

**Philip Seymour Hoffman's Estate: A Lesson for You**

*The Actor's Death Reminds Us Why Good Estate Planning is Essential*  
 By Robert G. Yetman, Jr.

The recent death of high-profile actor Philip Seymour Hoffman has, once again, put the importance of proper estate planning back into the spotlight. Every so often, a celebrity death...like that of singer Michael Jackson or actor James Gandolfini...will illustrate an estate planning nightmare, and will also serve to remind the rest of us of the potential cost that can come with doing a poor job of considering how our affairs will be resolved once we're gone.

So what, exactly, was wrong in the case of Hoffman's will? A few things. For one, when he died, Hoffman actually had two more children with companion Marianne

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**High-Protein Diets & Cancer**

*A New Study Suggests that a High-Protein Diet Can Be Deadly; Is It Fact or Fiction?*

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

Whenever a new study comes out that loudly proclaims, either overtly or by implication, that *this* causes cancer or *that* causes cancer, most people, naturally, pay attention. Cancer, in many ways, frightens us more than any other disease with which we might be afflicted – although death rates have declined roughly 20% in men and 15% in women over the last couple of decades, health professionals point to the increased *avoidance* of cancer as the principal reason for the decline; in other words, we're still having a tough time, overall, improving cure rates for people who are actually diagnosed with the disease.

Given this, we present to you the most recent, high-profile results of a study that chimes in on this whole matter of who is at greater risk to get cancer. This study is very disturbing, because it says that it is actually a *high-protein diet* that can raise cancer risk in people age 50 to 65; as a matter of fact, according to the researchers, consumption of a high-protein diet is comparable to smoking in the degree to which cancer risk is elevated, which is saying a great deal – smokers are known to have roughly a four-times greater risk of dying of cancer than non-smokers. The results of the study appear in the March 4 issue of *Cell Metabolism*.

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## High-Protein Diets & Cancer

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The study followed a sample of 6,000 people, beginning at age 50, for 18 years. The study was *epidemiological*, which means that the subjects were not studied in a lab, but, rather, studied observationally, with conclusions drawn on those observations. In a nutshell, the work revealed that of the 6,000 people watched, those who were on high-protein diets (we're talking animal proteins here, mostly...meat, milk, and cheese, for example) were 75% more likely to die of cancer in the 50-65 age range than those on low-protein diets (interestingly, the study determined that *more* protein was actually better once people *pass* the 65-year mark). The researchers ultimately recommend eating .8 grams of protein per kilogram of body-weight each day in the "middle" years, which translates into about 65 grams of protein each day for a 180-pound man. People who are especially active and have long-used the 1.5 grams-per-kilo standard are especially taken aback by the results of the study.

To further investigate the conclusions, the researchers injected mice with cancer cells and kept them on high-protein diets. The diets acted to nourish the tumors because of an increase in a particular growth hormone that is a *function* of a high-protein diet.

The results of this study are disconcerting to people who've long been under the impression that protein is actually *good* for them, and that they should be eating more, not less, of it. Protein is an important macronutrient, one that is essential to a variety of natural processes of the human body, to include the

manufacture of blood, bones, and muscles.

The real problem with the study lies largely in the fact that it *is* epidemiological, and therefore cannot be regarded with the sort of scientific credibility that is really necessary to make grand conclusions. For example, the study did not pay attention to just from where, specifically, the proteins were being derived; a piece of organic, skinless, grilled chicken is *not* the same as the meat in a fast food burger. There was also no profile of the exercise habits of the study subjects, nor of what else the subjects ingested as a part of their diets. Dr. Brad Schoenfeld, author of *The Max Muscle Plan*, strongly registered the central objection by saying that "there was no statistical accounting for confounders that I could find, and this is a huge issue in any study. " (Source: *Born Fitness*, "Do High Protein Diets Cause Early Death?" [www.bornfitness.com](http://www.bornfitness.com))

So, where does this leave *you*? First, you should always keep your physician apprised of your dietary and lifestyle habits. That said, the results of this study are hardly conclusive; what's more, it is well-established within the medical community that the health risks to people who consume too little protein, as opposed to the risks to those who get a lot of it, are much greater. The study is not entirely without merit, at least as a basis for conducting additional research, but what we know about the inherent weaknesses of *this* particular piece of research should not prompt enthusiastic consumers of protein to change what they're doing.

