



# JEFFERSONIAN GROUP

## CHAMPIONS OF FREEDOM AND SELF RELIANCE

Issue: 33-2021

June 6, 2021

### The Source for Freedom and Self-Reliant Information<sup>1</sup>

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.”

#### Inside This Issue

- **What Happened to Alan Dershowitz and Jonathan Turley? .....2**
- **Sell and Buy Alert .....7**
- **Great Businesses to Buy Now .....8**
- **The Crypto Corner .....11**
- **COVID-19 and “The Rest of the Story” .....14**

---

<sup>1</sup> Each Jeffersonian Group, LLC ([www.jeffersoniangroup.com](http://www.jeffersoniangroup.com)) publication is intended solely for information purposes and is not intended nor does it purport to provide legal, tax, individual investment advice, estate planning advice, insurance advice or business advice. In addition, information and analysis is compiled from sources believed to be reliable but such accuracy cannot be guaranteed. Readers should do their own research and consult with expert legal, tax, insurance, business, and financial counsel before taking any action.  
Copyright © 2021 Jeffersonian Group, LLC

## What Happened to Alan Dershowitz and Jonathan Turley?

Alan Dershowitz is professor emeritus at Harvard Law School and Jonathan Turley is the Shapiro professor of public interest law at George Washington University; more importantly and unlike Laurence Tribe, a purported “Constitutional Law scholar at Harvard,” they both appear to respect the Constitution and the Supreme Court of the United States.

Both Dershowitz and Turley are considered Constitutional scholars, but they were not appointed to the 36-member commission, established by President Joe Biden, to examine the Supreme Court packing scheme “as well as a number of truly looney ideas for circumventing or reducing the authority of the Court’s conservative majority.” *Jonathan Turley*

Tribe, a member of the newly created commission, has spent most of his career re-writing or purposely misinterpreting many provisions of the constitutional text. Tribe believes the Constitution of the United States of America is “. . . imperfect, and . . . highly objectionable.” Tribe has also referred to the Founders as a “highly limited constituency of white property owners . . . with whom most [Americans] have only the most limited link (if any at all), [who decided] to limit our future freedom to exercise power.”

The Founders most certainly DID attempt “to limit” the “future” ability (not freedom) “to exercise power” over the American people by Government, controlled by the likes of Tribe and those in power with similar beliefs.

Tribe and the remaining progressive members of the commission may go along with **the court-packing scheme**, along with proposing other “truly looney ideas for circumventing or reducing the authority of the Court’s conservative majority.” **Where do Alan Dershowitz and Jonathan Turley stand on this issue, along with the ability of Congress and the Executive Branch to dictate what the third branch of government, the Supreme Court, can and cannot do?**

According to Dershowitz, “Not only would adding more justices to the Supreme Court endanger its critical institutional integrity, it might also threaten our most fundamental liberties, namely freedom of speech and due process of law. . . This is not to say that no structural changes to the Supreme Court are warranted. I favor fixed terms for all judges.”

Jonathan Turley has stated, “this is not just an attack but a virtual declaration of war on the rule of law. If Democrats just add members to give them a controlling majority, the Supreme Court will have little authority or integrity. . . I never imagined that I would see the day that the Chairman of the House Judiciary Committee would step forward to call for raw court packing. It is a sign of our current political environment where rage overwhelms reason.”

Both Dershowitz and Turley, constitutional scholars, are against the court-packing scheme, but they appear to believe that Congress and the Executive Branch have the authority to restructure the Supreme Court. Neither has offered any ideas as to how the third branch of government, the Supreme Court, may be able to protect itself from a Congress and Executive Branch that routinely violates the Constitution of the United States of America. Why?

I would suggest that Dershowitz and Turley may be steeped in tradition and precedent, having tunnel-vision based upon their education or indoctrination; and, of late, not re-read the Declaration of Independence and the U.S. Constitution. Here's what Tribe wrote and taught at Harvard Law School:

“ . . . sometimes meanings are subject to chronic flux. In particular, documents of considerable . . . importance—like the Constitution—may themselves give new importance to terms previously the beneficiaries of easy consensus, and thereby open the meaning of such terms to new debate.”

