

Preparing Yourself for a Great Job Interview

*Interviews are Much More
than Just Showing Up—Are
You Doing Your Homework?*
By Robert G. Yetman, Jr.

With the advent of the Internet, it is easier than it has ever been to gather important, useful information and properly prepare for a job interview. Still, according to hiring managers, not as many are doing it as you might think, but if you're not part of that group, that's great news for you; if you do the things that you should be doing in advance of an interview, you're helping yourself in two ways: by being readier anyway, and by being readier *in comparison to the competition*. Let's take a look at just what you should be doing to make yourself the most attractive candidate.

Research. Besides visiting the company website (that's a given), per-

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West Point & the "Far Right"

*Is There Leftist Brainwashing Taking Place
at the United States Military Academy?*
By James L. Paris & Robert G. Yetman, Jr.

A troubling new report on "far right" activities in the United States is painting freedom-loving citizens as enemies of the state, and one of the most disturbing aspects of the report has to do with the place from which it was generated: the United States Military Academy at West Point, New York. It turns out that this most esteemed of institutions, one that is responsible for developing some of the elite of the U.S. military's officer corps, has been touched by the growing liberalism that has permeated so much of everything else.

The Combating Terrorism Center is the source of the new report, published in January. The CTC is a somewhat unique entity, in that it was established with private funding in 2003 but is physically located at West Point and is a part of the Academy's Department of Social Sciences. What this means is that in addition to operating as a think tank on the matter of counterterrorism, it also provides education to the future officers of the U. S. Army. While the CTC has focused chiefly on the matter of Islamic extremism during the course of its existence, the latest report addresses home-grown "terrorism" concerns. What is offensive to many is the language used in the report to describe the

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West Point & the “Far Right” (Cont. from page 1)

characteristics of people who should be regarded as potential threats. While long-standing far-right threats have included overtly racist groups, this report clearly makes no distinction between those kinds of outfits and the beliefs that support them, and people who have a strong libertarian viewpoint that is really no different in substance than that espoused by the Founding Fathers. “Anti-federalism” is the buzzword used by the report to cast anyone who opposes the overreaching efforts of government as a potential terrorist threat. One excerpt from the report says that anti-federalists “espouse strong convictions regarding the federal government, believing it to be corrupt and tyrannical, with a natural tendency to intrude on individuals’ civil and constitutional rights. Finally, they support civil activism, individual freedoms, and self government. Extremists in the anti-federalist movement direct most their violence against the federal government and its proxies in law enforcement.”

“They support civil activism, individual freedoms, and self government?” These are now the traits of a terrorist? There’s plenty more – here’s another excerpt: “While liberal world-views are future- or progressive -oriented, conservative perspectives are more past-oriented, and in general, are interested in preserving the status quo.” The report goes to say that “The far right represents a more extreme version of conservatism, as its political vision is usually justified by the aspiration to restore or preserve values and practices that are part of the idealized historical heritage of the nation or ethnic community.”

Suggested here is that liberalism is about moving forward, while conservatism is about staying rooted in a past about which it’s implied is/was all bad. Additionally, we read that one of the motivating evils of conservatism is its goal of restoring traditional values. Many have accused the report of being more about propaganda than scholarship, and that is an assessment with which it is difficult to disagree. Tellingly, when the report provides numbers regarding supposed attacks...for example, the report attributes 227 “attacks” to the anti-abortion movement in the last 20 years...it does not clarify just what constitutes an attack. American Life League president Judie Brown contends that the report’s author, Arie Perliger, has, for the purpose of assembling a report that makes conservatives look bad, redefined the definition of “attacks” at abortion clinics to include instances of screaming and sitting in.

Disturbingly, this is not simply a report generated by a relatively inconsequential private group, but by one that has a substantial role in shaping the minds of our nation’s protectors. There is an insidiousness here that we all would do well not to overlook. One of the not-so-veiled strategies of the statist is to attempt to demonize anyone who believes that liberty should remain the most paramount ideological component of America’s way of life. There is no mistaking the opinions that are reflected in this report, and if you thought that our service academies were to be spared the liberal ideology that has permeated so many college campuses for decades, you would, sadly, be wrong about that.

