

**Should the Federal Minimum Wage be Increased Again?**

*Obama Takes on "Income Inequality," but is This the Right Answer?*

By Robert G. Yetman, Jr.

When President Barack Obama delivered his 2014 State of the Union address, a central theme was so-called "income inequality," and one of the solutions perceived by many on the Left to be a good mechanism by which to deal with that inequality is an increase in the minimum wage. President Obama is himself a strong proponent of an increase, and made that idea a centerpiece of his speech to the nation. The level at which the minimum wage should sit, and even the legitimacy of having a minimum wage at all, remains a political and economic debate throughout all of the United States, and is one that's persisted since the incorporation of a minimum wage early in the 20th century. The feder-

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**Gun Control by Executive Order**

*Will President Obama Really Decree the Implementation of Strict Gun Control?*

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

In the growing backlash against an overreaching federal government that seems bent on disobeying the charges of the Constitution of the United States, many states are making a serious effort to enact legislation that would essentially nullify any future restrictions on private firearms ownership effected at the federal level. The increased activity at the state level in this regard has long been in the works, given the present administration's clear anti-gun agenda, but has recently picked up steam with President Obama's overt suggestions that he would seek to get as much policy as possible implemented through the use of executive orders. Obama made a strong push for stronger gun restrictions at the federal level in the wake of the Sandy Hook shooting in December 2012, and that push came to life in the form of Senator Dianne Feinstein's introduction of a new federal assault weapons ban bill into the Senate. The bill, which was facing almost certain defeat in the House of Representatives, went down in the Senate, by a margin of 60-40. So far, increased federal gun restrictions have largely been a legislative "fail" for this administration, but Obama has clearly suggested he will implement greater gun restrictions in America this year "with or without" the Congress; the president is well-aware that there is no way stronger

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## Gun Control by Executive Order (Cont. from page 1)

gun control measures would pass through Congress, and that executive order may be his only option. That said, is the mechanism of the executive order something that he would actually use to pass overt gun control legislation? Plenty of state legislators, are concerned about that very thing, but how likely is it to come to pass?

While it is possible that President Obama may issue executive decrees on behalf of stronger gun control, doing so could produce an awfully dicey situation for the president. Modern-day Americans, as a group, practically never work themselves up into any sort of activist frenzy, but the matter of free access to firearms is one of the few issues that could see any use of a presidential decree to limit that access result in a considerable backlash. With mid-term elections coming up, it is reasonable to assume that any seats up for grabs not situated in liberal bastions would become much more viable for Republicans should Obama issue an anti-gun executive order between now and November – the fact that Democrat congressional candidates would not have had a hand, per se, in an executive order would likely be immaterial. An additional problem is that executive orders are not simply unilateral dictates - if they were, then any president could simply make all policy by executive order, and circumvent the Congress altogether. Executive orders are subject to legal challenge, and it was established by the U.S. Supreme Court, in the case of *Youngstown v. Sawyer* in 1952, where President Truman sought to take control of the nation's steel mills so that un-

resolved labor disputes would not jeopardize the Korean War effort, that executive orders cannot be issued in contravention of the will of the Congress in a matter where that body has made clear its intentions. For example, as mentioned, the Senate voted down a bill seeking reinstatement of the federal assault weapons ban in 2013, so an executive order that itself reinstated the ban would very likely be overturned. Interestingly, when it comes to issues on which the Congress has been essentially silent or to which little attention has been paid by existing laws, executive orders that implement policy can stand; however, when it comes to major issues like gun control, neither of those circumstances are generally applicable.

Nevertheless, although executive order used in this way is unlikely, it is understandable, and wise, to see the list of states seeking to preserve gun rights at their levels continue to grow. Both personal liberty, in general, as well as state sovereignty, have long been under fire from the feds, and nothing Obama said in his recent State of the Union address did anything to assuage anyone's fears in that regard. The most widespread example of state nullification in recent history has been the passage of less restrictive drug laws, to include laws making legal the recreational use of marijuana, that contradict federal statutes. Regardless of one's personal stance on the use of marijuana, the important takeaway here is the willingness of states to put the federal government in its place, and it is very likely we will begin to see the same trend take shape on behalf of gun rights.

