

Don't Forget to Do Your Job Search the Old-Fashioned Way
The Internet is a Big Help, but Do Not Neglect the Personal Touch
 By Robert G. Yetman, Jr.

Many among us will tell you that the most important component to landing a job is not *what* you know, but *who* you know. Although very often the idea is expressed in bitterness, by someone who is caught in a seemingly-endless cycle of resume submission and rejection, there is a great deal of truth to it. Given that, it's worth establishing if your professional circumstances are appropriately fortified with enough direct and personal connections to those who may be in a position to help if you suddenly find yourself either without a job or in need of a new one.

In an Internet-based world, job searching and professional net-

Continued on page 3

Is Firearms Insurance Next?
States Begin the Push Toward Mandatory Firearms Liability Insurance
 By James L. Paris & Robert G. Yetman, Jr.

In the never-ending quest to handcuff both gun owners and, more generally, private gun ownership in America, anti-gun advocates continue to look toward more "backdoor" sorts of ways to bring about the change they're seeking. The simple reality is that direct forms of gun control, characterized by terms like "ban" and "confiscation," remain supremely unpopular throughout America, even in those parts of the country where more progressive ideas retain a great deal of support. Accordingly, clever anti-gun advocates look to mechanisms like background checks on ammunition, limits on how frequently guns can be purchased, capacity limits, and other similar kinds of strategies that are designed to hamper gun ownership while preserving an illusion of firearms freedom.

One example of indirect gun control is the proposed requirement that gun owners purchase liability insurance. As with automobile liability insurance, the idea behind firearms liability insurance is that it would cover the costs associated with any injury or damages that result from the use of a firearm.

This kind of insurance is characterized here as "proposed," and will likely *be* characterized that way

Continued on page 2

Also Inside This Month's Issue of The James L. Paris Report:

Marketing Yourself as a Social Media Consultant
Pg. 4

Are You Ready to Renounce U.S. Citizenship?
Page 6

Using Ebooks for Marketing
Page 7

The Jim Paris Perspective
Page 8

The Practical Application of Kicking in Self-Defense
Page 11

What's Next for this Crazy Stock Market?
Page 12

Is Firearms Insurance Next?

(Cont. from page 1)

for a long while, because even though there have been attempts to make it law in several states, all such efforts have failed thus far. In states where legislation has been introduced more recently, like Connecticut and Maryland, the bills were ultimately withdrawn. The reality is that there is a host of problems that accompany the idea. Among them:

Constitutionality. This may be the most compelling argument against requiring gun owners to maintain firearms liability insurance. The right to keep and bear arms is, of course, guaranteed in the 2nd Amendment to the U.S. Constitution, and requiring gun owners to carry the insurance would be tantamount to requiring people to pay extra in order to exercise a constitutional right. There is no other similar mechanism at play like this on behalf of any other constitutionally-protected right. The last time the U.S. saw anything like this was the *poll tax*, which was ushered in by states during the era of the Jim Crow laws for the purpose of depriving black and American Indian citizens of the ability to practically exercise their rights to vote, which was ostensibly guaranteed by the passage of the 15th Amendment in 1870. It is felt broadly that the constitutional challenges to any required firearms insurance mandate would prevail.

Uncertainty over utility. How, exactly, the insurance would work and be applied is unclear. First of all, what is the insurance going to cover? Insurance exists to protect against risks...in other words, accidents. This would leave out all intentional firearms-related inju-

ries and damage. However, the latest versions of the proposed legislation making its way through state governments does not distinguish between accidental, unintentional shootings and those that are intentional and illegal. This means that the insurance industry would be turned on its ear if it tried to actually provide coverage, because it would be providing said coverage on behalf of intentional, illegal acts...something completely unheard of in the insurance paradigm. The insurance industry is no fan of these proposed bills, for that exact reason, and it's worth noting that unless the insurance industry was *forced* to provide this kind of coverage, which would cause an enormous fight in and of itself, it's likely that no one *would* provide it.

There are numerous, other thorny issues, as well, including just what insurance coverage would do in the event a firearm is stolen and then used in a crime. The side pushing for this legislation has, so far, provided no good answers to these very reasonable objections, and so the bottom line remains that requiring gun owners to carry liability insurance seems a near-impossibility at the present time.

