

Survive and Thrive September 2026: Your Survival Guy, September Boating, and the Almanac



BY NOAH HAIRSTON/WIRESTOCK CREATORS @ ADOBE STOCK

Dear Survivor,

If you want to enjoy some nice September boating, you can put away the *Farmer's Almanac* and simply check on whether or not Your Survival Guy has [hailed his boat](#). Like the groundhog and his shadow, an early haul typically means a beautiful September is on the way—except this year. Let me explain.

Every year, the boat basin where I keep the [Tom Sawyer](#) hosts the [Newport Boat Show](#), which means all boats need to be out of there in early September. Typically, I'll cruise [along the coast to Mattapoisett, MA](#), where my family lives, put the boat on our mooring, and spend the weekend at my parents' house.

But since we're heading to [Paris](#) in a couple of weeks, I didn't think we'd do much boating after the show, so I decided to haul it and call it a season. When I haul early, you can typically expect to see blue skies and calm seas. This year, however, to my surprise, a [nor'easter barreled up the coast](#)—early for this time of year—with a ton of boats in the harbor.

You can try to predict the weather and the markets, but sometimes you still get caught in a storm. The wind was up. Waves were high, and the water churned like a washing machine. Newport Harbor is well situated for a nor'easter, as the wind generally comes off the land. But you just never know how it's going to hit. Make your plans accordingly.

You're the Multimillionaire Next Door for a Reason

You're the multimillionaire next door for a reason: you [saved until it hurt](#) and put one foot in front of the other to grow your business or career. In other words, you compounded your success, which allowed you to keep compounding your money.

The key to wealth isn't necessarily winning the lottery. It's staying in the game and getting used to your success until it becomes a part of you. And when money is made "overnight," it can be treated as easy come, easy go, which is not how wealth works in the real world.

Work is hard. Then you wake up, realize how much you're worth, and find it easy to whistle your way to work.

Putting Some Power Away in the Pantry

You know I've been encouraging you to consider battery backups, generators, solar, and other power solutions for your home. So say you've built your own microgrid, batteries included. Now what are you going to do with all that power? When the grid goes down, there are a few priorities you want to focus on. Obvious choices are heat, water, and refrigeration for your food. Another less obvious but just as vital choice is medical devices. Those relying on medical equipment need a backup plan for power they can count on. Follow all that up with sump pumps, electric stoves, air conditioning if you're in a hot climate, and you've got most of the basics covered. Another priority for power is your communications.

During major outages like the 2003 Northeast blackout, Superstorm Sandy in 2012, and the 2021 Texas freeze, communications were affected. People were cut off as power died to internet and telephone infrastructure. There's only so much battery power devoted to backing up phone and internet services, and only some areas have generators for backup power.

The same thing happened during the historic blackouts in Spain and Portugal in 2025. Even with generators at 70% of the locations on Vodafone's Spanish network, traffic dropped to 20%. The network was paralyzed.

But Spaniards and Portuguese who had Starlink fared well. Mario Nawfal posted on X.com that Starlink usage was 60% higher in Spain at times during the outage.

Elon Musk wrote, "Starlink still worked in Spain and Portugal when the whole countries lost power! Worth having @Starlink as backup, even if you have a gigabit landline."

Starlink is a satellite internet service offered by SpaceX that can (or will soon) provide users with internet from nearly everywhere on Earth (not China, Russia, Afghanistan, Syria, Belarus, or North Korea).

Setting up Starlink is easy. You get a box in the mail with a dish and a router; you point the dish at the sky somewhere with an unobstructed view, plug it all in, set it up with the Starlink app on your phone, and you have internet and Wi-Fi. You can travel with a certain version of Starlink (the additional service is called Roam), so if you want to have it at home, then take it across the country in your RV, and then put it on your boat, you can.