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## Should the Federal Minimum Wage be Increased Again?

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al minimum wage is currently \$7.25 per hour (although many states have established higher minimums), and Barack Obama, in his address, encouraged Congress to raise the federal minimum to the \$10.10-per-hour figure that he reported in his address he was putting into place on behalf of federal contractors, via executive order. The persistent problem, however, with the minimum wage is that it exists in contravention of the natural laws of economics, and its regular increase to higher levels continues will hurt the overall employment picture, due to its significant costs to businesses.

The problem with artificial, contrived economics...which are economics that exists outside of their true, natural laws, and which are almost always sourced in social engineering...is that they invariably result in negatively impacting business, and then, consequently, the workforce the contrived economics are trying to aid. Why is that? The answer is that faux economics must eventually come face to face with real economics, and when that happens, faux economics always lose. The matter of the minimum wage is a great case in point. When the minimum wage is increased, the expenses of the business that must pay employee wages also increases, and when that happens, the business has to make a decision about how to deal with that increase in expenses; does it decide to deal with the problem by simply hiring fewer workers? That is a common solution, and when that happens, unemployment obviously rises – while those who are fortunate enough to keep their jobs are being paid a higher wage, fewer jobs come available. Does the company keep the same number of employees, paying the higher wages, but passing the increased costs along to the consumer? What about keeping the employees it

has and not passing higher costs along to the consumer, but just eating them instead?

The last two options are not realistic choices for most of the businesses in America (and poor options for the others, as well). Those who advocate for a higher wage will often cite a large company as an example of a business entity that can afford to pay higher wages without noticeably skipping a beat, but that's disingenuous; according to the Employment Policies Institute, half of all minimum wage workers work for companies that have 100 or fewer employees, and about 40% work for companies with 50 or fewer employees. Companies of these sizes have nothing in common with Costco, which President Obama specifically praised in his address for paying its employees above the minimum wage. Small businesses, which remain the lifeblood of the American business landscape, have not nearly the same capacity to overcome cost increases in the same way that a much larger company might – they generally compete with one another on small margins as it is, and any increase in costs that diminishes those even further is problematic, to say the least. As for passing the costs along to the consumer, it's the same sort of issue; that corner grocery store has a difficult enough time competing with the Walmart Supercenter, and any increase in prices will serve only to drive more customers away.

It sounds great on the surface, this idea of simply waving a magic wand and raising paychecks. Unfortunately, there is no such thing as working magic on the economy, just as there's no such thing as a free lunch. As Jim Paris says all the time about such things, you can't change math, and that simple fact is, more than any other, at the core of why raising the minimum wage is a bad idea.

## **Twitter Followers**

*When It Comes to Adding Them, Quality is as Important as Quantity*

By James L. Paris

The effectiveness of social media on behalf of your business interests is greatly dependent on synergy, and of all the social media platforms, Twitter is the one that is perhaps the most reliant on synergy to expand the circles of influence of account holders. The biggest reason for this is that unlike the other well-known platforms, it is generally understood by those who use Twitter that it exists specifically for that reason...to expand, as much as possible, one's circle of influence, and so people interact with one another on Twitter on that almost-singular basis. For example, it is accepted that when someone follows you on Twitter, he is generally doing so as much because he wants you to then follow him as it is that he simply wants to avail himself of the information you're disseminating through the Twitter platform. Your general goal with Twitter, of course, is to have as many followers as you can get. That said, the quality, or relevance to your business or topic area, of your followers, is important; simply having a bunch of "generic" followers is not going to be terribly useful to most small businesspeople, and so we want to spend some time here going over the best ways to apply Twitter's synergistic effect on behalf of your own account.

We've established (hopefully) that you don't simply want to start following any random person on Twitter – you may end up with a fair number of followers, but the quality (as defined by "relevance to your business") will likely be very poor. In order to get started on the right path, you should begin by doing a search through Twitter based on the keywords that describe your subject area. You will see returned a long list of Tweets that reflect your search words, and you can go through that list and start following the

sources of those Tweets who seem to be worth following. Beyond that, you can also go to the full Twitter profiles of each of those folks, and click on their "Followers" link, and then begin going down the list of their followers and start following those folks. At this point, then, you have a good way of following others who have the same interests as you, and if you're fortunate, many of those people will begin to follow you.

