

AAPL
140.55 ▲

ADPT
32.92 ▲

GILD
68.38 ▼

RKLB
15.84 ▲

GS
379.67 ▼

LAZR
15.24 ▲

V
227.98 ▲

ZM
266.81 ▲

One Bar Ahead OCTOBER 2021™

BY KEITH FITZ-GERALD

**5 Profit-Preserving Moves
to Make by Year End**

Smart Money Loves This Stock

It could grow 50% a year for the next decade. Perhaps more!

3 Easy Ways BOND INVESTORS Can BEAT INFLATION

in one easy to buy fund

A \$3 anti-aging stock backed by Silicon Valley A-Listers

High Performance Over 50
New Research into
an unrivaled
immuno-nutritional
powerhouse!



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*Yes, that really IS me!
Filmed in Tokyo, 2018*

Letter from Keith

Dear Reader,

I've been closely involved with the world's financial markets for the past 40 years and if there's one thing I've learned above all else during that time, it's that investors worry about too much.

Keeping things stupid simple is the surest path to profits.

I know this is an uphill battle for many folks because I run into 'em all the time, especially when it comes to the pursuit of big, safety-first winners.

Hear me out.

The majority of today's investors are hardwired into believing that investing has to be complicated because that's what they've been taught. Not coincidentally, that's what Wall Street wants you to believe.

The "Armani Army" – which is what I affectionately call those who work on Wall Street and in the world's financial centres – have spent hundreds of millions of dollars learning how to push your buttons.

At the same time, they've rigged the game in their favour using dark pools, payment for order flow, regulations and more to separate you from your money. It's their job, nothing personal.

The news cycle doesn't help. The average person encountered something on the order of 500-1,600 headlines or advertisements a day in the 1970s. It could take weeks for a breaking story to work its way around the world or a press release to "hit" markets back then.

Today that figure may top 10,000 – 12,000 every 24 hours according to PPCProtect. Headlines zip around the world in seconds. A single word from somebody like Fed Chairman Jerome Powell or Tesla CEO Elon Musk can make or break the markets almost instantaneously.

The temptation, of course, is to try to keep up. Yet counter-intuitively, *that's the last thing you want to do* because it forces you to “live with the results of other peoples’ thinking”, a cautionary observation the late Steve Jobs offered during a graduation speech at Stanford University in 2005.

Success comes from a very defined focus on winning. We talked about the OODA Loop in last month’s issue and I want to build upon that notion this month.

The situation facing many unsuspecting investors reminds me of a pivotal scene in one of my favourite movies, the *Last Samurai*, a 2003 historic action film starring Tom Cruise.

You may not know this because it was not widely reported when the film debuted, but the *Last Samurai* is based on actual events. In fact, my wife’s family played a key role in supporting the rebellion that’s central to the movie’s plot ... a story I’ll save for another time.

Cruise’s character, Captain Nathan Algren, is hired by the Japanese Emperor to help subdue rebellious samurai who are holding Japan “back” from that country’s rapid drive to modernity during the chaotic late 19th century. He learns very quickly - along with the audience - that things are not what they seem when he’s taken hostage early in the film.

Algren decides to make the best of his captivity and begins to learn the way of the Japanese sword while living amongst the samurai who hold him prisoner in a remote village.

One sunny afternoon, he finds himself sitting dejectedly on the ground after a particularly challenging match. A village samurai – Nobutada – runs to him and offers this advice ...

“... too many minds.”

Captain Algren initially has the same reaction you may be having as you read along ... what on earth!? Then, the lesson sinks in.

Nobutada continues, “too many minds ... mind the sword ... mind the people watch[ing], mind the enemy. Too many minds.”

“No minds” he says.

That’s the real lesson and what I want you to consider in the pursuit of profits.

Many investors get caught up in the sensationalist rabble that *could* derail the markets. Usually, that works against 'em.

A quick glance at the headlines is all you need to see what I'm talking about: politics, budget battles, the prospect of a default, the Fed's next move, China, Russia, oil, and slowing growth just to name a few negative influences.

In Nobutada's terms, they "mind" too many things. That's why, very predictably, they master none. And unfortunately, often wind up losing more than they win over time even in massive bull markets when they should be making money hand over fist!

The better and far more profitable path is to focus on those things we can control like finding great companies (the OBA 50), understanding which trends are unstoppable and why (the 5 D's). Then doing whatever it takes to remain on target, on track, and on pace for victory (using the right tactics).

Martial arts practitioners refer to this as *mushin no shin* (無心). Social scientists refer to this as "flow" or being "in the groove."

Once you get there – to a state of "no minds" – there's very little that can prevent you from achieving the results you want because your mind is completely devoid of anything that can throw you off course.

To be clear, I am not talking about not thinking or having a blank mind. That's different.

No, what I am talking about is building wealth by keeping your mind free of otherwise negative influences that could otherwise prevent you from achieving the profits you deserve.

"No minds" is an important part of being "in to win" and, like many things in One Bar Ahead™, something I've lived.

You see, I practiced kendo – the Japanese art of the sword – for more than 15 years and trained exactly the way Cruise's character does in the film. I lost a lot in the early going but eventually began to win more over time, especially when I understood how to keep my mind free of distractions!

Speaking of which, we're going to start our time together this issue with a recommendation that I've been itching to add to the portfolio for a long time. Shares are under pressure in recent trading and Wall Street is acting like the company is going to go out of business.

Nothing could be farther from the truth, especially when you consider that the company I'm recommending has an 83% market share and may grow at 50% or more every year for the next decade!

Not surprisingly, the smart money loves it!

Then, we'll move on to a special closed-end bond fund that could be a hidden inflation beater.

Conventional wisdom is that bonds will get clobbered as rates rise and inflation settles in but I think there's a good case to be made that those rules will be re-written in the months ahead for reasons I'll explain in a moment.

My choice, by the way, has never missed a payment and the yield is an impressive 8.52% as I type.

I've also got my most current thinking on longevity research, an investment category I think could be the next investing "gold rush." And, as part of that, I'll also be sharing a special recommendation in one of the most exciting companies I uncovered as part of my research for this month's issue.

Shares are trading for just under \$3, a situation I don't see continuing for long considering it's backed by Silicon Valley A-listers.

Plus, I'll share five crucial moves you may want to make before year end. It's one thing to make a lot of money and quite another entirely to keep it. Many members of the OBA Family have asked me about investing "efficiently", so I thought we'd spend a few minutes talking about that.

And finally, I have a few thoughts on mushrooms. The latest health related research is pretty compelling not to mention tasty, too. No psychedelics needed!

As always, thanks for being part of the One Bar Ahead™ Family and for making it such a great place to be.

Best regards for health and wealth,

KF

PS: As always, my team and I love hearing from you. Please drop us an email and share what you're up to this Fall, which companies you fancy, what tactics you'd like to learn and, of course, anything else on your mind.

magazine@onebarahead.com :-)

SMART MONEY LOVES THIS STOCK

Because it's already tapped into
the *next* bull market

PQ810 PQ807 PQ801 PQ

PQ803 PQ8

PQ809
PQ805

PQ806

CPU OUT C

PQ145

PQ146



SMART MONEY LOVES THIS STOCK

● The economic recovery could be stalling

Volatility is rising as interest rate fears rage, the Fed is maneuvering for a rate hike, and Covid variants could derail everything.

Many investors can't shake the nagging sense of dread they feel and the risk they perceive. So, they're running for the side lines.

I understand.

It's a tough call to remain in the markets when every atom in your body is suggesting you go to cash and nearly every headline you read forces you to question your resolve as an investor.

Yet, history suggests that's exactly what you should do. Stay "in to win."

The world's savviest investors agree which is why, not surprisingly, they've been known to accumulate huge amounts of wealth at times when most investors are scared silly.

For example, Warren Buffett counsels investors to *"be fearful when others are greedy and to be greedy when others are fearful."*

Mark Mobius believes that, *"the only way to consistently stay ahead of the game is to adopt a long-term view and, if appropriate, with a strong contrarian spin."*

Jim Rogers famously observes that, *"nearly every time [he's] strayed from the herd, [he's] made a lot of money. Wandering away from the action is the way to find the new action."*

The late Sir John Templeton said that *"the time of maximum pessimism is the best to buy and time of maximum optimism is the best time to sell."*

I agree with every single one of 'em.

