



**How to Keep Your
Home Address
Private**

*Developing a Measure of
“Invisibility” in the Age of
the Internet*

By Robert G. Yetman, Jr.

It can be frustrating to find out just how easily so much of one’s private information is available on the Internet. A lot of this information was quite accessible before the Internet age, of course, but it was not available as easily or as readily. For all of the good things the Internet has brought to us, a lessening in the amount of personal privacy we enjoy is surely not one of them.

Given the way the world continues to unfold, more of us are interested in remaining “invisible” to all but family and close friends. That’s just the way it is nowadays. The changes that have occurred in society over the last several decades, to include a greater sense of entitlement on the part of many of those around us to know everything about

Continued on page 3

**Gun Control by Other Means
With Confiscation Deemed Unrealistic, Gun
Grabbers Look to Other Options**

By Robert G. Yetman, Jr.

It is estimated that one in four U.S. adults owns at least one firearm. Guns are everywhere, and one of the reasons that the anti-gunners have given up on actual confiscation legislation is its impracticality. The leftists have by no means quit entirely, however, and have found a new approach to getting what they want: If guns can’t be eliminated, perhaps the flow of guns and ammunition can be disrupted enough to make firearms essentially unusable at some point.

Do you remember when there was an ammunition shortage a few years ago? This was back when President Obama first took office, and there was a great deal of concern about what his presidency would mean to gun owners. Ammunition *was* difficult to find, and it wasn’t because of anything the new administration had implemented. Instead, the shortage was brought on by gun owners who were afraid of what a new, left-leaning administration might do on the matter of gun ownership once it was ready to begin working to pass laws; gun owners were snatching up as much ammunition as they could. When it became apparent that the sky wasn’t going to be falling just yet, the pace at which the ammo was being purchased slowed to more normal levels, and the manufacturers that had been working around the clock during this time went back

Continued on page 2

**Also Inside This Month’s Issue of the Bible Prophecy & Survival Report:
The Jim Paris Perspective: Page 4 Guard Against Illness When
Traveling by Air: Page 7 Financial Roundup: Page 8**

Gun Control by Other Means (Cont. from page 1)

to regular operations.

The recent spate of high-profile shooting incidents has once again re-energized the anti-gun advocates. They never entirely disappear, but remain dormant during periods with no whackjob shooter available for them to identify with lawful gun owners. When there is, however, they merrily spring back to life.

In the wake of these incidents, New York has introduced new gun control legislation, but what's interesting to note is how the measures would work. One feature of the proposal would limit gun sales to one per person per month, while another would demand background checks on people seeking to purchase ammunition. Perhaps the most worrisome part of the proposal is the requirement for NY firearms manufacturers to begin *microstamping* the semi-automatic pistols sold in the state of New York; microstamping is a form of ballistics identification that would ostensibly make it easier for law enforcement to track down firearms because the imprinted marking is transferred to cartridges during the firing process. New York's best-known gun manufacturer, Remington, has threatened to leave the state altogether if they are required to microstamp, citing the high costs of revamping their systems in order to become compliant with the new legislation.

Various forms of these kinds of proposals have been in play around the country for a while now. Ammo taxes, capacity limits on clips, and other such restrictions are regularly considered by legislatures across the country

hostile to gun ownership.

What Do You Do?

You can always stock up on ammunition. That's an easy answer, but it may not be a bad idea. Some wonder about ammo "shelf life," and you will find that there is no consensus on it, other than the standard rule that ammo should be stored out of the sun and in a cool, dry place. Some will tell you that they have no problem with ammo that is decades old, while others will have a different story. If you have concerns along those lines, one thing you can do is rotate out your oldest ammunition for your newest, but as long as you are storing it as you should, you shouldn't run into much trouble.

Another good solution is to become proficient at hand loading your ammo. Reload kits begin at a few hundred bucks, and you shouldn't waste time getting one. They may well become the next targets of the gun grabbers – in fact, if efforts to regulate ammunition gain steam, you can bet that going after hand reload systems will be a certainty.

