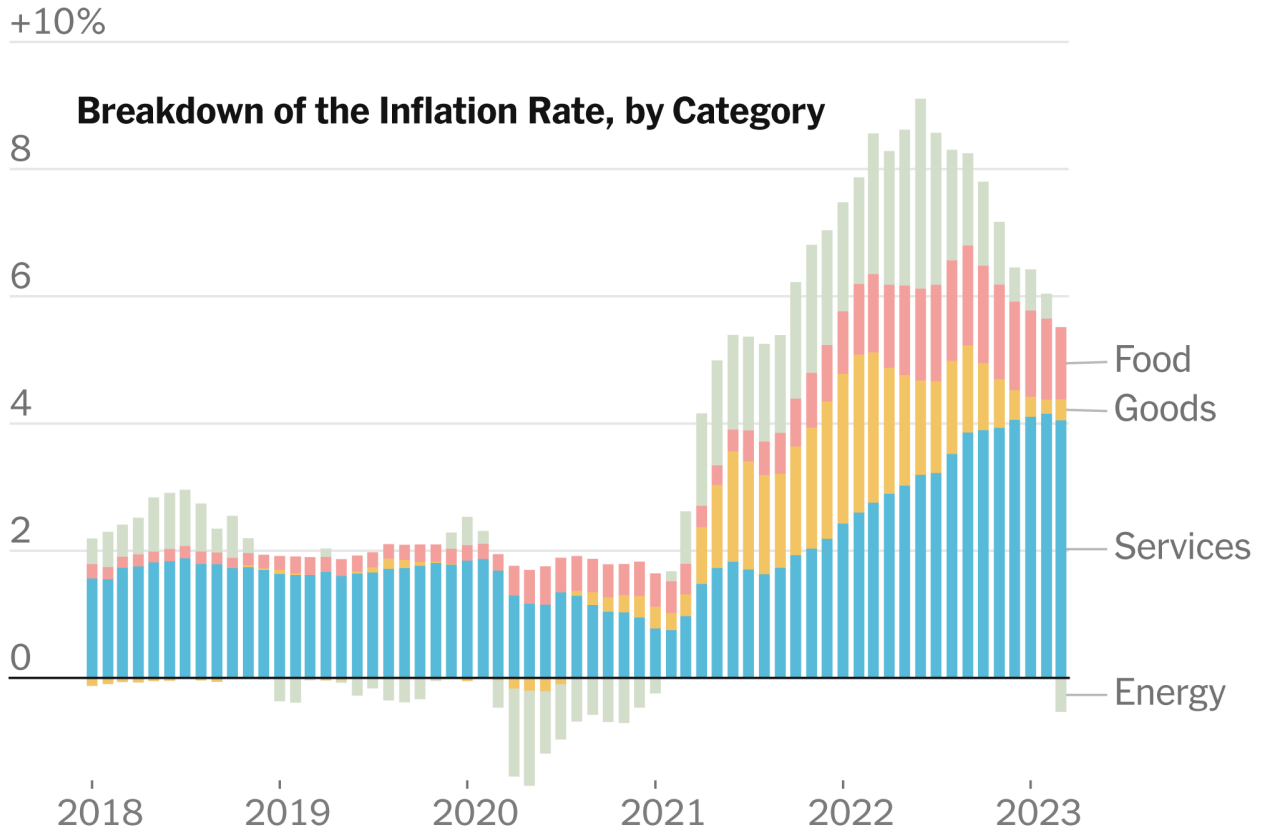


Tis' the season to be both the giver, and receiver of gifts. It's been a while since I asked for much of anything. But this year is different, and I'm sending in a big ask to the Santa Clauses who hold seats of varying capacities at the Fed, Treasury, Congress, the White House, and anyone else in the government who feels like helping a brother out with 'make up' gifts of size. Like really big ones wrapped up in tartan with bows.