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## Philip Seymour Hoffman's Estate: A Lesson for You (Cont. from page 1)

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O'Donnell (to whom he was not married) than the one he did include in his will of October 2004. His one son, Cooper, is now 11 years old and *is* mentioned in the will, but the two daughters who came afterward, Talulah and Willa, were nowhere to be found in the document. Now, it so happens that in the case of New York law, a child who is born after a will has been created will generally be provided for in a manner determined by the courts, as long as there is no documented intent on the part of the decedent to exclude from the will any children who arrive on the scene after it has been created; in the case of Hoffman, because O'Donnell is the principal beneficiary of the estate and all three children are hers, as well, it's clear that even those not explicitly mentioned in the document will be cared for. However, this will is still required to wind its way through probate, and there are two children who are not accounted for at all in the document. As a matter of fact, if Hoffman had neglected to explicitly account for his son Cooper in the document, then *none* of the three children would likely have benefitted in their own names from the estate.

Another problem: Hoffman and O'Donnell were not married. The top estate tax rates are 40 percent and 16 percent at the federal and state (New York, in this case) levels, and by not being married, the Hoffman estate could owe \$14 million out of a total estimated value of \$35 million. While it is not likely the case that being married would have eliminated estate taxes entirely in the transfer between spouses (although that *would* be the case at the federal level), the fact is that being married *would* have eliminated a huge portion of the tax liability now due, and an instrument more complex, like a specially-designed trust, may well have seen to it that

practically *no* estate taxes would be owed.

A big reason these issues persist is our disinclination to take seriously the prospect of death. It's easy to understand why that is, but we have to remain firm in our commitment to do what's right on behalf of our likely heirs. Engaging an attorney for the purpose of quality estate planning should absolutely remain at the top of your list. If cost is an issue, or you have a more straightforward situation, you might be able to get by with a "boiler plate" kind of will – *LegalZoom* (legalzoom.com), the popular, "prefab" legal document service, has will options beginning at \$69, and they can actually address some measure of complexity on your behalf. However, if you have a more complex estate situation, it will likely be best to establish a relationship with an experienced estate planning attorney in your area, one with whom you can meet face-to-face.

So, be sure your heirs are appropriately protected by good estate planning on your part. Remember, too, it's not enough to simply create the estate planning documents – they have to be reviewed regularly, as well. One last thing: be certain that all of your heirs will know where to find the necessary books, records, and other documents...including the will document itself...from the moment of your passing. Why would you take for granted that all concerned will know where everything is, unless you've explicitly told them? On that note, something to consider is obtaining a special estate planning directory that you can use to indicate the whereabouts and other pertinent details of the documents and contacts your loved ones will need in order to settle your estate. A little effort now will go a long way to helping your loved ones at a time they'll truly need assistance.

## **Effective Web Writing**

*There is More to Producing Good Content Than You Might Think*

By James L. Paris

Producing good content involves a bit more than simply selecting a good topic and writing a substantial article about it; writing well for the web requires that you pay attention to the particulars of the kind of person who is reading web-based content, as well as to the inherent limitations that plague electronic reading tools. In order to provide quality online content that enhances the prospect of *engagement*, you will need to focus on a few elements of writing to which you may not have previously given much thought.

***Edit, edit, edit.*** While editing is about remaining mindful of proper spelling, punctuation, and other technical components, it is also about much more than that; editing is also about ensuring that your content reads well in terms of the energy and interest that it's giving off. One of the biggest problems with content is that it is often written hurriedly by someone who is an expert in his field, but who does a less-than-stellar job of transmitting the information to his reader in such a way that the information is understandable and easily digested. If you edit only on the basis of technical elements, and don't look at whether you're telling a good story and otherwise relating information in an understandable, actionable way, then you're largely missing the mark.

There are two ways to deal with the matter of editing. First, when you're finished with your piece, go back and read what you've written *out loud*; you will more accurately pick up on just how well a piece reads by doing this. Whenever people read to themselves, particularly if it is something they've written themselves, the tendency to skim becomes difficult to resist. Reading aloud, and going at no faster than a moderate pace, will go a

long way to solving that. Something else you can do is to have another person read your copy before it goes live. That's better than checking your own copy (although you should do both), because it puts your content in front of someone who will not bring your unique internal biases to the process.