In addition to simply following relevant people, it's a good idea to engage them, in one way or another. For example, if you reply to Tweets, you may be able to engage the other person in a conversation that will draw him closer to you and make him more interested in what you're doing; the same effect can be had if you re-tweet something that was put out into the Twitter-sphere by another. What you are trying to do is heighten the interest level of your counterpart, and, ultimately, have him get involved with your Twitter posts in the same way. If he has a lot of followers, and begins re-tweeting and responding to you in a way that can be seen through his own Twitter forum, that will enhance the chances that his followers will actually decide to follow you.

Increasing the number of your followers on Twitter is not difficult, but it does take some dedication. Most people will open Twitter accounts with the best of intentions, but then allow their efforts to fall to the side. It's too bad, because Twitter can be a very effective tool for motivated business owners – you just have to be a bit strategic in how you make the move to increase the number of your followers, and then maintain the discipline to do the things necessary to expand your circle of influence.

## “Ageism” in Looking for Work

*Money Woes Might Force You to Work Until Death, but Can You Even Get Hired?*

By Robert G. Yetman, Jr.

Even as more aged Americans reconcile themselves to working as long as possible, the ability of these same folks to even retain the “privilege” of rising each morning to participate in the rat race remains diminished by virtue of Corporate America’s continued disinclination to hire anyone who is a “seasoned” citizen. We all know that, despite its illegality, age discrimination runs rampant – as with many such laws, it is so easy for a company to establish or contrive other bases for deciding a prospective candidate’s unsuitability, that it’s difficult for an individual to successfully bring a complaint. Additionally, companies know that the likelihood an applicant who has nothing invested in the firm at that point will pursue an age discrimination action is practically nil. So, where does this leave the older job applicant? Entirely out of luck? Not at all, but the secret to overcoming age discrimination, or “ageism,” has little to do with legislation or complaint-filing, and much more to do with elements that revolve around your own concerted efforts to remain as youthful and vibrant, in a multitude of ways, as possible. For example:

**Be sure you are well-versed in social media and other modern workplace technologies.** We’re not talking about a technical, job-specific application with which you may simply have had no opportunity to gain experience as yet, but, rather, platforms like Facebook, Twitter, and LinkedIn that are ubiquitous in workplace culture. In the same way that a point was reached decades ago when people who didn’t drive or didn’t have a telephone went from being “sort of quaint or charming” to “too annoying with whom to bother,” job-seekers who have elected to remain blissfully ignorant of the seismic changes in the workplace environment

wrought by social media and related technologies are now immediately seen as deficient. Going further than just these applications themselves, having a solid background in the Internet will reveal you to be capable of “speaking the language” of companies today.

**On a personal level, be sure to project youthfulness in both spirit as well as appearance.** That may seem like an unfair “requirement,” but it is important for a few reasons. First of all, any company is understandably seeking energy and vibrancy from its workforce, and a prospective employee, qualified though he or she may be, who comes across like everyone’s dad or mom (or worse, grandfather or grandmother), is going to appear anathema to that sought-after energy. Also, the company is evaluating applicants not just in terms of their own needs, but also in terms of how well that person will fit in with the rest of the employees. Your knowledge of the trends of the day, as well as your devotion to projecting a youthful appearance and agility, will, collectively, portray you as someone who is not at all out of place in today’s corporate environment.

This generation of middle-aged and post-middle-aged workers represents perhaps the first in a long, long time that faces the prospect of working through to the end-stage of life out of personal economic necessity. However, there are no accommodations that will be granted to that demographic by the workplace – everyone is going to have to scratch and claw for their job opportunities, which means that older workers are going to have to do everything within their power to show they fit in not only in terms of experience and company mission, but also in terms of personal and workplace culture.