People fear the unknown not because it's unknown but because they're unprepared to take advantage of the situation. They "mind" too many things.

What's happening now is a classic example.



The "fear gauge" can be a great indicator of buying opportunities

Panic is starting to set in as we go to press.

Skittish investors are struggling to come to terms with a whole host of things ranging from rising rates to Covid to politics just to name a few examples that could negatively impact the markets. Many are selling out prematurely only to face another problem if they're wrong ... getting back in!

What they should be doing is something we do every day here in One Bar Ahead™ ...

...concentrating on finding companies that can help them grow their money year after year ... in good times and bad ... before, during and after market crashes.

This month we're going after **NVIDIA Corporation (NVDA)**.

● The real reason I'm adding now

Nvidia's a household name and in keeping with the pearls of wisdom I just shared, beaten down from recent highs for all the wrong reasons. Frankly, I've been itching to add it to the portfolio for a while now.

Investors think big tech borrows a lot of money and is therefore more "at risk" when rates rise because that's what they've been told. So this is usually what gets reported in the mainstream news.

The real story is one we've talked about many times and very different.

SMART MONEY LOVES THIS STOCK

Big, leveraged traders are margined up to their eyeballs – meaning they've borrowed tons of money to boost their returns.

They often concentrate on big tech companies – like NVDA – because they know – like we do – that's where the biggest returns are.

It's entirely logical that those very same traders sell hard and fast when rates rise because they don't want a margin call. Not because NVDA is at risk of higher rates or the business case stinks.

Everything I know about the company suggests Nvidia is perfectly positioned for the *next* bull market which is why we want to move now.

The company specializes in graphical processing units, "GPUs" for short and has been in business since 1993. CEO Jensen Huang is as sharp as they come and has been in charge the entire time which I like a lot, especially when it comes to technology companies where vision and execution are often intertwined.

GPUs are different from CPUs – central processing units – because they're designed to work in parallel processing applications that break complex problems or computations into thousands or even millions of tasks that are then "worked" at once. This is why GPUs are so critical to artificial intelligence, machine learning, cryptocurrency mining, self driving, and more.

I see three specific catalysts ahead, all of which set up a fantastic rally even if there's more selling to come.

First, NVDA controls 80%-83% of the PC gaming hardware market at a time when the segment is growing 20-25% a year according to various estimates and could hit \$54 billion just three years from now.

Second, data centre growth represents 36% of income and is increasing at 25% a year. Amazon, Alphabet, Microsoft and Google are all Nvidia customers.

Third, AI interfaces are not typically thought of as data centre products but that's something I expect to see changing in the near future given that AI chip-related sales may be growing at 50% a year for the next decade.

The company's newest A30 GPUs are 4X more powerful than the previous generation. Not surprisingly, on a related note, Nvidia GPUs power 8/10 of the world's most powerful computers as well as 70% of all new supercomputer systems.

On a related note, Nvidia is introducing NVIDIA Grace, an ARM-based processor that is expected to deliver 10x the performance of today's fastest servers for training giant AI models when it debuts in 2023. This has been firmly Intel/AMD territory until recently.

Not surprisingly, NVDA has also been quietly driving along into the automotive market – pun absolutely intended. The company already has a number of top-tier partners including Audi, Mercedes-Benz, Toyota, Volvo, VW, NIO and Tesla. One report I saw recently suggests that the company may have \$8 billion worth of automobile related designs in the pipeline.

Financially speaking, the company is a dream the likes of which you simply don't see very often.



Nvidia may have \$8 billion worth of automotive products in the pipeline

SMART MONEY LOVES THIS STOCK

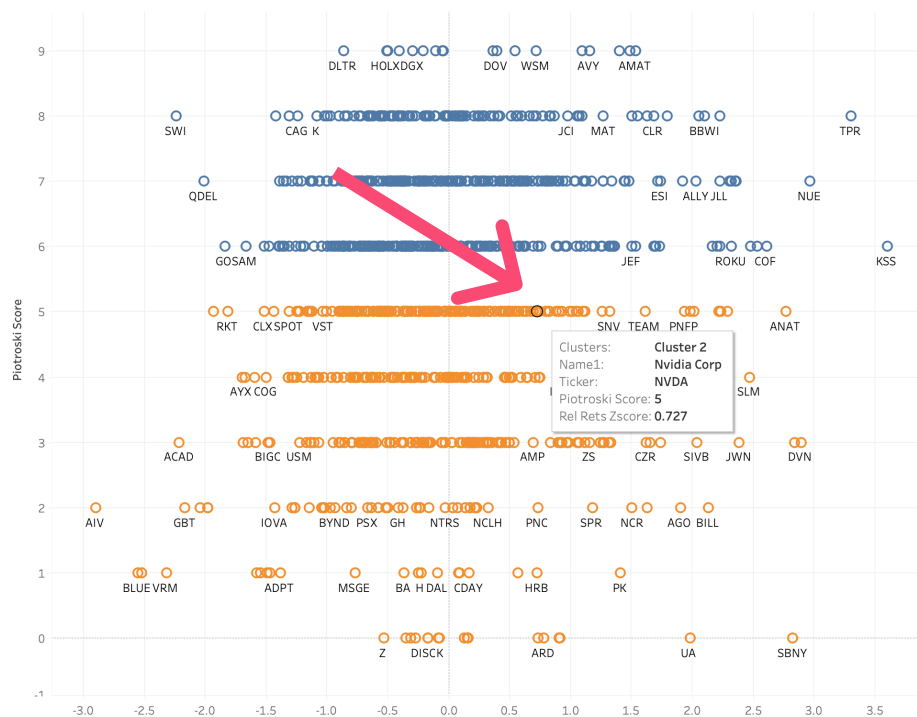
Consider:

- The company may boost sales by 200% in the next 36 months; profits will follow
- Global GPU market share is 83% and climbing
- Net income is up 480% since 2017
- Quarterly earnings growth is 281.70% YoY
- NVDA holds 1.5x more cash than debt (\$19.65 billion versus \$12.79 billion)
- ROE is 40.38%

Here's what the proprietary One Bar Ahead™ analytics suite says about Nvidia.

The Universe

The company is lower and to the right than I'd like and if it were any other company, in an area I'd pass on. But, critically, that'd be a mistake given the growth I see ahead. I expect the company's metrics to track higher and to the right over time if I'm reading the company's potential correctly (like I think I am).



The Fundamentals

Nvidia's Piotroski score is a relatively healthy 5 of 9 possible points which, in keeping with my research, suggests a solid company in good financial standing. Share prices should track higher as it gets stronger and the top line revenues presently forecasted begin to translate profits to the bottom line.

The beta is 1.36 which tells me the company is slightly more volatile than the broader markets but not so much so that I'd consider it a risk. Especially since we're countering this influence with choices like MCD and GIS which have lower betas of 0.81 and 0.25 respectively.

Company Fundamentals

The current Piotroski Score is: **5 - Good Health**



The Master Market Indicator™ (MMI)

The MMI is almost perfectly positioned after this week's very concerted and vicious selling. There may be more selling ahead but this doesn't bother me much because our research shows very clearly that conditions favour buying over selling at these levels.

Any buying pressure whatsoever could produce an immediate and equally quick run higher.

Another bull, for lack of a better descriptor!



SMART MONEY LOVES THIS STOCK

Action to take

Buy Nvidia Corporation (NVDA) for \$205 a share or less. Tuck shares away in the Global Growth and Income segment of your portfolio. Implement a stop at \$173.54 or implement a trailing stop that's 25% below your purchase price if that's more to your liking based on your personal risk tolerance, objectives and situation. Plan on adding to shares over time if there's a dip below \$190 or using Dollar Cost Averaging to accomplish the same thing over time.

If you'd like to make a more aggressive bet, consider buying the 16 Sep 2022 \$200 call option which is trading at \$35.10 as I type. Set and track a trailing stop as if you'd purchased the stock. Options, as I've mentioned recently, can be more volatile than the underlying stocks they track so you don't want to get sucked into a premature exit or bounced out of the trade by tracking options instead of the stock itself.

If you fancy an even lower entry price, consider selling cash secured puts. **I suggest the 15 Oct 2021 \$195 put** which is trading for \$3.05 as I type. Or a LowBall Order to buy under \$191.95 a share that accomplishes the same thing, only without the premium you'd collect by selling puts.