***Always remain mindful of the rules for good content.*** The choice of your content, how it's related, as well as how it's formatted, is so important to providing information your audience will actually enjoy consuming. Be sure the content is related in an interesting fashion; do you have an interesting personal anecdote that can be a part of the first few lines? What about the use of humor? How about the use of dynamic words that can really catch the eye, as well as the imagination, of the reader? When you're writing for the web, you want to, as much as possible, make the text come *alive*.

Another important element of good content is eye-pleasing formatting. Go heavy on line breaks, subheadings, and bullet lists; again, people want the job of reading on screens to be easier, and breaking your content into digestible nuggets will help that along. On the same note, don't be shy about emboldening, where appropriate, for the same reason.

Writing effectively for the web is a little more strategic than simply selecting a good topic and writing a lengthy, informative piece about it – you must also pay attention to style, graphical as well as linguistic, so endeavor to pay just a bit more attention to that aspect of web writing than perhaps you have historically, and you should find your output to be better appreciated, and thus followed, than it has already.

## **Ebola on the Move**

### ***The Dreaded Ebola Virus is Back...and "Traveling"***

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

Ebola is on the march again throughout West Africa, and there are concerns that this outbreak could be a harbinger of terrible things to come. At this writing, over 80 people have died in connection with the reappearance of the disease, and what is more troubling is that this is the first time the virus appears to be "traveling;" historically, outbreaks have been well-contained, due in no small way to the fact that their points of genesis have normally been in very rural locations where the populations have had no ready access to the "outside world." However, the outbreak that began several weeks ago in Guinea has now spread to Sierra Leone and Liberia. The combination of the disease's pronounced death rate...one strain carries a mortality rate of 90 percent...as well as its highly-infectious character, makes it truly fearsome. Already, there is grave concern about the fact that the disease has traveled from Guinea's more remote regions in the south to the nation's capitol of Conakry, which has a population of over 2 million people; the prospect of such a deadly and infectious disease taking root in such a populous area...something that would be a first for Ebola...has interested parties from around the world watching closely.

For those unfamiliar with Ebola, it is a dreadful affliction, by all accounts. Although normally referred to singularly as "Ebola virus," there are actually five strains of the disease, four of which can result in the human form of hemorrhagic fever. Without getting bogged down in clinical talk, hemorrhagic fever initially manifests through the proverbial "flu-like" symptoms, but then can lead to bleeding from a variety of points throughout the body, including mucous membranes. In cases where death ensues, the actual cause of death is generally not from loss of blood,

but from organ failure. Not only, then, is the disease very deadly, but the road traveled from onset to demise is entirely unpleasant.

As for risk factors, the disease is first transmitted from animals to humans, and equatorial bats are thought to be prime reservoirs – at this time, Guinea has a ban in effect on the sale of bat soup. Once afflicted, however, one human can transmit the disease to another through a variety of bodily fluids, including blood, saliva, and sweat.

Sometimes, events occur in the world which are so severe that the pretense of political correctness must be shelved by anyone who is actually sane, and such is the case with Ebola. It is so deadly (it takes only about five days from the onset of symptoms to death), as well as without any vaccine or cure, that there is only one way to deal with it: by staying as far away as one can from anyone who has it. Those who treat it must be covered from head-to-toe in protective gear that looks like a space suit, and those who *have* it must, of course, remain in strict quarantine.

The takeaway is to watch to see how this develops in the coming days and weeks. Never before have we seen Ebola migrate in this way, and it is believed by many to be just a matter of time before there is a massive outbreak of Ebola due to an infected person making his way on to a plane and traveling to a city like Paris or New York. The average incubation period of the disease is said to be just over two weeks, which means that there is a lot of time during which an affected person could come into contact with an enormous number of people. There's no reason to panic at this time, but there *is* good reason to keep this on your personal radar screen.

## Gun Bans on U.S. Military Bases

*The Latest Mass Shooting on a Military Installation Proves our Warriors are Sitting Ducks*

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

The most recent shooting incident at a military facility has once again called into question the wisdom of laws that prohibit servicemembers from carrying firearms on post. The shooting at Fort Hood, the second one of its kind in less than five years, has renewed a dialogue on the whole matter of in just what capacity American servicemembers exist when they are going about their daily business. Sandwiched between these two Fort Hood shootings is last year's mass shooting at the Washington Navy Yard, where a lone gunman, Aaron Alexis, killed 12 people and injured three others. This means that, in the last five years, there have been three mass-shooting events on American military installations, although it should be noted that there have been several, documented acts of murderous gun violence on military installations during the same period, *not including* those occurring within domestic relationships.