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Editor-in-Chief: James L. Paris Managing Editor: Robert G. Yetman, Jr.

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form random searches on the company using different search engines. Don't just scroll through the first page of results, but go back several pages, keeping your eyes peeled for interesting items that pop up. Additionally, make sure to get hooked into the company's various social media outlets - "like" the official Facebook Page, follow them on Twitter, and also follow the company on LinkedIn. The social media aspect is particularly important, because it provides information about the more personal makeup of the company. The LinkedIn outlet can be especially useful in learning about the backgrounds of the employees who already work there; you may find some commonality with some of them, and can use the opportunity of the interview to highlight that.

Know your resume. Be sure you are solid on your resume, and can account for every part of it. Your resume should be current and representative of the position you are trying to secure, but also be sure that you are rock-solid on what it says and can explain every part of it. Even the minor entries on a resume can be a source of inquiry for the interviewer; you have no idea what information may resonate with him or her, so be ready for anything. On a related note, you may find that the interviewer does not have a copy of your resume handy and may conduct the interview without it. Again, this is why *you* must know your resume and be prepared to address anything that comes up.

Be prepared for the "usual" questions. We've heard the horror stories about interviews that were conducted by people using novel approaches, asking questions like, "If you were an animal, what sort of animal would you be, and why?" That said, the vast majority of interviews are going to be more

traditional, and even those that are not will still usually get around to asking the typical sorts of interview questions. One of the most common asks a candidate to outline his strengths and weaknesses. Mention your strengths without going on about them, and when you mention weaknesses, describe in the same breath what you're doing to overcome them. No one is perfect, so the question should be answered honestly - know going in the strengths and weaknesses you will mention, and have ready details, particularly about how you're overcoming the weaknesses. You may be asked about compensation. Answer the question as forthrightly as possible. Tell the interviewer what you're making presently, and why you feel the position at issue should pay you as much or more. It is a sensitive subject, but if you are too coy about how you answer it, it will come off badly. Lastly, be sure the interviewer knows why and how you are a good fit for both the position and the company. Most interviews end with a question like, "Anything else?" This is your chance to make a closing argument for why the job should be yours. Just as a lawyer does, you should have a "final summation" prepared when you go in...one based largely on the research you did beforehand and augmented by what you learned during the interview up to that point.

Take these suggestions to heart, and you will "ace" the interview. Even if you don't get this particular position, the law of averages says that a well-prepared interviewee who is otherwise qualified for a position will obtain one much faster than most others...and certainly much faster than the many who, mystifyingly, still go to interviews having done little-to-no preparation. Once again, there remains few substitutes for hard work.

Key Traffic-Building Secrets of the Pros

Three “Weapons” on Which Pro Internet Marketers Rely to Win the Traffic War

By James L. Paris

Of all the Internet marketing topics about which I’m asked, the subject of traffic building is the one that commands the most interest. It’s understandable - unless you have a good flow of traffic to your site, there’s really very little that you’re going to be able to accomplish in terms of making money, building a following, etc. On that note, let’s spend some time talking about a few of the better traffic-building strategies you should be using to help increase *your* flow of visitors.

Back in the earlier days of the Internet, some people would do some rather silly things to get traffic. For example, when singer Britney Spears was all the rage, a lot of budding Internet marketers came up with the idea of building a website and putting at the bottom of every page the name “Britney Spears” in a font display that would make the appearance of the name near invisible. Now, you are reading this and likely thinking, “What a silly thing to do,” but that’s what some people were doing – they were trying to trick Internet visitors to come to their websites. So, let’s say your website was about your local plumbing business, and someone did a search for the phrase “Britney Spears;” the person searching would click on the search result of your website, thinking your site was about Britney Spears, and would get there only to find out it was about your plumbing business. That’s just not going to do anything for you, because the “Britney Spears” traffic your plumbing website is getting is completely useless. It may be traffic in the technical sense, but it is not *useful* traffic for you.

It’s important to note that even before you use any traffic building techniques, you must have a good website or blog, with quality

content. Once you have that, *then* it is time to start concerning yourself with the traffic tactics we’re discussing here, but not before. Without the quality product, bringing in traffic really isn’t going to do anything for you.