## Atlanta's "Snowmagedon"

*How Just Three Inches of Snow Can Remind Us of the Importance of Survival Readiness*

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

January's snow event in the southeastern portion of the United States once again demonstrated just how thin the line is between modern functionality and a complete breakdown of that functionality. A small amount (about 3 inches) of snow fell on the South, a region not terribly accustomed to snow in any quantity, and the city of Atlanta was basically paralyzed as a result. You may have seen the pictures from news reports, showing countless numbers of abandoned cars littering some of Atlanta's busiest thoroughfares, as well as stranded motorists holed up for the night in retail establishments like CVS and Home Depot. Kids were stranded at their schools, separated from parents, and many people who abandoned their cars walked miles and miles through the cold night to reach home. An article in USA Today about the storm described the look of Atlanta's roadways as resembling "a scene from a post-apocalyptic world," and quoted one stranded motorist as saying that what she saw around her looked "like a scene from *The Walking Dead*," a reference to the popular TV show about the world in the midst of a zombie apocalypse. At one point, Atlanta's 911 system became so overwhelmed that the police department asked those who could not get through to try to reach them instead through Facebook or Twitter!

Chaos came to reign over Atlanta due in no small way to the fact that the South is not equipped to deal with snow and ice emergencies in the same way that other parts of the country have to deal with them on a frequent basis throughout the winter months. However, the overriding issue for most was not the storm event, per se, but what the storm did in once again revealing to Americans just how narrow is the separation between societal

normalcy and chaos. Many of the people who were, quite literally, left out in the cold had to find a way to survive, when just a short time before that they were driving inside of warm, comfortable cars, with plenty of gas, stereos, cell phones, and Internet access. We've talked before about how even "garden variety" traffic jams can turn into survival events, but factor in the miserable weather conditions that acted as the catalyst for this mess in Atlanta, and the survival significance becomes heightened further.

In order to keep yourself in the best possible circumstances should a survival event befall you, you have to be willing to assume that one can arise at any time; if you do, then you will remain appropriately prepared. For example, your car should always contain a smaller version of the bug-out, or GOOD (Get Out of Dodge), bag that you have packed and ready to go at your home for longer survival excursions. Food, water, first aid resources, a change of clothes, a blanket, personal hygiene items, a weapon, flashlight, and other key items should be your constant companions while driving. The advent of the cell phone prompted some to re-think keeping a survival bag in their vehicles, believing that as long as they had a phone, they would be fine. The recent mess in Atlanta showed how wrong-headed that kind of thinking is; cell phones as a means of immediate rescue were of little use to many of the people stranded, because it was simply impossible for them to be rescued. They had to fend for themselves, and you may find yourself in similar circumstances at some point. Societal chaos is always lurking much closer than we ever tend to think, but, hopefully, what happened in Atlanta recently will prompt you to remain more mindful of that, going forward.

## **Selling? Be a Pro to Your Realtor**

**By Robert G. Yetman, Jr.**

As home prices begin to rebound significantly in select parts of the country, more and more folks who've been tied to their properties are now seriously considering taking the step of putting them (back) on the market. Unfortunately, many homeowners, eager to finally sell their properties, are making many of the same mistakes they've always made when they prepare to retain representation, and it has made for many an awkward and unproductive relationship between sellers and agents. Part of the source of conflict this time around has to do with the generally-accepted notion that there is a housing shortage at the present time, and so some sellers have allowed an unrealistic sense of optimism to guide their behaviors accordingly. However, while the housing market is heating up some, it's not really for reasons of quality macroeconomic fundamentals, and so the "recovery" in the market is going to be on a bumpy path for some time to come. This means that, for the seller looking to finally dump his house and move on, he will want to be sure he goes in to his relationship with his agent in a way that shows he's truly ready to be a good client, because although things may be better now than they were a few years ago, they are by no means great, which means that forthrightness and practicality are going to have to be the watchwords that define the seller's relationship with his agent. What follows are some steps a seller should already have made before formally seeking and engaging representation.

