

Dick Young's Safe America: Chapter 1, Part I

Debbie and I are neither members of any political party nor contribute to any PAC.

Our research interest is policy rather than politics.

Our methodology, for over four decades, has centered on inference reading and anecdotal evidence gathering.

Read [Part II](#), [Part III](#), and [Part IV](#).

RCY's Brand New Investing Program – 100% Swiss: Chapter 1, Part II



Basel, Switzerland. By
emperorcosar @
Shutterstock.com

UPDATE 12.15.2020: With [America's debt load soaring](#), the risk to the dollar today is perhaps greater than ever.

Originally posted on July 30, 2020.

The Fed has created a disastrous asset bubble that will extend for years.

Read my [series on Ron Paul](#) to gain the full flavor for what is transpiring.

I devoted a large section of my 1987 book to inflation, gold, and Switzerland. Through the decades, I have been a big investor in both Swiss assets and gold.

In the month of August, 100% of my personal investing will be in Swiss Franc-denominated assets.

The Swiss Way

I have written in the past of the Swiss Confederation and its weak central government form (the presidency is a ceremonial office and rotates). The office has no powers above the other six members of the Swiss Federal Council. The entire Federal Council is considered a collective head of state. Switzerland is a neutral country with a low crime rate and a powerful national defense system. Instead of fielding a large standing army, Switzerland requires every man to undergo military training for a few days or weeks a year throughout most of his life. Each man is required to keep his assigned automatic rifle at home at the ready. The Swiss are powerful believers in individual liberty and freedom. They believe that there is no need for a higher legal authority to check people's initiatives. In fact, federal court in Switzerland is not allowed to rule on any constitutional matter at the national level. The Swiss are all about keeping things at the cantonal level. Keep it local is the key in Switzerland.

There is a lot to learn for Americans from “the Swiss way.” Switzerland’s model is precisely the weak form of central government intended by our Founders. The best outline of what a constitutionally strong form of federal republic looks like is Ron Paul’s [Liberty Defined](#). The chapter on “Empire” alone will amaze you.

Read more about [The Swiss Way here](#).

[Swiss-Charts](#)

The Swiss Way, Chapter 1, Part III



By RastoS @ Shutterstock.com

I have written in the past of the Swiss Confederation and its weak central government form (the presidency is a ceremonial office and rotates). The office has no powers above the other six members of the Swiss Federal Council. The entire Federal Council is considered a collective head of state. Switzerland is a neutral country with a low crime rate and a powerful national defense system. Instead of fielding a large standing army, Switzerland requires every man to undergo military training for

a few days or weeks a year throughout most of his life. Each man is required to keep his assigned automatic rifle at home at the ready. The Swiss are powerful believers in individual liberty and freedom. They believe that there is no need for a higher legal authority to check people's initiatives. In fact, federal court in Switzerland is not allowed to rule on any constitutional matter at the national level. The Swiss are all about keeping things at the cantonal level. Keep it local is the key in Switzerland.

There is a lot to learn for Americans from "the Swiss way." Switzerland's model is precisely the weak form of central government intended by our Founders. The best outline of what a constitutionally strong form of federal republic looks like is Ron Paul's [Liberty Defined](#). The chapter on "Empire" alone will amaze you.

Originally posted May 26th, 2016

For supportive reading, click below:

- [Foundation Principles](#)
- [How We Are Different](#)
- Richardcyoung.com – [Supporting The American Conservative's "Main Street" Conservatism](#)
- [Strong Families, Resilient Faith, Thriving Middle Class](#)

Swiss Francs, a Store of Value, Chapter 1, Part IV

Read all of my [posts on the Swiss Way here](#).



