



Changes

Today is the first day of my 50th year on planet Earth. As with any "new year," it's a good time to reflect. I do not make resolutions for the calendar or my personal New Year.

But I do reflect on where I've been and where I want to go.

Over the past year, I made some positive lifestyle changes that have paid big dividends. While I am not exactly Benjamin Button, I do feel better and younger than I did five or even ten years ago.

The two most positive results are that I live each day without stress and I lost some weight. I now weigh the same as I did 30 years ago when I was just 19. I can fit into the first suit I made when I started my career in 1998.

I've also made some changes related to my finances. I went through an estate planning process and set up a trust. I listed my primary residence, which went under contract in nine days, much faster than I expected. Everything is final once the check is in the bank so things could change between now and a few days.

That said, I expect to make some changes to my retirement accounts and strategies. Specifically, this means changes to my tactical ETF Model (aka Simple Retirement System). Everything is still being determined, and I have nothing to report. You'll be the second to know, after me, when I do.

I also anticipate changes to the *Risk-O-Meter*.

Most people don't like change. However, I embrace it. There's nothing wrong with these models, by the way. So, why change anything?

As I have mentioned before, I run my life and business based on the idea from Zig Ziglar that "You can have everything you want in life if you will just help other people get what they want."

I want to help as many people as possible achieve financial independence so they can live life on their own terms.

That said, I am client number one. The *Simple Retirement System* is my retirement system, as is the *Risk-O-Meter* for helping me make decisions in my taxable account.

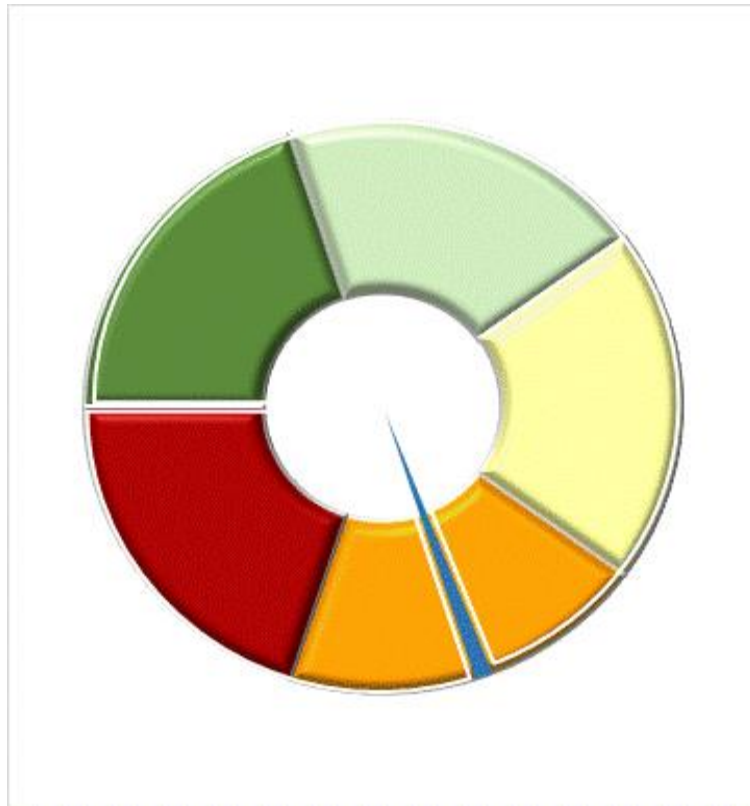
I'm refining my finances a bit because I'm now 49 years old, selling a property (possibly two), moving across the country, and may have some other financial changes in my life soon as well.

I am more committed to this newsletter and its strategies than ever. Not to say I wasn't committed previously, but my desire to grow this business has been stronger than ever.

I'm phasing out all other projects. I've been bombarded over the last few weeks with all these channels, but that is ending. So it's full steam ahead!

I will share my research with you once I have something to report.

Stay tuned!



50X Fortunes

This month, the Model remains in "risk off" mode but switches from UBT to cash.

Hold 100% cash.

This strategy continues to be mired in a large drawdown. Wild swings are to be expected due to leverage, which is why this strategy—if you use it—should be a tiny portion of your portfolio—no more than 2%.