As always, set aside the cash you'll need to buy shares if you are "put." No excuses. The markets can and do have other ideas every now and then which is why erring on the side of caution and conservative strategies can help keep risks low and returns high.



Nvidia is about plugging into the future of distributed processing



Tell us what you think of One Bar Ahead™!

Have you tried any of the techniques and tactics from previous issues, or have you learned something new? Made a great buy? Discovered a new stock or fund? Tried Noriko's recipes? Started travelling again?

Drop us a line at magazine@onebarahead.com



3 EASY WAYS BOND INVESTORS COULD BEAT INFLATION

(In one, easy to buy fund)

THE BEST COUNTER-TRADE RIGHT NOW

Every now and then there comes a time when you've simply got to do the unthinkable and buy something that seems so counter-intuitive most folks will believe you've lost your mind.

Think Amazon in 2002 after the stock had lost 97% of its value.

Or Apple in 1985 when founder Steve Jobs had been unceremoniously booted out and the company was hemorrhaging billions of dollars.

Or, bonds right now.

Let me explain.

Bond prices and interest rates have historically moved in opposite directions. When the former rises, the latter goes down. And when the latter rises, the former goes down.

This is called interest rate risk and it is historically one of the single most fundamental principles of all when it comes to investing in fixed income instruments (aka bonds).

Like many things lately though, I believe this relationship is due for a rewrite because of all the liquidity sloshing around in the system courtesy of the Federal Reserve.

Buying the "right bonds" – just like buying the "right stocks" – could be just the ticket if you're keen to build a portfolio capable of withstanding the market's wild swings like I am.

Crazy?

Perhaps ... but like a fox.

Which brings me to the **PIMCO Strategic Income Fund, Inc. (RCS)**.

There's no bigger party pooper than rising rates

Our leaders want you to believe that Covid is behind us, that the world is comfortably far along in a recovery and that Covid-related struggles are behind us.

I have a hunch you don't buy this any more than I do.

Growth is slowing at a time when our government is locked in yet another budgetary battle. Inflation is anything but transitory, and everybody knows it except evidently the Fed and coddled politicians who don't live like the rest of us.

More than half the country isn't working ... literally! Liberals say this is because companies don't offer enough. Conservatives say this is because the government offers too much and makes it too easy not to work.

I don't have the luxury of taking sides nor do I care to do so. We may agree or we may disagree when it comes to this stuff so let's get that off the table.

My job is to help you chart a path forward and to build wealth at the same time.

The way I see things, the handwriting is not just on the wall but all over it. I'm left with one inescapable conclusion when I look at the world around us as a result – America's debt machine is just getting warmed up.

That means we need to plan for a portfolio emphasizing stability today even as we chart a path forward to tomorrow's profits. We've already got this covered with stocks like Apple, Microsoft and more recently with low-beta choices like McDonald's and General Mills. We're poised for higher rates with JPMorgan and Chevron as well.

I recognize that what I am suggesting may be contrary to what you're hearing at the moment. I also know it's tough to stomach. Sometimes the best investments are simply that way.

Personally speaking, I am appalled that our leaders cannot understand that civilizations die when they tax their citizens into poverty and eviscerate the working class by taking away their wealth only to pay for their foolishness. Yet, here's the thing and why RCS could be a great opportunity for savvy investors right now – the United States government, despite its glaringly stupid decision making, will not lose.

THE BEST COUNTER-TRADE RIGHT NOW

I think there's a good case to be made that money will come flooding back into bonds even though the Fed will try to raise rates next year. That's going to surprise a lot of people.

The fact that "almost nobody" sees this coming reinforces my thinking.

RCS is a \$316 million closed end fund with the stated goal of creating a level of income higher than U.S. intermediate term debt securities which, arguably given everything happening, isn't too terribly difficult.

The daily NAV (Net Asset Value) distribution rate is an appealing 9.44% while the daily market price distribution rate is a slightly lower but still equally juicy 8.36%. RCS has never missed a distribution, incidentally.

Shares are trading at a 12.89% premium to net asset value which is higher than I'd ordinarily like, but I don't think beggars can be choosers at the moment. The premium to net asset value was 24.38% earlier this year, so we're effectively talking about a "discount" that's roughly 50% less than the premium investors paid this summer. Averaging in over time should work in our favour under the circumstances.

RCS invests at least 80% of its capital in a combination of U.S. paper, select foreign government securities, public or private asset-based securities, corporate debt obligations and other income instruments from U.S. and foreign entities, corporations, and munis.

Shares have come under pressure recently which is a) entirely understandable given conventional thinking about interest rate risk and b) why I want to pounce right now.

The MMI™ reinforces this from a timing perspective with a super low reading of -100 that we know from our research is a condition present when conditions favour buying over selling.

The fund has returned 5.11% year to date. RCS has traded in a relatively tight range between a 52-week low of \$6.12 and a 52-week high of \$8.23.

PIMCO Strategic Income Fund, Inc. (RCS)



*MASTER MARKET INDICATOR™
SUGGESTS CONDITIONS FAVOR
BUYING OVER SELLING, EVEN IN THE
FACE OF RISING RATES*

The other thing worth pointing out is that the total leveraged duration is a decidedly mid-range 6.61 years. That's not as short as I'd normally go for in a rising rate environment but short-enough that there's a good blend between stability and risk avoidance.

And finally, the fund's beta – a key measure of volatility – is just 0.79 which means that RCS is roughly 21% less volatile than the broader markets. Admittedly, I do think that the beta will increase as rates rise but not enough to negate the reasons why we want to own RCS.

If there is a drawback, it's that RCS has roughly 35% of its holdings in mortgage-backed assets so there is some repayment risk. If you've never heard the term before, that means that borrowers can repay their obligations earlier than the stated maturity so the fund's managers have to scramble to replace the cash flow.

This is typically a much bigger deal when rates are falling than when rates are rising because falling rates make cash flow hard to replace. Rising rates, the situation we face today, are a different story because higher rates generally offer increased cash flow.

Action to Take: Buy RCS at \$7.50 or less. Plan on reinvesting distributions over time to boost your returns. Tuck shares away in the Foundation Stones. Shares are under \$10, so I suggest controlling risk on the way "in" to the position. Plan on adding under \$7 and again under \$6 if the market gives us that opportunity.

5 IMPORTANT MOVES TO MAKE BY YEAR-END

Keeping your money is just as
important as earning it

5 IMPORTANT MOVES TO MAKE BY YEAR-END

We've spent a lot of time this year setting up for the next decade of profits. Companies like Apple (AAPL), Microsoft (MSFT) and JPMorgan Chase (JPM) – just to name a few of the great names we're following – continue to pull ahead even though they're under some selling pressure as I type.

But there's another side to money and to building wealth.

Keeping it.

Most investors, frankly, don't pay nearly enough attention to doing so and pay a terrible price down the line.

As you might imagine, I've heard dang near every excuse in the book over the years but their failure to latch on and keep more of what they make in the markets generally comes down to two things:

1. they think it doesn't matter unless you're a 1%er or,
2. that this is just a subject for high-powered folks with billions sheltered offshore.

Shame on them!

Keeping more of what you make is every bit as important as buying the right stocks. Perhaps even more so.

Here's why.



Keeping more of what you make is just as important as buying the right stocks.

● The biggest problem we face

In contrast to our parents, the biggest problem we face today is not finding big winners; the markets are literally loaded with opportunity if you know where to look like we do.

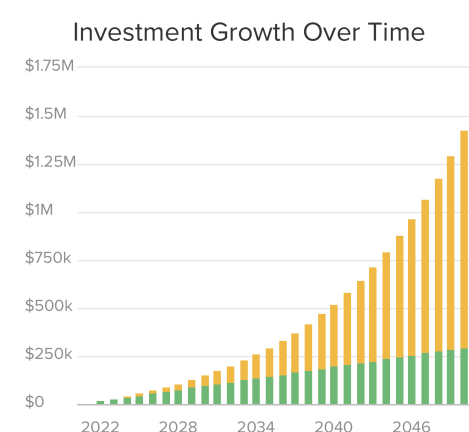
No, the single biggest problem we face today is outliving our money.