“The upshot is that the Constitution's text, and historical material relevant to the text's proper understanding, will almost invariably recede into the background behind a parade of precedents, until the Constitution itself begins to seem 'rather like . . . a remote ancestor who came over on the Mayflower.' As Robert Post has rightly observed, beginners in constitutional law are often amazed by how little of the Constitution they find in constitutional opinions, which tend to be filled with the elaboration and application of various doctrinal 'tests' extracted from prior decisions.”

Supreme Court Justice Stephen Breyer appears to also have tunnel-vision and has failed to re-read Article III and Article VI (supreme Law of the Land) of the Constitution. In a recent speech at Harvard Law School, Justice Breyer warned proponents of packing the Supreme Court to “think long and hard” about the risks of the court being viewed as more political, undermining the trust in the institution.

With no disrespect to Justice Breyer, the Supreme Court has been highly political going back to 1801; even more so today! As Chris Farrell from Judicial Watch, in an article for the Gatestone Institute wrote, “U.S. Supreme Court Chief Justice John Roberts scrupulously ignored every 2020 election legal challenge raised by former President Trump in order to assure a legally uncontested Biden victory.” As Justice Clarence Thomas recently wrote in a dissenting opinion, “we received an unusually high number of petitions and emergency applications contesting [the changes to the election laws by nonlegislative officials in various States]. These cases provide us with an ideal opportunity to address just what authority nonlegislative officials have to set election rules, and to do so before the next election cycle. The refusal to do so is inexplicable.”

The call for court packing, with some advice from Alan Dershowitz and Jonathan Turley, just might motivate the Supreme Court to finally do the right thing. When the Supreme Court decides to accept certain cases, many important opinions have been 5-to-4 split decisions. If nine of the so-called best legal experts in the country cannot agree on what a statute or regulation means, how are average Americans to understand the law?

During his confirmation hearing, Chief Justice Roberts stated, “my job is to call balls and strikes.” No, it’s not! Not in a Free Republic! As the late Justice Bradley understood, “It is the duty of courts to be watchful for the constitutional rights of the citizens, and against any stealthy encroachments [by Congress and Government.]” Three simple rule changes just might *Take Politics Out of the Supreme Court and Restore Freedom*; and, either nix the court-packing scheme or make it much more beneficial to individual freedom.

Over 20-years ago, the late Dr. Walter E. Williams wrote, “During earlier periods, Congress and the Supreme Court had far greater respect for the Constitution. They understood that if the federal government was to have a power not delegated, or expressly forbidden, by the Constitution, they had to use the provisions of Article V to gain that power by amendment.” For example, in 1919 Congress understood that to prohibit the sale of alcohol, it required the passage of the Eighteenth Amendment. “Today, it’s an entirely different story, Congress, the White House and the Supreme Court have abiding contempt for the Constitution and . . . Americans are left with a constitutional carcass.”

As Dr. Williams pointed out, “No matter what [Americans may] think about the alcohol prohibitionists, [they] can have a bit of admiration for them because [the alcohol prohibitionists] used the constitutional route to get their agenda across.” Whereas today, “constitutional stealth” (e.g., taxation, majority votes for legislation and “totalitarian tactics” of agencies like the EPA, FDA, CDC, SEC, FBI, FinCEN, and IRS) seems to be employed to circumvent the Constitution; thereby avoiding the amendment process required by Article V.

Dr. Williams continued, “. . . the education establishment has played a greater role through the dumbing down of Americans. The resulting ignorance has allowed . . . charlatans and quacks in the legal profession [to] tell [Americans] what the Constitution means.”

As Professor Richard A. Epstein asserted, “The Progressives were wrong on matters of constitutional interpretation because they consciously used their intellectual powers to rewrite . . . key provisions of the constitutional text.” Professor Randy E. Barnett agreed, “Since the adoption of the Constitution, courts have eliminated clause after clause that interfered with the exercise of government power. . . All this has been done knowingly by judges and their

academic enablers who think they can improve upon the original Constitution and substitute for it one that is superior.”

Because of the creation of the Biden Commission requiring a report in 180-days, and with the encouragement of constitutional scholars like Alan Dershowitz and Jonathan Turley, the Supreme Court has an opportunity to restore respect to the institution; stop the power-grab by Congress and the Executive Branch; and put us back on the path towards more individual freedom. To do this, the Supreme Court need only look to Article III, Section 1, “The judicial Power of the United States, shall be vested in one supreme Court, and in such inferior Courts as the Congress may from time to time ordain and establish. The judges, both of the supreme and inferior Courts, shall hold their Offices during good Behaviour . . .” **Just like the House and Senate does, the Supreme Court can make and change its own rules regardless of what the Biden Commission Report says, no matter what the President does, and no matter what Congress attempts to do.**

If term limits are proposed, it would require a constitutional amendment in accordance with Article V, which must be ratified by 38 States. Assuming the Supreme Court steps up and does the right thing, term limits should not be an issue. Even if an amendment for term limits was ultimately ratified, it would be applied prospectively and not to the existing Justices.