**Know your home's value, and reconcile yourself to the appropriate listing price.**

This remains one of the toughest obstacles

for a seller to overcome – making peace with a selling price that may be significantly below what he "feels" it should be. This article's author once owned both a real estate and mortgage company, and he never ceased to be amazed at the unrealistic expectations harbored by otherwise-sensible homeowners regarding how much they should receive for their properties. There remain a lot of misconceptions on the part of homeowners with regard to just what brings real value to a home; real value is not gained by a patio, complete with fire pit, in the back yard, or even a beautiful, in-ground swimming pool. What really matters is the size of the living space (also referred to as the total number of square feet under heat and air), as well as the number of bedrooms and bathrooms. Those are not the only elements that matter, but they're the biggies, and so the value of your home is principally a function of those variables relative to the closest (as in, physically closest to your own home) comparable sales. For example, if two other similarly-sized and styled homes in your neighborhood have sold for \$127,000 and \$130,000 in the last 90 days, insisting that your property be listed at \$155,000 is not only illogical, but something that will set a bad tone between you and your agent. Many agents will be indulgent of their sellers, and go along with the listing the house at the seller's unreasonable target on the basis that when it does not sell, the price can be lowered at a later date, but they don't like doing it; once a house goes to market, the clock that calculates the age of the listing begins ticking, and knowledgeable agents

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# **The Jim Paris Perspective**

## ***Notes and Thoughts on Bible Prophecy, Business, and Culture***

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### ***Big Surprise - Syria is Non Compliant***

As we go to press this month, the news is filled with headlines about warnings going out to Syria regarding their non compliance with the disarmament framework they agreed to. Here we go again. I guess it had to be expected. I have been quiet about Syria in the newsletter since the 'deal' but the Middle East is heating back up again and Syria is back in the spotlight. At this point, I don't expect much more than saber rattling from the U.S. and the international community over the coming weeks. But, there is a chance, and a real one, that there will be a military conflict with Syria over their chemical weapons. This could be the spark that starts a war of epic proportions - stay tuned for developments.

### ***Bitcoin Entrepreneur Arrested at JFK Airport***

Charlie Shrem, CEO of Bitinstant, was arrested last Sunday at the JFK Airport. Shrem is facing a number of federal charges all centered on the primary allegation of money laundering. I don't know Shrem and have no reason to advocate for him. I will point out, however, that the facts surrounding this arrest raise a lot of questions. First, the money laundering charge appears to have arisen on the primary basis that a South Florida man converted \$1 million into Bitcoin using Bitinstant - the Fed's allege that the money was used on the so called 'Silk Road' for nefarious purposes.

For those that don't closely follow white collar crime, there are some noteworthy things about this case that can't be ignored. First, it is highly unusual for the Fed's to pursue such a small case. Yes, \$1 million dollars of money laundering is so common, it would not even show up on the radar screen of federal law enforcement. I can't even list here the number of fraud cases I am tracking involving tens of millions of dollars that the Fed's have done nothing about. Chief among these cases is that of MF Global and the disappearance of over \$1 billion dollars of customer funds. Jon Corzine, former governor and senator and MFS Global CEO, has up until now, faced no criminal consequences in the case now 2 ½ years later.

What we know is that federal prosecutors chose to make a public arrest of Shrem at the JFK Airport on the very weekend of the Bitcoin annual conference (this year in Miami). They also took time to issue a major press release about the case. I point this out to argue that this appears to be more than one single case and two arrests - this is part of the war on financial anonymity. It appears that the 'sum of all fears' for the government is that its citizens may be able to conduct financial transactions without being tracked.

In our new book - **Bitcoin, Digital Currency, and The Coming Mark Of The Beast**, Robert Yetman and I will layout the agenda of the Antichrist, the coming cashless society, and why financial anonymity is completely unacceptable to the 'powers that be.' Believe it or not, there

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was a day in the country when you could walk into a car dealership and buy a car with several thousand dollars in cash. No one would call the police, no arrests would take place, a car would be sold and the dealer would be glad to take your cash. Again, no arrests, no drama, it was not a crime to have to have cash.

I find it fascinating how the same American citizenry that has decided that it is wrong for the government to monitor our e mails and phone calls, seems totally fine with the notion that this sort of intrusion is OK when it comes to our money. It all changed in 1970 with the Bank Secrecy Act and things only got worse when the Patriot Act in 2001. Yes, these laws do help the government catch criminals, I don't dispute that. They also, however, both violate the Fourth Amendment, subjecting the entire population to unreasonable searches without probable cause.

The ultimate method of control of a large group of people is not with military forces - this has never worked for any extended period of time. However, control the masses by controlling their *financial resources*? This is what John, the writer of the book of Revelation, saw 2,000 years ago. The Mark of the Beast is coming. What we are seeing today is the brick by brick construction of such a system.