The latest estimates suggest that people will routinely be expected to live to 140 by 2040. That's 1.6X longer than the 90 years of age used by even the most aggressive financial planners and insurance salesmen.

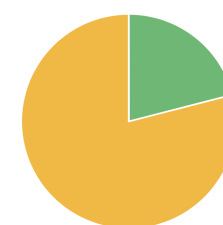
Living to 100 or even a lot longer simply isn't that big a deal anymore.

Biomedical gerontologist Aubrey de Grey believes that the first person who will live to be 1,000 years old has already been born. I don't know if I'll go that far but I do know that this is super critical when it comes to your money.

If you invest \$10,000 a year and generate 9.25% a year on average for the next 30 years, you'll walk away with a cool \$1.5 million in today's dollars (\$300,000 invested plus \$1.26 million in gains) according to smartasset.com.



Investment Balance at Year 2050



Starting Amount	\$100
Total Contributions	\$300,000
Total Interest Earned	\$1,129,604

Credit: Smartasset.com

5 IMPORTANT MOVES TO MAKE BY YEAR-END

Many people think 9.25% is too high to use as an assumption in an era where treasuries getting back above 1.5% made headlines and tanked the markets recently.

Only 9.25% is not a pie in the sky number.

That's actually the S&P 500's true compound annual growth rate (CAGR) since 1871 according to data from Robert Shiller and Yahoo! Finance.

Factor in a few bigger winners like Microsoft, Apple or even Johnny-come-latelies like Palantir and the profit potential explodes!

Uncle Sam will, of course, show up with his hand out because the U.S. government is bound and determined to take what you earn away from you. And unfortunately, that problem is only getting worse.

President Biden's tax plans are some of the most aggressive on record at what I personally believe could be the worst possible time. Some of the highlights as we go to press include raising taxes on Americans earning more than \$400,000 a year, boosting the tax rate to 39.6%, increasing capital gains taxes, increasing corporate tax rates, increasing death taxes, massive changes in deductions, a global tax regime and more.

Regardless of how you personally feel about these things and taxes in general, the reality is that every increase pushes your financial security further away.

Which is why you want to make these five moves right now to ensure that you are as tax efficient as possible so that you can legally keep what is yours and build wealth for decades to come.

First, hold the right investments in the right accounts.

Generally speaking, you want to hold comparatively tax-efficient investments like stocks, index funds, master limited partnerships (MLPs), and ETFs, for example, in regular, non-retirement, brokerage accounts.



Having the right investments in the right accounts can make a HUGE difference!

Consider putting all the inefficient stuff, like bonds, high-dividend stocks, and real estate investment trusts (REITS), into retirement accounts where taxes are minimized.

Second, lose money selectively.

Normally, I hate taking losses. But if you're coming into the end of the year with some big winners, it can really pay off to let go of some of your underperformers at a loss – right now.

That's because the IRS allows you to use capital losses as a way to offset realized capital gains. You can even offset up to \$3,000 of capital loss against your ordinary income if your losses exceed your gains in a given year.

In addition, any excess losses beyond the \$3,000 that reduce ordinary income are carried forward for use at a future date. Frankly, I think that's one of the very few sensible IRS regulations there are.

Third, consider shifting all or a dominant share of any Treasuries and corporate bonds you own to municipal bonds.

Doing so can boost your income by immediately converting compounding to a tax-free or at least a tax minimized activity.

5 IMPORTANT MOVES TO MAKE BY YEAR-END

Fourth, try to hold your investments until they're long-term.

Time your investments – not the markets. What I mean by this is that, whenever possible, you want to hold your stocks for at least 12 months. That way you'll qualify for more favorable long-term capital gain tax treatment than you would if you sold inside of a year. I realize that this is getting harder as the markets get choppier thanks to high-speed trading and increasing computerization, but that doesn't invalidate the thinking.

The President wants to tax long-term capital gains as ordinary income for those with taxable income of more than \$1 million so check with your financial advisor to see what's right for you.

Fifth, do any short-term trading you want to do in your IRA or tax advantaged retirement accounts.

Doing so allows you to effectively “save” the proposed 39.6% maximum tax rate on realized gains and, instead, deferring it to a later date.

Obviously, I've just scratched the surface here.

You can take this game as far as you want. Pun absolutely intended.

Thanks to the hopelessly convoluted nature of our tax system, there's also a billion-dollar industry centered on “internationalizing” your assets. Some of the more commonly accepted practices that can take legally saving money to the next level include relocating offshore, reincorporating your assets in far-flung places, or forming family trusts just to name a few. But be very, very careful. It's hard to know if you're getting good – or even legal – advice.

In closing, I want to leave you with one thought.

I'm not one of those guys who doesn't want to pay taxes or thinks you shouldn't. The way I look at things, paying taxes is a good challenge to have because it means you've had a good year.

What I have a problem with is forking over money to a government that wastes it, and which is acting at the expense of the people it ostensibly serves. But that's just me - you may have a different opinion and I respect that completely.

At the end of the day, what matters most is that building wealth has two components – making money and legally doing everything you can to keep it.

Because you're sure as heck gonna need it if knowledgeable experts like de Gray are even halfway correct!

We all will.

I'm here for you ...

This article came about after several OBA Family Members asked about maximizing tax efficiency.

If you have something on your mind, please let me know. The more knowledge we share, the more profitable we can all be.

Suggestions already include:

- How to pick the best REITs
- Why the Fed's next move really matters
- Where the US Dollar goes from here
- Gold stocks versus bullion
- How to pick a financial advisor and why you should
- What the metaverse actually is

If you have anything you'd like us to cover, please send your topic request immediately to:
magazine@onebarahead.com.

THINKING “OBA”

Investing in immortality
could be the next investing
“gold rush”



INVESTING IN IMMORTALITY

“The first person to live to be 1,000 may have already been born.”

That’s according to Aubrey de Grey, a biomedical gerontologist who believes that the race to reconfigure death is well underway.

I agree.

Billionaires like Peter Thiel, Jeff Bezos, Larry Ellison, and Sergey Brin are all reportedly in on the action.

Age is just another problem waiting to be solved in their eyes which is why they’re bank rolling companies engaged in everything from molecular engineering, to printing organs, cryonics, digital consciousness, reprogramming DNA and more.

The profit potential is ginormous.

Estimates vary but one report from Bank of America Merrill Lynch puts the market for longevity technology specifically focused on increasing human life span at \$610 billion within the next 5 years.

I am convinced the figure may actually be closer to \$1 trillion. Perhaps more.

I’ve been researching longevity from an investing perspective for several years now and have come to one inescapable conclusion.

We’re really in the “dial-up” era when it comes to anti-aging research. Imagine what happens when the “Internet” version of longevity research blossoms!!

Companies will begin to productize research projects that may be in their infancy today, far removed from the public’s eye. Failing health care systems go away. Life insurance firms change. The concept of a retirement plan will change.

Getting our money there first is critical.

While I have not addressed it in great detail yet, this is already at work in our recommended portfolio when it comes to Apple, Microsoft and Palantir.



While we are still decades away from fully android bodies, the concepts of digital living and longevity are starting to take hold

● Living virtually

We don’t need bodies if our minds can be located online say several prominent anti-aging experts. You could die physically but live on mentally.

Not sure I care to live in the matrix, but conspiracy theorists say that’s already possible.

Some, reportedly including Elon Musk, believe we may already be living a simulation. Talk about a can of worms!

● Android bodies

Gerontologists are hunting for the ability to rejuvenate our own bodies, but I think living within android bodies we create will arrive sooner.

I can even envision an “Uber” body located anywhere in the world you’d care to travel.

Simply hit the net, download your consciousness to a waiting shell and have a great trip. You could even share the experience with others giving new rise to all sorts of mental health issues. Gender identity, too.

INVESTING IN IMMORTALITY

● Growing new body parts

Aging causes immunosenescence, which leads to a chronic state of inflammation that damages many organs by causing the functional decline and reorganization of our immune systems, including possibly the brain.

It's not a jump to imagine re-printing or growing entirely new body parts as our natural components wear out.

Genetic engineering may be on the cusp of making human donors obsolete or at least redundant according to those working with 3D "printers" loaded with living cells.

● Preventative senolytic therapies

This refers to the pro-active elimination of senescent cells that cause numerous age-related conditions including diabetes, Parkinson's, Alzheimer's, cancer and more.