Under Article II, Section 2, the President has the power to nominate Judges to the Supreme Court and with a Senate majority (51 votes), he can add as many Justices as the progressives so desire. Let’s say the Biden-Harris Administration is able to appoint four more Justices to the Supreme Court for a total of 13, which is what the Democrats have currently proposed. By changing its own rules, 13 Justices could be divided into three 4-member Courts, enabling the Supreme Court to hear three times as many cases each year as it has done in the past; the 13<sup>th</sup> Justice might be a roving member to break any ties, assuming the Supreme Court does not change its rule from a simple majority to unanimity.

**Court packing might then lead to the restoration of individual freedom, rather than a vehicle to solidify the progressive agenda. In other words, the Supreme Court can make and change its own rules, just like the House and the Senate, i.e., it can decide how current and future justices are to be assigned cases.**

What the American colonists faced in 1776 at the hands of the British and King George III, in the form of taxation and regulation of their every-day lives, was negligible compared to what Americans face today. Things are coming to a head. As Professor Barnett stated, “Americans today are [sharply] divided politically, ideologically, and culturally.” Professor Epstein acknowledged, “The survival of past societies has depended heavily upon the choices of laws,

just as [America's] survival and prosperity is heavily dependent upon the choices, often conscious and deliberate, that [are made] today.”

We are at a crossroad. To avert another American Revolution, or, to at least delay it, **it is imperative to change the rules of the Supreme Court through a measured transformation to restore individual freedom.**

The following rules should be promulgated by the Supreme Court:

1. Unanimity is required, otherwise the legislation or regulations are deemed void-for-vagueness and unconstitutional.
2. All Justices must use the same method of constitutional interpretation using the Doctrine of Freedom or “Rightful Liberty” or the “presumption of liberty.”
3. The Supreme Court must be required to review ALL cases that concern constitutional issues that suggest an infringement upon “unalienable Rights” to life, liberty, and the pursuit of happiness or property, to include the right to earn a living, contract disputes with government, and the right to self-defense of persons and property.

A detailed explanation and support for the rule changes can be found in *Take Politics Out of the Supreme Court and Restore Freedom*, by Robert G. Beard, Jr., available through [www.jeffersoniangroup.com](http://www.jeffersoniangroup.com) or directly from Amazon.

The Supreme Court may be our last resort. As the late Nobel Laureate Dr. Will Durant stated, the great experiment in individual freedom, which only began in 1776, “may yet be defeated by the high birth rate of unwilling or indoctrinated ignorance.”

Will the Biden Commission—created “to study the structural changes to the Supreme Court”—motivate the sitting Justices to exercise their constitutional authority, under Article III of the Constitution, to protect the individual rights of all Americans against encroachments by Congress, the President, and all agencies of the U.S. and State governments?

Will constitutional scholars like Alan Dershowitz and Jonathan Turley do the right thing and motivate the Supreme Court to change their rules, take back their power, and start re-examining precedents that have granted Government more power at the expense of individual freedom?

After all, as of 2018, the Supreme Court has overruled more than 300 of its own cases, resulting in a turnaround or modification of standing precedent. Furthermore, because of Supreme Court decisions granting Congress and the Executive Branch more power, which has been supported by academia (e.g., Laurence Tribe and his ilk), the progressives in power believe they can do anything, including having the Supreme Court do their bidding, turning the United States into a

true Democracy rather than what the Founders left us with; a Constitutional Republic, where individuals and private property are protected from the whims of the majority and Government.

## Sell and Buy Alert

In January 2016, we started the DRIP strategy identifying Great Businesses that pay and continue to increase their dividend payouts each, and every year through wars, depressions, and recessions. The longer a company has paid and raised its dividends, the stronger the likelihood that it will continue to do so.

Throughout the past 5-years, we have identified 44 companies, that at one time or another, met our parameters of at least a 3% dividend yield at the time of purchase, averaging an annual increase in their dividends between 8% and 10% or greater.

