

BottomLine

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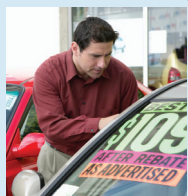
The country Buffett
is investing in now
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HEARD BY OUR EDITORS

Remembering in the third person helps us to see memories in a new way, reports Peggy St. Jacques, PhD. Recalling troublesome events as an observer instead of from our own point of view helps us keep psychological distance. Also, it changes the interaction between different parts of the brain, helping us to view the past from a new perspective.

Peggy St. Jacques, PhD, is assistant professor of psychology at University of Alberta, Canada, and leader of a study published in *Cortex*.

Used-vehicle prices are sharply higher, providing an opportunity for sellers, says auto-trends expert Ivan Drury. The average price of a three-year-old vehicle in August rose 6.5% year-over-year, to \$23,694...a five-year-old vehicle rose 10% to \$18,373. *Reasons:* A weak economy is prompting cash-strapped consumers to buy used...and a car is seen as a safer alternative to riding public transportation during the pandemic.



Used vehicles with dramatic price increases: Five-year-old Ford Mustang, up 36%...five-year-old Mercedes C Class, up 31%...seven-year-old Honda Accord, up 23%.

Ivan Drury is a senior manager at the automotive information site Edmunds.com.

Bargains among utility-company stocks, we hear from investment expert Roger Conrad. Utilities were down 9.1%, on average, this year as of September 25, versus a 2.1% gain for the S&P 500. Their potential growth is tied to a strong economic recovery, which is still uncertain. However, the following two beaten-down electricity providers offer enticing dividends and powerful growth catalysts—Algonquin Power & Utilities (AQN) recently signed a deal to develop renewable energy plants with Chevron (*recent yield:* 4.4%)...Edison International (EIX) is building 40,000 charging stations for electric vehicles in California (4%).

Roger Conrad is editor of *Conrad's Utility Investor* newsletter. ConradsUtilityInvestor.com

Jacob Teitelbaum, MD
Vitality101.com

COVID-19 Symptoms Can Linger For Months

How to Ease Fatigue, Fibromyalgia and Other Problems

COVERID-19 has been a moving target since it was first identified. And just as we've learned that many parts of the body are points of attack during the active phase, we've found over time that many symptoms linger for weeks or months after tests to detect the virus come back negative. The good news is that a lot can be done to help you feel better.

The array of lingering symptoms suggest that patients develop a form of postviral chronic fatigue syndrome/fibromyalgia, sometimes also referred to as myalgic encephalomyelitis/chronic fatigue syndrome (ME/CFS).

In fact, half of ME/CFS cases in general are triggered by infections. For instance, it occurs in about 40% of people who contract the SARS virus and up to 11% of severe cases of mono (Epstein-Barr virus, EBV).

Bottom Line Personal interviewed Jacob Teitelbaum, MD, holistic physician and nationally recognized expert in the fields of pain, sleep, chronic fatigue syndrome and fibromyalgia. He is author of numerous books, including *Bottom Line's Real Cause, Real Cure* (available at BottomLineStore.com) and *From Fatigued to Fantastic!* and is the creator of the app *Cures A-Z*. He runs the websites EndFatigue.com and Vitality101.com



Researchers are finding the same type of postviral fatigue can occur after COVID-19 with the addition of problems related to lung, heart and brain inflammation.

Why does this happen? Numerous infections can trip key "circuit breakers" in your body as they respond to the stress of the illness, and that leads to a cascade of symptoms.

Here are healing secrets from holistic physician **Jacob Teitelbaum, MD**, to help alleviate the most persistent post-COVID-19 symptoms. Because numerous systems are malfunctioning, there is no single "magic bullet." Rather, a large mix of natural and pharmaceutical >>

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Editor's note

More Books to Inspire



My “to read” list grew exponentially after my column “Books That Can Change Your Life” in our May 15 issue, thanks to so many of you sharing your most impactful books. Here are highlights from your fellow subscribers—some classics, some newer...

The Millionaire Next Door by Thomas Stanley, PhD, and William Danko, PhD. Full of lifelong lessons on the way to save—and spend.

The Power of Positive Thinking by Norman Vincent Peale, DD. “It helped me get through a few tough times.”

The 7 Habits of Highly Effective People by Stephen R. Covey. “It saved my relationship with my father, probably my job, my marriage and me!”