Why bother?

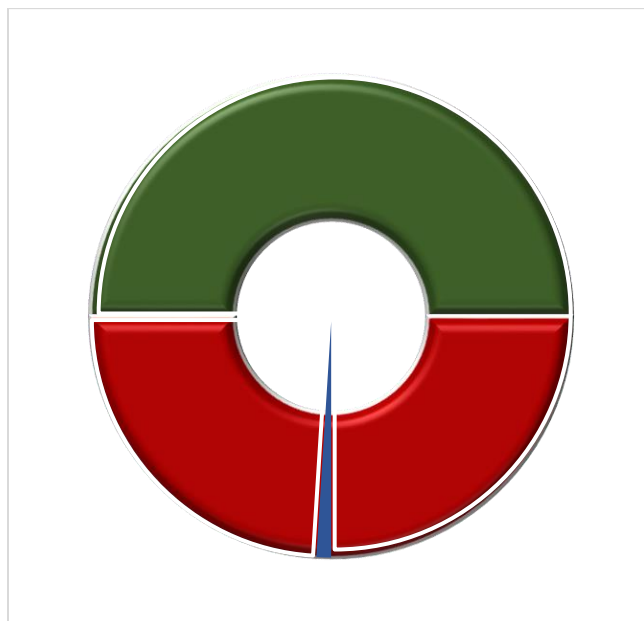
Even a small allocation to a strategy with potential significant returns can be meaningful to your portfolio. Compounding your returns at an extra 1% is substantial over time.

Meanwhile, when things aren't going well, such as now, the drawdowns don't have much impact on one's *mental* state. The most important factor in success is being able to *stick with the system*.

Year-to-date, the strategy is down 1.21% for 2024 compared with an 8.0% gain for the global benchmark.

Since its inception, the strategy has gained 10.97% compared with 24.69% for the global benchmark.





It's never fun to underperform. But to put it in perspective, over the past five years, the strategy has been up 415.1% compared with 29.4% for the benchmark. We never know when the big trend will develop; we only know we must ride it.



Simple Retirement System

Several trades were again made this month. The Model remains 75% in "risk on" mode but switches from small caps to Nasdaq 100. Meanwhile, it remains 25% invested in junk bonds via JNK.

