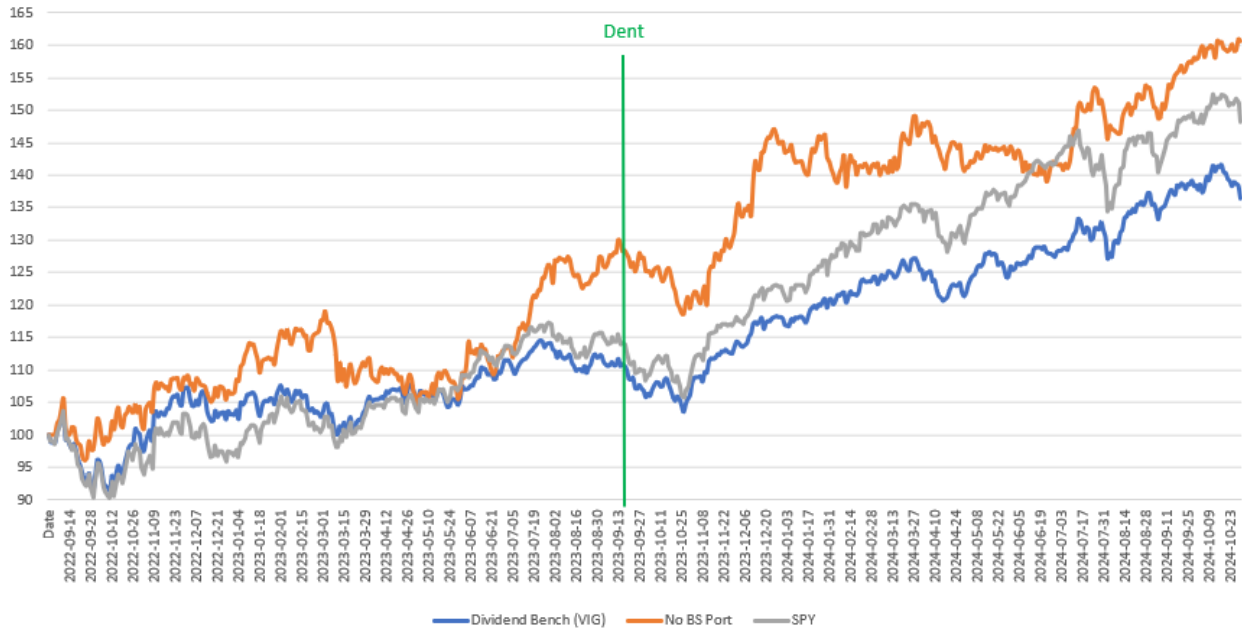


The **NO BS** Growth and Income Portfolio

By John Del Vecchio



Trades: No trades This Week

Current Portfolio November 4, 2024

| Ticker | Name | Return | Days Held | Sector |
|--------|----------------------------------|--------|-----------|----------------------|
| CBKM | Consumers Bancorp, Inc. | 11.37% | 164 | Finance |
| CGECF | Cogeco, Inc. | 7.32% | 87 | Telecommunications |
| EFIN | Eastern Michigan Financial Corp. | 15.70% | 97 | Finance |
| FMC | FMC Corp. | 4.50% | 87 | Non-Energy Materials |
| FUSB | First US Bancshares, Inc. | 27.69% | 213 | Finance |
| HY | Hyster-Yale, Inc. | 5.61% | 80 | Industrials |
| MCEM | The Monarch Cement Co. | 38.32% | 416 | Non-Energy Materials |
| RSKIA | George Risk Industries, Inc. | 20.90% | 178 | Technology |
| SUN | Sunoco LP | 0.02% | 80 | Energy |
| VLO | Valero Energy Corp. | -3.35% | 45 | Energy |



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.

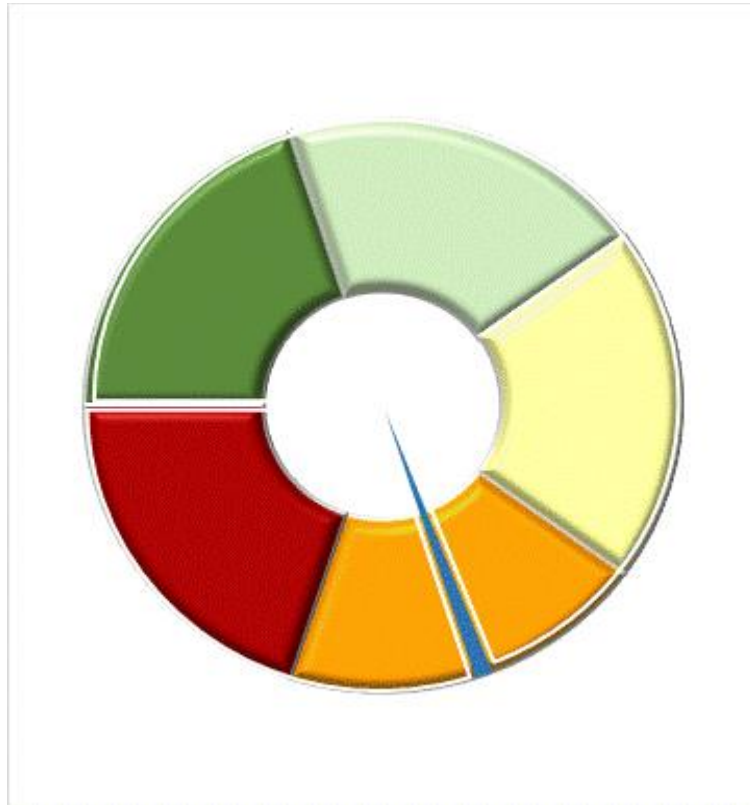
I'm refining my finances a bit because I'm now 49 years old, selling a property (possibly two), moving across the country, and may have some other financial changes in my life soon as well.

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!



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