Now, that said, it isn’t necessarily the case that simply because you *have* a good website, that people will come to see it. In other words, while nothing good will happen for you without a good website, having a good website does not, in and of itself, in any way assure you of useful traffic – it’s nothing more than a required starting point in all of this. Having good content, by itself, is not going to get done what you’re looking to accomplish. That’s what additional traffic building mechanisms are for...to prime the pump for you, to get people to your website or blog. Let’s look at some of the best ones.

Blog commenting. One of the most effective strategies of which you can avail yourself is to find other blogs or websites that have the same theme as yours, and make comments on them in a way that drives traffic back to *your* site. It’s easy to do. To start, simply do a Google search for a topic, and once the first set of results are returned, go to the “More” tab and select “Blogs.” That will change the results so that what is returned to you are blogs or blog posts that are representative of the topic. From here, you will search out the blogs that provide you with the ability to comment and leave behind your own website, and do that very thing...making sure that the comment you actually make is worthwhile and contributes to the dialogue. The thing is, in order for this strategy to be truly effective, you have to resolve to do it on a regular basis: Make three to five blog response comments a day, five days a week,

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and you will have made just under or just above 1,000 comments, each with a link back to your site, in a year.

YouTube. If I have any regret about my own Internet marketing efforts, it's that I took as long as I did to make effective use of YouTube. Even now, I'm trying to find the time to make increased use of it, because it can work very well. Other than Google, the number one place at which people search for information online is YouTube. You don't have to make an elaborate video – you can simply turn on the webcam and make the video from your workstation, discussing some aspect of your topic. When you upload the video, you can write a description, deposit a link to your website, and put in good tags that describe what your post is about. YouTube remains a hugely underused opportunity, and I think the reason for that goes back to how most Internet marketers gather information themselves. Most Internet marketers tend to think and process information as readers, and so focus on creating content that is *written*. However, when it comes to the general population, it seems clear that most people would rather watch a video than read something – just look at our culture; is it not clearly the case that most people would rather watch TV than read? One of the things you have to be mindful of, then, is any personal biases you may have in this area that are preventing you from reaching a large number of people.

Also, just as with the blog commenting strategy, think about the longer-term benefits of committing to *this* strategy. If you generate two YouTube videos a week, you'll have over 100 available on the Internet after just a year, and if you keep it up, you'll have over 500 after five years. Remember, we're talk-

ing about building a business here for the long term...developing a retirement plan, if you will.

Social media. Social media is great, and by now you all know the basics about Facebook, Twitter, LinkedIn, etc. There are a variety of ways by which you can use social media to build traffic, and one of the best is to use it to announce the new content that you have created, new content that might take the form of a new blog post, a new YouTube video, or something else. On that note, you want to remain mindful of the 80-20 rule, where you are promoting news items and other links about 80% of the time, and using the remaining 20% to promote your own stuff. Remember, think of it like TV – if a TV channel is all commercials, viewers will change the channel. That's what you *don't* want to happen, so be smart about how you post on social media so that your followers remain interested in your "channel" because of the good information you're providing.

There are other traffic building mechanisms as well, and we'll discuss the others as we go along, but these three are particularly good because they can be done with a minimum of hassle – none costs any money, and if you set up a weekly schedule by which to comment to blogs, generate YouTube videos, and make social media posts, you'll find these can be very effective. It has to be said, though, that the most important component to being successful at this is staying the course and diligently engaging in these activities daily and weekly. It does little good to come flying out of the gate with these for a month or so, and then stop. You have to stay the course, and if you do, you will realize nearer-term benefits that are terrific, and longer-term benefits that are *awesome*.

So Where DO You Store Precious Metals at Home?

Accumulating Them is Only Half the Battle; the Other is Securing Them

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

Many who are serious about survival preparation make a point of hoarding precious metals, but what puts some in a quandary is figuring out precisely *where* to store that gold and silver on the premises. Should it be stored in a safe? How about buried underground? Someplace else? Now that you have a growing supply of precious metals in your home, what *is* the best way to keep it secure?

