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The Source for Freedom and Self-Reliant Information¹

Thomas Jefferson defined *rightful liberty* as "unobstructed action according to our will within limits drawn around us by the equal rights of others—I do not add 'within the limits of the law,' because law is often but the tyrant's will, and always so when it violates the right of an individual."

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"Profiles in Corruption" - The Biden 5

Peter Schweizer, the author of *Extortion, Throw Them All Out, Secret Empires*, and, *Clinton Cash*, just released his new book, *Profiles in Corruption*. In it, he discusses the hypocrisy and corruption of the following Democratic progressives: (1) Kamala Harris; (2) Joe Biden; (3) Cory Booker; (4) Elizabeth Warren; (5) Sherrod Brown; (6) Bernie Sanders; (7) Amy Klobuchar; and (8) Eric Garcetti (Mayor of Los Angeles). Schweizer explained that he investigated these progressives because they are "unique in one respect from all others on the contemporary American political scene: they all favor the rapid and radical expansion of federal political power in the United States." These progressive elitists have used "their positions to advance and enrich themselves, their family, and their friends, and do so using methods and deceptions that we generally call corrupt, whether or not the evidence allows legal prosecution."

They get away with this deception because Congress passes laws that apply to average Americans, while exempting themselves; they use their contacts within government to avoid legal challenges & indictments; and, the media, our "so-called Fourth Estate," has become the propaganda machine for the liberal-progressive movement, which no longer seems to be interested in investigative journalism, especially if it involves one of their own.

According to Schweizer, "Joe Biden emerges as the king of the sweetheart deal, with no less than five family members benefiting from his largesse, favorable access, and powerful position for commercial gain. In Biden's case, these deals include foreign partners and in some cases even U.S. taxpayer dollars. . . The Biden family partners are often foreign governments, where the deals occur in the dark corners of international finance like Kazakhstan, China, Costa Rica, Jamaica, Ukraine, and Russia. . . The cast of characters includes sketchy companies, violent convicted felons, foreign oligarchs, and other people who typically expect favors in return."

Before you decide to support or vote for any of these individuals for any office, including the offices they currently hold, or, for that matter, any politician who desires more government power and control over your life and the lives of the American people, please read *Profiles in Corruption*.

Financial Freedom and Business Opportunity

As many of you understand, *Unlock the 4-Doors to Financial Independence* and *The Best Kept Secret to Financial Freedom* were written to remove the mystery from financial planning; and, equip you with the know-how to steer clear of the sharks on Wall Street, by overcoming the indoctrination designed to separate you from your money.

The World is an ever-changing place; given the real possibility of wars, recessions, and depressions, nobody truly knows what the state of the economy will look like in the next 10-to-15 years. Although this reality may be daunting, the information in these two books will prepare you for whatever is to come; financial freedom is at your fingertips, assuming you read these books and put the program into practice, i.e., you only have to do three things over the next 10-to-15 years to become financially independent, or, continue doing them if you have already obtained financial freedom.

Unlock the 4-Doors to Financial Independence and The Best Kept Secret to Financial Freedom were created for those coming from various walks of life with one end goal in mind: the desire to attain and preserve your financial freedom. From investors to business-finance students to retirees, and anyone who falls in between, these publications were written with you and your financial security and liberty in mind. Wouldn't you want the same for your extended family, friends, neighbors, and associates?

Help yourself and us to get the word out. First, there are at least several-hundred of you reading this newsletter that have purchased one or both books and, we don't even have a dozen reviews on Amazon... **please give us a review**. Also, for everyone that encourages others to purchase these two books, e.g., we'll give you or your favorite charity 50% of the net royalties from each sale.

For college students and recent graduates entering the workforce, you may want to consider starting a part-time home business. You might want to sell these two books online through social media; how about creating your own "landing page" to sell these books. We would give you 50% of the net royalties from every sale. The population of the United States is in excess of 325-million people with 247-million adults. In addition, there are at least 138-million taxpayers and over 129-million working people.

Almost everyone would benefit from reading these two publications packed with simple, success-driven guidelines for prosperity and financial freedom. By helping us get the word out, you would be helping others; and, you would be making additional money, allowing you to reach financial independence much sooner; or, by generating more funds for your favorite charity.