The Slight Edge by Jeff Olson. “Details the importance of small acts, repeated day by day. Success or failure tends to be the result of building momentum, rather than a sudden leap or collapse. The discussion of building wealth will more than repay the cost of this book.”

A Thousand Splendid Suns by Khaled Hosseini. “It’s about a woman in Afghanistan who is abused by everyone around her throughout her life. It made me forever grateful for what I have... and helped my practice of focusing on what I have rather than what I don’t.”

The Unbreakable Child by Kim Michelle Richardson. This memoir tells about Richardson’s time in an orphanage with her three sisters. “Monsters do walk this earth in sheep’s clothing but somehow the human spirit triumphs.”

Zen & the Art of Motorcycle Maintenance by Robert Pirsig. “Lots of great takeaways: Carry limited baggage...plan your work, work your plan...know that surprises will come along the journey...”

To your best life...

Marjory

Marjory Abrams

E-mail me at Marjory@BottomLineInc.com.

>> treatments is needed to strengthen the system. Most can be discontinued six to nine months after the person has recovered from COVID-19.

OVERWHELMING FATIGUE WITH INSOMNIA

These common lingering symptoms also are the hallmarks of ME/CFS. The paradox of having insomnia despite exhaustion tells you that you have tripped the “hypothalamic circuit breaker” in your brain. That is what distinguishes ME/CFS from other causes of fatigue. Anything that overwhelms your body’s energy reserves can trip this circuit breaker. And this circuit breaker controls sleep, blood pressure, pulse and hormone function.

Meanwhile, low energy in your muscles causes them to get stuck in the shortened position. (That is also why your muscles go tight after a vigorous workout.) Persistent tight muscles then trigger chronic pain.

The end result? Insomnia, fatigue, widespread pain and brain fog. Countless other symptoms, including shortness of breath and palpitations, also are common.

Fortunately, our published research shows that all of these postviral ME/CFS symptoms are very treatable, with an average 90% improvement in quality of life. The way to address these lingering symptoms is with a protocol that I developed to ease ME/CFS called SHINE, the acronym for...

Sleep. The goal is to get eight to nine hours of sleep each night. Because your sleep center isn’t working correctly, however, you will need some sleep support. Chamomile tea at bedtime can help, along with 200 milligrams (mg) of magnesium...an herbal sleep blend (such as the Revitalizing Sleep Formula from Enzymatic Therapy)...and 5 mg of melatonin.* Also talk to your doctor about a low-dose prescription sleep aid such as *trazodone* (Desyrel/25 mg to 50 mg) or *gabapentin* (Neurontin/100 mg

*Check with a holistic doctor before taking any of the supplements mentioned in this article, especially if you take any medication and/or are being treated for another health condition. Dr. Teitelbaum has a financial tie to the SHINE D-Ribose and Recovery Factors supplements.

to 600 mg).

Hormones. When your hypothalamus is affected, your entire hormonal system will be malfunctioning, despite normal blood tests. Feeling “hangry” (irritable when hungry) is a clue that you could need adrenal support. *Helpful supplement:* Adrenaplex from Terry Naturally, which contains vitamins B-6 and C, adrenal extract and licorice root.

If you’re tired, abnormally sensitive to cold temperatures and experience weight gain, you could need thyroid support. Supplements may help, such as Thyroid Care Plus (Terry Naturally), which contains iodine, L-tyrosine and selenium. If you have symptoms of low thyroid despite normal blood tests, you may need a holistic physician to get the necessary prescription for your thyroid.

Infections. Though you may have been treated for COVID-19, you want to rule out other preexisting infections especially candida, or reactivation of other viruses (e.g., EBV and herpes simplex virus, HSV-1), which can contribute to your ongoing symptoms. Talk to a holistic doctor for proper evaluation and testing.

Nutritional support. COVID-19 and secondary ME/CFS both trigger nutritional deficiencies (e.g., zinc) and result in increased nutritional needs (e.g., ribose, B vitamins and magnesium) to enhance energy production. A high-potency multivitamin with at least 50 mg of B complex, 200 mg of magnesium, 1,000 international units (IU) of vitamin D, 15 mg of zinc and 500 mg of vitamin C is recommended. Getting sunshine also is critical for optimal vitamin D production—aim for at least 30 minutes a day. In addition, our research has shown that...

Ribose (preferably in the form of SHINE D-Ribose) increased energy by an average of 61%.