Safes. Safes are the most obvious choice for securing your cache of precious metals, but be sure your safe is something that is essentially immovable – have it bolted or welded to the ground. Also, think about a *decoy* safe. With a decoy safe, you get a small safe that is stashed in a place like the bedroom closet, but that can be found fairly easily by an intruder. Inside the decoy safe, put a few items of value. The intruder will find the decoy safe and think that’s all you have, when the truth is that you will have the rest of your valuables in a more remotely-located safe elsewhere on your property.

Burying your precious metals underground.

If you decide to go this route, keep a few things in mind. First, be sure to bury your precious metals in a container that will keep out moisture - PVC pipe can be a good option. Also, when you bury, do so as deep as you realistically can. There is no real consensus as to how far down you must go to elude metal detectors, but a minimum of six feet is recommended. Where and when you bury is important, as well. If your property is more limited in size, that will provide fewer options, but someplace relatively obscure is best. So as not to forget where your cache is located, bury near an obvious landmark that will not move, like a large boulder, for easy identification; these days, you can also use

your GPS to tag the location, but it would be wise to mark using *both* methods. Lastly, it makes sense that you shouldn’t bury your gold in the middle of a Saturday afternoon when prying eyes are all around. Bury it in the middle of the night. If that’s not possible, perhaps because the size of your property is small enough that late-night activity will wake your neighbors, a good alternative is to contrive a ruse for why you’re digging; for example, you can use the opportunity to install some flower beds. Although you’ll have to dig a lot deeper than you would if you were really only installing flower beds or some other type of landscaping, your neighbors aren’t going to be suspicious of your digging if they see mulch, decorative rocks, 2x4’s, etc., laying around your hole.

Stashing your precious metals throughout your home.

This may be the best idea, overall. Intruders and/or government agents who are looking for precious metals will usually be thinking in terms of the obvious sorts of hiding places. Instead, do your hiding in plain sight. Hollowed-out desk lamp bases are great places to hide your metals, but let your mind roam - get creative. Fake wall outlets, spare junk in your house that no one will care about, and pieces of furniture are just a few of the places where you can slickly hide your precious metals where no one will notice. People have been known to hide them safely in the most innocuous places, including inside of cereal boxes and taped inside of telephone books.

There is no one perfect answer, to be sure, and each of these present solid advantages. If you’re really serious about protecting your metals, make use of all three methods to diversify your risk.

Three Tips to Immediately Writing Better

By Robert G. Yetman, Jr.

One of the things we all worry about as we aspire to make money from home by writing ebooks is if the quality of our writing actually “cuts the mustard.” It’s understandable to have that concern, but you needn’t overreact to it. One solution to writing better is to enroll in a writing class, or even pursue a degree in English or other writing-oriented discipline. That, however, is feasible for very few, and, what’s more, it’s unnecessary. The kind of “helps” that most need to improve their writing are simple, probably simpler than you imagine.

“Simple” is actually the word of the day, if you’ll pardon the expression. If you want to think of one way to improve your writing more than any other, it’s to *write simple*. You may have thought that the answer to writing better was going to be the opposite...that it is to work harder to make your writing more sophisticated somehow. It’s not.

Today we want to talk a little about how to write better, which is, to write simple...and how to do so immediately. What follows are some useful tips to that end:

Write naturally. When authors contrive more elaborate versions of the words that convey the message simply, reading becomes tedious. One thing that many writers will do is keep a thesaurus handy for the very purpose of “jazzing up” what they’re writing, but it’s a big mistake. Put the thesaurus away, and just say, in the most conversational sort of way, what you want to say. To test your work, read it out loud to yourself. How does it sound? You know how something sounds substantially different sometimes when we say it out loud vs. when we say it to ourselves? It’s the “out loud” version that really tells the truth.

Keep it lean. This tip is in keeping with the theme of the article, but addresses the matter of adjectives and adverbs. Don’t overdo them. Be as descriptive as you have to be, but no more. Is the thing you’re describing “blisteringly hot,” or is it just “hot?” Sometimes “blisteringly hot” will fit, but not usually. As with the matter of writing naturally, a good way to be sure you’re writing lean is to read out loud what you’ve written. How do those adjectives sound? Something else that helps is to actually delete the adjectives from those sentences that have a bunch, and put back just those that are truly necessary.