One of the overriding reasons that the gun ban has traditionally been a non-issue has to do with the uniform character of the members of our armed services for so many years. There was an unmistakably greater sense of unity that bonded America's military personnel years ago, and so the idea that one service member would shoot another was essentially unthinkable. Now, however, in an America characterized by a greater "tolerance" of thought and behavior, installations are revealing fractures among servicemembers expected to view one another as nothing less than brothers and sisters.

The Department of Defense's current prohibition on servicemembers carrying firearms is structured on the same sort of reasoning that cities like New York use to justify making access to private ownership and carry of

firearms extremely limited:

*"The authorization to carry firearms shall be issued only to qualified personnel when there is a reasonable expectation that life or DoD assets will be jeopardized if firearms are not carried. Evaluation of the necessity to carry a firearm shall be made considering this expectation weighed against the possible consequences of accidental or indiscriminate use of firearms."*

In other words, Americans, including military personnel, are too stupid and careless to be trusted with guns in a civilian capacity, so they shall be disallowed from carrying them, whenever that can be made to happen.

In the wake of this latest Fort Hood shooting, there have been disparate reactions from Texas legislators on the subject of allowing military personnel to carry firearms on base. Sadly, Texas Republican, Rep. John Carter, whose district encompasses Fort Hood, has stated that while he's a firm believer in the 2<sup>nd</sup> Amendment, that "if you want to exclude them from your home and tell them they need to leave their pistol at home, you can do it...Fort Hood is the Army's home."

The problem with this logic is that while Fort Hood is the Army's "home," it is also where soldiers live and work. When the Army (which has its own, separate ban on personnel carrying firearms on post) and the federal government make such rules, they further imperil the men and women whose interests they supposedly seek to protect. We pray it will not take additional incidents like the most recent shooting at Fort Hood to finally convince military leaders and politicians to see the error of their ways.

## The Matter of Justina Pelletier

By Robert G. Yetman, Jr.

There is a situation that has been unfolding for some time in Massachusetts that has, as principals, an ailing young lady, her parents, two hospitals, and a legal system that has made what, you will likely find, is a terrible and frightening decision most recently about the girl. It is the latest in a long list of tugs-of-war between parents and states over the “care and feeding” of minor children, but there are elements and implications to the latest go-around in *this* case that has prompted even those who typically have a very favorable view of nanny-state ideologies to shudder.

The name of the girl at issue is Justina Pelletier, and this is, briefly, her story: Justina was diagnosed years ago as suffering from mitochondrial disease. Mitochondrial disease, or “mito,” is a bit on the complex side to explain, but basically what it means is that there is a chronic dysfunction with the mitochondria of her cells, which are the organelles that are responsible for producing energy *for* the cells. The general effect is that the cells do not work properly, which can lead to a massive array of symptomatic problems for people afflicted with such a terrible malady. In Justina’s case, the most pronounced series of symptoms have had to do with the function of digestion, and when she ended up at Boston’s Tufts University Medical Center a couple of years ago (traveling there from Connecticut, where she actually lives) on the basis of those symptoms, the decision was ultimately made to insert a permanent tube in her intestines to aid with digestion. In February 2013, while Justina was suffering through *another* round of frighten-

ing symptoms, her doctor at Tufts had recommended that her parents travel to Boston Children’s Hospital so that she could be seen by a former Tufts physician, familiar with Justina’s case, who was now on staff there.

This is where things really began to unravel for Justina and her family. When Justina arrived at Boston Children’s, the physician they were expecting to see was not available, and another physician stepped in. This new physician, a neurologist, expressed doubts about the mito diagnosis, and soon, social workers and mental health professionals were called in – the bottom line is that the newly-interested parties at Boston Children’s essentially made the decision that Justina did not have mito at all, but, instead, and incredibly, was the victim of medical child abuse at the hands of her parents. Shortly thereafter, Justina found herself, at the behest of Massachusetts’ Department of Children and Families (DCF), basically locked away in a psychiatric ward, where she has been since last February.