Contrary to the widely misunderstood notion that Bitcoin could be a 'Mark of the Beast' type of system, the reality is just the opposite. Any decentralized system of commerce such as Bitcoin represents a means to *thwart* the Mark of the Beast. In my view, this explains the government's enormous investment of time and resources into the mosquito-sized case of Charlie Shrem.

\$64,000 question: "How does this affect my enthusiasm about Bitcoin and other cryptocurrency?" I am only emboldened and even more convinced of my recommendation of Bitcoin and other cryptocurrency. The approaching hoof-beats of the Mark are getting louder by the minute. The founders would have never gone along with such a system. In my view, this is the single greatest threat to our freedoms as Americans.

### ***Is the NSA Controlling Your Elected Representative?***

The stories of J. Edgar Hoover's dirty tricks are legendary. The former FBI Director was known to keep secret dossiers on notable public figures. In fact, it is widely believed that he used such a dossier on both JFK and LBJ as a means of staying in his position long after the required age of retirement (LBJ signed an executive order exempting Hoover from mandatory retirement in 1965). It is also believed by many historians that Hoover kept similar dossiers on members of Congress. These 'secrets' could be used when necessary for political purposes. If true, this may have made Hoover the most powerful man in the world.

On this same note, some have speculated that the NSA is the new Hoover. We now know from the Snowden revelations that Americans phone calls, e mails, Internet browsing, etc., are all being monitored and archived. How difficult would it be to use this information to influence a

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vote on Capitol Hill? A recent speaker I heard made a compelling argument that this is likely happening. He suggested that even using a person's cell phone records to assemble a 'known associates list' would be enough to blackmail most elected officials.

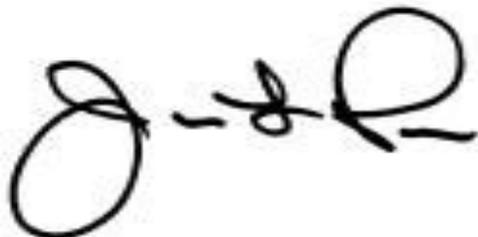
We also know that the NSA, through bribes and threats, has *persuaded* most of the major technology companies to cooperate with their efforts by creating so-called 'back doors' into our computer hardware and software. These back doors provide the government the means to gain access to your computer with ease. Such systems are even believed to be able to defeat encryption security measures. These back doors can be used both to retrieve and add information to a computer hard drive. On that note, ask yourself this: How easy would it be for the government to secretly place child porn on the hard drive of a target and stage his arrest?

### ***No Prosecutions Expected in Recent IRS Scandal***

A new Quinnipiac poll finds that 76 percent of American voters want a special prosecutor to be appointed to investigate the matter of IRS abuse in the matter of dozens of conservative groups. It has been widely reported that the Justice Department is unlikely to take any action against IRS officials involved in the targeting of conservative groups. I am stunned that there has not been greater outrage over this. Many believe that that edict to engage in such practices could have come from as high up as the Oval Office.

### ***Your Only Defense against the Knockout Game***

No matter how tough you are, few people can withstand a full-force direct blow to the head without going down. I am a 2nd degree black belt and would be knocked out just as easily as anyone else, if blindsided. We have discussed the so-called 'knockout game' in prior issues. There is nothing to gain by discussing blocking techniques, as victims of such an attack are not even aware that they are going to be hit. This is the central point to remember when thinking about how to protect yourself against this kind of attack. The best defense is to be aware of what is happening around you. You are an easy target while you're on the phone, texting, or otherwise daydreaming, and need to be extra-aware when walking in the vicinity of a group—always keep your head up and your eyes open! Having such a posture about yourself makes you a poor target. Remember, the knockout game is all about one surprise punch. This cannot happen unless you lower your guard and become oblivious to your surroundings.



***James L. Paris***  
***Editor-In-Chief***

## Selling? Be a Pro to Your Realtor (Cont. from page 7)

know that a house that spends too much time on the market starts to look unappealing on that basis alone, and that the prospect of an eventual sale dims. The other issue for the agent is that he is compensated only when the house sells, and so a listing that comes out of the gate set up to fall flat will be a listing in which he has little confidence.