If you've got a hankering for a high risk but potentially big payoff play, consider buying shares of **Unity Biotechnology (UBX)**.

The company is currently involved in transformative age-related therapies related to ophthalmologic and neurologic diseases but, like Pfizer or Gilead that are Virus+ choices, I can easily envision it becoming Aging+.

Incidentally, you'll be joining Jeff Bezos, Peter Thiel, and yours truly as shareholders if you do!

● Off-use therapies, new drug protocols

The FDA is notoriously slow to approve anything which is why anti-aging experts like BioViva CEO Liz Parrish and Bulletproof CEO Dave Asprey are moving beyond antiquated rules and procedures. They're even using their own bodies for innovative therapies, something I think we should all be free to do.

I am particularly intrigued by Rapamycin; a form of drug called a rapalog that interacts with mTOR proteins and is widely studied to prevent organ-transplant rejection. According to oncologist Mikhail Blagosklonny, rapamycin in small quantities could well be an easy preventative longevity treatment when it comes to staving off age-related diseases.

Admittedly, I don't know whether to be scared silly by all this or if I am simply being silly.

Time, as the old saying goes, will truly tell.

KF

Action to take

Buy shares of Unity Biotechnology (UBX) and tuck 'em away in the Zingers segment of your portfolio. Consider this a super-speculative play. Do NOT invest more than you can afford to lose. It's under \$3 a share as I type so there is no trailing stop; control risk by keeping your initial entry small on the way in. Plan on converting to a "Free Trade" at the first opportunity by selling half of your position for a 100% gain (over your initial purchase price).

Incidentally, UBX recently hit an ideal entry according to the MMI, which means there may also be a good technical "pop" in the making too!



PORTFOLIO REVIEW

Plus the Fund Folio™

&

OBA 50™



PORTFOLIO REVIEW (OCTOBER 2021)

... *Improvise, adapt, overcome.*

That's what the US Marines say when faced with any seemingly insurmountable obstacle.

It's also a mindset savvy investors would be wise to embrace.

We knew September would be volatile going in and the markets certainly lived up to that towards the tail end of the month. I think November will be more of the same ... a mix of short-term volatility and chaos that scares the weak money to the sidelines even as it creates opportunity for us.

Fortunately, the path forward remains as simple as it is powerful:

1. Figure out where you and your money want to go.
2. Then chart a course that gets you there first, before others figure out the advantage we enjoy by looking beyond current market conditions.
3. Control risk at all times, not just when it's convenient.

Volatility is never fun nor is it easy - there's just no getting around that - but that's not an excuse to let it throw you out of the party either.

Remember that the risk to reward ratio actually *improves* with each tick lower, especially for the companies we're following!

● **Foundation Stones (50%)**

This category contains companies intended to be the base around which all other choices are built and will account for roughly 50% of overall investable capital. The intent is to create stability that gives you the freedom to pursue more aggressive choices in the other two tiers over time. There will be some turnover here but, odds are, not much over time because the emphasis is on fundamental underpinnings.

● **Global Growth & Income (40%)**

This category houses companies offering a unique twist on one or more of the "5 Ds" or which are technically of interest and will represent roughly 40% of overall investable capital. The goal with this segment is appreciation potential AND an income boost so expect to see dividend payers and players here. Turnover here may be based on a combination of technical and fundamental data and may be slightly higher. Market action could also trigger entries and exits.

● **Zingers (10%)**

This category is home to the most speculative choices and will account for roughly 10% of overall investable capital.

Zingers are fundamentally compelling but are going to be selected based on a higher relative technical analysis weighting using the OBA engine and the MMI specifically. Expect turnover to be highest in this tier based on technical market action. The probability of losses is highest in this segment.

Position Sizing Guidelines	
Foundation Stones	50%
Global Growth and Income	40%
Zingers	10%
Hedges/Inverse	1-3%

PORTFOLIO REVIEW (OCTOBER 2021)

● Foundation stones (50%)

Apple Inc. (AAPL) – The iPhone 13 hit shelves on Sept. 24, and buyers came out in droves. That's a good but old story for Apple, and it's not the main reason I continue to recommend buying shares of AAPL. It's Apple's "medical pivot" and what that means for the company's future that excites me especially when it comes to the ecosystem surrounding it all.

Many people are surprised to learn just how far along Apple is and how little attention has been focused on the move in the mainstream media.

Apple's burgeoning health portfolio, for example, already includes 40,000 healthcare and medical apps for download on iPhones, iPads, and Watch. These fee-based subscription apps are fostering market demand, one of which is pegged to be worth \$27 billion by 2027.

Eventually, an Apple Watch and other connected wearables may evolve to become your personal physician. Talk about an apple a day!

Most recently, the WSJ reported that Apple teamed up with UCLA and Biogen to develop technology that will be used to diagnose and treat mental health. Solving the mental health crisis is now a global priority, and it's attracting a lot of cash for understandable reasons.

Funding for startups in the broader digital behavioral-health sector is on pace to nearly double the record \$2.7 billion raised in 2020.

Apple's share price is 420% higher than it was five years ago. Just think of all its accomplishments over that time. Fast forward another five years, and the sky's the limit.

I think it could be a \$3 trillion company in the making and one heckuva lot sooner than many people understand or are prepared to believe.

Yield is 0.62%

Price Target: \$200 by year end barring a general market meltdown, in which case all bets are off.

JPMorgan Chase (JPM) – The biggest U.S. bank by assets continues to make itself relevant by giving clients what they want. Today, that's access to cryptocurrency funds. While Morgan Stanley and Goldman Sachs beat JPM to the punch, hundreds of smaller banks are lining up to follow suit.

JP Morgan is also expanding digital services, feeding the appetites of 55.3 million clients in 2020 (up from 4.9 million in 2004).

One thing about JPM that you can bank on is the company's resiliency should the economy sour. When many financial firms either collapsed or reported dismal numbers during the Great Financial Crisis in 2008-2009, JPMorgan actually turned a profit.

Higher interest rates should expand the company's profit margins still further even as lesser choices struggle.

No doubt in my mind - CEO Jamie Dimon knows exactly what he's doing!

Yield is 2.43%.

Price target: \$200 by year end 2021

Microsoft (MSFT) – Over the past 18 months, people have come to realize more than ever the importance of technology and its ability to bring people together.

Microsoft has become a master at that by developing a lucrative ecosystem of online-as-a-service, licensed offerings. Buy one, and it's hard not to buy them all—literally and figuratively. That makes the stock super sticky because customers tend to hang around for a long, long time as a result.

Consider that: Windows OS links up with Xbox, with Internet Explorer/ Microsoft Edge and with Microsoft Office 365 (Teams), while Microsoft Office 365, in turn, links up with Microsoft's version of the public cloud, Azure.

PORTFOLIO REVIEW (OCTOBER 2021)

And you know what? Tech spending is expected to reach a whole new level in 2022. ZDNet says executives will pour in \$4.4 trillion or 8.6% higher than this year. They're investing in things like big data, cloud, collaboration tools, etc. as companies look to keep up with their own digital transformations.

Microsoft is making many environmentally sensitive clients and shareholders happy, too. The company recently announced the goal to power all of its offices and data centers worldwide with carbon-free energy 100% of the time by 2030.

And, as one of the most beloved dividend growth blue chip stocks out there, Microsoft just raised its dividend 11%, the company's 15th consecutive increase.

Yield is 0.87%.

Price target: \$300 by year end; \$400 within the next 24 months or sooner

● **Global Growth and Income (40%)**

Amazon (AMZN) - Amazon's delivery and fulfillment times are about to get a whole lot faster—something that should keep loyal customers happy as online shopping continues to dominate the retail industry.

New CEO Andy Jassy and company plan to open a new robotically advanced 630,000 square-foot fulfillment center in Tallahassee, Florida, and a 220,000 square-foot delivery hub in Tucson, Arizona, in late 2022.

As people avoided shopping in person during the pandemic, sales for AMZN in 2020 rose nearly 40% higher than the previous fiscal year. That's kept its 1 million-strong workforce busy, but to keep its promises to customers will require even more on board.

Looking to hire 125,000 more employees in the U.S., many will work in fulfillment centers for as high as \$22.50 per hour. Perhaps more!