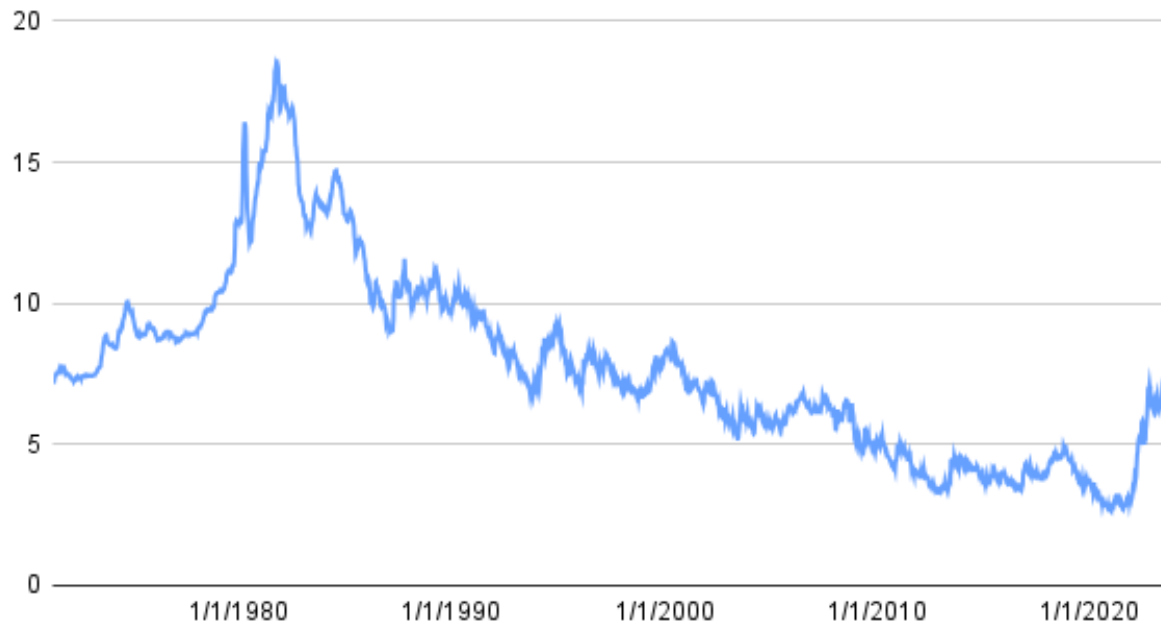
For this is the Christmas I want a fully loaded basket of 'relief' from the Covid-19 relief that has been pumped out for almost four years now. There should have always been a 'be careful what you wish for' disclosure on all of it. Every single round of monetary and government stimulus being delivered. But that didn't happen. Never does when those with the power to do so take every advantage of the crisis they are handed. It's very reasonable to believe that the remedy is now worse than the pandemic itself. Never underestimate the power of the elected to spend. During Covid 19 it was 'go big or go home'. And nobody went home.



Source: *The New York Times*

First off, I want the Federal Reserve to give me access to a 0% mortgage for the rest of my life. Since everyone who was in the market when they took rates too low, for too long, I want to be made whole by the same free money everyone else got. Not too much to ask given the residential real estate affordability crisis that has now been set off. It's ubiquitous and a lack of real remedy are going to keep it around for a while.

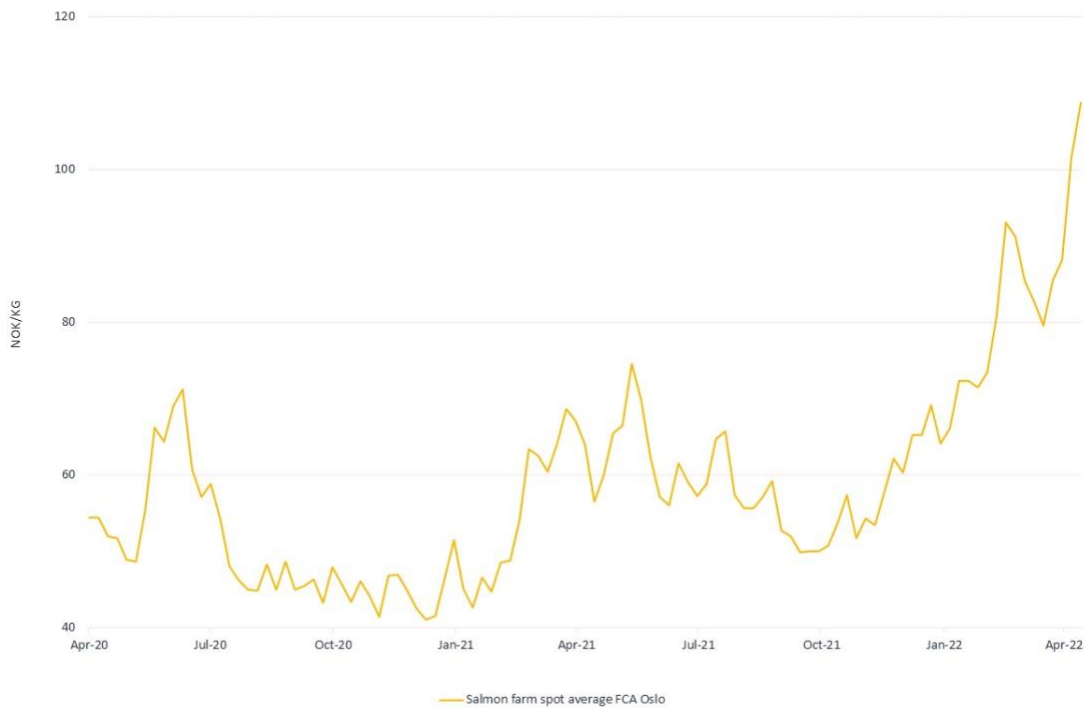
Historical 30-Year Mortgage Rates: 1971-2023