Satellite internet isn't really new, and there are other services available and attempting to catch up. But what Starlink has done that others have not been capable of doing is to put thousands of satellites into orbit. The company explains:

Starlink operates the world's largest satellite constellation, with over 6,750 [ed. note, Starlink recently launched its 10,000th satellite] satellites currently in orbit, serving millions of active customers around the globe with high-speed, low-latency internet. As the world's largest satellite constellation operator, we are deeply committed to space safety. Starlink operates with the most conservative maneuver thresholds in the industry, publicly shares its high-precision ephemerides, and has introduced a space safety service to ease coordination with other satellite operators and launch service providers.

With the internet increasingly important to daily life, consider a backup system that doesn't rely on your local power grid and can be run successfully on the power in your pantry.

If the internet isn't a critical part of your job, maybe you don't need a satellite backup, but you [may want to consider a satellite phone](#).

In Retirement, Learn to Let It Go, at Least a Little

Retirement can be hard. Your kids are living their own lives, you've left the job you were doing for decades, you haven't built a new routine yet; and the only thing you have left to cling to is the money you worked so hard to save all those years. But it's time to let it go, at least a little, and [spend somewhat foolishly](#). And that's where it gets difficult for so many. Allianz Life explains:

After decades of saving, many Americans struggle with the idea of actually spending their retirement savings, according to the 2026 Annual Retirement Study* from the Allianz Center for the Future of Retirement, part of Allianz Life Insurance Company of North America (Allianz Life).

Seven in 10 (71%) working Americans say they anticipate being reluctant to spend money in retirement in order to preserve their account balance as much as possible. This feeling continues after leaving the workforce. Nearly two in five (39%) retirees are reluctant to spend to preserve their savings.

The top risks that contribute to being reluctant to spend money in retirement include:

- Outliving savings (50%)
- Future high medical expenses or needing long-term care (50%)
- Unforeseen costs such as major home repairs or emergencies (50%)
- Inflation reducing their purchasing power (48%)

You don't want to go bankrupt, but learning to spend a little of your savings in retirement comes with the territory. There's a reason you've been [saving 'til it hurt](#) all those years.

Beat Inertia: Good Fortune Won't Untangle Your Money

It's been quite a month for Your Survival Guy: the Rush concert and my first hole-in-one. Sometimes you never know how good fortune will play out.

Your good fortune is what we're here to talk about, though. As I was reminded recently, sometimes, when we are told to say no to life's busyness, the best choice isn't always clear. It's easy to say no. It's easy to miss the boat.

Saying “yes” takes something of a leap of faith. Beating inertia in life is tough, especially when it comes to your money.

The easy part of investing can be buying. Then, one day, you wake up and realize you have a rat’s nest of positions with no cohesion whatsoever.

Then you methodically comb through your positions and sell until you reach an appropriate asset allocation for your current risk tolerance. *Kidding; this rarely happens.*

What happens is that the rat’s nest continues to grow as a tangled mess.

Remember, when it comes to investing, there are no free lunches, except perhaps here:

- [The Value of Diversification](#)
- [The Diversity of Diversification](#)
- [The “Free Lunch” Food Pyramid](#)

In my conversations with investors, they tell me, “Survival Guy, I’m good at buying, but not so much at selling.” I know.

Yes, we have an idea of what’s good for us. Yes, we want to [spend money somewhat foolishly](#). And we want to [beat inertia](#). But sometimes we need a little guidance.

Next up, Paris in October. Want to talk? Email me at ejsmith@yoursurvivalguy.com.

Warm regards,



“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.
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P.S. Your Survival Guy and Son saw Rush in concert recently at TD Garden. It’s hard to believe I’m writing that, but it’s true. The *Fifty Something Tour* made me realize they’ve been doing this for most of my life, and my son and I have been hitting imaginary high cymbals to “Tom Sawyer” for much of ours together. Sometimes songs become part of your life.

When Rush founders, bassist and vocalist Geddy Lee and guitarist Alex Lifeson, explained why they were heading out on tour, they said they still loved playing the songs they created with the late drummer Neil

Peart. They also found the perfect partner in drummer Anika Nilles, who could help bring that music back to audiences.