It's difficult to predict the future political will of citizens and politicians in this country when it comes to gun and gun-related regulation. For the most part, it seems that those favoring gun rights generally rule the day, but as more people who have been exposed to the leftist indoctrination efforts expended in public schools and elsewhere become voters and mature citizens, the fate of gun rights becomes less certain.

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How to Keep Your Home Address Private (Cont. from page 1)

what everyone else is doing, have made many of us less inclined to remain out in the open, and that includes the record of our residential addresses. Years ago, few cared that others knew where they lived; the behavior and intentions of people, by and large, were far more righteous and upstanding than they are today. Now, we all have to look over our shoulders, and there is no place where it feels worse to have to do so than on our own properties.

While there aren't a lot of great ways for you to keep your residential address a secret, there *are* a couple of viable options that can go a long way to providing the privacy you seek.

Be a renter. As we all know these days, records of residential ownership are very public...but rental records are *not*. To be honest, given that the current economic circumstances are such that home ownership is not nearly the great deal it once was, it's probably even easier now to convince yourself to rent instead of purchase. Even if things improve, you may well find that the privacy benefits afforded by remaining a renter outweigh the financial benefits you might consider as an owner. Whenever possible, rent directly from the property owner rather than a management company; management companies will have to keep records in ways that are less conducive to preserving your privacy.

Put your property in a trust. If you don't wish to remain a renter, and there are admittedly some good reasons to own property, you can put your property in a trust. When you hold property that way, the trust is the owner of record, while the beneficiary...you...is not. If you go in this direction, do

not, as silly as it may be to have to say, title the trust using your family name. For example, if your name is John T. Smith, do not name the trust the "John T. Smith Family Trust" or anything like that; if your goal is to remain invisible, naming your trust in that way clearly won't help...but you might be surprised how many people do it.

Some will also use corporations and LLCs to own property, but those are not great options from the standpoint of privacy protection. While the name of the corporation or LLC will show up as the owner of the property, most states now make it easy for the public to find out who owns these entities by performing a separate Internet search. Of course, if you go a step further with all of this and create a careful, multi-layered structure wherein entities own other entities, etc., then you can see greater privacy protection. If you are seriously interested in doing any of this, consult with a qualified attorney.

Ultimately, if someone is truly dedicated to finding out where you live, it may be difficult to keep that a secret in an absolute sense, unless you're willing to go "next level" with your efforts and start using aliases and otherwise adopt true "invisibility" measures that can keep your whereabouts very secret. The *problem* with taking those kinds of significant steps is that if you still want to exist in general society in a fairly traditional way, being highly secretive can be very inconvenient, and can quickly characterize you as an oddball to those around you. What you *can* do, however, is use some more modest measures to keep that mildly curious or nosy person from easily finding out where you live, and if you can do *that*, you should be free from most of the people who might ever want to find out this information at all.

The Jim Paris Perspective

Notes and Thoughts on the Realization of Bible Prophecy in the Current Day

Corzine - Did He Have a “Get Out of Jail Free” Card?

The Securities and Exchange Commission just announced that, after a six month investigation, there will be no criminal prosecutions for what amounted to more than a billion dollars in losses of customer funds at MF Global. Anyone that has worked in any fiduciary capacity knows the sacredness of segregated customer accounts. Customer funds are just that – 'customer funds.' There is a bright line that must never be crossed when acting as a custodian of other people's money. This is a concept that any stockbroker, banker, real estate agent, or first-year law student is well versed in. Jon Corzine was a top executive at Goldman Sachs, a governor, and a U.S. senator. While in the Senate, Corzine served on the banking, budget, and intelligence committees, among others. Corzine also co-authored Sarbanes-Oxley also known as the 'Corporate and Auditing Accountability and Responsibility Act.'

