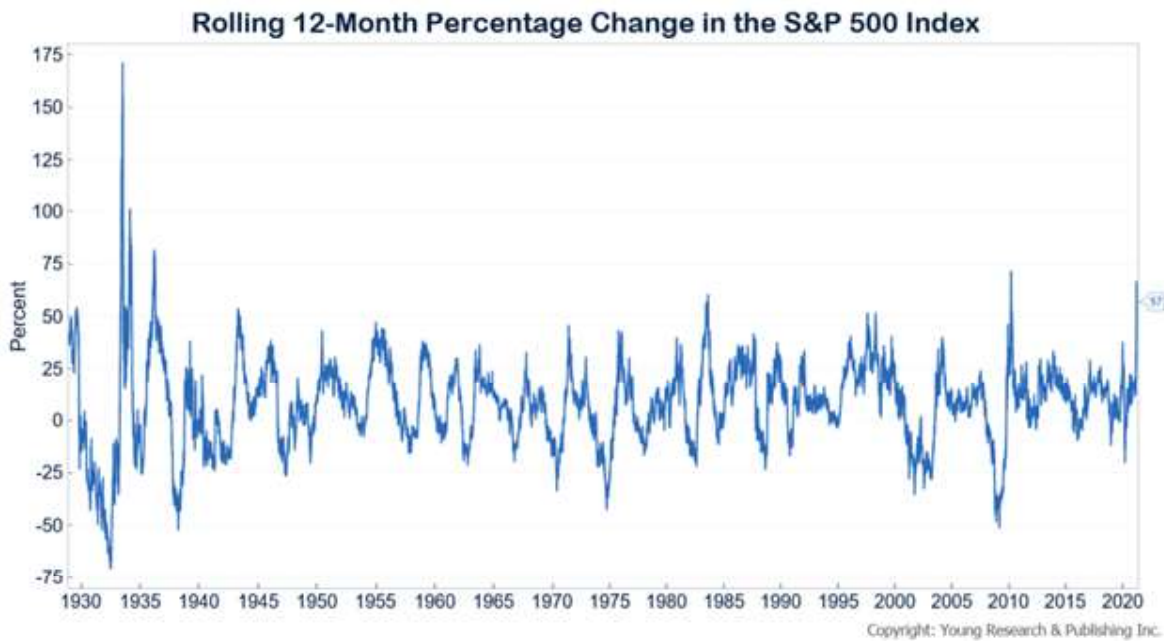
If you're saying "we're not getting any response," when your business has been broken into twice within weeks, you need to escape the city, and look for a better America. [Start your search for a new home with my Super States.](#)



Your Best State on Guns, Plus the 8th Wonder of the World

Are you feeling the whiplash from the market?

- Look at this chart below and share it with a loved one. This is how you begin teaching the next generation how to invest. It speaks the truth to investing: TIME. The key ingredient to compounding money is TIME. Without TIME you're blowin' in the wind, not sure which way is up. Like a child, your investments need TIME to grow.
- It's said that Albert Einstein referred to compound interest as the 8th Wonder of the World. Take it from the guy who knew a thing or two about TIME.
- Put time on your side.



- How else do you put TIME on your side? Stay alive. Stay healthy. Eat well, exercise, remove stresses from your life. All easy to understand but not easy to do.
- Another way to put TIME on your side? Teach the next generation how to invest. [Read this story about a valued client in this remembrance.](#)
- Who was it that introduced you to [Richard C. Young's Intelligence Report](#)? Many of you tell me it was your father or grandfather.
- YourSurvivalGuy.com is not simply about disasters from Mother Nature. As we're seeing in real time, the globalist left wants this [GREAT RESET](#) and is doing it through a virus. A valued client tells me his brother's anagram for Omicron: MORONIC.
- What politician is going to take the torch for conservative family values? It doesn't have to be a Republican. Tulsi Gabbard? I like Tucker Carlson, but my associate feels Tucker is best positioned tooling on the left from where he currently sits. DeSantis? Too big a loss for Florida. States' rights is the future. Keep him in place.
- Who's the left going to run? Kamala? Buttigieg? Michelle? It's a short bench.
- Check out these numbers for [Your Survival Guy's Super States](#). The Editorial Board of *The Wall Street Journal* explains in "America's Two-Track Jobs Recovery," that states with Republican-controlled governments are seeing a boom in their economies, while Democrat-controlled states that have maintained the harshest shutdown policies are lagging behind, and still suffering COVID outbreaks. They write:

It's clear from the numbers, if you'll bear with us. The Labor Department recently reported that the unemployment rate in October hit the lowest on record since 1976 in West Virginia

(4.3%), Georgia (3.1%), Oklahoma (2.7%), Utah (2.2%) and Nebraska (1.9%). Vermont (2.8%), Idaho (2.8%), South Dakota (2.8%), New Hampshire (2.9%), Alabama (3.1%), Montana (3.1%), Wisconsin (3.2%) and Indiana (3.3%) are close to their pre-pandemic rates.

In some of these states, many unemployed have dropped out of the labor force, which has reduced their unemployment rates. But the labor force has grown in Idaho, Oklahoma, South Dakota, Utah and Wisconsin as well as some others. All these states have GOP governors and legislatures, with the exception of Wisconsin (Democratic Governor) and Vermont (Democratic legislature).

Nine states, on the other hand, have unemployment rates above 6%—California (7.3%), Nevada (7.3%), New Jersey (7%), New York (6.9%), New Mexico (6.5%), Connecticut (6.4%), Hawaii (6.3%), Michigan (6.1%) and Alaska (6.1%). All have Democratic government trifectas save Michigan (GOP legislature) and Alaska (GOP Governor and legislature).

- Don't look now, but my favored state of New Hampshire is an island of freedom in New England and America, coming in at #1 in Cato's *Freedom in the 50 States 2021*. My favorite line from Cato? New Hampshire is one of the two best states in the country for gun rights.

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 [Gab](#), [MeWe](#), and [Gettr](#).

P.S. What's going on in [LA](#), [San Fran](#), [Chicago](#), Minnesota? Apparently, nothing, according to that rep from New York, whose name sounds like AOL.

The more you think about it, the more you realize this is the America they want. Fewer families, fewer independent thinkers, less self-reliance, and more radical progressives.

When departing Mayor De Blasio [puts coal in the stockings of private business owners](#) in New York City with a forced vax mandate, that tells it all. He does not want you. He doesn't want your business. He'd prefer it if you [moved to Florida](#) to clear the way in his next run for office. That's sick. That's not serving your city, it's serving yourself and your handlers who want the [GREAT RESET](#).

And it's not stopping at just the [big blue blob cities](#). What happens when they lock down regions? Look at [New Hampshire](#). It's an island of red in blue New England. What if [you need to get out](#)? The more I think about this, the more I realize you need to have an alternative. You can't afford to be locked in. You don't want to be stranded. You need a network of places to go that consists of family, friends, and BELIEVERS who are like you. You don't always need to be the owner of your evac sanctuary.

P.P.S. Have you seen the price of wood lately? Your Survival Guy almost choked on his freeze-dried ice cream sandwich when he received a quote on firewood. "Oh, sure, we got kiln-dried firewood for \$290 a half-cord for December 21st delivery. That work for you?" This was October. Not good. And yet, I think there was a sick pleasure from the other end of the line knowing they have something I needed. December felt like an Ice Age away, but what was I to do? "OK, that works great. Thank you."

You [may recall here](#) that Your Survival Guy took delivery in August of two cords at our cabin in New Hampshire. That's how you prep for winter. Get your wood in the summer, but finding firewood in times like these is easier said than done. Then, unlike now, I found a nice family that had cleared some acreage they own, and with the help of his daughter before she headed back to Boston, "Dad" dropped it off and said with a smile, "Good luck with the stacking." Isn't another person working one of life's simple pleasures?