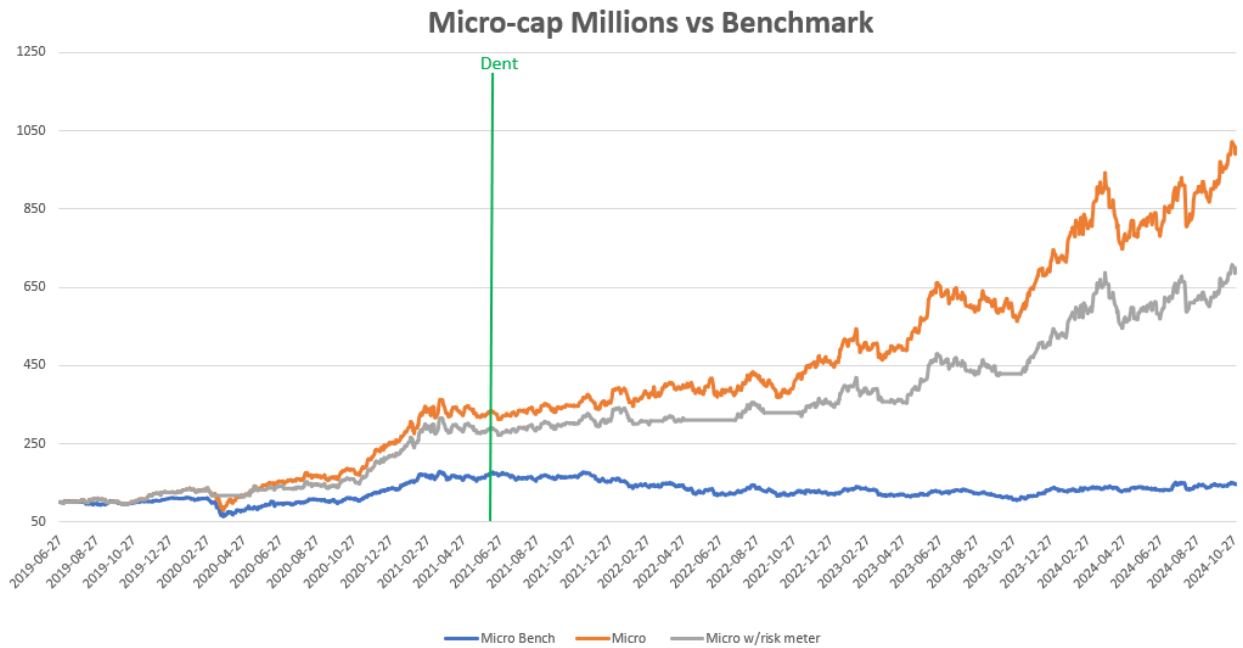
Own 75% QQQ and 25% JNK

Component	Position	Position Size	Risk ON or OFF	
Market Trend	QQQ	25.0%	RISK ON	
Sentiment	QQQ	25.0%	RISK ON	
Volatility	JNK	25.0%	RISK OFF	
Credit Risk	QQQ	25.0%	RISK ON	

In 2024, the *Simple Retirement System* is up 4.47%, compared with 22.40% for the S&P 500 and 8.0% for the global 60/40 benchmark.

Since its inception, the *Simple Retirement System* has been up 30.65%, compared with a 26.35% gain for the S&P 500 and a 4.01% gain for the global benchmark.

Micro-Cap Millions



There is one trade this week.

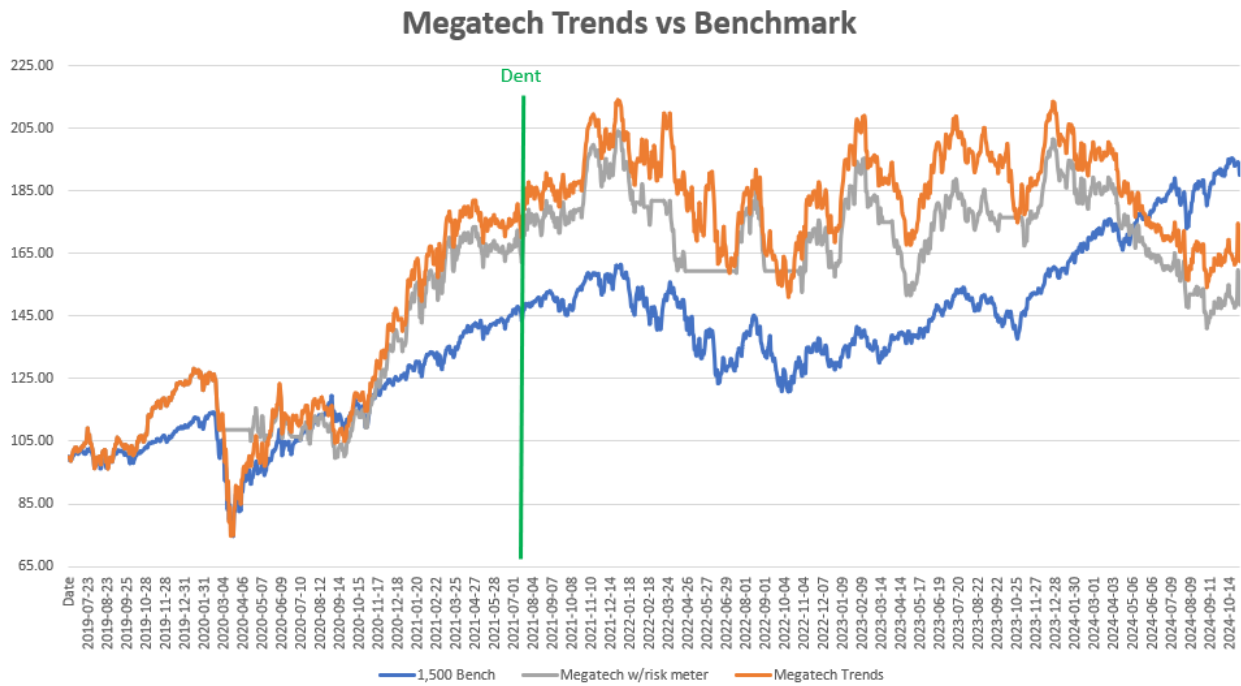
Buy Frequency Electronics, Inc. (Nasdaq: FEIM)