However, this is not simply a discussion of the practical merits of such insurance, but also about the right-headedness of requiring it. Liberty-loving Americans remain under assault, and although state legislatures have not had much success with pushing through these controversial measures, the fact that the efforts are being made at all is something of which we all must remain aware.

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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Don't Forget to Do Your Job Search the Old-Fashioned Way (Cont. from page 1)

working is seemingly done mostly *on* the Internet. Career placement is a natural fit for the efficiency and universality of cyberspace, and companies do little to suggest otherwise; resumes now must be submitted through special portals established at company websites for the express purpose of receiving them, and job candidates are expected to manage their “profiles” as job applicants at different companies by ensuring their resumes are up to date, and by performing other associated tasks that reinforce in the mind of the applicant or prospective applicant that all useful roads to job success with the given company lead through the Internet.

Here's the problem: While the Internet has made it much easier for someone to *apply* for a position, the jury is still very much out on how effective it is as a way to *secure* a position. Additionally, it is widely understood that most available positions are not advertised in public forums, with some estimates suggesting that as many as 80% of open jobs never make it to Indeed.com, SimplyHired.com, or CareerBuilder.com. Whether the number is really as high as 80% is difficult to know, but most staffing professionals will reveal that there are a significant number of jobs that never make it to public forums.

What this means is that as much as many people want to believe that leaving their job search activities in the online domain is the only way to go, it isn't; as a matter of fact, the role of the Internet in looking for work is best suited for providing a support position to *offline* efforts at securing employment.

Here are some things to remember. First of all, you never know who may be a good resource for a job, so don't just think of others in your *professional* network when talking

up your employment situation; friends, Little League parents, and others with whom you have informal relationships can prove to be excellent contacts. You may not want to be terribly direct in these interactions, but you can casually work in references to how you spent your day, which will surely include some time job-hunting, and the conversation can proceed from that point.

Also, it's smart to target professional organizations and trade associations that are relevant to your field, and stay on the lookout for get-togethers of these groups in your area. This will take some proactive effort on your part, but it can be *so* worth it. One good strategy is to volunteer to work events sponsored by these organizations, so that you have an opportunity to become a part of what's going on, as well as a face that's always seen.

Ultimately, there are a lot of ways you can cultivate personal associations with people, and it's a good idea to make that a regular component of who you are, if it is not already. In the same way that you don't want to meet your neighbor for the first time when you need his help in an emergency, you don't want to start asking the relatively few people you already know for assistance in finding work if you've not cultivated good relationships with them already.

The bottom-line truth is that the employment picture is now so broadly uncertain, for a variety of reasons; there is the condition of the general economy, of course, but there is also the matter that companies are looking to do more with less, including less personnel. The fight to secure not only a job, but a good job, one that compensates one appropriately and also provides a reasonable measure of personal satisfaction, is as challenging as ever.

Marketing Yourself as a Social Media Consultant

Are You a Social Media Expert? Businesses in Your Local Community Need You!

By James L. Paris

One of the great opportunities presented by the advent of new media is that of becoming a local Internet marketing consultant. A local Internet marketing consultant is someone who helps local businesses to gain a solid foothold on the Internet in such a way that their sales are beneficially impacted. Many local businesses, to this day, still have no website, and even many of those that do are woefully underutilizing their Internet-based capabilities. Within the realm of the local Internet marketing consultant is a niche that is so popular and important that many consultants see themselves as a part of *it* before they see themselves as broad-based Internet marketing consultants. What we're talking about here is the *social media consultant*, or SMC. One of the principal tasks of a local consultant is to bolster the exposure of the given business on the wide variety of social media platforms available, and to be sure he's keeping up with the newest ones that seemingly pop up every day. The importance of the social media element to Internet marketing for a business is such that many offline consultants really market themselves as SMCs exclusively.

Note that there is nothing about being a social media consultant that necessarily demands you work only with local businesses. If you have the "chops" to compete with the biggest of the big boys, you can certainly market yourself as a SMC to any business, regardless of its location. That said, there are reasons to focus on your own local market. First, by doing so, you can rightly claim proprietary knowledge of that market. Second, it's just a more practical goal, especially if you are just starting out. Third, local businesses that either don't yet have websites (which you will, of course, set up for them

for another fee), or have an Internet presence that is presently unsophisticated, will be businesses on which you can make the greatest impact; larger companies that already have a social media presence, and one that may already be somewhat evolved, will be more difficult to please until you become very knowledgeable and experienced.