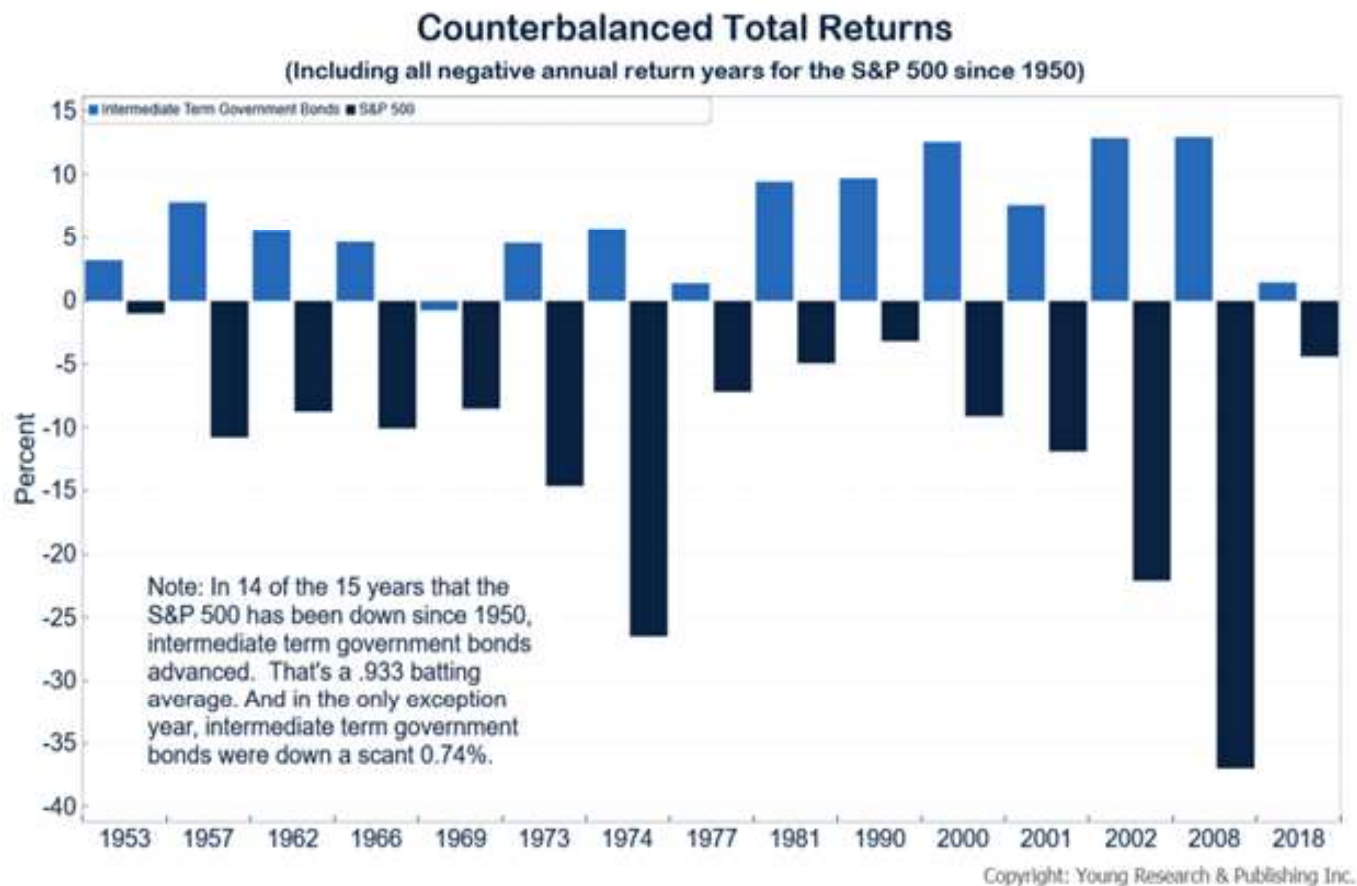
Unlike New Hampshire, where we use firewood for heat, Newport, RI firewood is more for effect. "There's nothing like the crackle, pop, and smell of burning wood," I'm told between sips of Chardonnay. Note to self: as long as it's dry. There's been plenty a Christmas morning by the fire that sounded like a pit of snakes from *Indiana Jones*. All it takes is enough colorful wrapping paper to get it cranking. Flipping a switch for a gas fireplace sounds better every year.

Fortunately, it's been a mild late fall here in Newport for Your Survival Guy. And compared to the two cords in New Hampshire, the kiln-dried wood felt like tossing paper airplanes onto the rack. But learn from Your Survival Guy, December's not the time to be at the mercy of a rusty supply chain.

P.P.P.S. I hear it all the time. "I don't understand [bonds](#)." So I'm going to clear that up for you. But first, let me just say, it's a real disservice to successful Americans like you to be told, ad nauseam, that we're in a "bond bubble of epic proportions." Listen, I want you to be a calm, cool, and collected investor, not a mad man. Talking stocks is a holiday tradition. But the reason you own bonds—wait for it—is so you can own stocks. That's it. Period. End of story. That's all you need to know to understand bonds.