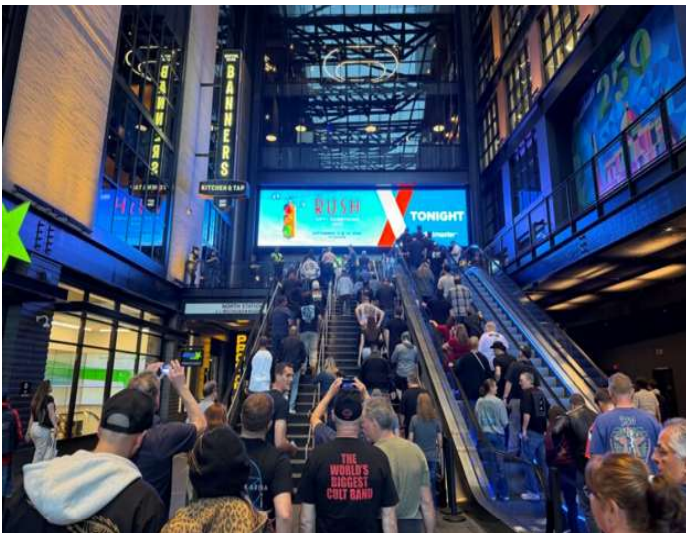
What they made clear is that there is no replacing Peart. As Lee said last night, Peart's lyrics and philosophies were ahead of their time, and Peart is as much a part of the songs as Lee and Lifeson themselves. That will always be true.

Nilles isn't replacing Peart. What she's doing is allowing Lee and Lifeson to continue doing what they clearly love and do so well. It's not often that you form a band with your best friend as a kid and get to keep playing together into your seventies.

What Lee and Lifeson understand is that Rush is a band. It needs Nilles. And with the help of keyboardist Loren Gold, the sound they created at the concert was incredible. The first set was one great song after another, and I found myself wondering how they could possibly open the second set after reading what they had played at earlier stops on the tour.

Well, how about performing every song from *Moving Pictures*? Done.

Opening with "Tom Sawyer," there was no sitting down. It was a treat to once again see them doing what they love, all these years later. Thank you, Rush. What a night.



P.P.S. Wow, OK. Your Survival Guy has had quite a month. First, [I got to see Rush perform live](#), and then hit another milestone while playing in the Northern Rhode Island Chamber of Commerce Executive Golf Outing as a guest of my friend [Marc Streisand, owner of Marc Allen Fine Clothiers](#).

On the fourth hole, a par-3 playing 125 yards uphill, I pulled out a 9-iron, caught it flush, and watched the ball track straight toward the pin. I heard it hit the flagstick, but because the green sat uphill, I lost sight of it.

My playing partner hit a good shot as well. As we drove up the hill toward the green, we spotted a ball about six feet from the hole.

“That’s mine,” I said.

“No, it’s not,” he replied. “That’s my ball. You’re in the hole.”

“Give me your camera,” he said. “We need to video this.”

Sure enough, as we got closer, there was a fresh divot on the edge of the cup, and there was my ball, nestled in the hole.

Let’s go!

P.P.P.S. At the recent Newport Boat Show, Sunday was a washout. But Saturday was beautiful, as were Thursday and Friday. Three out of four ain’t bad. The endless summer is but a dream for New Englanders. Nothing like a boat show to keep it alive.

Your Survival Guy isn’t in the market for a boat, but I still like to walk the docks for a boat-shoes-on-the-ground observation. And by the looks of the crowd buzzing around from one showcase vessel to another, there’s interest out there.





But are they buying? I don't think they're buying as much as they were right after COVID. But that doesn't mean prices won't make you seasick. Pack your Dramamine. They're up there.

And the race to come up with something bigger and maybe better is always on display. How about quad 600-horsepower engines hanging off the stern? Check.

When boats sell for the price of a new home, is it any wonder [buyers are a bit hesitant](#)?

Read my series on how to [buy a boat](#). Become an expert on the make and model you desire; find a yacht surveyor you can trust; locate the right dockage; and line up a boatyard to help with winterization and storage. Want help? Email me at ejsmith@yoursurvivalguy.com.

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