According to the trustees of the assets of MF Global, more than \$1.6 billion in customer funds have been lost due to the corporation using these funds to cover losing trades. I don't know what is more shocking, the lack of any prosecutions or the fact that the media seems to have no interest in this story. What is at stake here is something far greater than \$1.6 billion dollars or one corporation's rogue practices. Americans can no longer trust the sanctity and security of an account they hold at a brokerage or bank. Furthermore, we now know that despite the billions we pay as taxpayers for the bloated bureaucracies like the SEC, little, if anything, will be done if the perpetrators have the right connections.

I had written in my blog about the suspicious connections that Bernard Madoff had with government regulators. Although Madoff was ultimately prosecuted, there is still no explanation of how he carried on his scam for decades. Even when the SEC was given specific and credible evidence of his scam by whistleblower Harry Markopolis, nearly ten years passed before Madoff was arrested.

The latest news on Corzine, now that he has been officially cleared in the MF Global case, is that he is considering starting another investment firm in the coming months. Truth is really stranger than fiction.

What Will Happen to Syria's Chemical Weapons Stockpile?

It seems that the number one concern of the U.S. and Israel surrounding the conflict in Syria is the country's large chemical weapons stockpile. Syria is believed to have the largest chemical weapons stockpile in the world. If the Syrian government fails, these weapons could easily get in the hands of terrorist factions. Look for the U.S. or Israel to intervene when things get to that point. There are incinerators that can be used to destroy the chemical weapons, but they are not considered safe. Incinerators were used to destroy chemical weapons in Iraq, and that has led to

The Jim Paris Perspective

(Cont. from page 4)

thousands of cases of various ailments that our soldiers still suffer from today. How these weapons will be controlled and/or destroyed will be very interesting to witness. We continue to watch the civil war in Syria and the issue of these chemical weapons and how they may play a part in the Isaiah 17 prophecy regarding the destruction of Damascus

Trying to Separate the Good Guys from the Bad Guys in the Middle East

I tripped across a very curious story about a very unusual and highly placed connection that the Muslim Brotherhood has in the Obama Administration. Hillary Clinton's closest advisor is her Deputy Chief of Staff, Huma Abedin. Abedin's name is not really well-known within the media but it has been reported that her mother is one of 63 named leaders of the Muslim Sisterhood, the sister organization of the Muslim Brotherhood. It is also interesting to note that Abedin is the wife of disgraced former New York Congressman Anthony Weiner. In fact, Bill Clinton performed the marriage ceremony of the couple in 2010. It was recently reported that Abedin and Weiner moved into a \$3.3 million dollar Manhattan Apartment. The apartment is owned by Jack Rosen a Democratic contributor and a close friend of the Clintons. Rosen is also a top Obama bundler having raised more than a half a million dollars for Obama's re-election. Market rent for the apartment is estimated to be between \$12,000 and \$14,000 per month. Abedin earns \$155,000 per year working for the U.S. State Department and Weiner does not have steady employment since losing his position in Congress over the Twitter sexting scandal. So, the question is...how they can afford this place? No one knows the answer to this, but it appears that they have highly placed connections both here and in the middle east.

Is the Ezekiel 38 War Upon Us?

There now appears to be no question of if, but when, Israel will attack Iran to destroy their nuclear weapons facilities. Most experts believe that this will occur after the elections in the United States. If you would like to learn more about the Ezekiel 38 war, I would highly recommend 'Northern Storm Rising' by Dr. Ron Rhodes. It is amazing to see things lining up just as predicted more than 2,500 years ago.

Will the Israel-Iran Conflict Also Be Fought Here in the United States?