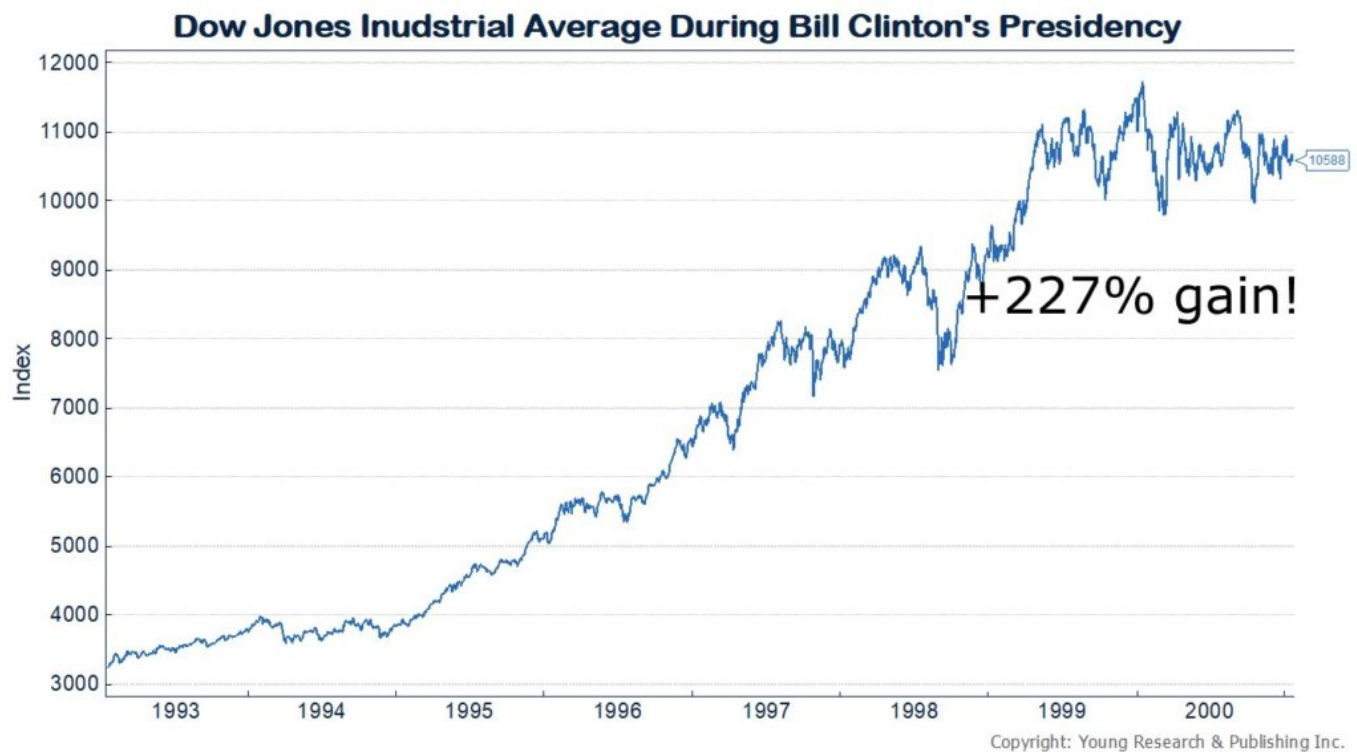
The Stock Market Is About Money Flows Not Politics.

Has America endured a more disgraced sitting president than Democrat Bill Clinton or first family than Bill and Hillary? Perhaps not.

Well you might be surprised to know that your IRA sprouted like fresh green weeds during the disgraceful decade of the nineties. Check out my chart below.

Americans have a great history of remaining optimistic, even

though the Washington elite can and do act, for extended periods, like thorough fools.



Investment Risk: Greatest in My Lifetime

As we enter 2021 we start out with the most (potentially) incompetent, incoming president and vice president, and cabinet in history. Was the election digitally stolen? There should be jail time here over a broad landscape. Who is going to kick off the ball?

- Interest rates are criminally low.
- The Fed needs to be shuttered.
- The West Coast digital industry needs to be hit with anti-trust and racketeering.

A wide swathe of the stock market has more of a casino look than a respite for retirement savings. I stick exclusively with dividend-paying blue chips of solid pedigree.

And I am not a market timer.

Exactly When Did the US Economy Hit Bottom?

There is no doubt that the exact low for our economy was April 2020.

Since April, and thanks to the series of measures Donald Trump has taken to rebuild the hamstrung economy he inherited from an off-track Obama team, the US economy has had an exciting rebound.

Let me show you.

Four macro-economic series give you all you need to know.

- Manufacturers' New Orders for Consumer Goods and Materials bottomed in April 2020 at 109,714,000,000. It has since rallied all the way back to 137,131,000,000, just a hair below the pre-bust peak reading of 137,809,000,000.
- Construction Contracts bottomed one month later in May at 41,860,000. CCs have since rallied back to 59,430,000.
- New Private Housing Units Started also bottomed in April at 1,066,000. The powerful post-crash rally has now produced a new major cycle peak reading at 1,545,000.
- Residential Private Fixed Investment also bottomed in April and at 571,270,000,000. The strong post-crash rally has produced a new major cycle peak at 641,783,000,000.