As we mention from time to time, it's almost better in Internet marketing to remain the big fish in a small pond. Whether you are seeking to be a success at Internet marketing for yourself, or you are looking to make a success of a local Internet consulting business, you will almost always realize better results when you limit the competition at the outset. This in no way means that you cannot try to rub elbows with the bigger folks at some point, but if you have captured success at the more modest level, you can use that as your base if you want to try something bolder later on.

Now, if you're going to do this as a business, it's not enough that you "know" Twitter, Facebook, etc. While local business owners who are not Internet savvy may not even be familiar with the basics of social media, that doesn't mean they will be willing to go with, or *stay* with, a SMC whose claim to fame is simply that he can functionally work in these platforms. You have to be able to bring real value to these businesses, to show them how what you're doing, and what they are paying, is enhancing their bottom lines appropriately. Here's some of what you have to be prepared to show:

Success with your own social media platforms. It goes without saying that a SMC should have an extensive record of success

Marketing Yourself as a Social Media Consultant (Cont. from page 4)

within the realm of his own social media efforts. You will need to be prepared to show how ably you're utilizing your own SM resources to reach those around you and grow your business. Your social media platforms should clearly show that you respond to direct messages and other acute activity very quickly, that you are good about making frequent posts and updates and otherwise sharing content, and, overall, demonstrating that you are fully engaged in the realm of social media.

Your track record with other businesses. This can be tricky if you are new to this, because you may not have had the opportunity to develop a real portfolio, one that demonstrates successful results with other businesses. One way to solve this problem, assuming you *are* new, is to begin your career by transitioning slowly and affording yourself the opportunity to do your consulting part time and *for free* while you continue to earn a paycheck elsewhere. You can approach the local business and either tell the owner outright that you are seeking to build a portfolio for what you hope will one day be a full-time consulting business and that you would be willing to handle their social media for free just for the experience, or you can offer to do the consulting in exchange for a credit for goods or services. Either way, it's sure to be a good deal for the business, so it shouldn't take you long to get enough work to keep you busy and build your portfolio.

Ultimately, however, you will want to be able to point to a track record of success. This can be demonstrated a number of ways, but, most importantly, your success should be evident by virtue of the way in which the social media campaigns you conducted clearly brought value to the business(es).

More technically, it's a good idea to refer to tools like Google Analytics to demonstrate actual *conversion rates* at example websites. It's not enough to simply show how many "likes" a client's Facebook Page has, or Twitter followers, or any other information that can be superficial in significance. In order to make a real impact on your prospect, you want to be able to really get at the nuts and bolts of proving your success at this.

Your familiarity with what a prospective client's business is, and does. Before you meet with a prospect, it's important to be knowledgeable about as many aspects of his business as is reasonably possible. For example, if you are meeting with a dry cleaner in your area, it is a good idea to be broadly acquainted with the marketing priorities of the typical dry cleaning business, as well as have some knowledge of the competition in the area. You don't necessarily have to "speak the language" as though you are a dry cleaner yourself, but the point is that no two businesses are exactly the same, and the more you know about your prospect both in terms of his industry, as well as in terms of his individual situation, the better the impression you will make.

One last thing: Don't necessarily assume that a local business that is in the market for a SMC does not necessarily know anything about the realm. It may simply be the case that the owner is too busy running the operations to make time for marketing himself through social media platforms. In other words, you should be prepared that your prospect meeting might occur at a level of conversation about social media that demonstrates the business owner is actually well-acquainted with all of this, so be ready for anything.

Are You Ready to Renounce U.S. Citizenship?

It's a Romantic Notion to Some, but There's Much to Consider Before Doing It

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

Eduardo Saverin, one of the founders of Facebook, made news a while back when he renounced his U.S. citizenship and became a resident of Singapore. Saverin is believed to have made the move for tax purposes, although he refused to admit that specifically. Nevertheless, it's a good bet; Singapore has no capital gains tax, and Saverin's wealth is basically *all* capital gains, so it seems unlikely that tax savings was not at the top of his unspoken list of reasons for moving.

While financial reasons are often why people do renounce U.S. citizenship, folks who are disillusioned with the U.S. primarily for political and philosophical reasons are pondering making an exit, as well. As it happens, more Americans are doing it these days, so it's worth asking, "What *is* involved in renouncing one's citizenship?"