Why Vote Away Your Freedom

We are fast approaching a Presidential Election this November. As H.L. Mencken believed, every election is an advanced auction of stolen goods. He also stated that every politician is no

better than you and me; their only ability, greater than the rest of us, is to get elected to office by promising to take money or property from one group and giving it to another group.

Just listen to the Democratic Candidates for President and the promises they are making to their constituents... an advanced auction of stolen goods should any of them win election!

Every promise made by Democrats and every program proposed, requires higher taxes, more regulation, more bureaucracy, or substantially larger government, resulting in less individual freedom, destruction of the middle-class, increased poverty; and, more corruption and enrichment of those in power, along with their families and friends.

Unfortunately, those groups that believe that they will benefit (from student loan forgiveness, free college, free health insurance, free childcare, free housing, and on and on. . .), lack understanding. Nothing is free and any immediate direct benefit will be short-lived. Taxing corporations and the wealthy—and not enough wealthy people exist to cover the cost of these programs—will result in less economic investment, lack of jobs, lower wages, and, increased poverty. Ultimately, the poor and middle class will be taxed indirectly (through the cost of regulations and higher corporate income taxes passed on to consumers); and, the middle-class will be taxed directly because there are just not enough wealthy people available to tax. As a result, if any of these Democratic progressives/socialists get elected, individual freedom will be taxed and regulated completely out of existence.

The late Dr. Milton Friedman explained that the collapse of the Berlin Wall in 1989 and the Soviet Union in 1992 brought a dramatic end to a 70-year experiment between two alternative ways of organizing an economy: central planning and control by government or socialism; and, private markets or capitalism. As Dr. Friedman stated, this collapse affirmed Friedrich A. Hayek's thesis, "that central planning [i.e. socialism] is indeed *The Road to Serfdom*. Political leaders in capitalistic countries continue to favor socialist solutions in their own. They know the words, but they have not learned the tune." Dr. Friedman continued, "... governments of socialled capitalist countries are just as backward as governments of communist countries in dismantling the socialist practices that have mushroomed in recent decades. In the words of the Declaration of Independence, [the United States] government continued to erect 'a multitude of new offices' and send 'swarms of officers to harass [the] people and eat out [their] substance'." As Dr. Friedman pointed out in 2002, the dispute the Colonists had with King George III in 1776 exists today between the citizens of the United States and the government of the United States.

A vote for a Democrat, a socialist, or a progressive, which includes certain Republicans, is a vote to take away your freedom. PLEASE, DO NOT VOTE AWAY YOUR FREEDOM!

The Electric Car Fad – The End of Tesla

According to Forbes, "The 2010s saw battery-powered electric cars move into the mainstream, led by Elon Musk's Tesla, and as that trend gains steam there are signs the decade ahead will see ["blue gas"] gain commercial viability in transportation, particularly for heavy vehicles like trains and long-haul semis that need a more flexible power train than multi-ton battery packs."

"Blue Gas" is a term used to describe a hydrogen fuel cell; "an electromagnetic cell that converts the chemical energy of a fuel [hydrogen] and an oxidizing agent (oxygen) into electricity through a chemical reaction." The benefits over electric cars include: (1) No costly materials like lithium or rare earth metals; (2) no overnight charging required (only 5 minutes to fuel-up the tank after driving for a week); (3) unlike batteries, hydrogen fuel cells don't degrade with each charging cycle; (4) fuel cells are completely clean, e.g., you can even drink the exhaust water; (5) no electromagnetic charging stations required, which can be harmful to people and requires the use of coal and natural gas; and (6) Hydrogen is the most abundant resource in the universe.

French conglomerate Alstom is using blue gas to power trains in Germany and California is testing it out for its trains. Hyundai has a multibillion-dollar program to commercialize autos, trucks and ships using blue gas. Toyota is building its own fleet and partnering with Kenworth to convert its 18-wheelers from diesel to blue gas. Amazon, Walmart, McDonald's and BMW have 6 in 10 of their forklifts powered by blue gas. Amazon's Jeff Bezos recently invested \$70-million into blue gas technology. The list goes on... Cummins, Inc., Robert Bosch GmbH, Daimler... the Mercedes-Benz GLC F-Cell crossover available in Europe... ad infinitum!

Because of these advantages and the uptick in investment and research, "auto industry insiders have dubbed [blue gas] . . . the 'Tesla Killer'."