Donald Trump delivered Americans the greatest job gains in history and a resilient, foundationally strong economy in the bargain. Trump needs to continue his work. And as has already been proven, all Americans will be the beneficiary. This can happen!

The Case for Individual Stocks: Now More than Ever

UPDATE 11.18.2020 from E.J. Smith: Has there been a company better positioned for the pandemic than the Home Depot? If your fire pit is more like your new outdoor living room, you know exactly what I'm saying. It's almost impossible to find those neat outdoor heaters. The same goes for pressure-treated wood. We're all trying to make our involuntary staycation one worth remembering.

During a talk with Dick Young yesterday, he recalled graduating from Babson in 1963. Home Depot co-founder Arthur Blank also graduated from Babson that year. Their class has, as a whole, been most active in giving back to the school.

Mr. Blank recently announced a \$50 million gift to Babson. It will go towards entrepreneurship. For as long as I can remember, Babson has been ranked #1 by U.S. News & World Report for entrepreneurship. I expect that to continue now for 50 million more reasons.

No one can predict the future of the Home Depot, but when it comes to companies well-positioned for America's current conditions, it's hard to think of a better one.

Below read more from Dick Young on why now, more than ever, you should be looking at individual stocks.

UPDATE 9.28.2020: I have outlined further my current strategy for investing in individual stocks [here](#).

Originally posted March 27, 2020.

I subscribe to both Value Line and VL's conclusion on stocks.

Two weeks ago I began a formula-based buying program that I plan to continue throughout 2020.

My formula is devoted 100% to stocks. I continue to build my counter-weighting fixed-income portfolio and continue to add to three fund positions.

I first started buying the funds in the early 1970s. (about 50% fixed income).

Today, I avoid most funds and all index funds.

THE CASE FOR INDIVIDUAL STOCKS HAS NEVER BEEN STRONGER

The battle with the coronavirus is having an incredible impact on daily life, the global economy, and on the stock market. In regard to the latter specifically, volatility has been off the charts, punctuated by the near-3,000 point drop on The Dow Jones Industrial Average on Monday, March 16th and the 2,112 point (12%) spike up on March 24th. The other major U.S. stock indexes have also experienced exaggerated volatility and large net losses of late. This has hurt a huge percentage of the investment community, which has trillions of dollars in assets allocated to broad index mutual funds and ETFs. This asset class has exploded in popularity over the past couple of decades. However, when the overall market falls so far so

fast, these securities incur the full brunt of the downturn.

Value Line, on the other hand, with more than 87 years of experience in both bull and bear markets, has long preached the benefits of owning a collection of good-quality individual stocks, rather than the ordinary index fund. In our flagship service, The Value Line Investment Survey®, and its digital counterparts, we track approximately 1,700 stocks across more than 95 industries. Our independent, expert analysis, which includes a research staff of more than 70 professionals and a number of battle-tested proprietary ranks & ratings, has helped investors get the most out of the decade-long bull market, and will aid investors in navigating this troubling time, and the eventual market recovery that will follow.

Richard C. Young Helped ME Get Re-Centered



Dick Young

The latest from my son-in-law, E.J. Smith at YourSurvivalGuy.com:

I had a great talk yesterday with a prospective client who is ready to come aboard. He's a successful entrepreneur and triathlete coach. He said he doesn't just stand on the side and coach. He's in the pool, figuring things out with his athletes. I like that.

For example, if he sees a problem with an athlete's swim stroke, he gets in the pool to copy the problem, and then he works on drills to correct it. It's a hands-on approach that puts him in the shoes of his customers.

"I miss Richard C. Young's Intelligence Report," he said. "It's the reason I have the savings that I do."

"I never get tired of hearing that," I replied.

"One of the things that helped me," he said, "Is that Richard Young's report helped me get re-centered with my finances every month. Every month it was a reminder. And I needed that to take action."

And that means a lot coming from a coach.

Action Line: *We all need to be re-centered. It's one of my goals for these posts. To help you beat inertia and "Get re-centered."*

Originally posted November 13, 2020.

Originally posted on [Your Survival Guy](http://YourSurvivalGuy.com).

Now Is the Right Time to Make Dividends Your Ally

For over five decades, the underpinning of everything I have written has been a foundation of dividends. It has served me well, and if you have followed my advice, it has served you well too.