All in all, it's a fairly easy thing to do. A person wishing to renounce must go in person to an embassy or consulate located outside of the United States and sign an oath of renunciation. While the overall process *is* rather simple, it's a little more involved than what is implied by these basic steps. For one thing, there are forms to fill out (when are there not?), and there's a mandatory interview with the consular officer to be sure you're making the move of your own free will - sometimes more than one interview is mandated, and the total process can take months.

Still, it's not a huge deal, overall, but there are some other important elements of which you should remain mindful. For one thing, if you're leaving behind U.S. citizenship, you will need someplace else to go. That's not as easy as you might think. The reality is that there is usually much more to becoming a

citizen in another country than simply going there and declaring you want to be a citizen. For many countries, the process is very long, and those that do not require you become a resident for many years before granting citizenship often have investment requirements that demand you invest hundreds of thousands of dollars into some aspect of your new national home.

The point is that living elsewhere as an expatriate is different from renouncing U.S. citizenship. There's a lot to consider, and it's important that you have citizenship *somewhere*; even though the U.S. is one of a few countries that actually allows its citizens to renounce citizenship before retaining citizenship in another land, becoming *stateless* is ill-advised. A condition of statelessness means that you enjoy no protections from any country in the world, and are basically an "illegal" anywhere you try to go, which would be difficult to do anyway because you would not be able to secure travel documents.

Additionally, it's important to note that the act of renunciation is basically irrevocable, which means that it is not something you can "try out" and then take back if you change your mind. There's also the matter of taxes - if you're wealthy, you'll get smacked with a substantial tax bill, the idea being that you "owe" the taxes you would have paid if you remained a citizen. It's a lousy deal to most people, but this is, after all, the United States.

If you have further questions on renunciation, you may write to: Director, Office of Legal Affairs (CA/OCS/L), Overseas Citizens Services, Bureau of Consular Affairs, U.S. Department of State, SA-29, 4th Floor, Washington, D.C. 20520.

Using Ebooks for Marketing

By Robert G. Yetman, Jr.

One of the more interesting aspects of ebook marketing has to do with the number of people who are creating ebooks not for the express purpose of earning money from that ebook, but, rather, for the purpose of driving traffic to their website or blog. To the (somewhat) uninitiated, the use of ebooks in this way is about as big of an opportunity to create traffic as there is. This strategy assumes that the person implementing it is someone who also has a website or blog that is themed in the same general topic area as that in which the ebooks themselves are written. There is certainly no hard and fast rule that says that if you want to write and sell ebooks that you must have a website or blog, as well, but the reality is that having that sort of online presence can provide an author with a very useful opportunity for symbiosis. An author's website or blog, in addition to providing another platform from which his ebooks can be sold, gives him an opportunity to establish a real "presence;" the content there is something that would, presumably, be updated on a regular basis, and would give those interested in that author's specialty area incentive to return to that location on a consistent basis. The end result is that the author now has followers who are interested in what he has to say, are invested in that online presence, and thus serve as ready-made consumers of the ebooks he writes and sells.

So what, then, is the exact role of ebooks that are used primarily for marketing? Are they ebooks that are given away for free? They could be, and some people will use ebooks in that way. The ebooks can be made available as giveaways, with the idea being that larger numbers of people will have access to the product and will be exposed to your work. However, whether the ebooks are given away

or they're sold, *the traffic-driving mechanism comes in the form of links back to your website that are made available throughout the text.* This is, of course, a benefit that is not available in a traditional book. You can certainly put the link address in a traditional book, but the more immediate benefit comes from the link in the ebook, which can be clicked on by the reader at the moment he sees it in the text. What's more, this is a benefit that exists without regard to your decision to sell the ebook; whether the ebook is a giveaway or one that is sold, the ability to deposit links back to your website or blog throughout the digital manuscript is a substantial benefit.

Another great use of the ebook in this way is to invite readers to visit your website or blog to receive special follow-up information, maybe in the form of a special report that is only available to those readers and available only at your website. This is particularly effective, because few can ignore the "dangling carrot," and your ebook-website connection can be great at presenting it.