An important step to take to start off on the right foot with your agent is to have done your research on comparable sales in the area, and impress the agent with your reasonable expectation of a listing price. You don't want to be one of those clients that an agent decides early on won't be successful in the sales effort because of silly expectations with regard to sales price.

Make sure your home is clean and fixed up before the agent sees it. Real estate agents are human beings, complete with feelings and opinions. In the same way that an agent may be less aggressive on your behalf if you insist on listing your property for an unreasonably-high price, he may take with him a poor initial first impression if he sees your house for the first time and it reflects lousy curb appeal, as well as an unfortunate appearance on the inside. Again, when you retain an agent, you want him to serve as your advocate, but the strength of his advocacy may well be weakened if he experiences a letdown as soon as he sees your property. If you need to cut the lawn, pressure-wash the side of the house (and/or the driveway), or repaint entirely, then do so before presenting your home to an agent; by the same token, be

sure the inside of your house is attractive and that it looks well-maintained, to include ensuring that it is very tidy when he walks in for the first time. Look at it like this: the way you want your house to show to a prospective buyer is precisely how it should show to the agent the first time he sees it. His opinion as to at what price the home should be offered will be influenced by his initial impression, so you want it to be a good one.

Something else with regard to the matter of home appearance: Assuming you have a bit of a budget with which you can work to make some small upgrades in your home (large upgrades are rarely a good idea), it's a good idea to get the opinion of an agent before you make them. The agent will know the local market better than you, and he will know what upgrades are most impactful to buyers. As you are showing your home to the agent, let him know you have some money set aside for making upgrades, and that you welcome his opinion as to what changes might make the most sense.

It's important, going into the relationship, that you each see one another as teammates, rather than as two separate entities who are coming together for a single transaction. While that characterization may be technically correct, that should not be the philosophical basis of the relationship. The bottom line is that you are trying to move your house for the best possible price, but possible is the key word here, and what is possible will depend a lot on you and your approach to the sales effort at the very outset.

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## Start Saving Like Crazy

By Robert G. Yetman, Jr.

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How much stuff do you really need? What is it you *really* want?

More and more, people are looking to reverse the trends of the previous several decades and redefine what has come to be called “quality of life.” For the longest time, the quality of one’s life seemed directly correlated to the number and quality of his material possessions – it was how we, as a society, largely defined the expression, and lots of people still see it that way. That said, there has been a substantial pushback that has taken root throughout much of society, where people have said “enough,” as they find themselves growing weary of working longer and harder to sustain this so-called quality of life. The irony is that the popular definition of “quality of life” requires that the person living it continue to enslave himself to a system that is set up to perpetuate it.

What if you decided, right now, to make a change...a change of seismic proportions such that those who’ve known you for all of your life would not recognize you once you made it? What if you chose to dedicate yourself to saving as much money as you possibly can? What if, simultaneous to making that decision, you downsized in the area of house, cars, and other “big ticket” possessions, and thus not only sought to save as much as possible, but also entirely divested yourself of those possessions that demand more of your money than you would need to spend on an alternative? What then?

Well, lots of good things would happen. Among them, the simplicity that would result

will make your life easier. Additionally, the savings you accumulate would give you both the financial cushion that would provide you with greatly-added peace of mind in the short term, and, as that savings grows significantly over time, with a nest egg of such size that you would retain maximum flexibility over your own life – you could either retire outright much sooner than you would otherwise if you still lived according to the popular-but-misguided definition of quality of life, or you could keep working, but with the knowledge that if your boss becomes unbearable, or if you simply decide to try something else, you can make a move without worrying about going under.

It’s called financial independence, and anyone with a decent job, a will to work, and some self-discipline, can achieve it. You don’t need to make a lot of money – instead, you have to live simply, well within your means, and devote yourself to your savings efforts. The notion that only those who make a lot of money can do this is a lie; now, people who seek to do this *while living in the land of “stuff”* need to make a lot of money, but why put yourself through *that*? Live simply, sock your money away with a vengeance, and free yourself from the shackles that bind those who remain convinced they’re living the “good life.”

Just about everyone who’s made a change of this magnitude will tell you that the *thought* of making it is much worse than the resulting reality, but that once they’ve committed themselves, they would never go back; why not join them?