The above information came primarily from Jimmy Mengel, Investment Director of *The Crow's Nest*, a publication by the Outsider Club, 304 W Pacific Avenue, Suite 210, Spokane, WA 99201.

According to Mr. Mengel, they are buying Ballard Power Systems (NASDAQ: BLPD; TSX: BLPD) long term for a price under \$16.50 expecting "a hold time of several years." This is not an investment; it is only for those who like to gamble with an insignificant portion of their capital, which has been set aside for speculative ventures. Our recommendations are below.

Great Businesses to Buy Now

To become and STAY financially independent, you only need to do three things: (1) Pay yourself first; (2) live below your means; and (3) invest in DRIP's using *Einstein 's Theory of Compound Interest*. Even if you became a multi-millionaire speculating in crypto-currencies and other speculative ventures like "blue gas" technology, statistically, you would be bankrupt within 5-years, if you did not follow the three principles outlined above. For further details, please read *The Best Kept Secret To Financial Freedom* and *Unlock The 4-Doors To Financial Independence*; both are available through our website, www.jeffersoniangroup.com and Amazon.com. For all of you who purchased our books, we thank you; and, would appreciate a review!

In January 2016 we identified twelve Great Businesses (DRIP Stocks) that should be in everyone's portfolio; today, we are recommending and monitoring a total of 43 Great Businesses (DRIP Stocks). We have added five more DRIP stocks to our portfolio this month: (1) Meredith Corp (MDP) – yield 7.49%; (2) Lazard Limited (LAZ) – yield 4.39%; (3) ONEOK Inc (OKE) – yield 4.96%; (4) Prudential Financial Inc (PRU) – yield 4.30%; and (5) NextEra Energy Partners (NEP) – yield 3.74%.

Of the 12 Great Businesses that we believe should be in everyone's portfolio, the following *U.S. Dividend Champion/Aristocrat* (paid and raised dividends for at least 25-years) meet our parameters and is a current buy:

Exxon Mobil Corp (XOM) - \$77.69, yield = 4.54%, Paid & Raised Dividends for 37-years

The following additional *U.S. Dividend Champions* are also good buys right now:

- 1. Weyco Group Inc (WEYS) \$22.65, yield = 4.15%, Paid & Raised Dividends 38-years
- 2. Archer Daniels Midland (ADM) \$44.79, yield = 3.14%, Paid & Raised Dividends 44-years
- 3. 3M Company (MMM) \$159.21, yield = 3.54%, Paid & Raised Dividends 61-years
- 4. Walgreen Boots Alliance (WBA) \$50.94, yield = 3.52%, Paid & Raised 44-years
- 5. Meredith Corp (MDP) \$30.05, yield = 7.49%, Paid & Raised 26-years

Contenders are companies that have paid and raised their dividends for 10-to-24 years. The following Contenders are priced right for acquisition:

- 1. Int'l Business Machines (IBM) \$143.05, yield = 4.74%, Paid & Raised 24-years
- 2. Omega Healthcare Investors (OHI) \$41.69, yield = 6.38%, Paid & Raised 17-years

- 3. Enterprise Products Partners (EPD) \$25.86, yield = 6.71%, Paid & Raised 22-years
- 4. Cardinal Health Inc (CAH) \$51.17, yield = 3.61%, Paid & Raised 23-years
- 5. Cracker Barrel Old Country (CBRL) \$152.72, yield = 3.34%, Paid & Raised 17-years
- **6.** Lazard Limited (LAZ) \$41.96, yield = 4.39%, Paid & Raised 12-years
- 7. ONEOK Inc (OKE) \$74.87, yield = 4.96%, Paid & Raised 17-years
- 8. Prudential Financial Inc (PRU) \$91.06, yield = 4.30%, Paid & Raised 11-years

The next category of dividend payers are *Challengers*, which have paid and raised their dividends for 5-to-9 years. In today's market, we like the following companies:

- 1. AbbVie Inc (ABBV) \$80.78, yield = 5.77%, Paid & Raised 8-years on average 15.5%
- 2. Las Vegas Sands Corp (LVS) \$65.11, yield = 4.65%, Paid and Raised 8-years on average 23.9%!
- 3. Cisco Systems Inc (CSCO) \$46.14, yield = 2.96%, Paid and Raised 9-years on average 25.7%!
- **4.** NextEra Energy Partners (NEP) \$56.77, yield = 3.74%, Paid & Raised 6-years, on average last 3-years 14.9%; over 5-years, average 60% increase