Sell Climb Global Solutions, Inc. (Nasdaq: CLMB)

Here is the current portfolio:

Ticker	Name	Return	Days Held	Sector
BWAY	Brainsway Ltd.	68.22%	227	Healthcare
DDI	DoubleDown Interactive Co., Ltd.	2.75%	254	Technology
DSP	Viant Technology, Inc.	130.87%	367	Technology
ELMD	Electromed, Inc.	69.21%	254	Healthcare
FEIM	Frequency Electronics, Inc.	0.00%	NEW	Technology
ITRN	Ituran Location & Control Ltd.	-2.12%	41	Telecommunications
KMDA	Kamada Ltd.	-0.69%	101	Healthcare
MPTI	M-tron Industries, Inc.	75.85%	171	Technology
MTLS	Materialise NV	-4.06%	87	Technology
RDVT	Red Violet, Inc.	47.67%	171	Technology

Mega-Tech Trends



There is one trade this week.

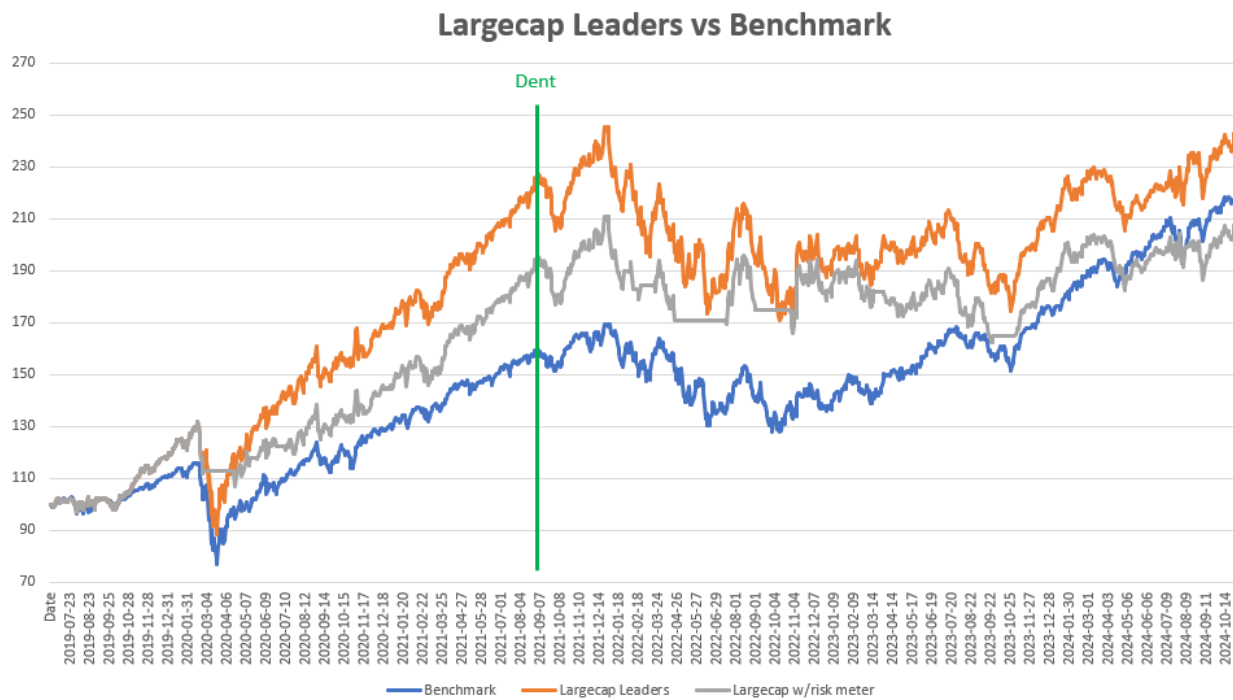
Buy Johnson & Johnson (NYSE: JNJ)

Sell Qorvo, Inc. (Nasdaq: QRVO)

Here is the current portfolio:

Ticker	Name	Return	Days Held	Sector
CVLT	Commvault Systems, Inc.	4.06%	62	Technology
FFIV	F5, Inc.	35.14%	115	Technology
GDDY	GoDaddy, Inc.	14.78%	115	Technology
JNJ	Johnson & Johnson	0.00%	NEW	Healthcare
KEYS	Keysight Technologies, Inc.	-4.32%	6	Technology
META	Meta Platforms, Inc.	15.40%	87	Technology
NXPI	NXP Semiconductors NV	-11.98%	115	Technology
QCOM	QUALCOMM, Inc.	-17.30%	115	Technology
RMBS	Rambus, Inc.	-7.01%	115	Technology
VIAB	Viavi Solutions, Inc.	2.07%	34	Technology

Large Cap Leaders



There are two trades this week.

Buy KLA Corp. (Nasdaq: KLAC) and Lam Research Corp. (Nasdaq: LRCX)

Sell Bristol Myers Squibb (NYSE: BMY) and Qorvo, Inc. (Nasdaq: QRVO)

Here is the current portfolio:

Ticker	Name	Return	Days Held	Sector
ADBE	Adobe, Inc.	-4.98%	20	Technology
FFIV	F5, Inc.	28.73%	283	Technology
GDDY	GoDaddy, Inc.	14.85%	115	Technology
JNJ	Johnson & Johnson	-2.33%	87	Healthcare
KEYS	Keysight Technologies, Inc.	-2.46%	62	Technology
KLAC	KLA Corp.	0.00%	NEW	Technology
LRCX	Lam Research Corp.	0.00%	NEW	Technology
META	Meta Platforms, Inc.	7.18%	115	Technology
NXPI	NXP Semiconductors NV	-11.39%	115	Technology
QCOM	QUALCOMM, Inc.	-16.80%	115	Technology

The Forensic Accounting Stock Tracker™ (FAST)

Below are the top and bottom 50 stocks in the FAST Model for **November 2024**. The Model is updated monthly.

How to Use FAST™

There are several ways to use FAST™ in your investing process.

Among them:

- Individual stock selection—FAST™ can help you analyze stocks and narrow your investment opportunities to the highest-earnings-quality equities.
- Options Trades—FAST™ is built around identifying companies with the highest opportunities or risks of generating earnings results that exceed or fall short of investor expectations. Stocks tend to have more volatility around earnings releases. Using options on high/low-ranked FAST stocks may improve returns or hedging opportunities by betting on stocks that may exceed or fall short of analysts' and investors' expectations.
- Building an Entire Portfolio – While FAST™ ranks stocks in order of earnings quality, there may ultimately be little difference between the #1 and #22 ranked stocks, for example. Buying an entire basket of the top 25 or 50 stocks may provide a diversified portfolio with similar underlying characteristics: strong earnings quality, reasonable valuations, and expectations that could lead to upward revisions in the coming quarters.

The bottom 50 stocks are ranked by their actual rank (1447-1496) instead of 1-50 because the 50th stock was the lowest-ranked stock in the Model, but some subscribers needed clarification with the 1-50 rank.



Forensic Accounting Stock Tracker
"CSI For Your Stock Portfolio"