Resist stating the obvious. If a sentence says one thing and implies other additional facts or points, you don’t need to go on and separately state those things which are implied. Just let that one sentence do the talking, and then move on from there. Here’s an example from an article that talks about preserving the protections offered by corporations and LLCs: “As a small business owner who wishes to enjoy the protections afforded by a corporation or LLC, it is incumbent upon you to do what is necessary in order to preserve the integrity of your entity.” By the time this sentence appeared, it was clear the article was talking about corporations and LLCs. Therefore, it would be fine for the first part of the sentence to read, “As a small business owner who wishes to enjoy these protections...” It’s all about enhancing readability.

If you do no more than to adopt and really take to heart the suggestions outlined here, your writing will improve a lot. Just remember the theme – writing better isn’t writing more elaborately, but writing simply. Your writing will improve, and so will your readership.

The Jim Paris Perspective

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

The Better Than Cash Alliance – A Step Toward the Mark of the Beast

The U.N. Capital Development Fund, U. S. Agency for International Development, The Bill & Melinda Gates Foundation, Citi, Ford Foundation, Omidyar Network, and Visa announced in September of 2012 the formation of a group they are calling The Better Than Cash Alliance.

Shrouded in 'good intentions,' the group aims to help people worldwide who are living in poverty. The group claims that a large contributing factor to the problem of world poverty is the fact that the underprivileged rely too much on cash.

It does not take too much reading between the lines here to see what is happening. I have always believed that a move to a cashless society would be sold to us wrapped in a variety of benefits. In this case, those who are poor are supposedly going to be lifted out of poverty by allowing them access to electronic banking and the like. I am not sure how this is going to happen. In their own press release, they say that, "Today, some 2.6 billion people live on less than US \$2 per day and 90 percent of them lack access to formal financial services." Are we supposed to believe then that people living on less than \$2 per day are going to be interested in opening up a savings account or an account to trade stocks?

I am convinced that this is just one element of a multi-pronged approach to move the entire world into a cashless system. Despite the fact that I follow this topic so closely, it was still quite alarming to learn of the existence of this organization. We will closely monitor what they are up to.

The Suicide of Aaron Swartz

Aaron Swartz, by all accounts, was a bright young computer programmer and an alumnus of Stanford University. He was also an activist computer hacker. He was accused of hacking into the U.S. Government's federal court database (PACER) as a protest against the 8-cents-per-page fee the government was charging for access to these records. He allegedly downloaded much of the archives of the federal court system and made them available for free online through a file sharing service.

In a similar hacking statement, Swartz objected to MIT's fees for students accessing educational papers on their computer system. He was accused of downloading and making available this information for free online, just as was alleged in the PACER hacking episode.

The Justice Department apparently decided to make an example of Swartz and began a vigorous prosecution. After Swartz became aware that he faced a lengthy prison sentence, he hung himself. In retaliation against the Justice Department, the hacking group Anonymous hacked the

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Justice Department website. Anonymous has now warned that they will continue to hack government sites and plan to expose government secrets as well, all to avenge the death of Swartz.

While discussing this on our recent podcast, I made clear that I in no way support the idea of hacking and I believe that hackers should face legal consequences. Nonetheless, you really have to wonder how a lengthy prison sentence was in order for this set of facts. I am convinced that the government wanted to make an example of Swartz and put the hacking community on notice that there will be severe consequences for hacking into government websites.

While following this story, I have also noticed a growing conversation about the danger of Internet anonymity. I believe that, relatively soon, Internet users will be required to log in with a pin code, maybe even a fingerprint scan, before being able to go online. I certainly understand there could be security benefits to this and that a lot of online crime might be stopped, but this would provide the government with the ability to track our every move online. I am not willing to trade my freedom for security, and we are unequivocally opposed to any such move.

With the loss of anonymity online, much of today's citizen journalism will be stifled. The government's ability to track your online movements, including the articles you read, the websites you visit, and the online talk shows you listen to, sets the stage for political and religious persecution. I could very easily see an integration of an embedded chip/mark that would be used to monitor us both online and offline.

Take a moment today and do a Google search for USB fingerprint scanner and you will see that the table is already set for this to happen.