On January 31, 2020, we added Meredith Corp (MDP) to our list at \$30.05 per share with a 7.49% dividend yield because it had paid and raised its dividends annually for 26-years with an average increase each year of 9.8%.

On March 25, 2020, MDP's share price dropped to \$13.20 yielding 18.03% and we considered it safe since MDP was a *Dividend Champion*.

Unfortunately, the Board of Directors for MDP met on April 20, 2020, deciding to stop paying dividends because of COVID-19 and governments' response with lockdowns, etc.; the last dividend payment by MDP was February 27, 2020, with no indication that they will start paying dividends again.

Therefore, we recommend that you immediately **sell your shares in Meredith Corp (MDP)**, currently trading around \$39 per share, which should result in a nice profit for most of you.

We have replaced MDP with Enbridge, Inc. (ENB) with a share price of \$39.06, yielding 7.16%, which has paid and raised dividends for 25-years; for the past 10-years, the average annual increase in its dividend has been 11.3%. **Buy Enbridge, Inc. (ENB) now!**

Remember, as a long-term investor, this DRIP Strategy was designed so that you do not have to worry about market downturns or inflation. Market downturns are highly beneficial as you are re-investing dividends at higher yields and acquiring a greater number of shares. The average annual increase in dividend payments keeps up with inflation!

## 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](http://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; with the release of *The Best Kept Secret to Financial Freedom* in 2017, we increased our recommendations to twenty-six (26) Great Businesses. Today, we are monitoring a total of 44 Great Businesses (DRIP Stocks), deleting one, adding one, and considering an addition of 5 more.

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

- Exxon Mobil Corp (XOM) - \$61.45, yield = 5.69%, Paid & Raised Dividends for 38-years
- The Coca-Cola Company (KO) - \$56.24, yield = 3.02%, Paid & Raised Dividends for 58-years

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

1. Weyco Group Inc (WEYS) - \$21.30, yield = 4.54%, Paid & Raised Dividends 39-years
2. Kimberly-Clark Corp (KMB) - \$130.57, yield = 3.52%, Paid & Raised Dividends 49-years
3. **Enbridge, Inc (ENB)** - \$39.06, **yield = 7.16%**, Paid & Raised Dividends 25-years
4. Walgreen Boots Alliance (WBA) - \$54.90, yield = 3.41%, Paid & Raised 45-years
5. **International Business Machines (IBM)** - \$147.42, yield = 4.51%, **Paid & Raised 25-years**

Enbridge, Inc. (ENB) was just added to our list replacing Meredith Corp (MDP), which you should sell immediately at a profit. Over the past 10-years, ENB has increased its annual dividend, on average, by 11.3%.



We first recommended IBM in 2017 when it was a *Contender* and had paid & raised its dividend for 21-years. It continued to pay & raise its dividend throughout 2020 during COVID-19 and became a *U.S. Dividend Champion*!

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

1. Omega Healthcare Investors (OHI) - \$37.16, yield = 7.15%, Paid & Raised 18-years
2. Enterprise Products Partners (EPD) - \$24.44, yield = 7.43%, Paid & Raised 24-years
3. Cardinal Health Inc (CAH) - \$56.56, yield = 3.48%, Paid & Raised 24-years
4. Lazard Limited (LAZ) - \$47.52, yield = 3.96%, Paid & Raised 13-years
5. ONEOK Inc (OKE) - \$53.95, yield = 6.96%, Paid & Raised 18-years
6. Prudential Financial Inc (PRU) - \$108.44, yield = 4.25%, Paid & Raised 12-years
7. **Main Street Capital Corp (MAIN)** - \$41.17, yield = 5.94% **Paid & Raised 10-years**

MAIN became a *Contender*, continuing to pay & raise dividends for 10-years throughout 2020 during the China Virus/COVID-19 lockdowns.

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:

- AbbVie Inc (ABBV) - \$112.36, yield = 4.63%, Paid & Raised 9-years on average 15.5%
- NextEra Energy Partners (NEP) - \$68.74, yield = 3.73%, Paid & Raised 8-years; 5-yrs on average 60%; last 3-yrs on average 14.9% per year

ABBV is a spinoff of another company that paid dividends for over 25-years and has continued to pay & raise its dividend since spinoff, now 9-years.

