

**How to Avoid
 Becoming a Victim of
 Online Identity Theft**
*The Internet is Fertile
 Ground for Fraudsters—
 Here's How to Stay Safe*
 By Robert G. Yetman, Jr.

Frank Abagnale, the real-life con artist who was the centerpiece of the 2002 film *Catch Me If You Can*, believes that prevention is the only way to stop identity theft. Abagnale, who is long-reformed from his celebrated life of crime, now makes his living as an expert on the subject of fraud and identity theft. According to Abagnale, the problem of fraud is so vast that nothing available in any judicial mechanisms provides any effective deterrent, and that the only resource usefully available to a citizen is prevention. Most people know that a lost or stolen wallet can lead immediately to fraud problems, as can the availability of personal and sensitive information on documents

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Gun Makers Take Aim at States
*Firearms Companies Stop Doing Business
 with Anti-2nd Amendment States & Cities*
 By James L. Paris & Robert G. Yetman, Jr.

In the midst of the latest tug-of-war between gun rights proponents and gun control advocates, one that saw its genesis in the high-profile Newtown shooting, a growing number of manufacturers of firearms and firearms accessories are taking a strong stand against states and municipalities that have adopted firm anti-2nd Amendment stances. Most people are fully aware of the renewed effort at gun control that was spawned in the wake of the Sandy Hook school shooting, and the gun control debate, which had been long-dormant, is now very much awake. Many states throughout the nation have vowed to adopt tougher gun control laws even if the federal government is unable to pass anything to that effect, and it was, specifically, the recent passage of the New York Secure Ammunition and Firearms Enforcement Act of 2013, also known as the NY SAFE Act, that has prompted many firearms manufacturers to boycott states and cities that show a distinct disregard for the gun rights of their citizens.

The bill is characterized as the most stringent gun control law that has ever had relevance anywhere on U.S. soil, with so-called “assault weapons” banned to a degree unseen before in the United States; the previously -standard federal guideline of defining an assault

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Gun Makers Take Aim at States (Cont. from page 1)

weapon using the two-character test for the purposes of regulation has now become a one-character test in New York. Additionally, the SAFE Act outlaws all “high-capacity” magazines, regardless of when they were purchased, and goes further to say that only seven-round magazines will be the legal standard for detachable magazines. There’s a lot more, to include requiring purchasers of ammunition to undergo the same background checks required of gun purchasers. Anyone who takes the time to read all of the provisions of the new law will have a hard time disagreeing with the idea that the U.S. has not seen anything like it before, and although there are already numerous challenges to the new legislation that are based chiefly on its perceived unconstitutionality, it is the law of New York at the present time.

In response to the legislation, many firearms companies have decided that enough is enough, and have taken the extraordinary step of declaring that they will no longer sell firearms or firearms accessories to any state or local governments that are hostile to the 2nd Amendment, and many have stopped doing business outright with popular anti-gun states and cities like New York, California, and Chicago. Significantly, this refusal to do such business includes any affected law enforcement agencies. The position of these companies, very simply, is that if a state or municipality deprives its citizens of the right to keep and bear arms, then those governments and their agencies should be deprived of that right, as well. One of the companies, Olympic Arms, issued a press release this

month, a portion of which is excerpted here:

“If the leaders of the State of New York are willing to limit the right of the free and law abiding citizens of New York to arm themselves as they see fit under the Rights enumerate to all citizens of the United State through the Second Amendment, we feel as though the legislators and government entities within the State of New York should have to abide by the same restrictions. This action has caused a division of the people into classes: Those the government deems valuable enough to protect with modern firearms, and those whose lives have been deemed as having less value, and whom the government has decided do not deserve the right to protect themselves with the same firearms. Olympic Arms will not support such behavior or policy against any citizen of this great nation.”

As of this writing, it has to be pointed out that the largest and most recognizable names in the firearms industry have yet to join the boycott, and, until they do, the beneficial impact to those trying to effect change for the betterment of liberty-loving Americans may be muted. Still, the number of gun manufacturers (and now retailers, too) who are boycotting anti-gun states and cities is now at 67, and is growing all the time. As the boycott gathers steam, and gun owners continue to apply increased pressure both with their voices as well as with their dollars, it may just be a matter of time before one of the truly big gun companies puts principle before profit, and when *that* domino falls, look out.