Source: *The Mortgage Reports*

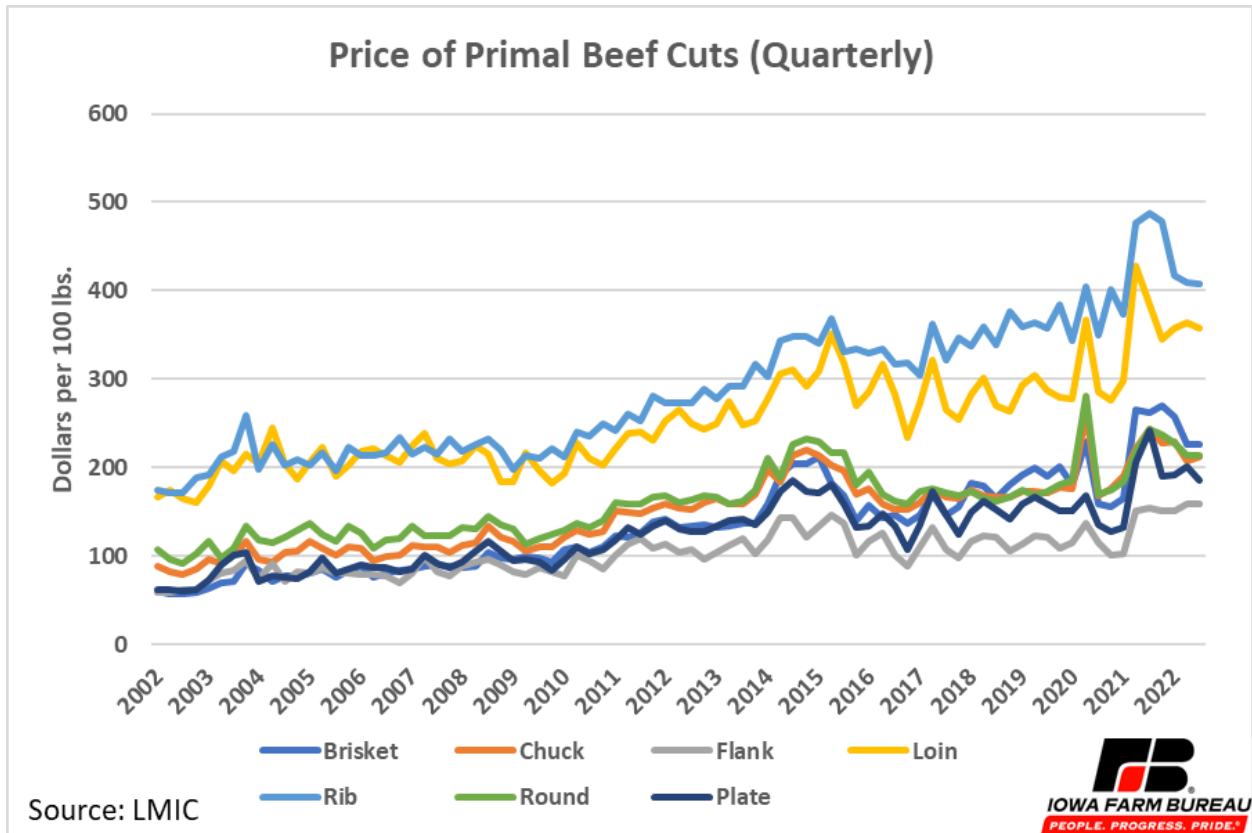
Second, I want \$200 a month for all of 2024 as part of my own little food inflation offset slush fund. Forget anything about what a 'moderating' CPI is telling you, Jerome Powell and the Powlletts. Spend a little time in the meat, dairy, bread, deli, produce, and wine aisle of the supermarket and you will know the pain we are all in. I can't find a single cut of meat or fish worth dining upon that doesn't start at \$20 per pound or more. Sometimes much more. Just look at the massive bull market in Norwegian salmon.