Look, the stock market discounts everyone's best and worst ideas. Putting your real money, you know your life's savings, to work is serious business. I remember like it was yesterday when I first started working with Richard Young in the late 90s. I would be amazed at his concentration on a specific problem and how he could think it through. His concentration and seriousness, whether investing a hundred grand or a million bucks, was off the charts. That memory is branded into my brain like a stray steer in Costner's *Yellowstone* because the business of investing is serious. Period.

Is there anything more serious than your money? No. Because you can talk about your love of family until the dogs come home, but if you don't have any money to support it, then what's the point? You lose your freedom, your way of life, and someone else is sitting at the head of your Christmas dinner table. So, yes, bonds matter. They're your anchor to windward and give you the counterbalance you need to survive rough markets.



Does that mean bonds will automatically go up when stocks fall? I'm Your Survival Guy, not the *Farmer's Almanac*. But, the fact of the matter is, as a bondholder, you rise above common shareholders in a company's capital structure like a spirit. You, by law, are supposed to be paid before the commoners. Remember the Nifty Fifty of the 70s? Most are gone. Bad stuff. It happens. Plan accordingly.

Understand that every dollar you invest competes with the smartest and the dumbest. The market doesn't care about IQ. That's why it's irresponsible to tell investors to move money from the top of the pyramid to the bottom simply to chase returns. Your job is to keep what you make, understand the forces working against you, and invest with the seriousness your family deserves.

YOUR SURVIVAL GUY **WARNING:** DEADLIEST MARKETS THIS CENTURY

CRASH	PEAK	TROUGH	S&P 500	DJIA	NASDAQ*	WELLESLEY	WELLINGTON	50-50†	DIVS & TREAS. ‡
DOTCOM	03/24/00	10/09/02	-47.4%	-31.5%	-77.6%	0.9%	-17.1%	-8.1%	18.6%
HOUSING	10/09/07	03/09/09	-55.3%	-51.8%	-54.8%	-28.3%	-41.6%	-34.9%	-16.6%
COVID	02/19/20	03/23/20	-33.8%	-36.5%	-30.0%	-17.9%	-25.8%	-21.9%	-15.8%

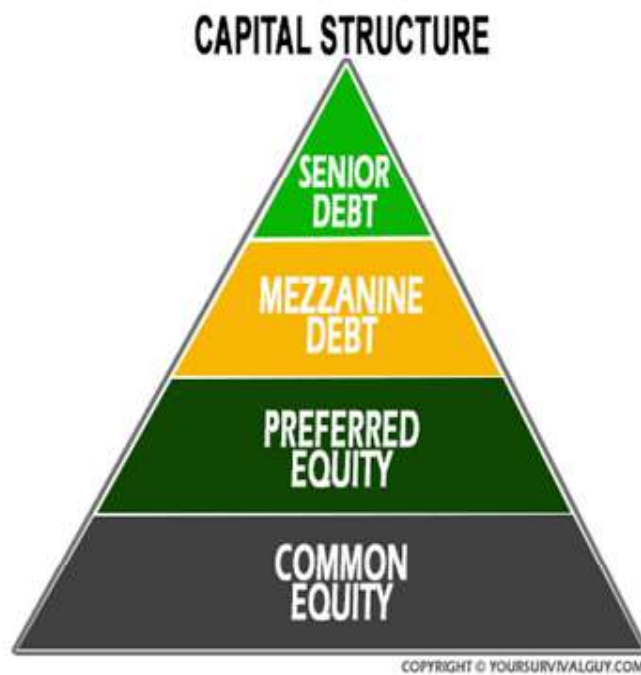
*TOTAL RETURN EXCEPT FOR NASDAQ PRIOR TO 2013, WHICH USES PRICE RETURN DATA.

† A PORTFOLIO MADE UP OF 50% WELLESLEY FUND AND 50% WELLINGTON FUND.

‡ A PORTFOLIO OF 50% S&P 500 DIVIDEND ARISTOCRATS AND 50% BLOOMBERG BARCLAY'S US INTERMEDIATE-TERM TREASURY.



YOURSURVIVALGUY.COM



Look at Turkey, and its currency, the Lira. Don't speculate with your bond money. And understand how important the currency is in which you'll be paid.