The James L. Paris Report is published monthly by Premier Financial Communications, Inc. Known office of publication is 138 Palm Coast Pkwy NE, # 223, Palm Coast, FL 32137. Periodicals postage paid at Sanford, FL and other mailing offices. POSTMASTER: Send address changes to **The James L. Paris Report**, 138 Palm Coast Pkwy NE, # 223, Palm Coast, FL 32137.

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How to Avoid Becoming a Victim of Online Identity Theft (Cont. from page 1)

that are carelessly discarded in the trash intact. However, far too many people are still approaching their *online* lives with a great deal of casual comfort and trust, and it is the world we inhabit online that is now making identify theft such a problem for so many. What follows are some important tips that, if followed, will keep your identity safe as you spend more and more time living in a “cyberworld.”

Do not respond directly to email inquiries seeking personal information, even from sources that appear to be those with which you have an existing relationship. One of the real problems now is the ability of identity thieves to create email inquiries that appear to be, in substance and form, from a financial institution or company with which you actually do business. If you feel the need to respond to the inquiry because you are not fully certain that it is *not* real, do not do so by replying directly to the email or clicking on any links contained therein. Instead, separately type the company’s URL into your browser and access their website in this way to reach out to customer service.

Be sure your passwords are very strong. You’ve probably heard this before, but it bears repeating. Do not get lazy about the passwords you devise for the sensitive sites you access. Go to the tiny bit of trouble it takes to create strong passwords.

Watch yourself on social networking sites. People can be rather exhibitionistic and narcissistic, which is a fancy way of saying that they like others to notice them. Unfortunately, because so many folks are interested in putting their own unique stamp on their respective social networking pages, doing so will often involve revealing the very infor-

mation that scam artists can use to defraud us. Be smart and reveal nothing uniquely telling about yourself that can be used to hurt you. For starters, at any social networking sites at which you have a “page” or an account, your entry should remain as private as possible, so that only the direct connections you’ve approved can see your information. Additionally, even on private pages, do not display information like your address, phone number, or birthday - keeping your pages private does not protect you against hackers, or from *associates* of your connections who might come to access your page through those connections.

Clear personal information out of computers and other devices before disposing of them. Manually deleting information is not enough, although that can be a start. For thorough deletion of information on computers, use a “wipe” program to scrub clean the hard disk drive; for mobile devices, it will depend on the device. For example, for an iPad, clicking on the “Settings” button and then on the “General” button will lead you to the point where you can “Reset,” and then “Reset All Settings.” That will do the trick there. For other devices, including phones, it may mean removing memory cards, subscriber identity module cards, and/or other similar “brains.” Consult your owner’s manual or call the customer service department for your device to be sure you’re doing what you need to.

It is most definitely a new world out there, one that sees many of us now completely entwined with the goings-on of the Internet. From an identity theft standpoint, you don’t have to be terrified of being online, but you *do* have to be careful. In this case, simple awareness can make all of the difference.

Changes to the Google Algorithm

What Should You Know about the Changes to this All-Important Mechanism?

By James L. Paris

If you subscribe to any of the Internet marketing magazines or listen to the variety of Internet marketing podcasts that are out right now, you will hear reference made to the changes in the Google algorithm, with the implication that you have to learn new ways to keep your website or blog highly ranked. Is that true? The bottom line truth is that the best way to keep your website highly-ranked is to keep doing what you are (hopefully) already doing: you're creating keyword-rich content, you have a great domain that contains your keyword phrase, and you're doing all of the other things that are natural components of Internet marketing strategy. These algorithm changes are certainly details of which to be aware, but not anything with which to be overly concerned if you're already doing the right things.

The algorithm changes at Google appear to be an attempt to address two primary issues. One is the problem of people dealing in "black hat" strategies. What are black hat strategies? Those are search engine optimization techniques that are frowned upon *by* the search engines, because they generally involve the use of deceptions of one kind or another. The difference between "white hat" and "black hat" techniques is that white hat content is created for true visitors to a site, while black hat content exists *solely* to generate high search engine results. An example of a black hat technique is using text that is hidden on a page (for example, by coloring the font the same as the background) where the text is there solely to bring about beneficial search engine results because of the keywords used.

The other issue is simply the matter that as the Internet changes and evolves, it will be

necessary for algorithms like Google's to change and evolve, as well.