Illinois Downgraded Again

Standard & Poor's downgraded the debt of Illinois once again, making it the worst credit risk of all fifty states. From Investors.com-

“A recent release by the Illinois Policy Institute shows this is only the tip of the iceberg and when you add in other liabilities such as \$54 billion in unfunded liabilities for retiree health insurance and \$15 billion in pension bonds that Gov. Pat Quinn and his immediate predecessor, former Gov. Rod Blagojevich, issued to avoid pension reform, Illinois' total unfunded liabilities amount to \$275 billion, or \$58,000 in debt for each and every household in the state.”

As many of our readers know, I was born and raised in Chicago and still have quite a lot of friends and family there. I continue to find it surprising the lack of concern most of them have for the financial status of the state. The phrase, 'whistling past the graveyard' is really inadequate to describe the carefree attitude most seem to have about the situation.

One group in particular is deeply at risk: retirees. The pension system of the state of Illinois is

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at the brink and needed reform has been elusive. Not only do retirees face the risk of losing a portion, if not all, of their pensions, they are facing ongoing tax increases. One of my relatives shared with me that he pays more than \$10,000 annually in property taxes. A close friend of mine recently relocated to Tennessee after growing tired of an \$8,000 annual property tax bill. Another relative who is retired may soon have to sell the family home, as the property taxes have reached the point that they are no longer affordable.

Notwithstanding the fact that voters can see the end result of 'blue state policies' with Illinois and California (to name just two), there seems to be no connecting of the dots as to the consequences if the United States, as a whole, continues down the path of fiscal irresponsibility.

I believe that we will see the Obama administration begin bailing out states like Illinois with federal dollars. That may be simply too much for the red states to take. The talk of secession, once reserved for a few conspiracy theorists, is now openly discussed on mainstream talk radio. I believe a move that would, in essence, take money from the red states and give it to the blue states would be the final straw for many.

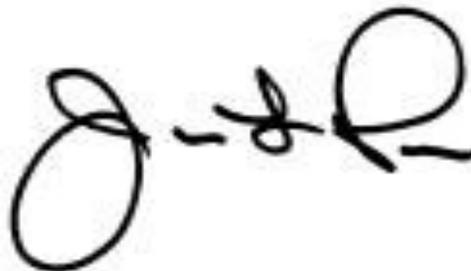
Alex Jones v. Piers Morgan

After watching the Alex Jones appearance on the CNN Piers Morgan program, my initial feeling was that Mr. Jones had not acquitted himself well. His aggressive behavior seemed to fuel the notion that gun rights supporters are just as they have been stereotyped. This was until I had a chance to watch the appearance one month earlier on the Piers Morgan program by Larry Pratt of Gun Owners of America. Morgan had complete contempt for Pratt, even calling him 'stupid' during the interview. Taking the entire situation into consideration, I now believe that Alex Jones had no other choice than to deliver the sort of 'in your face' defense of gun rights that he did. In comparing the two interviews, Jones was far less disrespectful to Morgan than Morgan was to Pratt. For those that saw the Alex Jones appearance and not the Pratt interview, I encourage you to watch it on YouTube; it may very well change your view on the matter.

George Noory Coast To Coast AM

I had the privilege of being invited as a guest on the George Noory program this week to dis-

cuss my new book, *How To Pray For A Financial Miracle*. While asked not to be too 'preachy,' I was thrilled that an otherwise secular radio show would allow me to discuss a book on the topic of prayer. It reminded me of just how many opportuni-



James L. Paris
Editor-In-Chief

ties there still are today to share the good news. This is something we all should keep in mind as we go about our business; even people who do not view themselves as overtly Christian may well be open to faith-based solutions to life's problems.

Get a Killer Workout WITHOUT Any Equipment

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

Health club memberships and expensive home gym equipment are often beneficial recipients of the money spent to keep New Year's resolutions, but you can work yourself into terrific shape without spending a dime on a health club membership or a Bowflex. Apparatus-free training has been around since the dawn of man, and the truth is that you need nothing more than your own body to not only get in better shape, but to achieve a positively fearsome level of conditioning.

One of the challenges facing people who prepare to live in distressed conditions is that of getting in the sort of shape that allows one to persist in that environment. Survival conditions, by definition, are physically rigorous, and the best chance you have to make it through such circumstances injury and illness-free is to maintain a high level of physical conditioning. That said, it's not enough to be in great shape at the outset of trouble, but that's what's so great about an apparatus-free regimen; it's something you'll be able to follow even during the worst of times, because all you need to train is...you.