Justina’s family has been fighting like crazy with Massachusetts and Boston Children’s... remember, these folks are actually residents of Connecticut... since last year to have their daughter released, and in the latest development in the case, and quite incredibly in the minds of many observers, a Massachusetts judge just gave *permanent* custody of Justina to DCF. Per this order, Justina is now in the custody of DCF until her 18<sup>th</sup> birthday, which is still three years away.

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# **The Jim Paris Perspective**

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

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### ***Sticking With Digital Currency for the Long Run***

It has been a very interesting journey since October of 2012, when I made my first purchase of digital currency. For those who don't remember the story, I put \$20 into Bitcoin when it was trading for just \$12. Over the last year and a half, there have been numerous waves of popularity in Bitcoin, each followed by a significant drop-off in interest. Each time we go through this cycle, I am bombarded by individuals wanting information about how to get started purchasing digital currency for themselves. We then go through these quiet periods that can last for weeks, or even months, wherein it seems like not a single soul is interested in the topic—during these “quiet periods,” the only e-mails I receive are from those asking if I've abandoned ship or not.

It is my view that digital currency is here to stay. Despite the Bitcoin roller coaster ride, I am a true believer in the concept, and am convinced that many of the digital currencies today that are available for just pennies will be worth hundreds of times more (maybe thousands of times) at some point in the future. When? I don't know, and I really don't know how anyone could set a time or a date as to the ultimate breakout in price for Bitcoin, or for digital currency, in general. In my view, I believe that it is likely to happen within the next 3 to 5 years. I believe that, during this timeframe, physical cash will disappear. The truth is we are almost at that point now – it will become more and more difficult to transact business with cash, as this variety of technologies continues to mature. I've written on my blog about a new device called Coin. Coin is a device coming this summer that will provide a means of scanning in all of your credit cards into a single credit card-sized mechanism. Coin will literally replace every credit card and loyalty card in your wallet. I am among the thousands who placed a pre-order for the device, and I look forward to receiving it within the next couple of months.

All of this to say that the writing is on the wall; we are moving into the cashless society as predicted in the book of Revelation. The technology for the Mark of the Beast is already in place. In my next book, ***Bitcoin, Digital Currency, And The Coming Mark Of The Beast***, I will be discussing in detail how I believe the cashless society will emerge and how digital currency will likely play a role in these events. In fact, many Bible prophecy writers have speculated that believers will be using alternate means of currency to avoid taking the Mark. For example, Bitcoin offers the unique strength of being decentralized. This feature makes it impossible for any government or central bank to control the use of this currency. As a result, Bitcoin could be a means by which many could avoid taking the Mark. I don't have all the answers today, but I find the topic of digital currency fascinating and not just because I am a financial guy - I truly believe the digital currency is the next major wave of change that we will see from the Internet. I also believe that it will play a very significant and central role in end-times events.

So, for those of you who continue to remain fickle about Bitcoin and digital currency, I assure you that my commitment to the concept is steadfast. There will be plenty of ups and downs,

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

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waves of good and bad news, but, over time, the upward trend in overall values and interest cannot be disputed.

### ***Noah and Hollywood – A Match Made in Hell***

I recently had Larry Stone, author of *Noah: The Real Story*, on my Sunday night radio show. My wife and I also took an evening to watch the new *Noah* movie starring Russell Crowe. Why even make a movie about the Noah story if you are not going to based it on the biblical account? I am not talking about minor differences, but it was filled with major inaccuracies. At one point in the movie, Russell Crowe, (as Noah) appears to go crazy and hunts down his own newly-born grandchildren on the ark to kill them. Where is that in the Bible? Weird, inaccurate, and downright bizarre doesn't quite describe how bad the Noah movie was. It is interesting, however, to see the recent spike in interest in this biblical story. In fact, there is a full-sized version of the ark currently being built in Kentucky. The people building the ark are the same group behind The Creation Museum. What gets little attention in all of this is the reason for the flood. The people of the earth became increasingly sinful, so much so that God had to flood the earth to essentially hit a "reset" button. From what I am seeing today in our culture, it is only out of deference to God's mercy that such an event does not happen again. The whole Noah story is so fascinating and can take you in so many directions. Of course, there is the issue of the Nephilim and how they participated in the corruption of the earth, as well. As for the movie, my advice is to skip it. The new book, *Noah: The Real Story*, is a very informative and biblically accurate book. It not only gets into the historical Noah story, but also discusses some very interesting recent information about current searches for the ark, as well as much more.