One change is that the new algorithm does a better job of indexing social media profile pages. Years ago, it was suggested that even if you weren't planning to use social media platforms like Twitter and Facebook, that you should still set up accounts at these and other social media sites, and make sure you at least have a link back to your website or blog contained in each. This is even truer now, as the Google algorithm changes in this way. This is an example where the change in the algorithm is simply an effort to keep up with the times; social media continues to grow in popularity, and so the algorithm is adjusted to better reflect and prioritize social media sites. There's nothing insidious or disruptive here at all, and, as a matter of fact, it is very much to your benefit, assuming you are utilizing social media as a part of your overall Internet marketing efforts.

Another change is that the algorithm is now placing a greater emphasis on local search results. If you have a business that is local (like if you're the local baker or florist), this is something that is really coming of age at the present time. ...that is, the ability for people to more easily find a local dentist, plumber, or electrician. As a matter of fact, this whole area of Google Local has effectively become a search engine *within* a search engine. This also presents a huge moneymaking opportunity to those of you who are inclined to get involve with *consulting*, working as an Internet marketing consultant to local businesses. If you *are* so inclined, you can be sure that the money is really to be made by showing these businesses how to take advantage of all the local

Changes to the Google Algorithm (Cont. from page 4)

search that's going on. Google Local is becoming a big deal as more and more businesses seek to be the ones appearing at the very top of local search engine results.

Another way in which the algorithm has been tweaked is so that greater emphasis is now placed on social media sharing. Now, we've talked off and on for a long time now about the value of inbound links, but the new Google algorithm is giving more weight to content that is being shared through social media sharing. What is social media sharing? That's when someone puts a link on his Facebook page to your website, or when someone puts a post on his Twitter account that features a link back to your website. The more frequently a site is shared within social media, the greater the value, in terms of how the algorithm now processes that.

Also, *newer* content is now given greater weight. This is good news for the Internet marketer who has been diligent about cranking out fresh content each week, and it places a greater burden on those who do not. If you have a web page that never changes, the net effect is that you will be penalized more now than you were in earlier days.

Something else that's changed is that the new algorithm is giving greater weight to *graphics*, particularly as they appear on the home page of a website. Traditionally, graphics had a low value in search engines, and while textual content is still king, graphics will now be "seen" more beneficially, in terms of search results, which is great news for people who believe that the use of graphics is important to their businesses.

Lastly, there have been changes made to the algorithm as it pertains to the matter of *link*

farming. Link farming is a black hat strategy, and can be thought of as illegitimate link exchange. You're probably familiar with what would be considered *legitimate* link exchange – that's where your website address appears on a "Favorite Links" type of page of another site that is similar in theme to yours, and that site's address appears at your location in the same way. Link farming, however, is different. Link farming is the practice of exchanging reciprocal links with other sites for the *sole purpose* of improving search engine rankings. Sites that are link farms are characterized by having virtually no real content of any kind, and the "content," such as it is, is nothing but links. It's a way to spam the search engines. We're familiar with someone who had a website with a page that contained as many as 1,000 links. According to him, because he had that page with those links buried inside of his site, he received reciprocal links from 1,000 other websites. What he said is likely true, and it probably did help him to have that arrangement going, but, according to the new algorithm, this will be something that's easier for the powers that be to smoke out, which is good, as no legitimate value is provided to anyone who lands at a link farm site.

It's worth noting that the algorithm is actually adjusted hundreds of times each year. We may talk about it when the changes are larger and more noteworthy, as in this case, but the point is that there is regular updating and change that is always taking place. The long and the short of it is that unless you're doing things you shouldn't be doing, like engaging in black hat strategies...or have not been doing the things you *should*, like developing quality, keyword-rich content for your site...nothing about the changes in the Google algorithm are to your detriment.

Cultivating Associations in Survival Prep

Shelve the "Lone Wolf" Approach; There IS Strength in Numbers When Seeking to Survive

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

One of the more romantic myths of survival is that it is effectively accomplished only by the "lone wolf," that person who keeps entirely to himself, who builds his survival caches on his own and otherwise makes his preparations and engages in training without any assistance from others. This may not be *entirely* a myth, in the sense that there are a lot of preppers out there who do see survival from this vantage point, but what's generally a myth is that the person doing it is better off for it. While there are a lot of good reasons to remain discreet about your chosen role as a prepper, that does not mean you should not seek to establish a small network with like-minded individuals.