Given the inherent nature of digital products, especially the way they can be seamlessly integrated with new media applications, it's important to remember the marketing role each can play for you. Ebooks remain an excellent example of this. It's understandable to think of ebooks exclusively from the perspective of being saleable products, but it would be a mistake to see them *only* in that way. Ebooks can serve as powerful marketing tools for your Internet platform, regardless of whether you charge for them. Before you release *your* next ebook, be sure to take the time to review it carefully to see if you have exploited the natural and wonderful marketing capabilities an ebook offers.

The Jim Paris Perspective

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

Bitcoins Surge in Value

Last fall I informed our subscribers that I began putting a small amount of money in Bitcoins. Last fall I was purchasing Bitcoins at about \$12, and the price last week surged above \$90. I think this whole concept of digital currency is really fascinating. I believe that physical money is something that simply won't be around much longer. The idea of a worldwide digital currency that is not issued by a government, and is decentralized, is a fantastic idea. There is a lot of speculation currently about what may have caused the recent surge in value of Bitcoins. Many consider events in Cyprus to be at least a part of the equation. If you missed the story, citizens of Cyprus with more than \$100,000 on deposit were subjected to a confiscation of 40% of their bank balance.

Is really hard to imagine that a government could step in and simply take away its citizens' hard-earned money, but that is exactly what happened in Cyprus. While many do not think that something like this could happen here in the United States, don't completely rule it out. With the amount of our national debt growing at a staggering pace, and without much concern from our elected leaders, there will definitely come a day of reckoning. It is unlikely that the US government would ever actually dip into our bank accounts and take our cash. The reason this will probably never happen is that they don't *have* to take our cash in this manner. In the country of Cyprus, they do not have the ability to print their own currency. As a member of the European Union, their currency is the euro and they do not have their own central bank. In the United States, however, the Federal Reserve can simply create fiat currency. Each time they engage in what is called quantitative easing, they are devaluing the currency already in circulation. In essence, we are all being robbed, and we don't even know it.

The idea of a digital currency that is decentralized, and is outside the control of any governmental body, is an idea whose time has come. I believe that the situation in Cyprus may have been a contributing factor to the rise in the value of Bitcoins, but I think there is a greater principle at hand here: People, en masse, are beginning to lose confidence in central banks and in government bureaucrats. As this lack of confidence continues to build, I truly believe that the interest in digital currencies will skyrocket.

I recently created a new 45 minute video on how to get started buying Bitcoins. The video normally sells for \$19.95 but we are making it available to our subscribers a \$10 discount. Please send an email to Jim@Christianmoney.com and I will gladly provide you with a coupon code and an order link if you desire to purchase the video.

Chicago Wilding Highlights Class Warfare

This past weekend, more than 80 teenagers engaged in a mass Wilding incident on Chicago's

The Jim Paris Perspective *(Cont. from page 8)*

miracle mile. The famed, high-end shopping district along Lake Michigan represents a Who's Who of America's top merchants. The teenagers are understood to be mostly minorities from impoverished neighborhoods in the city, which is a standard characteristic of Wildings. Chicago has been struggling with a rising increase in crime over recent years. In fact, some writers began to compare the death rate in Chicago over the course of a typical week to that in war zones like Afghanistan, and the reality is that, most weeks, your chances of dying would be *greater* in Chicago than in Afghanistan or Iraq.

This most recent trend of Wilding, or what some are calling flash mobs, continues to present a problem for Chicago law enforcement. What possible plan can be put in place to deal with 50 or more criminals coordinating their efforts at random locations? Residents of Chicago are not currently able to legally carry concealed weapons, yet the police are seemingly unable to protect them. I did find, however, this most recent Wilding trend to have some interesting political overtones. President Obama has built his presidency on the concept of class warfare. Rather than giving credit to those who are successful in our society, he would rather say, "you didn't build that." This message, and vilification of the financially successful in our society, is no doubt behind these Wilding incidents. Think about it for a moment: These are inner-city kids from impoverished neighborhoods who are forming groups to go to the wealthy shopping district and harass and assault shoppers. There is no doubt that the president's message that the wealthy have somehow unjustly reached their status is beginning to influence our youth.

I've written in the past about the risk of mob violence and the compelling case that this makes for carrying a concealed weapon. While I won't go into that in this month's commentary, I hope that goes without saying. I think the greatest observation we can draw from these most recent Wilding events in Chicago is that law enforcement will continue to have a diminished ability to deal with crime, especially crimes committed by mobs. This makes your personal safety your own responsibility. It might mean, unfortunately, that you have to simply decide to stay away from areas subject to such mob activity, even if they are otherwise nice locations. It may also mean that you make it a point to take a personal self-defense class and pursue the necessary training and licensing to carry a concealed weapon.