### ***Can Facebook Make You Rich?***

As a company, we have been experimenting with Facebook advertising. One of the huge questions about the whole social media space is how these companies would ultimately make money. Many pundits argued that users would not tolerate 'in your face' advertising and that the social media space would likely never find a profitable business model. Well, I call tell you, first-hand that Facebook has cracked the code. Facebook page owners (such as myself) can make posts to their pages, but only about 15% of those that 'like' that page will see it. If you want to reach a wider audience you can pay Facebook for what is called a 'boosted post.' Ad costs start at as little as \$5. Not only can a page owner choose for their post to be seen by thousands of more people, there is the option of targeting by location, gender, age, and interests. This is a literal goldmine for advertisers and I believe that we will begin to see millions of dollars of advertising flowing away from radio and TV and into social media.

We also attempted a similar advertising experiment with Twitter, but the outcome was not very good. Personally, I have my doubts about the longevity of Twitter. I really doubt that most people are following their Twitter timelines very closely, if at all. There is a lot more to say about Facebook and why I see this as an explosive opportunity. I also want to get into the wide

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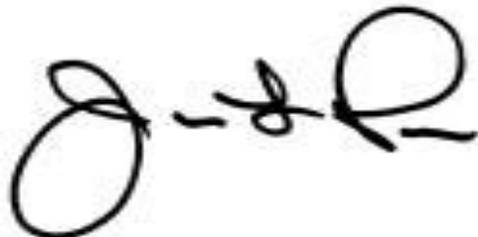
## The Jim Paris Perspective (Cont. from page 9)

variety of ways that are available to invest in Facebook. Yes, you can buy stock, and that is fine, but there is the whole world of options to consider, as well. It is my opinion that Facebook earnings could skyrocket over the next two to three years along with its stock. This is yet another wave of change coming from the Internet - how advertisers spend their money. The future of advertising is clearly going to be based on highly specific targeting. 'Shotgun' advertising that reaches a very wide general audience will not be able to hold a candle to the results per dollar spent on targeted ads. As the money flows out of radio and TV and into social media, we will likely see some major changes in 'old media.'

### ***Your Personal Safety and Technology***

The new easy target for the street predator is the individual with his head down, texting or otherwise engrossed in a cell phone conversation. I am as guilty as anyone in allowing technology to lower my situational awareness. When you are in surroundings that might pose a risk, make the decision to keep your smart phone in your pocket. That text or phone call can wait until you are safely locked inside your vehicle or you have walked up your driveway and entered your home and locked the door. Even just being on a cell phone call with your eyes up leaves you substantially impaired, and at a one-third to one-half reduced level of awareness of your surroundings. A young man at our martial arts school was recently attacked in broad daylight and severely beaten, and his electronics stolen. He is a black belt and is more than capable of defending himself...so what happened? He had earphones in, and was looking down at his iPod selecting the next song he was going to cue up. At that moment he was jumped and beaten. This is a lesson for us all on how technology, while convenient and enjoyable, can put us in a very vulnerable position.

The significant distractions caused by technology are not limited to risks associated with criminal assaults, of course; the problem of "texting while driving" has become epidemic, as has the wealth of associated activities of personal, electronic device manipulation of *any* kind while sitting at the wheel. Just about all of us has found the use of electronic media and communications devices to be intoxicating, to one degree or another, and while there's certainly nothing wrong with using them (for most of us, what choice do we have, anyway?), the pendulum may well have swung too far to the other side as far as the care we apply when interacting with these devices. As with just about everything else in life, just use some *common sense*. Isn't it amazing at how well-served we *all* are when we take care to apply that God-given gift?



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

## The Matter of Justina Pelletier (Cont. from page 7)

In his ruling against the parents, Judge Joseph Johnston made particular mention of the verbal abuse that Pelletier's parents, Lou and Linda, have heaped upon staff at Boston Children's, as well as on members of DCF. Johnston's ruling included his specific mention of the Pelletiers referring to Boston Children's staff as "Nazis," as well as claims by the Pelletiers that the hospital was "punishing" and "killing" their daughter.