**Another important criterion** used 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, ideally, **it should 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 most likely 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 DRIP's, on average, increase their annual dividends by more than 10% each year.

### **How to Implement This Program:**

Our recommended portfolio now includes over 40 DRIP stocks. As of June 4, 2021, only 16 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 16 stocks which would cost about \$106,000; the annual yield would be 4.62%.

You could increase this annual yield to 5.61% by buying 300 shares of ENB, OHI, EPD, OKE; 100 shares of XOM, WEYS, MAIN, ABBV; and 50 shares each of the remainder.

If you have at least 100 shares of the 38-to-43 DRIP stocks recommended prior to this newsletter, you can add any or all the 16 stocks listed above that you may like.

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 might be to acquire 100 shares of each *U.S. Dividend Champion* before moving on to any of the other recommendations.

If, for example, you only have \$1,000 to invest, buy 15-to-20 shares of either The Coca-Cola Company (KO) or Weyco Group Inc (WEYS) or Walgreen Boots Alliance Inc (WBA); then buy more shares the next month until you have at least 100 shares. Then look at another U.S.

Dividend Champion/Aristocrat like Exxon Mobil Corp (XOM), McDonald's Corp (MCD), Johnson & Johnson (JNJ).

Another option for younger first-time investors might be to invest \$100 per week or \$400 per month. There is nothing wrong with just buying 5-to-10 shares of several stocks per week. Also, if you can only afford \$50 per week, invest the accumulated amount of \$200 every 4-weeks.

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 (see Issue 23, dated January 31, 2020, regarding The Electric Car Fad – The End of Tesla)—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 DRIPs 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

What a ride! When our April 3<sup>rd</sup> Newsletter came out, Bitcoin was trading around \$58,000 per coin; by April 13<sup>th</sup> it was up to \$63,041; by May 4<sup>th</sup> it dropped down to \$54,578; and, as of this writing, Bitcoin has lost further ground trading at \$35,932 per coin! By the time you get this Newsletter, it could be either much higher or lower!?!

Practically every newsletter writer is now offering, for an additional annual paid subscription, advice on which coins/tokens will make you a fortune. Many such newsletter writers are treating crypto-currencies as an investment rather than a speculation; they set limits on the amount to pay and want you to get in-and-out of each crypto coin/token with, say, a 500% profit, e.g., \$1,000 paid turns into \$5,000 in several months, maybe a year.

Our approach is different. We believe this to be a speculation and desire a return of at least 14,441%, e.g., \$1,000 paid for, say, XLM turns into \$144,410 as happened in 2017.

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; after dropping back down to \$9,400 and lower about a year ago, today it is trading around \$35,000 per coin. Bitcoin

has created many multi-millionaires since its inception; many had to wait years, even a decade to reach their millionaire status.

As of June 6, 2021, if you had visited CoinMarketCap (<https://coinmarketcap.com/>), there were 10,296 cryptocurrencies, which continues to increase almost daily. A great majority of these coins/tokens can be purchased for less than One Dollar (\$1.00) per coin/token. So, **for \$200-to-\$1,000, an average person can participate in an opportunity that may come around but 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 12-months later as of December 31, 2017:

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.

I have acquired a dozen coins/tokens that are listed in our newsletter, Issue 22-2019. Ten of the 12 have increased in value; only Time New Bank (TNB), still ranked #844, and Waltonchain (WTC), ranked #412, have declined. CoinMarketCap follows and ranks 5,530 coins/tokens. As of this writing, I am up about 329%. However, I am so far from our goal of at least \$100,000 profit that I am not ready to sell any of our coins/tokens today.

We like the following seven coins/tokens that are reasonably priced and available on the KRAKEN EXCHANGE ([www.kraken.com](http://www.kraken.com)) and/or Coinbase ([www.coinbase.com](http://www.coinbase.com)):

1. Stellar Lumens (XLM) - \$0.3803, Market Cap #19
2. Cardano (ADA) - \$1.68, Market Cap #5
3. Polygon (MATIC) - \$1.55, Market Cap #16 (recommended by Stansberry Research)
4. Loopring (LRC) - \$0.3502, Market Cap #118
5. OmiseGo (OMG) - \$5.94, Market Cap #94
6. OX (ZRX) - \$1.06, Market Cap #90
7. Synthetix (SNX) - \$11.88, Market Cap #67

Cardano (ADA) and Synthetix (SNX) are also recommended by Weiss Crypto Investor. According to Weiss, "Cardano's much-anticipated ERC20 convertor is nearing the testnet phase. This is a milestone in Cardano's grand plan to one day knock Ethereum off its perch as the world's No. 1 smart-contract platform."