The chief problem with the "lone wolf" approach is that people who are islands unto themselves are at a disadvantage, even in regular circumstances. Think about your situation if your home was to catch fire, if your child injured himself, or if you needed to flee your home in the middle of the night because of an intruder. If you have no relationship with neighbors, and therefore no one from whom you can comfortably ask for assistance during the moments you need it most, it can be a distinct problem. Now, think about this issue in terms of distressed conditions, with all of the inherent vulnerabilities and challenges that come with *those*. You will almost always be better off if you are part of a close-knit group wherein the members provide support to one another during what will be very tough times.

The question that invariably comes up at this point is, "How do I find the right people?" You do have to be careful, because prepping generally involves having an outlook on life and society that can be considered controver-

sial by many.

First, look to the friends and relatives you have already. Surely you know their thoughts regarding the kinds of issues that drove you to survival prep in the first place; toss out a bit of a trial balloon in casual conversation to see where they stand.

Another great place to seek to build alliances is at locations where there is already a basis for ideological kinship. How about your particular house of worship? Chances are very good that you will find at least a few like-minded people there. Also, many neighborhoods and communities have safety watches to guard the residents from criminal activity. It stands to reason that people who participate in these kinds of programs are already sporting a "survival-ready" mindset, to one degree or another. Houses of worship and neighborhood watches are two great places to gauge interest in survival prep, especially through the use of the conversational trial balloon referenced earlier.

Remember that survival prep and actual survival, like most things, is more easily accomplished with help from others. One thing to note, though, is that your group should be large enough to be useful, but not so big that it becomes unmanageable - groups that become too large tend to lose the personal thread that binds everyone together, and, additionally, the larger a group becomes, the greater the chance for disharmony in some form. Still, try to shelve the preconceived notions you might have about establishing a survival alliance; having a network will make life much easier, and will enhance the chances that everyone in the group will emerge from the crisis intact.

What is “Evergreen” Content & Why is it Valuable?

By Robert G. Yetman, Jr.

When you are pondering the next subject for your ebook, an important consideration is its timeliness and relevance. Ideally, the topics you select will be those that have a long shelf life. In the world of ebooks and Internet marketing, content that never becomes outdated or obsolete is called “evergreen.”

What are examples of evergreen content subjects? How about workplace dynamics? Some of the specifics of those might evolve in different ways over time, but much of what is relevant in the workplace today will remain so for years to come. Relationships? Definitely; the nature of personal interactions between and among family members and friends is largely timeless. These are subject areas that lend themselves to the creation of content that will be applicable and useful for years, and there are plenty more.

As we’ve discussed before, many people will write ebooks without also fashioning a website or blog on their topics of expertise, and that’s fine; while we do think you can get more out of your overall writing efforts by having a regular Internet presence from which to “speak” and promote yourself, to include offering your own proprietary platform from which to sell your products, it is not a requirement, by any means. However, if you do maintain a topic-themed website, chances are pretty good that it lends itself to the creation of evergreen content.

Now, what defines the time standard for something to be considered evergreen? Are we really saying that the content has to, literally, remain timeless, and be as relevant 50 years from now as it is today? While that would be great, that expectation puts too much pressure on the evergreen concept, and it would be unsustainable on that basis. For

example, an ebook on basic auto repair might seem fairly evergreen at the outset, but given the nature and rate of the mechanical innovations in automobiles, even an automotive maintenance task as universal as an oil change might assume a very different form many years from now. A more reasonable standard is for content to stay relevant for at least a few years - if your ebook subject, or even a blog article you write, has the staying power to remain relevant for as long as, say, three years after its published, that’s considered fairly “evergreen.”

Of course, keep in mind that you can always go back and update your ebook or your content in order to keep it relevant and timely. That is, if your topic is as evergreen as possible to begin with, *and* you commit to reviewing it from time to time to see if you can make useful changes to help keep it current, you can keep what you’ve already produced relevant for a long period. Too few writers make a point of revisiting prior works for the purpose of perpetuating their marketability.