Due to recent federal court rulings, Chicago residents will soon have the ability to carry a concealed weapon. I wish I could say the same for residents of all major cities, but maybe in time the courts will make it possible for everyone to truly have the ability to defend themselves.

World Events Continue to Escalate

In his recent visit to Israel, President Obama made the pronouncement that the Palestinians should be given their own state. Despite this news, it could not be ignored that Hamas was firing rockets into Israel that same day. In my opinion, President Obama is no friend of Israel. The idea of taking a nation that is no larger than the state of New Jersey and splitting it up makes little sense. It makes even less sense when you consider the reality of the nonstop vio-

Continued on page 10

The Jim Paris Perspective (Cont. from page 9)

lence that Israel must tolerate from the Palestinians. One can only imagine how much this violence would escalate if they were granted their own state. This land was given to Israel by God, and the idea of splitting it into two separate states, in my view, would accomplish nothing.

North Korea Now in a State of War

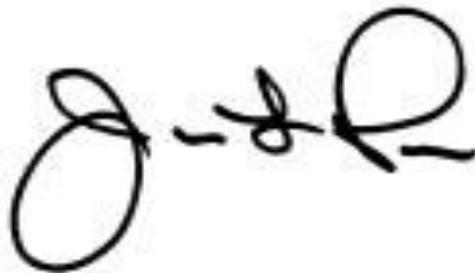
Although it is being given very little coverage in the news, the proclamation by North Korea that it is now in a state of war with South Korea I believe to be very significant. Although it seems to be widely accepted that North Korea does not have the technical capability to deliver a nuclear strike to the continental United States through a long-range missile, there is no assurance that they may not do so by other means. For example, many have conjectured that the North Koreans could provide a nuclear bomb to a terrorist organization that could, in turn, get it into the United States in a container on a cargo ship. North Korea will sell arms to just about anyone. The idea of a nuclear North Korea presents a risk not just to the United States, but virtually the entire world. In the case of Israel, it is widely believed that just one nuclear bomb would be enough to destroy the entire country. The current posture of North Korea and its unholy alliance with Iran should be getting far more concern than it appears to - I think it is far too narrow of a question to be considering solely North Korea's ability to deliver a nuclear bomb via a long-range missile. The mere possession of a nuclear bomb in the hands of North Korea's new, young dictator is more than enough to raise significant concerns.

Women's Self-Defense

This last month my wife had the opportunity to attend a three-day women's self-defense training at the martial arts school that I attend. This was a solid opportunity to learn some basic self-defense in a comprehensive, multi-day course. Many of the self-defense "trainings" for citizens, particularly women, are characterized by very brief periods of instruction, may be 90 minutes or so, in a single afternoon, and while the intent is noble, the effectiveness of what is taught and learned is just too limited to be of use in a real-life situation, in my opinion.

This, however, was not one of those, but something more substantial. Over the course of nine hours, my wife was able to functionally learn several life-saving, self-defense tactics. The class ended with each participant being required to prove what they learned by defending themselves

in several contrived, but realistic, threat scenarios. One of the instructors put on a padded suit, and each of the ladies was required to fight him off. I was amazed at how effective the ladies were in defending against a wide variety of attacks. I would *highly*



James L. Paris
Editor-In-Chief

recommend training like this to our female readers. To our *male* readers: get your wives, daughters, and mothers into a self-defense program as soon as possible. Sadly, women will usually be more vulnerable, "spur-of-the-moment" targets. Be prepared!

The Practical Application of Kicking in Self-Defense

By Robert G. Yetman, Jr.

Kicking is something that always seems to magically play well on the movie screen, but is not always helpful in real-life situations. The difference, of course, is that Hollywood kicks are choreographed specifically to maximize the theatrical excitement of the action, and it's all make-believe. On the street, however, things are different, and the stakes are much higher. Although some kicking techniques have the potential to be deployed effectively, the sacrifice in balance, even for a brief moment, can be costly; once a fight goes to the ground, it can turn into a disaster for the person on the bottom. Still, the opportunity to usefully deploy a kick in a self-defense situation can exist –you just have to be aware of some basic guidelines going in.