As the second-biggest private employer in the U.S., Amazon brought on more than 500,000 people in 2020, largely in warehouse and delivery operations.

Yield is 0% at the moment but the pressure is on to start paying one and I believe that'll happen sooner rather than later.

Price target: \$3,850 a share within the next 12 months.

BlackRock Science and Technology Trust (BSTZ)—The holdings in BSTZ read like a Who's Who of Next-Gen Technology which is, of course, part of the reason why I recommend it. Normally those kinds of deals are off limits to individual investors unless you've got a super-fat billion-dollar wallet or a mahogany lined family office. BSTZ investors like us gain exposure to 28 private companies (25% of its portfolio). Add to that a 22% gain over six months and a 5.02% dividend, and I could – and do - argue that most investors could double their positions in BSTZ yet still not have enough.

Yield: 5.29%.

Price target: \$55

Chevron (CVX) - As oil prices neared three-year highs on growing demand for Dinosaur Juice due to September's string of hurricanes in the Gulf of Mexico, the folks at Chevron continue to be focused on the opposite end of the energy spectrum. Active investors in alternative energy—and vocal about it since 1999—the company is continuously putting its money where its cleaner and greener mouth is.

During its Energy Transition Spotlight presentation, the company said it will invest 200% more in lower-carbon businesses in the next seven years.

Part of this plan includes a \$10 billion spend for the American energy giant in clean energy through 2028, more than triple the \$3 billion previously earmarked. Of the total, \$3 billion each will be spent on renewable fuels and carbon offsets and \$2 billion on hydrogen.

PORTFOLIO REVIEW (OCTOBER 2021)

It's ironic that our alternative energy hedge is old-school oil, but hey, it works. What's more, it's best in class, too. Factor in the 5.23% dividend, and we may have a serious winner over the next 5 years!

Yield: 5.23%

Target: \$115 within 12-24 months

Costco Wholesale Corp. (COST) — The big box retailer beat expectations on the top and bottom lines in its fiscal fourth-quarter report on Sept. 24. The company reported \$3.90 in adjusted earnings per share, easily topping expectations of \$3.57. Net sales for the quarter also rose more than 17% year-over-year, as reported by CNBC.

More importantly, our theory that the memberships are going to be inflation hedges seems to be spot on. Costco's membership fee income has jumped 11.7% YoY in this past quarter alone, and they will be raising prices next year if their 5-year cycle holds.

Yield is 0.70%.

Price Target: \$540 within 12-24 months.

General Mills, Inc. (GIS) – While higher costs and supply chain disruptions are making it tough on U.S. food companies, I still like this 3.36% dividend-yielding aristocrat. The company's Board of Directors recently declared a quarterly dividend of \$0.51 per share, payable to investors on Nov. 1—something it's done for 123 consecutive years. Think about that for a second ... talk about stability in an unstable world!

While a dividend hike isn't surprising, General Mills did surprise investors with its \$4.5 billion revenue print this summer—more than it did during summer 2020. The Minnesota-based company also beat analysts' expectation for earnings by 10 cents—to \$0.99 for the first quarter of its fiscal 2022.

The maker of Cheerios and Betty Crocker cake mix now sees inflation rising between 7%-8% and will hike consumer prices accordingly. The beta is also a mere 0.25, meaning it'll be roughly 75% less volatile than the overall markets if expectations hold.

Yield is 3.36%

Price target: \$70 in 12-24 months

Gilead Sciences, Inc. (GILD) – While Gilead is still my choice for Covid-19 therapeutics, we can't overlook the company's presence in HIV and oncology. These are both areas likely to boost future gains as the pandemic eventually fades into the background.

Canada, by the way, just approved the use of Trodelvy for previously treated breast cancer patients joining Australia, Great Britain, Switzerland, and the US. Sales of Biktarvy, the most-prescribed HIV regimen in the US, increased by more than \$390 million in the second quarter.

With a 3.99% yield and an uber-low beta of just 0.35, I expect GILD to be a rock-solid element in our recommended portfolio for years to come.

Yield is 3.99%

Price target: \$88

McDonald's Corporation (MCD) – The Golden Arches, Uncle Ronald, the Clown ... whatever moniker you want to use ... is one of the most recognized brands in the world. I'm thrilled to have it in the portfolio at the moment for a variety of reasons but especially given that the company's grown dividends for 45 consecutive years. And, boosted 'em again recently to \$1.38 a share, up 7%.

Want fries and a shake with that – I do!

Yield is 2.26%.

Price target: \$270

PORTFOLIO REVIEW (OCTOBER 2021)

Palantir Technologies Inc (PLTR) - Palantir's revenue rose 47% to \$1.1 billion in 2020, and the company expects revenue to rise more than 30% annually from 2021 to 2025. That path of growth isn't possible without Gotham. You've heard me talk about that before but in case you're just joining us, Gotham is a super-sophisticated software engine that accumulates and analyzes intel from a wide range of sources. It's also widely regarded as the *de facto* "operating system for data across the U.S. government."

Palantir already serves all branches of the U.S. military, the FBI, CIA, ICE, and other agencies, but is likely to gain even more contracts in the years ahead as Uncle Sam upgrades its technological infrastructure.

That's a big deal considering that in the second quarter of 2021, Palantir's government revenue rose 66% from the year-earlier period to \$232 million, beating analysts' estimates.

There is no yield.

Price target: \$50 within 12 months; \$100 a share in five years or less.

Pfizer Inc. (PFE) - Although Pfizer has submitted research to the U.S. Food and Drug Administration on the effectiveness of its Covid-19 vaccine in children ages 5-11 years old, the shots may not be available until November. Considering the behemoth pharmaceutical company expects \$33.5 billion in sales from the vaccine in 2021, a slight delay is of little or no concern. I believe there's another \$40 billion just waiting out there.

Like it or not, believe it or not, in favour of booster and vaccines or not, the virus doesn't care. The virus will be part of our lives for the foreseeable future and that means PFE is a logical beneficiary. Best in class, in fact.

Yield is 3.56%.

Price target: \$65 within 12-24 months

Raytheon Technologies Corp (RTX) - The US may have ended the war in Afghanistan against terrorists, but that actually plays right into the reasons why you want to own Raytheon. Those hostile to the United States aren't going to sing kumbaya around the campfire because our military stood down. If anything, they're going to get more aggressive.

Raytheon is a \$131 billion company that gets a sizable chunk of its business from government contracts. Most recently, Raytheon and Northrup teamed up to conduct the first successful flight test of a scramjet-powered Hypersonic Air-breathing Weapon Concept, or HAWC, for DARPA and the U.S. Air Force.

The companies are on track to deliver a prototype system to the US Department of Defense. Hypersonic missiles, which we've talked about in the past, continue to be all the rage in the defense industry right now as militaries around the world upgrade their defensive and offensive capabilities.

Yield: 2.35%

Price Target: \$140 within 12-24 months.

Visa Inc. (V) - Visa just jumped into the Buy Now Pay Later (BNPL) arena, an industry that Research firm IBISWorld predicts will grow 9.8% annually over the next five years and exceed \$1 billion. Coined "Visa Installments," the tech lets issuers offer no interest, short-term installment plans for their cardholders under their existing credit account lines, and for merchants to display the installment plans to eligible cardholders.

The BNPL landscape today is composed primarily of large retailers, payment-processing providers, and pure-play startups. It's an ongoing story filled with potential acquisitions, partnerships, disruptions, and, of course, growth. More than 45 million people in the U.S. will use BNPL services in 2021, up 81% from 2020.

Yield: 0.57%.

Price target: \$260 within 12-24 months

PORTFOLIO REVIEW (OCTOBER 2021)

Waste Management, Inc. (WM) – I continue to think of WM as an annuity with wheels and trash cans. As one of the biggest and best trash collectors out there, Waste Management's been able to reward shareholders nicely over the years. In the second quarter, the company projected between \$2.5 billion and \$2.6 billion in free cash flow for the full year of 2021, part of which will fund \$850 million in additional share repurchases for the rest of the year. The company has also repaid over \$2 billion in debt so far this year.

All are good things that I expect to translate into higher prices ahead.

In 2020, it managed 26% of all the landfill volume in the United States, trailing only municipalities—meaning every single town and city—in the US, combined. Your trash ain't nothing but cash for WM!