We still like Ripple (XRP), but trading on exchanges in the United States (e.g., KRAKEN, Coinbase) has been halted because of the SEC's lawsuit against the parent company of Ripple. However, word has it that trading may begin in the not-too-distant future, due to a counter lawsuit by an attorney who, like many of us, have purchased Ripple.

I have six coins/tokens 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 were able to hold our coins/tokens but, we cannot trade them.

I continue to access my account by clicking-on Verify Identity, enabling me to get to my Dashboard and see my holdings. Three of my six coins/tokens are not available on an exchange that allows U.S. citizens to trade. However, I could transfer the three other coins held with Binance to either KRAKEN or Coinbase but, until I am ready to take profits and convert to Cash, I intend to leave what I have at Binance. Other Newsletter Readers have successfully transferred some of their coins/tokens from Binance to other exchanges like Coinbase.

Ultimately, we will have to send our coins/tokens with Binance to another U.S. friendly exchange like KRAKEN and Coinbase; and, for those coins/tokens not available at KRAKEN or Coinbase, we may have to temporarily transfer some to a hardware wallet like the Ledger Nano S; or establish another account that accepts the respective coins/tokens.

By researching the coins/tokens you have on CoinMarketCap, you can find the information about which hardware wallets you need to accept your specific coins/tokens.

If you have not already done so, 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](http://www.kraken.com)) or Coinbase ([www.coinbase.com](http://www.coinbase.com)). Although not as easy as opening an online brokerage account, it has become much easier to open and fund a cryptocurrency account; just follow the instructions at KRAKEN or Coinbase.

I recently opened an account with Coinbase because I did not want to go to the Bank and send a wire transfer to KRAKEN, i.e., Coinbase allows you to provide your Bank information and accepts ACH-type transfers without requiring a wire transfer. In the future, KRAKEN may do the same since it recently chartered a Bank in Wyoming, which is not yet operational.

Please understand that a purchase of one or more cryptocurrencies is not an investment; it is pure speculation. Therefore, you should only pursue this opportunity with funds that you are willing to lose. However, nothing ventured, nothing gained...

### **COVID-19 and “The Rest of the Story”<sup>2</sup>**

The mainstream media, social media, and Government told us that COVID-19 made a jump from bats to humans at one of Wuhan’s open-air wet markets; lockdowns were required and are still required in some places; we should stay inside and don’t go to parks and beaches; we should social distance, first 6-feet, then 3-feet; continue to wear masks (even two or more masks would be better); and, in order to get back to normal, everyone should get vaccinated. Even if you had COVID-19 and/or the vaccination, you should continue to wear masks. And, of course, the vaccine is safe for everyone.

“You now know what the news is,” keep reading to learn “the REST of the STORY.”

Our Government and TV experts don’t tell us about the pros & cons of each vaccine, that certain individuals will have severe reactions or may die based upon some components or ingredients; and they do not advise us as to what to do before and after we get jabbed, along with how to determine if we might have an allergic reaction. Further, they do not suggest ways, other than vaccines, to reduce our chances of having problems with COVID-19, e.g., vitamin D3, Zinc, Fish Oil, getting plenty of sun, nasal irrigation, and gargling certain mouthwashes (Listerine Cool Mint) that have been tested to disable the virus to not infect cells. Why not advise us on

---

<sup>2</sup> Paul Harvey had a daily radio show in Chicago; from May 1976 through his death in February 2009, each broadcast started out with “You know what the news is, in a minute you’re going to hear the REST of the STORY.”

how to stay healthy without costly drugs... maybe “Big Pharma” can’t make any money, the political class would no longer receive kickbacks from the sale of vaccines, and Drug Ad revenue for mainstream media would dry-up! *Coronavirus Vaccine Companion Guide, 5 Ways to become VACCINE READY*, The Institute for Natural Healing