Iran has long claimed that it has terror cells positioned in the U.S. that will be called into action if Israel strikes its nuclear facilities. I find this threat to be very credible. In fact, I am surprised that we have not seen far more foreign terrorist activity on our own soil. There appears to be little effort to secure our borders, and I see no reason, with the right financial backing, that numerous terror cells could not be here training right now. This is one more justification, in my view, to obtain a concealed weapons permit. In recent years, carrying a concealed weapon is normally done with the idea of gaining protection against domestic threats. This war, however, may very well be fought in U.S. shopping malls, airports, and anywhere where large groups of people may be congregating.

Continued on page 6

The Jim Paris Perspective (Cont. from page 5)

The Landing of Curiosity and the Search for Life on Other Planets

It is called 'disclosure' and is widely believed by many Bible prophecy experts to be part of the great deception that will cause multitudes to turn from the Christian faith. What is disclosure? The term has been coined as the point in time that world governments concede the existence of extra-terrestrial life.

I was riveted watching the landing of the latest craft the United States sent to Mars. *Curiosity*, about the size of a medium-sized car, will be able to roam Mars, taking pictures and performing scientific tests for at least two years. I have always been a huge fan of space exploration and remember visiting the Kennedy Space Center in Florida as a child. I am not one, however, to be persuaded that there are life forms on other planets that we need to be concerned about. It is my view that the truly legitimate cases of UFO sightings are most likely demons in one form or another. I personally give strong credence to the teachings of L.A. Marzulli, and his belief that these may be a remnant of the Nephillim (a hybrid race of humans and angels referenced in Genesis 6). I am also convinced that the rapture of the church could be explained by some as some sort of mass alien abduction. Some reading this may question my views, but it cannot be denied that pop culture seems to be presently obsessed with the topic of UFO's.

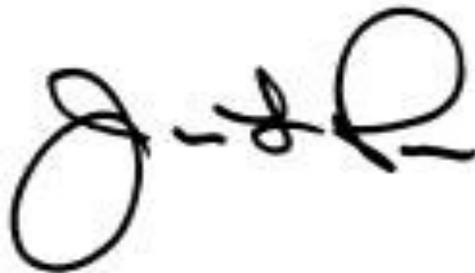
We don't know exactly what events will cause the great falling away (known as the apostasy) in the very end times. Of course, we *do* know there will be a great deal of false teaching in the church (there already is today). Could Christians be deceived by the proposition that there is no God and that we were planted here by aliens? What demonic forces could be used to create such a delusion?

If the topic of UFO's, aliens, and the Bible are of interest to you, I would recommend the works of LA Marzulli. Although I don't agree with all of his views, you will find his books very interesting and written from a very biblically and scholarly sound foundation.

Can We Handle The Truth?

I was very excited to see the selection of Paul Ryan as VP nominee by Mitt Romney. This pick really gives Americans a clear choice of what is at stake here. Our national debt is growing at

an unsustainable rate and the day of reckoning on Social Security and Medicare is even closer than originally projected due to the number of people current unemployed and not paying into the system. Our country is in a real financial mess, and I can



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think of no two other people in the world of politics that are more qualified to right this ship than Romney and Ryan. I believe that this may be one of the most important elections in our nation's history, and I hope Americans can make the right choice.

Guard Against Illness When Traveling by Air

By James L. Paris & Robert G. Yetman, Jr.

Flying can unquestionably be a detriment to your health, but not just in the ways with which your likely most familiar. Even flights that transport you safely from Point A to Point B can be a source of health problems for travelers, and in this day and age, when we've seen an uptick in the type and severity of infectious diseases affecting the general public, it is more important than ever that you mind your health risks when traveling by plane.

According to the *Journal of Environmental Health Research*, you have a 100 times greater chance of catching a cold from air travel than you do from more standard environments, and no doubt many of you have fallen victim to this statistic. The lower the humidity, the more fertile the ground for germs, and, at some altitudes, the humidity can be as low as ten percent. Beyond that, the close proximity in which fliers sit in that enclosed, self-contained metal tube for hours at a time is not helpful. International flights to and from more exotic locations have the potential to be especially problematic.