Recovery Factors (RecoveryFactors.com), a unique serum-derived polypeptide, helped in 60% of cases with an average 69% increase in both energy and quality of life. This study was recently submitted for publication.

In general, your diet should be high in salt and protein to support adrenal function, and low in added sugars,

which suppress immunity. Also, drink plenty of water.

Exercise. Though you feel exhausted, a graduated increase in walking can help maintain conditioning. Start at a level that is comfortable, and increase by just one minute each day. Too much exercise can cause post-exertional malaise, a reaction that leaves you feeling as though you were hit by a truck, and it can last for days. If your exhaustion gets worse, that's a sign you're doing too much.

COUGHING AND BREATHLESSNESS

For most people, COVID-19 affects the lungs and heart to some degree, and that can lead to ongoing symptoms in your respiratory and cardiovascular systems. It's important to ramp up antioxidants to combat the damage done to these organs by the virus. In addition to a multivitamin high in antioxidants, take NAC (N-acetyl cysteine, 2,000 mg a day) to boost your respiratory system and the body's production of *glutathione*, the body's key antioxidant...and Clinical Glutathione (from Terry Naturally)—take one to two tablets dissolved under the tongue twice daily. This is the only glutathione that I use because it is highly absorbed and comes in the reduced form (most brands are already oxidized and therefore don't work).

Important: Use a fingertip pulse oximeter to check your oxygen saturation rate. A reading over 96% shows that you're getting enough oxygen, making significant lung or heart problems less likely to be the cause of the shortness of breath. If the reading goes down more than two to three percentage points (e.g., to 93%) during exercise rather than staying the same or going up a little, check with your doctor.

Breathlessness can come from heart issues, too. Your heart muscle can get stunned by COVID-19. The nutrients discussed above, along with coenzyme Q10 (200 mg), also markedly improve cardiac function. I also recommend a high-quality omega-3 supplement such as Vectomega (from Terry Naturally, one to two capsules daily).

Important: Check your blood pressure. Low blood (Continued on page 13)

Benjamin Kwasnick
SPAC Research

The New Way to Invest in Companies Before They Go Public

How to Choose SPACs That Could Soar

What if you had been able to invest in Amazon.com before its shares were publicly traded for the first time? Or in another tremendously successful company such as Apple, Netflix or Tesla? Well, if you're not a hedge fund, big institution or multimillionaire, you couldn't have gotten in on the "ground floor" because you wouldn't have been able to invest until after the companies launched initial public offerings (IPOs).

But there's an increasingly popular way for companies to go public that does give early access to small investors. It's the method that has been used to raise money by private or venture-backed companies such as electric-truck maker Nikola...space-tourism business Virgin Galactic...and online fantasy sports and gambling site DraftKings, each of which soared in share price, at least initially, and achieved a market valuation in the billions of dollars.

This IPO alternative is known as a SPAC, which stands for *special purpose acquisition company*. When you invest in a SPAC—usually for around \$10 a share—you may not even know what business you are investing in. That's because a SPAC starts out as a "shell company" that doesn't operate a business but sells shares on an exchange such as the New York Stock Exchange or NASDAQ. Then, months or even years later, along comes a promising private company that does operate a business...the company gets acquired by the SPAC...and presto, the private company replaces the SPAC and trades publicly under that acquired company's name and symbol just like any other stock.

So how do you know which SPAC is worth investing in? And what guarantees do you have that you won't lose all your money? *Bottom Line Personal* interviewed SPAC Research founder Benjamin Kwasnick to help answer these and other questions...

HOW SPACS WORK

SPACs have been around since the 1980s but have captured headlines this year because private companies suddenly see them as a cheaper, faster, less complicated way to go public in the volatile stock market environment created by the coronavirus pandemic. Nearly 85 SPACs raised more than \$30 billion in proceeds this year as of September 2020, more than double the amount raised in all of 2019. SPACs also are known as blank-check companies because they provide investors little information about the businesses they might eventually acquire other than a possible sector or geographic region. Many of this year's acquisitions have come within the broader technology sector.

SPACs must follow strict SEC regulatory guidelines such as putting the assets raised from investors in a trust account that invests in short-term US Treasuries and pays interest to shareholders until a deal is struck. Typically, a SPAC must make a deal within two years of being launched or liquidate and return shareholder money. Liquidation is >>

Bottom Line Personal interviewed Benjamin Kwasnick, founder of SPAC Research, a website that provides data and research on the SPAC market. SPACResearch.com




(Continued from page 3) pressure, or hypotension, is a major contributor to chronic fatigue. Adding adrenal support, drinking more water and adding salt to your diet helps.