Yield is 1.51%.

Price target: \$160

● Zingers (10%)

Canoo (GOEV) – Canoo experienced a minor pop towards the end of the month when the "Reddit Raiders" pushed the stock higher. I suggested taking 1/3rd of the position off on 9/27 to take advantage of the pop. The stock itself continues to be a "calendar" trade based on the potential I see a few months from now with large corporate contracts.

Plan on selling half your position to create a "Free Trade" if and when you hit 100% above your purchase price.

Otherwise, relax and enjoy the ride ... sorry, I couldn't resist the pun!

Price Target: None in 12-24 months

Tesla (TSLA) – Tesla has been quietly powering higher, even as the rest of the markets are struggling, tacking on almost 6% in the month of September. CEO Musk recently tore into President Biden, the SEC and even anti-nuclear sentiment. ARK visionary Cathie Wood also made news when she sold 340,000 shares from her three funds, but she's apparently still hyper-bullish on the stock, with a \$3,000 price target. Always nice to have good company!

Price Target: \$1,000/share in 12-24 months

● Cash Alternatives

Bitcoin – Bitcoin briefly broke back above \$50k, but experienced significant volatility on news that the Chinese were banning it - for the 7th time. The past 6 have led to rallies with 80% annualized returns, so we'll see how long it stays under pressure.

Ethereum - ETH continues to be our primary crypto play, given its status as the building block of the next generation of the internet. Institutions seem to agree, and attention is increasingly shifting from Bitcoin to ETH.



If you have any questions about how to take action on these stocks, that's what the Friday AMAs are for!

Shoot me an email:

askkeith@onebarahead.com

PORTFOLIO REVIEW (OCTOBER 2021)

One Bar Ahead™ Model Portfolio

Data as of 09/30/2021

	Stock	Recommended	Price at Entry	Current Price	Yield	Beta	Profit/Loss	STOP	12-24mo Target	Last Instruction
Foundation Stones	AAPL	1/8/21	\$ 132.05	\$ 142.84	0.62%	1.03	8.2%	\$ 131.59	\$ 200.00	Buy/Accumulate
	JPM	1/14/21	\$ 141.17	\$ 164.10	2.43%	1.21	16.2%	\$ 143.24	\$ 200.00	Buy/Accumulate
	MSFT	3/5/21	\$ 226.73	\$ 284.55	0.87%	0.86	25.5%	\$ 266.59	\$ 400.00	Buy/Accumulate
	RCS	10/1/21	NEW	\$ 7.15	8.73%	0.79	NEW	\$ 5.34	\$ 12.00	Buy/Accumulate
Global Growth and Income	AMZN	8/23/21	\$ 3,265.87	\$ 3,309.53	0.00%	0.74	1.3%	\$ 3,079.96	\$ 3,850.00	Buy/Accumulate
	BSTZ	2/5/21	\$ 39.31	\$ 38.75	5.29%	1.43	-1.4%	\$ 36.69	\$ 55.00	Buy/Accumulate
	COST	8/6/21	\$ 439.63	\$ 453.48	0.70%	0.59	3.2%	\$ 412.34	\$ 540.00	Buy/Accumulate
	CVX	9/3/21	\$ 97.06	\$ 102.51	5.23%	1.24	5.6%	\$ 89.70	\$ 115.00	Buy/Accumulate
	GILD	1/11/21	\$ 62.51	\$ 70.74	3.99%	0.35	13.2%	\$ 61.92	\$ 88.00	Buy/Accumulate
	GIS	6/4/21	\$ 63.72	\$ 60.43	3.36%	0.25	-5.2%	\$ 48.02	\$ 70.00	Buy/Accumulate
	MCD	6/4/21	\$ 231.69	\$ 242.35	2.26%	0.81	4.6%	\$ 217.88	\$ 270.00	Buy/Accumulate
	NVDA	10/1/21	NEW	\$ 209.19	0.00%	1.41	NEW	\$ 173.54	\$ 280.00	Buy/Accumulate
	PFE	2/5/21	\$ 34.92	\$ 43.47	3.56%	0.65	24.5%	\$ 37.18	\$ 65.00	Buy/Accumulate
	PLTR	1/8/21	\$ 25.20	\$ 24.42	0%	1.93	-3.1%	none	\$ 50.00	Buy/Accumulate
	RTX	8/6/21	\$ 87.58	\$ 86.63	2.35%	1.46	-1.1%	\$ 79.35	\$ 140.00	Buy/Accumulate
	V	4/7/21	\$ 219.27	\$ 224.98	0.57%	1.04	2.6%	\$ 214.66	\$ 260.00	Buy/Accumulate
	WM	4/7/21	\$ 132.41	\$ 150.58	1.51%	0.69	13.7%	\$ 141.37	\$ 160.00	Buy/Accumulate
Zingers	UBX	10/1/21	NEW	\$ 2.94	0%	0.89	NEW	\$ 2.34	None	Buy/Accumulate
	GOEV	8/13/21	\$ 7.01	\$ 7.66	0%	0.24	9.3%	none	None	Buy/Accumulate
	TSLA	5/7/21	\$ 672.37	\$ 786.73	0%	1.67	17.0%	\$ 578.21	\$ 1,000.00	Buy/Accumulate
	SH	2/1/21		\$ 15.10	0.00%	0.00		None		Opportunistic
	RYURX	2/1/21		\$ 30.90	0.47%	0.00		None		Opportunistic
Hedges/Inverse	UVXY	2/1/21		\$ 23.42	0%	0.00		None		Opportunistic

OBA 50

As of September 30, 2021

Ticker	Name	Ticker	Name	Ticker	Name
AAPL	Apple Inc	FDX	Fedex Corp	PLTR	Palantir Technologies Inc
ADBE	Adobe Inc	GILD	Gilead Sciences Inc	PYPL	PayPal Holdings Inc
AFRM	Affirm Holdings Inc	GOOGL	Alphabet Inc	QCOM	Qualcomm Inc
ALGN	Align Technologies	HCA	HCA Healthcare Inc	ROKU	Roku Inc
AMAT	Applied Materials Inc	JNJ	Johnson & Johnson	RTX	Raytheon Technologies Inc
AMD	Advanced Micro Devices Inc	JPM	JPMorgan Chase & Co	SQ	Square Inc
AMZN	Amazon Com Inc	LOW	Lowe's Companies Inc	TCEHY	Tencent Holdings ADR
BBIO	BridgeBio Pharma Inc	LRCX	Lam Research Corp	TGT	Target Corp
CAT	Caterpillar Inc	MA	Mastercard Inc	TMO	Thermo Fisher Scientific Inc
COST	Costco Wholesale Corp	MCD	McDonald's Corp	TMUS	T-Mobile US Inc
CRWD	CrowdStrike Holdings Inc	MRNA	Moderna Inc	TSLA	Tesla Inc
DE	Deere & Co	MSFT	Microsoft Corp	TWLO	Twilio Inc
DHR	Danaher Corp	MU	Micron Technology Inc	V	Visa Inc
DIS	Walt Disney Co	NET	Cloudflare Inc	W	Wayfair Inc
DOCU	Docusign Inc	NOW	ServiceNow Inc	WM	Waste Management Inc
F	Ford Motor Company	NVDA	Nvidia Corp	WMT	Walmart Inc
FB	Facebook Inc	PFE	Pfizer Inc		

PORTFOLIO REVIEW (OCTOBER 2021)



There are no changes to the Fund Folio™ This month

Foundation Stones PORTFOLIO WEIGHT

Vanguard Wellington Fund (VWELX)	32%
Pimco Strategic Income Fund (RCS)	16%
SPDR Gold Trust (GLD)	2%

Global Growth and Income

BlackRock Science and Technology Fund (BST)	32%
Pfizer Inc. (PFE)	4%
Altria Group Inc. (MO)	4%

Zingers

BlackRock Science and Technology Fund (BSTZ)	10%
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*Note: If you would like to read the full Fund Folio guide, please refer to the July issue of OBA, or go to onebarahead.com > *premium archives* > *filter by other* to download it.

HIGH PERFORMANCE OVER 50™

An unrivaled immuno-
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HIGH PERFORMANCE OVER 50

Are you ready to up your game, keep your edge at home, at work and ...

... in the kitchen?

I am.

Let's talk mushrooms.