In order to combat the risk of colds and flu, which are perhaps your greatest illness risks, overall, when you travel by air, there are several things you can do that are very helpful.

Stay hydrated. The cabin dryness will, in turn, dry out your nasal passages, and when that happens, your body becomes an outright virus factory, so drink plenty of water while flying. Granted, drinking steadily, especially during flights that last several hours, can be

somewhat inconvenient, as you will have to use the rest room more often, but it is such a useful way to combat the threat of catching the cold or flu that you really have no other choice. As much as possible, try to stay away from other, common beverages in place of water; soda is a very popular option to select when asked your beverage choice by the flight attendant, but soda will tend to dehydrate you more than hydrate you, as will other popular beverage options.

Keep handy the saline nasal spray when you travel by air. When you feel your nasal passages drying out, a direct blast from a saline nasal spray dispenser will help keep your mucous membranes appropriately moist.

Wash your hands frequently. The CDC has said that washing one's hands is the single best way, overall, of preventing colds and the like, and it will be important to keep up with that routine when traveling. Do not travel without the hand sanitizer.

As for adjusting your vitamin and mineral intake, remember that the benefits of those are largely cumulative—ingesting a bunch of Vitamin C the night before a long flight is not going to be helpful to you.

When it comes to infectious health risks, the stakes are higher now than they've been in a long time. Precautions you should have been taking all along, but discarded because you didn't want to be bothered, are no longer optional. Those cited here are very easy to take, so do so whenever you travel by plane.

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This Month in Financial Roundup: The New Rules of Retirement Planning

By Robert G. Yetman, Jr.

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Even those who do not believe in retiring from work altogether have to consider the day when age-related obstacles are such that they can no longer generate an income the way they once did. On that note, it is of the utmost importance that you recognize how the financial landscape in recent years has changed so that you can now make the best retirement-based decisions on behalf of yourself and your loved ones.

Zero out your debt. Eliminating all debt has gone from being a smart idea to one that is essential. There was a time that the performance of our investments (more about that in a bit) was such that they could be relied on to deliver more than we need to get by, thereby making it not as crucial if we had a few loans to repay. Not anymore. As you see retirement on the horizon, make sure that you are prioritizing the full repayment of all obligations.

Plan to withdraw from your retirement savings at a rate of no more than a few percent each year. There was a time when the long-term performance of the stock market was such that many were withdrawing over 5% each year from retirement plans and not only not dipping into principal, but still having several percent left over each year in annual growth for reinvestment in the portfolio. Those days are gone; for one thing, the anticipated levels of earnings from stocks, bonds, and real estate are now lower than they were in the “old” days (which really weren’t that long ago), and also, people are living a lot longer than they once did, which means the risk of outliving one’s savings is

higher than it has ever been.

Plan on a life without Social Security. The future of the program has never truly been as doubtful as it is presently. According to a recent Congressional Budget Office report, the Social Security Trust Fund is in even worse shape than we’ve been told by the Social Security Administration. According to the CBO, Social Security’s reserves in the year 2020 will be \$800 billion *less* than that which the SSA is publicly assuming. It’s now expected that full benefits will no longer be paid out much after year 2030, and that may easily change for an even earlier date.

Plan on keeping more of your money in a wider variety of asset classes. The old school of thought was that as you entered retirement, your money should be invested in only some mix of bonds and cash – equities were off limits, as were precious metals and real estate. Now, the lousy yields found in bonds, CDs, money markets, and the like leave the retirement-age investor with little choice but to include previously-eschewed asset classes as a part of a total portfolio.

While we can fervently hope that conditions will one day change back, we all must play the hand we’re dealt right now. If you need some professional advice to these ends, you would do well to find a fee-only financial advisor. If you don’t have one currently, visit the National Association of Personal Financial Advisors, the United States’ leading association of fee-only advisors, at www.napfa.org to find a fee-only advisor in your area.