Not all of your content has to meet this standard, of course, but it’s good to keep in mind how valuable it is to you when it does. One thing you might keep in mind is that if you maintain a blog as a companion to your ebook efforts, which many authors do, you need not be *as* concerned that your blog content is always evergreen; you will (*should*) be writing at least one new article each week, so you can certainly spend time writing about topics that have short windows of relevancy, as long as you’re writing about others that are more evergreen. As for ebooks, it’s a good idea to keep those as evergreen as you can, because they are your saleable products *and* you will be producing them with far less frequency.

The Jim Paris Perspective

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

Americans Still Behaving Badly

A continued theme in my survival articles has been the risk of finding yourself in a "mob situation." Personally, I do not like crowds and do the best I can to spend my time away from places that crowds tend to congregate. This past week there was a report of another mob-type scene on the southwest side of Chicago. The story caught my attention because it was in the exact neighborhood that I grew up. At the Ford City Mall, it was reported that nearly 500 teenagers rioted throughout the complex, looting stores and damaging cars in the parking lot.

It would be easy to categorize the Chicago incident as "typical" since most of the offenders appear to be teenagers from poor neighborhoods, but we can't ignore a more well-heeled group 1000 miles away that got swept up in a mob mentality of their own. You may have heard the news reports of a Carnival cruise ship stranded off the Gulf Coast a couple of weeks ago. One passenger that was interviewed shared her experience attempting to get food for her family after the ship lost power. She related her story that the ship's crew was still able to prepare food and attempted to serve the passengers in buffet style. Buffets are very common on cruises, but since there was a concern that the food may run out, many passengers began hoarding the limited amount of food that was available. In her candor, this lady said that she understood the hoarding and that she even found herself taking extra food from the buffet and bring it back to her room as a precaution. As a result of the hoarding, each time a buffet meal was served there were significant amounts of people that were not able to be fed. As a result, the ship's crew had to begin apportioning food out, one passenger at a time. Under this rationing system, there ended up being enough food so that no one went hungry.

There is no doubt that people, even good people, can get caught up in a mob mentality. I certainly don't consider these two examples moral equivalents, but they do teach an important lesson. If and when we reach a point, whether due to natural disaster, or the economy collapsing, that there are limited resources in our communities, don't expect to see the best of people. While it makes a great movie for people to band together and help each other in a disaster situation, the reality is that most people will be concerned primarily with self-preservation. This means even people in your own neighborhood that you might consider good neighbors and otherwise upright members of your community may resort to despicable behavior, such as the hoarding food on that Carnival cruise ship. I have recently been having very mixed feelings about cruises in general after my recent interview with Kendall Carver, the president of the International Cruise Victims Organization. If you missed this interview, you will find a link to it on my podcast page at ChristianMoney.com. Another example of people looking out only for themselves can be found in a related Carnival Cruise line story: The CEO, Micky Arison, was seen on national television attending a Miami Heat basketball game right in the midst of the crisis. While 4000 people were stranded on one of his cruise ships, he still found the time to take in a basketball game. Talk about a public-relations nightmare! Mr. Arison, who enjoys a net worth well

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into the seven figures, seems to have no better judgment than those hoarding food or those that chose to join in on the rioting at the Chicago mall. In the end most people are concerned about number one.

While the opening of my commentary this month was not meant to paint a depraved picture of a typical American, it does make the point that, when it comes to survival, none of us can expect good behavior when the chips are really down. As low as even my expectations are for how people might act in a real crisis, I continue to be surprised at the real depths of their behavior. This is why we continue with our mission of preparing you to defend yourself and your loved ones by providing good (we hope) information.

More Mystery at the Vatican

In the October issue of the newsletter, I gave a thumbnail overview of the so-called Prophecy of the Popes. The prophecy of St. Malachi is that the next pope to be elected will be the final one. As I've stated previously, I am not sure what credence to give to this prophecy. In fact, I was unaware that Catholics had prophecies (I guess this is my own ignorance talking). I am watching the current events at the Vatican with great curiosity. The last resignation of a pope was nearly 600 years ago. There is now a great deal of speculation that there could be more to the Pope's sudden retirement than we're being told.

There are rumblings of a financial scandal involving the Vatican, as well as more examples of an organizational cover-up of the decades-long sexual abuse of children. While I am not a Catholic, I do know many Catholics who are truly good people and who are faithful followers of their church. Please know that my continued following of this story is not intended as an effort to indict all Catholics or the virtuous work of the Catholic Church. There are many things about the Vatican that truly do make me curious, however, including the fact that they operate as their own independent country and have absolute sovereignty. The wealth of the Church and the financial inner workings of the Vatican Bank are sources of great mystery.