Shortly after the dotcom bust, I wrote a segment titled, “Make Dividends Your Ally.” In it, I said:

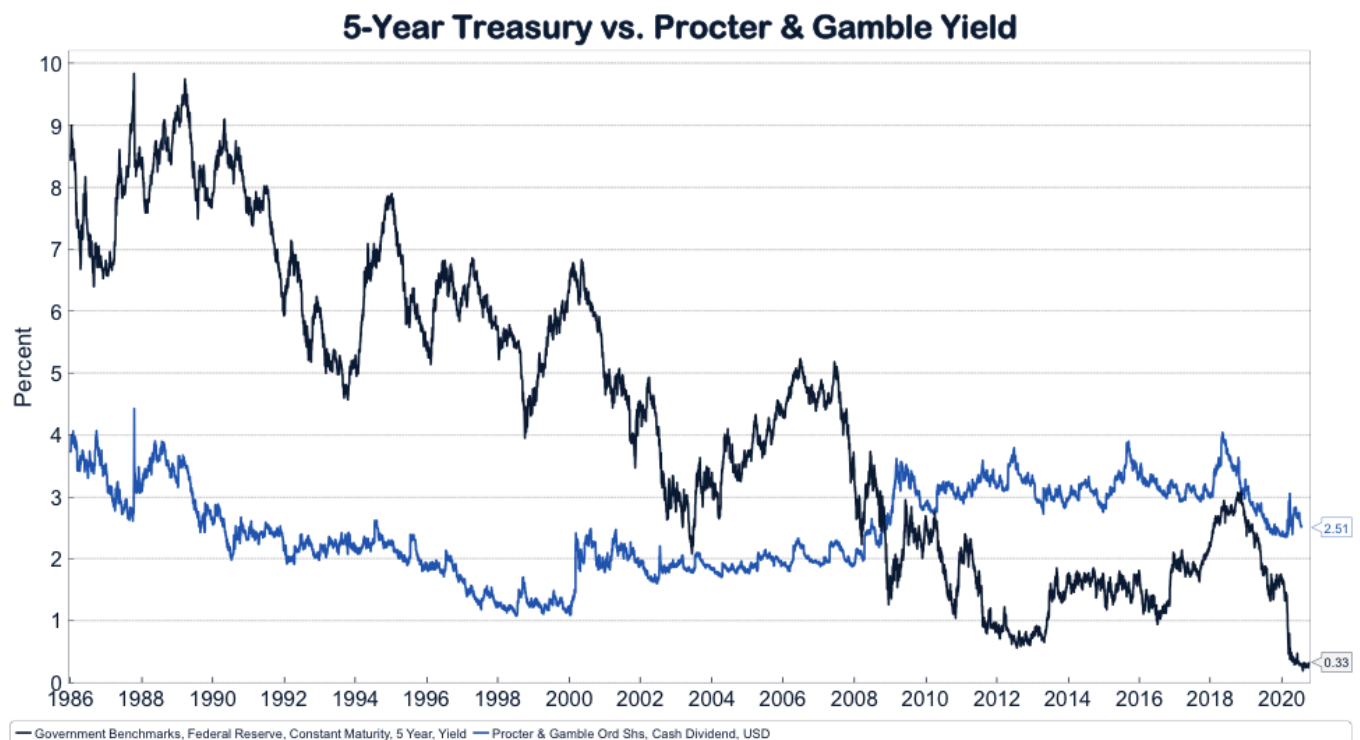
Regarding dividends, corporate directors have deluded themselves for many years in two ways. First, they have been too concerned about double taxation. Many investors don't care about double taxation because they are (1) saving in tax-deferred accounts or (2) need the dividend income in retirement. Second, directors believe that management can reinvest earnings so well that it just does not make good sense to pay out much to shareholders in the form of dividends. Nonsense. The track record of reinvestment just isn't that strong.

Does that template apply to investors today? Yes. A number of today's biggest companies don't pay any dividends at all.

While many investors own equities paying no dividends, the Federal Reserve has lowered interest rates to near-zero levels, again. The 5-year treasury yield you see in the chart below illustrates the dire situation for America's savers.

Alongside the treasury on the chart is the yield of Procter & Gamble shares. During the last 40 years, P&G has compounded its dividend, on average, 8.5%, and its stock price (not on the chart) by 10.5%. That's the type of strong record retirees can build a portfolio around when they make dividends their ally.

Make dividends your ally today. For more on the benefits of dividend investing, download [Dividend Investing: A Primer](#) from [Richard C. Young & Co., Ltd.](#)



Copyright: Young Research & Publishing Inc.