Most Americans and Europeans are familiar with the white buttons found in salad bars or in your grocer's salad section. Or the portobello and cremini varieties that are frequently found in western recipes.

What catches a lot of people by surprise is just how loaded with toxins those choices can be. You never want to eat 'em raw because of the natural carcinogens and the external pollutants they may contain.

Consider Asian mushrooms as an alternative.

I've been haunting kitchens on the other side of the planet for the better part of 30 years. What's more, I have really come to love the tremendously tasty choices I find there. And increasingly here.

Asian mushrooms used to be regarded as "exotics" but they're becoming more mainstream every year.

Good thing!

Asian mushrooms are linked to a whole host of effects that can help you achieve real, sustainable healthy improvements.



Asian mushrooms can help you achieve real, sustainable healthy improvements

I really like that part for two reasons:

1. Asian mushrooms taste great; and,
2. Research shows Asian mushrooms may impair or limit common inflammatory markers like COX-2, tumor necrosis factor (TNF- α), and even interleukin-6.

This is a big deal if you are prone to inflammation or have a compromised immune system, or even related diseases like rheumatoid arthritis or psoriatic arthritis. There's even a small but growing body of research being conducted with regard to elevated levels of inflammatory mediators in Covid-19 patients.

The bottom line is super simple, at least to my way of thinking.

Asian mushrooms could also be a tasty way to boost your immune system and provide immunomodulatory effects while balancing the immune system and avoiding an over-reaction or under-reaction to an offending agent or agents.

Let me explain.

Inflammation is normally a sign that your body's immune system is fighting something that could otherwise do you in. But chronic inflammation is something else entirely.

According to Dr. Jack Anstandig, a retired Neurologist and Wellness Physician with over 30 years of practice under his belt, he thinks of acute inflammation as a warning signal to the body that something is wrong and the body's natural defenses need to come to the rescue and neutralize, repair and heal the new threat while chronic inflammation is a chain reaction within your immune system that your own body's defenses has difficulty identifying and ends up repeatedly attacking or destroying normal tissues while the source of the offender remains elusive indefinitely.

High TNF levels which are characteristic with inflammation are associated with insulin resistance, low blood pressure, muscle aches, loss of appetite and, of course, painful swelling.

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Maitake mushrooms are one of my favorites

More recently, doctors have been using prescriptions such as Janus Kinase Inhibitors that interrupt TNF production. That's because Janus Kinase Inhibitors are intended to break the signal pathway cells use to produce TNF production.

Western physicians treating chronic inflammation will generally counsel avoiding fried foods, processed meats, refined carbs including pastas, white bread and, of course, sugary drinks in addition to prescriptions.

Chances are they'll encourage you to get more exercise as well because exercise has been shown to help reduce TNF levels naturally, too. Generally speaking, that's 30 minutes a day of walking, bike riding etc. Even 10-minute chunks will help according to the US Department of Health and Human Services.

Doctors operating from the wellness side of the equation will tell you many of the same things but are also far more likely to encourage proactive complementary and alternative approaches as a way of re-achieving the balance your body needs to function at its best.

Like eating Asian mushrooms.

Some of my favourite varieties include:

Shiitake: Generally meaty and full of flavour, shiitake mushrooms contain eritadenine which helps the body make better use of cholesterol and lower circulating amounts of it too. Shiitake mushrooms have anti-cancer and antiviral effects as well. Rich and buttery.

Maitake: Maitake mushrooms can be a little harder to find but worth the effort. Usually you'll see 'em in dried form at higher end groceries or Asian food stores. Maitake are known to have immune system effects derived from β -glucan polysaccharide constituents that can help control both high blood pressure and blood sugar levels. It's presently used to relieve chemotherapy side effects and as part of various treatment regimens for HIV/AIDS, chronic fatigue and even infertility related to polycystic ovary syndrome.

Lion's mane: These look about as strange as the name implies ... like a lion's fluffy mane or tail pom-pom. Lion's mane contains erinacines, a compound that may stimulate nerve cell growth while also having antioxidative, antidiabetic, antimicrobial and antihyperglycemic effects. It has also been used to treat cognitive impairment, depression, Parkinson's disease, and Alzheimer's disease.

Preparing Asian mushrooms is simple.

Store shiitake and other varieties in a paper bag, not the veggie drawer. This helps them breathe.

Scrub with a soft dry brush before cooking. Washing isn't required but is encouraged by many chefs and other food professionals.

Asian mushrooms often come in dried form, which is great because that preserves the wonderful, full flavours. Noriko – my better half – suggests soaking in water for at least 30 minutes prior to cooking.

She also encourages you to use the "soaking" water when you get to cooking, noting that you don't want to waste the "umami!" That's a Japanese word that loosely translates as "natural flavouring."

Store any leftovers by freezing in an airtight bag or container. Reheat within 60 minutes of thawing to prevent any mushy mushrooms.

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Here's a quick recipe for shiitake that our family loves and you may enjoy, too!

Ingredients You'll Need:

- 1 pound of fresh shiitake mushrooms
- 1 knob of fresh ginger cut into slivers
- 1.5 tablespoons of tamari (soy sauce)
- 1.5 tablespoons of regular sesame oil
- Pinch of sugar
- Pinch of salt
- Choice of hot sauces

Preparation:

1. Remove stems and discard. Slice the big mushrooms in half while keeping smaller mushrooms in one piece. Set aside the soaking water.
2. Stir/mix together the soy sauce, sugar and your choice of hot sauce.
3. Heat the sesame oil over medium heat. Add mushrooms and ginger. Cook for approximately 5 minutes, adding a pinch of salt to taste.
4. Pour in the balance of the umami-water (the water you used to soak 'em before cooking) and cook for another minute until glossy. Try not to overcook.
5. Smile and serve immediately. Beware of nibbles before it makes to the table!

This goes really well with grilled white fish or salmon. Even a bowl all by itself can make for a tasty snack, too.

Let me know what you think.

And by all means, please share your favourite recipes! 😊

KF

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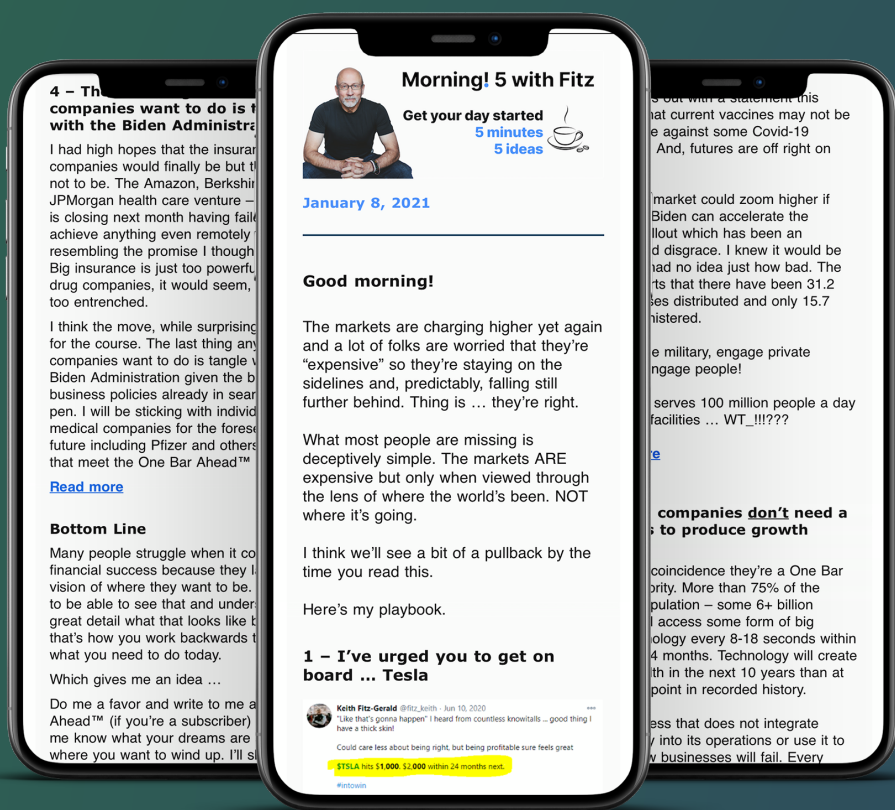
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