Another important criteria we use to select our stocks is the average annual increase in the dividends paid each year, i.e., it is not enough that a Dividend Aristocrat—an S&P 500 Company that has paid and raised its dividend for at least 25-years—has consistently paid and raised its annual dividend, it must also have raised it by 8%-to-10% or more per year. For example, if a Dividend Champion/Aristocrat is paying a current dividend of over 5% but, its average annual increase has only been about 4%, rather than 8%-to-10% or more, we would not recommend the DRIP stock.

Here's why: In 25-years, a stock that yields 3% and increases its dividend by 10% per year, will have an annual dividend greater than the original investment of approximately 350%; whereas, a DRIP stock acquired with a yield of 5.42%, which increases by just 4% per year, would only have a dividend payable of much less than the original investment equal to about 21%.

To take full advantage of *Einstein's Theory of Compound Interest* and become financially independent in 10-to-15 years, you must acquire DRIP's that raise their annual dividends by 8%-to-10% or more per year. Our portfolio of 43 DRIP's, on average, increase their annual dividends by more than 10% each year.

How to Implement This Program:

Our recommended portfolio now includes 43 DRIP stocks. As of this writing, only 18 meet our criteria, i.e., 3% or greater yield when acquired. If you have investment capital of \$200,000 or

more, it would be appropriate to purchase 100 shares of each of these 14 stocks which would cost about \$125,000.

If you have at least 100 shares of all 38 DRIP stocks recommended prior to this newsletter, you should add the five new ones listed above (MDP, LAZ, OKE, PRU & NEP); and, any of the others that you may like with dividend yields in excess of 3% when you acquire them.

By the time you get this newsletter, the prices will have changed but, you should buy the companies you desire, assuming the dividend yield at the time of your purchase is above or near 3.00%.

Some of you may already own many of these stocks; feel free to add to them. First purchase the stocks you own less of. Some of you may not own any of these great businesses. Some of you may have \$100,000 to invest while others may only have \$1,000. Using a discount broker (e.g., E*TRADE, Schwab, TD Ameritrade, Fidelity, etc.), whether you buy 10 shares or 1,000 shares, the brokerage fees will be less than ten dollars! In addition, once you acquire any of these DRIP's, you should instruct your discount broker to automatically reinvest the dividends. The reinvested dividends should be done with no additional cost.

If you are just starting this investment program, focus on the *U.S. Dividend Champions* listed above. The order of our listing has nothing to do with one company being better than the others; they are all great businesses! If you have enough investment capital to purchase 20-to-100 shares of several companies, then you should consider doing so. Your goal would be to acquire 100 shares of each *U.S. Dividend Champion* before moving on to any of the other recommendations.

If you only have \$1,000 to invest, buy 10-to-12 shares of AbbVie Inc (ABBV); then buy more shares the next month until you have at least 100 shares. AbbVie Inc (ABBV) is listed as a Challenger however, it is a spin-off of a company that has a history of paying dividends over 25-years.

Start investing in these great businesses... NOW!

Remember, the only way to become financially independent, assuming you do not win the lottery or strike it rich speculating in crypto-currencies or blue gas technology, is to acquire assets (e.g., DRIP's) that pay you enough passive income to cover and exceed your lifestyle expenses. Even if you are lucky and become a multi-millionaire overnight, you will need to invest in DRIP's to maintain your financial independence.

When you buy a DRIP, you are buying it for life. At some point in the future, you will no longer reinvest ALL the dividends; you will live off the dividends.

The Crypto Corner

Bitcoin has been around for about a decade. In May of 2010, Bitcoin was under 1-cent, got to 8-cents by July 2010 and its price increased to over \$19,000 per coin in 2017; today it is trading around \$9,400 per coin. Bitcoin has created many multi-millionaires since its inception; many had to wait years, even a decade to reach their millionaire status. Others, who jumped on the bandwagon when Bitcoin hit \$19,000, have lost half of their money.