I have always felt that there was a double standard in the media between the coverage of the Catholic Church and that of evangelical churches. Can you imagine any evangelical group with this much wealth, secrecy, and scandal, to be treated with such reverence and respect? As with most stories involving the Catholic Church, there are simply far more questions than answers.

Profitable Sunrise – Christians Still Jumping In

About a month ago I started investigating investment opportunity called Profitable Sunrise. The opportunity promises investors returns a 1 1/2 to 2% per day. I first became aware of this "investment" through a friend of mine who is in full-time ministry. He has invested a few hundred dollars in the opportunity, but a friend of his has invested \$30,000. For those of you that follow my blog and my postings on social media, you are probably well aware of the hornets'

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nest that I have stirred up. My article and subsequent videos posted to YouTube seem to have turned the heat up on what may turn out to be an international Ponzi scheme.

What has been especially surprising to me is how many defenders that have come out of the woodwork to basically tell me to shut up and stop asking questions. My investigation began by simply trying to get an interview with a principal from the Profitable Sunrise organization. Not only was I unable to land an interview, after more than a month of research I cannot even tell you where the company's offices are. While I could have approached this in a very close-minded manner, assuming at the outset that doubling one's money every 36 days was just not possible, I chose to do the opposite. As skeptical as I have been, and still am, my continued efforts remain simply about finding the truth.

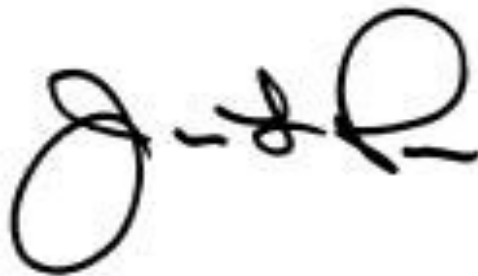
I guess there is another lesson on human nature to be learned here. There is a segment of our population that seems to be willing to blindly trust anyone that professes to be a Christian. In fact, I've been very disturbed to learn in recent days that the Profitable Sunrise opportunity is being widely promoted by pastors, right from their pulpits to their entire congregations. Due to my reporting on this story, I've received a large number of tips and information that continue to bring me closer to a breakthrough on who is behind this organization, where they are operating, and whether or not I can conclude that it is operating as an illegal scheme.

UPDATE: As we go to print, there are key developments in the matter of Profitable Sunrise. The North Carolina Secretary of State has issued a temporary Cease and Desist Order to Roman Novak, Radoslav Novak, and Inter Reef LTD, the forces apparently behind the Profitable Sunrise program. The reason for the issuance is that North Carolina has taken the position that Profitable Sunrise has essentially been selling investment plans in violation of the NC Securities Act. The named parties will have 30 days to request a hearing, and if they do not, the Cease and Desist order will become final. Also, the Alabama Securities Commission has just issued an "investor alert" to residents of that state "regarding possible securities fraud linked to the attempted sale of unregistered investment contracts" by Profitable Sunrise. Stay tuned!

'How To Pray For A Financial Miracle' Continuing To Do Well

We want to thank everyone for continuing to support my latest book. With several great inter-

views recently, the book actually made it to three bestseller's lists on Amazon. My next book is now being written and will be available in about three months – it is titled *Selling The Mark Of The Beast – How the Antichrist Will Get the Masses to Will-*



James L. Paris
Editor-In-Chief

ingly Take the Mark. I often write in this column about developments in the world that are suggestive of possible "Mark of the Beast" intrusion into our lives, and I look forward to presenting, through the new book, a thorough examination of this topic.

Hand Strikes for Max Effect & Minimum Injury

By Robert G. Yetman, Jr.

Fist punching in a self-defense situation can be problematic. Aside from the unreality of movies and television, punching with the fist can be very painful. The impact of the strikes on the fingers and bones of the hand can cause pain and injury to a level that incapacitates the striker; when former heavyweight boxing champ Mike Tyson engaged in a street altercation with contender Mitch Green many years ago, Tyson's punch to the face of Green left him with a broken hand. Even the fists of the heavyweight champion of the world could not safely withstand the impact of punching, bare-handed, another person.