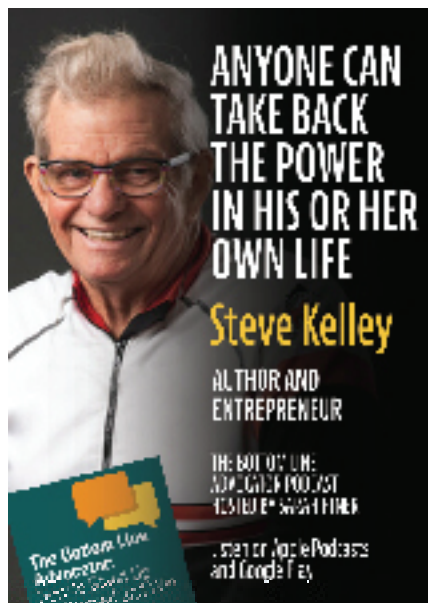
GI ISSUES

If diarrhea, nausea and vomiting were among your primary COVID-19 symptoms, your gastrointestinal tract could now benefit from probiotics and 2 g of glutamine twice a day. Glutamine can help your intestinal lining heal faster. After six to 12 weeks, these supplements can improve intestinal function.

In addition, I suspect candida overgrowth if you also have nasal congestion or sinusitis. Yeast grows by fermenting sugar, so a low-sugar diet and a good probiotic are especially important if these are present.

LOSS OF SMELL AND TASTE

In other infections, these symptoms are thought to stem from inflammation around the olfactory nerve. But this is not the case in COVID-19. Rather, it is suspected that the loss of smell comes from zinc deficiency. Many viruses trigger the body to excrete zinc, which is critical for both immune function and the ability to smell and taste. Take 50 mg of zinc daily for one month to rebuild stores and then 15 mg a day for ongoing maintenance. This amount is usually present in a good multivitamin. 



Guilt-Free Snacks from Top Food Bloggers

When hunger strikes, your first thought may be to reach for the potato chips. After all, you've been trained to think of snacks as a guilty—and unhealthy—pleasure. But it doesn't have to be that way! We went to top health-food bloggers to find nongUILTY snack ideas that are sweet, salty, creamy and colorful.

SATISFY A SUGAR CRAVING: CHOCO-BANANA "NICE CREAM"



Bananas are naturally sweet, and when processed in a food processor or blender, they develop a deliciously creamy texture similar to soft-serve ice cream. One serving of this "nice cream" contains 14 grams of sugar. The cocoa powder adds a strong chocolate flavor and minimal calories. Unsweetened cocoa powder is bitter on its own but sweetens when paired with the natural sugars from the banana. It's all good for you, but it feels so indulgent. Serves two.

2 bananas, sliced and frozen
1 teaspoon unsweetened cocoa powder

Place the bananas and cocoa powder in a food processor or high-speed blender. Process or blend until completely smooth, pausing, if necessary, to push the ingredients toward the bottom of the processor or blender. Serve immediately.

Tip: Have overripe bananas on your countertop? Peel, slice and freeze them,

and you'll be ready when your next "nice cream" craving hits.

Amy Gorin, MS, RDN, owner of Amy Gorin Nutrition in the New York City area. AmyDGorin.com



BEAT THE AFTERNOON SLUMP: MATCHA CUPCAKES



Those bright green lattes at your local café are made with matcha, a powdered Japanese green tea. Each of these pick-me-up cupcakes contains one teaspoon of matcha—the equivalent of more than a half cup of coffee. Yet matcha is less likely than coffee to leave you feeling wired, thanks to a natural abundance of *theanine*, an amino acid that helps temper the buzz of caffeine. These cupcakes give the energy boost you need without the jitters. Plus, they're low in sugar and have protein from the almond flour. Makes nine cupcakes.

Dry ingredients...

1¼ cups almond flour
¼ cup coconut flour
½ cup Swerve or cane sugar, or a combo
2½ Tablespoons matcha
1 teaspoon baking soda
½ teaspoon salt

Wet ingredients...

½ cup Greek yogurt (dairy or coconut)
2 large eggs or vegan egg-replacer equivalent