Today, if you visit CoinMarketCap (https://coinmarketcap.com/), there are 5,089 cryptocurrencies. A great majority of these coins or tokens can be purchased for less than one-dollar per token. So, for \$200-to-\$1,000, an average person can participate in an opportunity that normally comes around once in a lifetime. Such opportunities are normally reserved for accredited investors who are willing to fund such speculative ventures with \$10,000-to-\$100,000 or more; and, once the accredited investors put up the money, they no longer have any control over it, unlike the cryptocurrency market.

In 2017, if you had paid \$1,000 at the beginning of the year for one of the following coins/tokens, here's what you would have made by year's end:

- 1. Ripple (XRP) \$360,180
- 2. NEM (XEM) \$298,420
- 3. Ardor \$168,090
- 4. Stellar Lumens (XLM) \$144,410
- 5. Dash \$92,650
- 6. Ethereum (ETH) \$91,620
- 7. Golem \$84,340
- 8. Binance Coin \$80,610
- 9. Litecoin \$50,460
- 10. OmiseGo (OMG) \$33,150
- 11. Bitcoin \$13,180

As one commentator pointed out, Ripple (XRP) gained more in one year than Apple has in its entire existence. This opportunity to get in on the ground floor with minimal financial commitment—money that you normally waste and can afford to lose—just may turn out to be a very monumental success or NOT. Furthermore, it may take years, even a decade before

another extraordinary year like 2017 comes along. In addition, we may have selected the wrong coins/tokens and lose everything.

We have acquired a dozen coins/tokens that are listed in our last newsletter, Issue 22-2019. Six of the coins/tokens we still like are available on the KRAKEN EXCHANGE (www.kraken.com):

- 1. Stellar Lumens (XLM) \$0.060675, Market Cap #14
- 2. Ripple (XRP) \$0.241447, Market Cap #3
- 3. Cardano (ADA) \$0.55947, Market Cap #10
- 4. OmiseGo (OMG) \$0.908626, Market Cap #46
- 5. Ether Classic (ETC) \$11.58, Market Cap #11
- 6. Ethereum (ETH) \$182.90, Market Cap #2

Regarding the Market Cap, Bitcoin is #1. However, we believe that the upside potential for the above coins/tokens is much higher than Bitcoin.

The other six coins/tokens we have are on the BINANCE EXCHANGE, which was closed on September 12, 2019 to all United States based individuals and corporations. For existing accounts at BINANCE, we can hold our coins/tokens but, we cannot trade them. So, until the respective coins/tokens substantially rise in value, at least for the time being, we are just going to leave them at BINANCE. Ultimately, we will have to send them to another U.S. friendly exchange like KRAKEN; or, for those coins/tokens not available at KRAKEN, we may have to temporarily transfer some to a hardware wallet like the Ledger Nano S.

We would encourage everyone to take advantage of one of the greatest opportunities that has come around in our lifetime, which can be done with as little as \$200-to-\$1,000 by opening an account with the KRAKEN EXCHANGE (www.kraken.com). More information is available online in our previous newsletter available at www.jeffersoniangroup.com; and, in our book, Unlock the 4-Doors to Financial Independence, Chapter IV, available on Amazon for as little as \$4.99. Prime Members can sometimes read the e-book version for free.

Please understand that a purchase of one or more cryptocurrencies is not an investment; it is a pure speculation. Therefore, you should only pursue this opportunity with money that you are prepared to lose.

Vote for Freedom

Democrats, socialists, and progressives desire power and control over the day-to-day lives of the American people. In order to implement their programs, taxes must be increased, and, additional laws and regulations are required resulting in more government. As governmental power increases, individual freedom decreases. In addition, as government continues to increase in size, there are more opportunities "for leverage and corruption" by the power-elites that control government.

As Dr. Hans-Hermann Hoppe explained:

"After more than a century of compulsory democracy, the predictable results are before our very eyes. The tax load imposed on property owners and producers makes the economic burden even of slaves and serfs seem moderate in comparison. Government debt has risen to breathtaking heights. Gold has been replaced by government manufactured paper as money, and its value has continually dwindled. Every detail of private life, property, trade, and contract is regulated by ever higher mountains of paper laws (legislation) in the name of social, public or national security, our caretakers 'protect' us from global warming and cooling and the extinction of animals and plants, from husbands and wives, parents and employers, poverty, disease, disaster, ignorance, prejudice, racism, sexism, homophobia, and countless other public enemies and dangers.