Rank	Rank Change	Ticker	Stock Name	Overall Rank	Buybacks	Earnings Quality	Momentum	Sentiment
Column1	Column2	Column3	Column4	Column5	Column6	Column7	Column8	Column9
1	33	CSL	Carlisle Cos., Inc.	A+	A	A	A+	B+
2	16	GFF	Griffon Corp.	A+	A	B+	A+	B+
3	64	MANH	Manhattan Associates, Inc.	A+	B-	A+	A+	A
4	-3	GOOGL	Alphabet, Inc.	A+	B	A+	B	A
5	56	AVGO	Broadcom Inc.	A+	B-	A	A+	A
6	71	WAB	Westinghouse Air Brake Technologies Corp.	A+	B+	A-	A-	A
7	15	CTAS	Cintas Corp.	A+	B-	A+	A	A
8	16	LMT	Lockheed Martin Corp.	A+	B+	A	B	A
9	-7	FI	Fiserv, Inc.	A+	A-	B	B+	A+
10	-5	AMAT	Applied Materials, Inc.	A+	B-	A	A	A
11	15	SPGI	S&P Global, Inc.	A+	B-	A+	B+	A-
12	-8	ATGE	Adtalem Global Education, Inc.	A+	A	B+	B	A+
13	44	NFLX	Netflix, Inc.	A+	B-	A-	A	A-
14	169	BCC	Boise Cascade Co.	A+	B-	A	A+	B+
15	-7	AWI	Armstrong World Industries, Inc.	A+	C+	A	A	A
16	-2	ADBE	Adobe, Inc.	A+	B+	A+	B-	A
17	182	BLDR	Builders FirstSource, Inc.	A+	A	A	A	C
18	-6	ROST	Ross Stores, Inc.	A+	B	A	A-	A-
19	22	ACIW	ACI Worldwide, Inc.	A+	B	A+	A	B-
20	3	BGC	BGC Group, Inc.	A+	A-	C	A+	A+
21	88	CMG	Chipotle Mexican Grill, Inc.	A+	C+	A+	A-	A-
22	65	VRSK	Verisk Analytics, Inc.	A+	B	A+	B-	A
23	4	TT	Trane Technologies plc	A+	C+	A-	A+	A-
24	68	KLAC	KLA Corp.	A+	B-	A-	A+	B
25	-12	ORLY	O'Reilly Automotive, Inc.	A+	B	A	B	A-
26	9	MA	Mastercard, Inc.	A+	B-	A-	B	A+
27	124	SAIC	Science Applications International Corp.	A+	A	B+	B	B+
28	-28	ZWS	Zurn Elkay Water Solutions Corp.	A+	B	B+	A-	A-
29	78	HLT	Hilton Worldwide Holdings, Inc.	A+	A-	A-	A-	B-
30	-19	ITT	ITT, Inc.	A+	C+	B+	A	A
31	25	FBP	First BanCorp (Puerto Rico)	A+	A	B	A-	B
32	-25	TJX	The TJX Cos., Inc.	A+	B-	A	B+	A-
33	-23	NTAP	NetApp, Inc.	A+	B	B+	A	B-
34	262	LOW	Lowe's Companies, Inc.	A+	B	A-	B-	A
35	185	CROX	Crocs, Inc.	A+	A-	B+	B	B
36	17	MSI	Motorola Solutions, Inc.	A+	C	B+	A	A+
37	213	AIT	Applied Industrial Technologies, Inc.	A+	C+	A-	A-	A
38	2	CDNS	Cadence Design Systems, Inc.	A+	C-	A+	B	A+
39	208	FCFS	FirstCash Holdings, Inc.	A+	B-	A+	B-	A
40	-11	LIN	Linde Plc	A+	B-	A	B+	B
41	243	RTX	RTX Corp.	A+	A	C+	B	A
42	-17	SHW	The Sherwin-Williams Co.	A+	B-	A	A-	B
43	87	CRM	Salesforce, Inc.	A+	B	B-	B+	A+
44	-13	HWM	Howmet Aerospace, Inc.	A+	C	A	A+	B
45	-42	BRC	Brady Corp.	A+	B-	B	B+	A
46	13	MTD	Mettler-Toledo International, Inc.	A+	B	A+	C+	A
47	82	FBIN	Fortune Brands Innovations, Inc.	A+	B-	A-	B+	A-
48	-5	IR	Ingersoll Rand, Inc.	A+	C	A	A	B
49	6	WWD	Woodward, Inc.	A+	B	B+	A-	B
50	-20	V	Visa, Inc.	A+	B	A	B-	A



Forensic Accounting Stock Tracker
"CSI For Your Stock Portfolio"