Even for those martial artists who are highly-trained, high kicking is generally impractical for street defense. Ultimately, it is linear (as opposed to circular), low-line (below the waist) kicks that are the only ones worth practicing if you seek to develop a small arsenal of foot strikes that can do you some good in a street combat situation. There has been a great deal of debate regarding the applicability of kicks at all in a self-defense environment, but closer scrutiny should reveal that it is not so much an either/or proposition as much as a realization of when and how it is best to utilize kicks as weapons.

One of the great benefits to developing low-kick proficiency has to do with target vulnerability. The knees, shins, and even insteps are very sensitive areas of the body, and are also very accessible to low kicks. As for the

other vulnerable areas we normally consider, the eyes and throat are not considered primary targets even for high kicks, and while the groin is generally considered a low-line target, it is not as easy to effectively strike as we're sometimes led to believe.

Something else to consider are the natural limitations presented by an actual self-defense event. More technically-demanding kicks, particularly those that are best chambered, are infinitely more difficult to safely (for you) and effectively execute; they are telegraphed to any opponent who's paying attention, require a great deal of flexibility, and are simply, by their very nature, slower.

Pragmatically speaking, high-line kicks are generally illogical, anyway; in the same way that low-line targets are more seamlessly engaged by low-line weapons (it is easier and more natural to attack a shin with your foot than it is to reach down and strike it with your hand), high-line targets are more naturally engaged by high-line weapons (hand strikes to the head and torso).

Contrary to what many will claim, kicks *can* have their place in real-life self-defense, but remember that it is the short, hard, linear, low-line kicks that work well, while long, higher-line kicks are tougher to execute. Look at it this way, as difficult as it might be to accept: when considering kicks, don't think *Jean Claude Van Damme*; think *your little sister on the playground*. It may not be the most glamorous or even manly of perspectives, but it is absolutely the most useful.

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What's Next for this Crazy Stock Market?

By Robert G. Yetman, Jr.

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At this writing, the S&P 500 Index is up over 9% so far this year, with a lot of time left in 2013. If it keeps going at this pace, we would surely see a return for the year at roughly 40%...but no one is really expecting that to happen. Still, what makes this movement interesting is that there are actually some legitimate fundamentals fueling the activity, to go along with all of the faux activity associated with the trillions of dollars being poured into the money supply by Fed chairman Ben Bernanke. Because of the all of the attention paid to quantitative easing, it is understandable why one might be of a mind to think this is all a house of cards ready to come crashing down at any moment, but, upon closer analysis, that does not appear to be entirely the case. So what *is* going on, and what should market investors expect in the near future?

While the economy is still very much struggling in some key respects, particularly in the area of unemployment and in terms of its ties to a substantial recession plaguing Europe presently, there has been a rebound in the domestic housing market that is undeniable. What is easy to forget is that 2013 had long been on the radar screens of many financial prognosticators as the year that the U.S. would finally see a real turnaround in housing prices, and now 2013 is upon us. There is a lot more distance to travel in housing prices, but the finally-realized sustained upward movement in housing values is perhaps the most significant factor, overall - household wealth is tied to one's house more than anything else, so any sign of genuine positive movement after years of abject gloom is a big signal to investors who've been on the

sidelines for years that the overall health of the U.S. economy is ready to improve significantly. Beyond the move in housing prices, the *fundamentals* of many companies are attractive to investors, as well. The bottom line is that profits are way up, overall, and many valuations remain attractive for new money.

So, should investors expect to see this dramatic rise continue unabated? Not at all, because these surges never do persist uninterrupted. Despite all of the positive movement, expect a pullback soon. The last three calendar years have seen backslides during the summer months ranging from 10% to 20%., and while it remains to be seen whether the next downturn in the market will be on the order of a double-digit drop, expect *something*; even though this latest move upward is built on something more substantial and fundamental (relatively speaking), the rocket-like movement means that profit-taking is inevitable, and investors should expect to see that soon. Will it be as significant as a 10% to 20% drop? Not likely, but something on the order of 5% to 10% seems very reasonable. Should that prove to be the case, you shouldn't need to alter the portfolio much, as we would not be in bear market territory.

If you are a complete non-traditional asset investor, little of this is going to interest you, anyway. However, most people, even those who include alternative assets in their portfolios, have an interest, directly or otherwise, in the nearer-term movements in the market, and so this information is presented on that basis.