While it is possible to perform specialized exercises to toughen up the traditional impact points of the hand, unless you are willing to submit to a regular routine of hand conditioning, you will not have the benefit of a pair of hands that are specially-conditioned to withstand the damage that can result from striking an opponent with a traditional punch. As an alternative, you can learn to instinctively execute strikes using the "fleshiest" part of your hand - two of the best of these are the *palm heel* and the *hammer fist*.

Palm heel strike. The point of impact on the hand with this strike is, as the name suggests, the heel of the palm. Establish before you begin practicing this strike how you want to position the fingers. Some people prefer curling the fingers tightly, making a not-quite-closed fist, being sure to strike with the heel of the palm; others only slightly close the fingers, leaving the hand mostly open, while still others do not bend the fingers at all.

However you position your fingers, be sure they don't become contact points (in every case, the thumb should be tucked close into the side of your hand). The benefit of the completely open-hand palm heel is that it feels very natural. The palm heel is particularly effective as an upward strike into your opponent's chin or nose, but it can be applied usefully to a wide variety of opponent contact points.

Hammer fist strike. To form the hammer fist, you clench your fist the same way you would if you were to throw a traditional punch. The difference between the two has to do with what part of the fist you make contact. Here, assuming you are vertically holding the fist you've made, you will make contact with the bottom part, where it is the fleshiest. The strike is often deployed in a downward motion, understandably, but it can also be deployed from the side; by holding the fist *horizontally*, you can make effective side-strike motions to the temple and to the neck, for example.

It's a good idea to train these strikes, in an effort to make them instinctive. Again, like most people, you likely think of defending yourself using traditional punches, where the knuckles and other bones of the hand are primary contact points. In order to make the palm heel and hammer fist strikes especially useful, you want to practice them against a heavy bag or other apparatus so that you can refine your technique, increase your power, and become comfortable with these "alternative" forms of striking.

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Bank Run Protection Strategies for Survivalists

By Robert G. Yetman, Jr.

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The principal reason people have been historically concerned about bank runs has to do with the stability of the financial system. However, the risk of a run on banks is relevant from a *survival* standpoint, as well. The issues associated with the onset of distressed conditions, even if that onset is not due principally to an economically-based event, can prompt many to want to remove their money from the banking system all at once. If you want to be proactive about preparing for the banking difficulties that will surely arise in severely distressed conditions, here are some moves you can make now.

Keep your banking relationships properly diversified. Even if the total of your deposits is well within FDIC limits protection, keep your money spread throughout several banks. Remember, when we're talking about bank runs, we're specifically talking about the potential physical unavailability of your money at the bank because the institution hasn't any left on site to give you when you show up to retrieve it. To lessen the chance of that happening, keep your cash in a variety of banks – for example, if you have a total of \$15,000 on deposit, think about keeping \$5,000 at three different banks (or credit unions, which generally offer more beneficial terms).

Keep some cash on hand. One of the best ways to guard against the risk that your bank will not have your money is by keeping it yourself. You need not keep all of your money in cash at your residence, but it's a good idea to keep *some* there. You have to be smart and take proper security measures to safeguard the cash, but that's easy enough:

obtain a secure safe, and be sure not to tell anyone who doesn't need to know that you have cash on hand. Remember that while many of us dismiss the likelihood that fiat currency will remain viable much into a significant survival event, it *will* continue to be useful during the transitional period between the time when its use is standard, to that time when it is effectively useless.

Convert some of your money into precious metals or other physical assets. Many committed survivalists already do this; in anticipation of a day when fiat currency is no longer any good, they have put money into gold, silver, and other precious metals. These precious metals can be held by you on site, or in a depository (if you give the depository option serious thought, just think about the matter of accessibility during rapidly-deteriorating conditions; if you select a depository that is not convenient to your location, it may be more difficult for you to recover your assets as infrastructure and communication systems become compromised. Additionally, if you have diversified your money into other physical assets, like land, food, or even ammunition, that can also help to serve you well in distressed conditions.

To add an extra measure of safety and protection against bank runs, you can engage in all three strategies. You have to decide how much of your total assets you want to allocate to banks, cash on hand, and physical assets, but by doing all three, you have the best possible protection while still maintaining a functional relationship with the banking system.