Rank	Rank Change	Ticker	Stock Name	Overall Rank	Buybacks	Earnings Quality	Momentum	Sentiment
Column1	Column2	Column3	Column4	Column5	Column6	Column7	Column8	Column9
1450	-31	HTLD	Heartland Express, Inc.	F	C	D-	D-	D-
1451	10	TTGT	TechTarget, Inc.	F	D-	D-	D-	D
1452	2	PRVA	Privia Health Group, Inc.	F	D-	D	F	D-
1453	-26	IRWD	Ironwood Pharmaceuticals, Inc.	F	D-	D+	D-	D-
1454	-142	BKH	Black Hills Corp.	F	D-	D-	D	D
1455	-34	GT	Goodyear Tire & Rubber Co.	F	D+	D-	D-	F
1456	-9	MARA	MARA Holdings, Inc.	F	F	D-	C	D-
1457	-64	MRNA	Moderna, Inc.	F	D-	D+	D-	F
1458	11	SYNA	Synaptics, Inc.	F	D-	D-	D-	D
1459	-33	FL	Foot Locker, Inc.	F	D-	D-	D	D-
1460	-19	DAN	Dana, Inc.	F	D	D-	D-	D-
1461	3	EYE	National Vision Holdings, Inc.	F	D+	D-	D-	D-
1462	-46	CRSR	Corsair Gaming, Inc.	F	D-	D+	F	D-
1463	7	QDEL	QuidelOrtho Corp.	F	D-	D	D-	D-
1464	15	LESL	Leslie's, Inc.	F	D	D-	D-	D-
1465	-21	AXL	American Axle & Manufacturing Holdings, Inc.	F	C-	D-	D-	D-
1466	21	BGS	B&G Foods, Inc.	F	F	D-	D-	C-
1467	-36	NPK	National Presto Industries, Inc.	F	D-	D-	D+	D-
1468	23	GDOT	Green Dot Corp.	F	D-	D-	F	C
1469	-1469	INVX	Innovex International, Inc.	F	D	D-	F	D-
1470	-27	SR	Spire Inc.	F	F	D-	D	D-
1471	-6	THRY	Thryv Holdings, Inc.	F	D-	D-	D-	D
1472	-13	EL	The Estée Lauder Companies, Inc.	F	D-	D-	D-	D-
1473	-18	NGVT	Ingevity Corp.	F	D	D-	F	D-
1474	-42	SABR	Sabre Corp.	F	D-	D-	D-	D-
1475	-23	MERC	Mercer International, Inc.	F	D	F	D-	D-
1476	1	PARA	Paramount Global	F	D	D-	D-	D-
1477	-41	VYX	NCR Voyix Corp.	F	D-	D	D-	D-
1478	-28	FTRE	Fortrea Holdings, Inc.	F	D	F	D-	D-
1479	-67	CBRL	Cracker Barrel Old Country Store, Inc.	F	D	D-	F	D-
1480	-34	RCUS	Arcus Biosciences, Inc.	F	F	C	D-	F
1481	-24	HZO	MarineMax, Inc.	F	D-	D-	D-	D-
1482	-1482	FLG	Flagstar Financial, Inc.	F	D	F	D-	F
1483	-17	CC	The Chemours Co.	F	D	F	D-	D-
1484	-2	WBD	Warner Bros. Discovery, Inc.	F	D	F	D-	D-
1485	0	ALTM	Arcadium Lithium Plc	F	D	D-	F	F
1486	-15	BXMT	Blackstone Mortgage Trust, Inc.	F	D-	F	D	F
1487	8	MRCY	Mercury Systems, Inc.	F	D-	D-	D-	D-
1488	-7	PENN	PENN Entertainment, Inc.	F	D-	D-	D-	D-
1489	-26	INTC	Intel Corp.	F	D-	D-	D-	D-
1490	-90	TGI	Triumph Group, Inc.	F	F	D-	D+	F
1491	-33	NBR	Nabors Industries Ltd.	F	D	F	D-	F
1492	2	VIR	Vir Biotechnology, Inc.	F	D-	D-	D-	D-
1493	-13	ARWR	Arrowhead Pharmaceuticals, Inc.	F	F	D-	D-	D-
1494	3	ALB	Albemarle Corp.	F	D-	D-	F	F
1495	-3	RGNX	REGENXBIO, Inc.	F	F	D-	D-	D-
1496	3	CRK	Comstock Resources, Inc.	F	D-	D-	D-	F
1497	-11	VSAT	ViaSat, Inc.	F	D-	F	D-	F
1498	2	WOLF	Wolfspeed, Inc.	F	D-	D-	D-	D-
1499	-1	VTLE	Vital Energy, Inc.	F	F	F	D-	F

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