According to Dr. Paul E. Alexander, the information passed on to us by government agencies and the so-called TV experts “is all nonsensical, illogical, specious, and patently absurd” and some of it “is just plain wrong.” If you read, **The Dangers of Masks**, available at <https://www.aier.org/article/the-dangers-of-masks/>, you will most likely throw yours away and never again allow your young children to wear masks, regardless of what your school system demands! Also read, **Masks Are a Ticking Time Bomb**, available at <https://articles.mercola.com/sites/articles/archive/2021/04/07/face-mask-plastic-microfibers.aspx>. **“The ‘new normal’ of widespread masking is affecting not only the environment but also the mental and physical health of humans.”**

If you have not received a vaccine or you are thinking about allowing your children to be vaccinated, please go to Dr. Joseph Mercola’s website, <https://www.mercola.com>, and read his articles on the subject; do your own research and don’t rely on Government and the mainstream media. Also, if you have had COVID-19, you most likely will have “long-lasting antibodies that protect you against another infection.” “Cardiologist and vaccine advocate R. Hooman Noorchashm warns people to avoid the vaccine if they had COVID-19 in concern that a hyperinflammatory response may increase your risk of adverse side effects.”

Here are some of the highlights of information from lengthy articles on Dr. Mercola’s website that you have not heard from Government and the mainstream media:

- Deaths from COVID-19 vaccines have exceeded all other vaccines in the last 15 years; early treatment may have prevented 85% of deaths from COVID-19
- Each year, more than 165 million Americans get the flu shot. There were 85 reported deaths following influenza vaccination in 2017; 119 deaths in 2018; and 203 deaths in 2019
- Between mid-December 2020 and April 23, 2021, at which point between 95 million and 100 million Americans had received their COVID-19 shots, there were 3,544 reported deaths following COVID vaccination, or about 30 per day
- In just four months, the COVID-19 vaccines have killed more people than all available vaccines combined from mid-1997 until the end of 2013—a period of 15.5 years
- As of April 23, 2021, VAERS had also received 12,618 reports of serious adverse events. In total, 118,902 adverse reports had been filed

- In the European Union, the EudraVigilance system had as of April 17, 2021, received 330,218 injury reports after vaccination with one of the four available COVID vaccines, including 7,766 deaths
- As of August 23, 2020, the CDC reported 161,392 fatalities caused by COVID-19. Had the long-standing original guidelines for death reporting been used, there would have only been 9,684 total fatalities due to COVID-19
- COVID-19 vaccines are capable of causing damage in a number of different ways. Disturbingly, all these different mechanisms of harm have synergistic effects when it comes to dysregulating your innate and adaptive immune systems and activating latent viruses
- The worst symptoms of COVID-19 are created by the SARS-CoV-2 spike protein, and that is the very thing gene-based COVID vaccines are instructing your body to make
- While the natural spike protein is bad, the spike protein your body produces in response to the vaccine is even worse, as the synthetic RNA has been manipulated in such a way as to create a very robust and unnatural spike protein
- The spike protein is toxic in and of itself, and has the ability to induce vascular, heart and neurological damage
- The COVID-19 vaccine disables the Type I interferon pathway, which explains why vaccinated patients are reporting herpes and shingles infection following COVID-19 vaccination

And yes, COVID-19 was manmade coming from a lab in Wuhan, China. The scientific study of the virus has determined that it did not transfer from Bats or any other animal directly to humans; and common sense would suggest that it came from the lab in China.

It is not up to the United States to waste time and money to investigate the origins; it is up to China to provide evidence to the contrary, which they cannot!

Congress and the Biden Administration should immediately make China pay by allowing ALL Americans to sue for deaths and illnesses of their family members, along with economic damages caused by the loss of jobs, businesses, and profits during the lockdowns and restricted travel.

It is highly unlikely that China would pay voluntarily, but the Biden Administration could up the tariffs on China and use those funds to pay all Americans that were harmed by COVID-19, The China Virus! In addition, the Biden Administration could motivate our allies to do the same thing, even isolate or restrict China's ability to trade if they do not cooperate.



Will the Biden Administration do the right thing; or does China have too much dirt on Hunter and Joe Biden?

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.

### **SIGN UP FOR OUR ELECTRONIC VERSION OF THIS NEWSLETTER**

Please go to our website, [www.jeffersoniangroup.com](http://www.jeffersoniangroup.com), and sign up for our electronic version of this newsletter.

The benefits of doing so are: (1) You will receive the newsletter sooner; and (2) you will be able to click-on the various links within the electronic version so that you may access related information directly.

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