Most reasonable people would wonder, precisely, at just what point the good judge is trying to make; those same reasonable people will read such an order and think to themselves, "Well, of *course* the parents are being verbally abusive to those who have essentially kidnapped their daughter – what person would react any other way?" The problem is that the judge is himself so clearly such a mechanism for the state...that he cannot even begin to see the terrible flaw in his perspective. The rights of parents should remain paramount, but in the eyes of this judge and especially bloated bureaucracies like those you'll find in states like Massachusetts, parents have to justify their right to retain custody of their own children, and if they do not behave in ways that people like Judge Joseph Johnston deem appropriate, well, then, they should absolutely *expect* to lose custody of their children.

Because most have been passive about government encroachment on liberties, those encroachments continue, and as they do, the successive generations coming up "through the ranks" become acclimated to fewer liber-

ties and more adherence to government dogma. The Pelletiers are in their mid-50's and are fighting this madness tooth and nail, but far too many of the "younger generation" are perfectly comfortable with the idea that government knows best and that we should all be working for the "greater good."

The case of Justina Pelletier is another reminder of the insatiable and growing appetite of the nanny. If the tentacles of your local or state government have yet to touch you in the worst way, don't make the mistake of believing that's because such governments are not "really" like that, and that what's going on in Massachusetts is just an aberration. It is not; it is "merely" a high-profile example of the menace that we *all* face nowadays at the behest of governments who see us not as *their employers*, but as their *subjects*.

Judge Johnston's order closes by stating that "psychological and clinical evaluations of the parents are necessary," (although he declined to order them himself because he feels it is more appropriate they be conducted by Connecticut authorities), and that the court is prepared to assist in returning Justina to Connecticut. However, it is also clear from the tenor of the decision that this "assistance" is entirely dependent on the Pelletiers' willingness to do precisely as the state...again not their own state...is demanding. Concepts like family sovereignty, perhaps the most prized possession we have (whether we realize it or not), are being increasingly marginalized in the New America, and all of us should be taking careful notice.

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## Low-Minimum Mutual Funds

By Robert G. Yetman, Jr.

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Unless you look closely at the universe of mutual funds out there, it's difficult to just trip across a mutual fund company (frequently also known as a fund "family") with an initial purchase minimum that is accessible to people who have just a few bucks with which to get started. Still, there *are* some...many, in fact...mutual funds that can be accessed for relatively little, and we thought we'd point a few of them out here. As a disclaimer, it should be noted that this article's author does not own any funds of the families mentioned here, nor should any of the families mentioned be considered recommendations; rather, they are examples of what's available.

One other thing to mention is that the example families presented here all provide no-load options. No-load means no commission, which you don't need to pay unless you're interested in also maintaining an ongoing relationship with a financial advisor (who is the one receiving the commission). So, if you happen to travel on over to the official website of a family mentioned here, you may find that it has different *classes* of fund, based on the load it does (or doesn't) charge; for example, BlackRock, noted below, has no-load funds as a part of its "R Class" of funds – when you're looking at the details of a fund, be sure you're looking at the no-load class for that particular family, and if you have any questions, by all means, call them.

**BlackRock Funds** (blackrock.com): Minimum investment - \$100.

**Oakmark Funds** (oakmark.com): If you

agree to invest \$100 per month, you can open with as little as \$500.

**RidgeWorth** (ridgeworth.com): No minimum investment.

**Schwab Funds** (schwabfunds.com): The minimum investment into Schwab Funds is \$100. However, we have to make an important distinction here – in the case of Schwab Funds, there *is* a 2% charge with which you'll be hit with if you sell shares you've purchased within 30 days. Still, we're including these here as no-load because the time frame for that fee is so short that it seemed unfair to discount the funds altogether on that basis, but be aware of that stipulation, nonetheless.

Again this is not intended to be an exhaustive list, but it didn't seem reasonable to bring up the topic of low entry-point funds without offering up a few examples. A few, final thoughts: pay attention to the annual expense ratio, which is the overall operating cost of a fund. You pay that even in a no-load fund, because it covers the expenses of the fund management team (again, commissions go to compensate *salespeople*). Anything higher than 1.25% should be viewed carefully, although you should evaluate the ratio in the context of other factors, like fund style and performance. Also, consider spending a few bucks for an hour or two of time with a fee-only financial planner, whose expertise can help you to clarify the wisdom of your considered choices. You can find one in your area by consulting the National Association of Personal Financial Advisors (napfa.org).