However, the only task a government was ever supposed to assume—of protecting our life and property—our caretakers do not perform. To the contrary, the higher the expenditures on social, public, and national security have risen, the more our property rights have eroded, the more our property has been expropriated, confiscated, destroyed, and depreciated, and the more we have been deprived of the very foundation of all protection: of personal independence, economic strength, and private wealth. The more paper laws have been produced, the more legal uncertainty and moral hazard has been created, and lawlessness has displaced law and order. And while we have become ever more helpless, impoverished, threatened, and insecure, our rulers have become increasingly more corrupt, dangerously armed, and arrogant."²

A vote for President Donald J. Trump, and enough Republicans to take control of the U.S. House of Representatives and to maintain control of the U.S. Senate, is a vote against the socialist policies that have been implemented over the past 75-to-100 years. These policies and the socialists and progressives in power have destroyed some of our great cities (e.g., Detroit, Baltimore, ad infinitum); and, because of their ignorance of history and economics, these Democrats, Socialists, and Progressives are attempting to do the same to the entire country.

² Robert G. Beard, Jr., *The United States Government is Illegitimate*, 50-51, Lulu Publishing Services (2017), available from www.jeffersoniangroup.com and Amazon. We are a Constitutional Republic, NOT a Democracy; however, due to compulsory schooling and indoctrination, the United States has been operating as a democracy for the past 75-to-100 years.

President Trump's deregulation, completing 22 deregulatory actions to every one regulatory action in his first year in office, combined with his massive tax cuts, decreases government power & corruption and thereby increases individual freedom.

On the other hand, almost everything the Obama Administration did, and the proposals by the 2020 Democratic Candidates for President, increased and will increase government power and corruption at the expense of individual freedom.

Paul Bedard, a longtime D.C. reporter, compiled a list of President Trump's 289 accomplishments in just 20 months. I'll just list a few reasons, including my own, as to why you should vote for Trump and the Republicans this November 2020:

- 1. Trump works for free; he donates his entire presidential salary, by writing a check each quarter to various worthy causes.
- 2. Trump is not really a liberal, nor a conservative; he is a father and grandfather who wants his children, grandchildren, and future great-grandchildren, to be able to live the American Dream just like he has done; he does not want to see this great country implode like all past Empires that came before us.
- 3. Trump is not a professional politician getting and holding office to enrich himself and his family; he already has all the money he needs.
- 4. The claims that Trump is enriching himself is preposterous; if he was worth \$11-billion when he was elected, the Trump brand is worth half that based upon the negative publicity and hammering he receives daily by the democrats, progressive and neo-con republicans, and, the mainstream media.
- 5. You always know what Trump is thinking; he is the most transparent President we have had in modern history.
- 6. Deregulation means more individual freedom and more prosperity.
- 7. Tax reduction means more freedom and more prosperity.
- 8. 4.2% growth in the second quarter of 2018; and for the first time in more than a decade, growth is projected to exceed 3%; if the Democrats would help or get out of the way, Trump's deregulation and tax reduction policies could propel growth to 4%-to-6% per year!
- 9. Over 4-million new jobs created since Trump's election; more Americans are employed now than ever before in our history; jobless claims at lowest level in nearly five decades.
- 10. Job openings are at an all-time high and outnumber job seekers for the first time on record.
- 11. Unemployment claims at a 50-year low.

- 12. Median household income rose to \$61,372 in 2017, a post-recession high.
- 13. Negotiating and renegotiating better trade deals, achieving fair and reciprocal trade for the United States, i.e. there is no such thing as free trade in the world.
- 14. Trump is trying to drain the swamp and is demonstrating that the American people may be better off without professional politicians and bureaucrats; that's why many on both sides of the political spectrum despise President Trump and want him gone.

A vote for President Trump and the Republicans this November 2020 is a vote for freedom!

Dum Spiro Spero—While I breathe, I hope.

Slainte mhath,

Robert G. Beard Jr., C.P.A., C.G.M.A., J.D., LL.M.

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Also, we will be posting regular Blogs on our website; by signing up and providing your email address, you will be able to receive these Blogs on a timely basis.

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Thank you for your cooperation!