Norwegian farmed Atlantic salmon price series



Source: Mintec Analytics

Solid rally in the 'primal beef cuts' market as well. I'm shocked there isn't an ETF that tracks prime rib and flank steak yet.



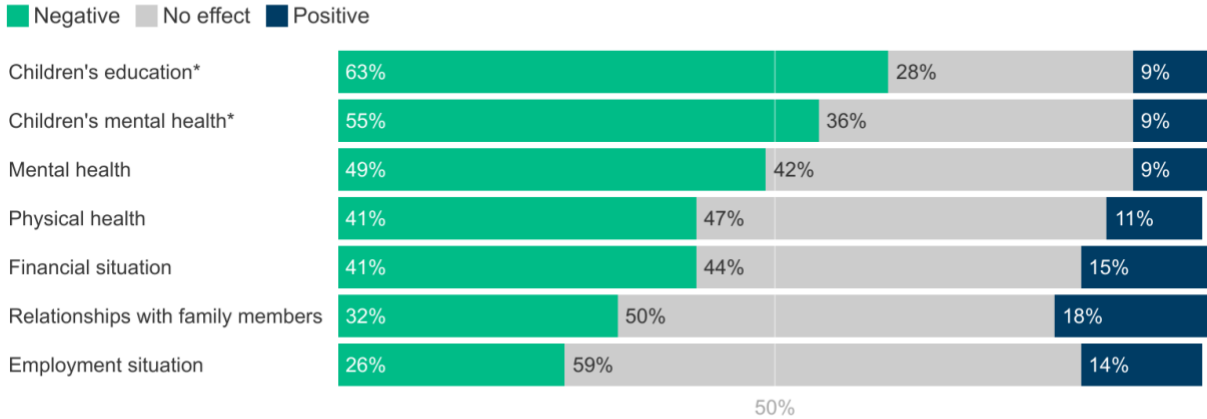
Third, I want to get to go on six months of your new 'Casper Gas Plan', where all of us who qualify get subsidized down to the same \$2.50 per gallon that anyone going through Casper, Wyoming does. I'm not saying this is a panacea by any means to all that ails. I simply feel an inch or two taller when I can fill up the tank for \$45. And given how much dough the Energy Department blows each year, I can see this as a small drop in an otherwise giant ocean sized bucket of ideas that cost money.



Fourth, if you can set me up with regular group or individual therapy for the next year that would be great too. The isolation administered both overtly and subvert as part of the Covid solution has put the zap on my head, and the heads of most everyone I know. To varying degrees, we are all have a little walking zombie in us waiting to settle things out before life can resume in full again. Prices gone mad is high on that list to be settled.

Half Say COVID-19 Pandemic Had A Negative Impact On Their Mental Health, Four In Ten On Physical Health, Financial Situation

Thinking back on the past two years since COVID-19 came to the U.S., would you say the pandemic has had a positive, negative, or no effect on your...



NOTE: *Item asked of parents or guardians of children under the age of 18. See topline for full question wording.
SOURCE: KFF COVID-19 Vaccine Monitor (March 15-22, 2022)

[KFF COVID-19 Vaccine Monitor](#)

Last thing I want, and it's probably going to do me the best good, is a well pedigreed chocolate lab puppy that I'll name 'Buddy'. Seems reasonable given that the Surgeon General told me earlier this year that there was a 'loneliness epidemic' in this county, and I'm living at ground zero of the whole thing. Just a little warm bundle of puppy love to help me get back on my feet from the dual effects of Covid, and the flood of stimulus that was supposed to make it all better and wound up making it worse. It's you and me little guy, ready to take on the world.



Source: LabradorSite

Happy holidays and you keep on living the dream in 2024.



Actual Thought: "Oh please, dear God and his son Little Baby Jesus, get me though another year only this time have it end just a little better than this one. I feel like I've taken the last few like a champ and could use a little something on the other side. Peace be with you."