Let's start with pushups, because the pushup may be the single best exercise there is. Not only do the chest, shoulders, and arms primarily benefit, but so do the abdominal and back muscles, collaterally; if you are using proper form, this may be, overall, the most useful upper-body conditioning exercise there is. Pushups may not be as glamorous as other, equipment-oriented upper-body exercises, but they cost not one dime to do, and their effectiveness is amazing. Some of the

strongest and highest-profile athletes in history, like former football great Hershel Walker, swear by them. Walker, who is, by the way, currently a professional mixed martial artist at age 50, still does thousands of pushups each day.

In addition to pushups, there are numerous other useful apparatus-free exercises. Another is squats. Squats are awesome for building leg strength, and while most people are familiar with squats that are done with weights, they can be very effective when done *without* weights. Don't think you can get a good workout with these? How about if you do 500 or even 1,000 proper-form weightless squats in a row? To build a solid midsection, you need nothing more than the old-fashioned situp (although some people prefer the variant exercise known as the crunch, which is also terrific). If you can do thousands of pushups, squats, and situps/crunches each day, you will be doing everything you must in order to build an impenetrable fortress for a body. As for cardio, skip the fancy treadmill – you can speedwalk or run, but even if you do your pushups, squats, and crunches as an intense, non-stop circuit for even just a half-hour per day, there is a collateral cardio benefit to such a routine that actually is not so collateral. Turn that into an *hour-long* workout, and now you tread into the realm of truly high-level conditioning.

If you want to survive, you have to train to survive, and that includes training your body. You don't need to spend any money to do it...just a little time and discipline.

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Mutual Funds, ETFs, & Annual Expenses

By James L. Paris

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Most people who comprise the investing public are really more passive in the way they manage their portfolios, and so opting to build and manage an array of individual stocks is generally not a good idea for them. Mutual funds and ETFs are much better for most folks, as their structure as collective investments, wherein the underlying portfolios are made up of a large number of individual stocks, provides built-in diversification and much greater relative safety.

That said, which of those two is better? It depends on how one defines “better,” but keeping in mind the growing body of evidence that suggests that costs are major factor in determining how well your collectives perform over time, it’s not a bad idea to examine the structure of each from that standpoint to make a comparison.

In a now-landmark study published in 2010, the high-profile mutual fund rating service Morningstar determined that the most important criterion in investment performance of funds is their *cost*. It wasn’t even close – regardless of the time frame examined or any other variables considered, low-cost funds beat high-cost funds every time.

Looking at mutual funds and ETFs from this vantage point, there is no contest; mutual funds are, far and away, the costlier of the two. For one thing, a lot of mutual funds are still structured on what has now become a largely outdated commission platform, where customers can be charged nearly 6% simply for the privilege of gaining entrance to the fund. However, even in the case of no-load,

or no commission, mutual funds, there is an additional *annual expense ratio* that reflects the operating costs of the fund. The lion’s share of the annual expense ratio goes to compensating the management team that is directing the fund through the purchases and sales it makes of the fund’s portfolio, but the expense ratio also includes recordkeeping, transactions costs, accounting costs, taxes, and various sundry expenses. While both ETFs and mutual funds have expense ratios, the expense ratios for mutual funds are roughly *triple* those of ETFs (1.5% vs. .40%). Why so much higher? Mostly, to compensate the management team for the work it’s doing. Mutual funds are usually actively managed funds, which means that the fund management team is constantly buying and selling the securities in the underlying portfolio in an effort to improve returns. With ETFs, the underlying portfolio is assembled to mirror a particular stock index, like the S&P 500, and because it is supposed to mirror an index at all times, there is really little need for any kind of true portfolio management; adjustments are made only when the index itself changes. On that note, the higher costs associated with frequent portfolio turnover in mutual funds can bump the expense ratio by quite a bit, as well.

The matter of annual fund expenses is, of course, just one component that should be examined as you consider which investments are appropriate for you, but it’s an important one; whatever else you look at, make sure you’re taking a particularly close look at this, too, because the effect on your overall portfolio performance can be huge.