

A Recovery in the Housing Sector: Is It Real?

Despite the Economy's Other Issues, Signs Point to a Real Uptrend in Housing
 By Robert G. Yetman, Jr.

When the economy collapsed the way that it did a few years ago, the principal driving force that pushed it straight down was the depression that occurred in the housing sector. The carnage that resulted is well-documented, so there's little point to illustrating it here, but because things have been so bad and the damage so intrinsic on so many levels, it is understandable that people are now questioning if the strong, positive indicators we're presently seeing in housing are genuine.

The bottom line is that they are. Whatever other problems the economy is reflecting, the housing market is rebounding. Now, before going any further, it's reasonable to

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The IRS Scandal & Technicalities

*Lack of Clarity in 501(c)(4)
Status Doesn't Help*

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

The current mess involving the bias expressed by the IRS against some groups on the right between 2010 and 2012 has become a bit oversimplified in many discussions, and at the heart of the matter are some technical points regarding the nature of the tax-exempt entity known as the 501(c)(4), as well as how the definition of a 501(c)(4) has essentially morphed over time.

The 501(c)(4) provision we know today has its roots in the *Revenue Act of 1913*, which included a provision that created tax-exempt civic leagues and organizations that could *betax-exempt* as long as they were devoted to "social welfare." For many years, the interpretation of that standard was rather strictly defined on the basis that the groups had to be working for the benefit of the entire community, and could not become involved in election-related activities. However, more recently, that standard was interpreted more *broadly* by the IRS, and in such a way that has invited the trouble we read about this very day. The bottom line is that the IRS began allowing politically-oriented groups to attain 501(c)(4) status, but they have to abide by two rules: they cannot endorse candidates, and they cannot be "primarily engaged" in election-oriented activities. As you might imagine, it's that lat-

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The IRS Scandal & Technicalities

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ter stipulation...the one about not being “primarily engaged” in election activities... that has gone a long way to creating the gray areas on both sides of the discussion.

The core of this problem is not the IRS’s scrutiny to see that a given 501(c)(4) is adhering to the appropriate rules, but the *selectivity* of said scrutiny. If it was clear that groups on the left were receiving the same level of unwanted IRS attention as groups on the right have clearly been receiving, then, while still objectionable and intrusive, it could at least be said that the approach of the IRS in this specific effort was apparently non-partisan. That is not, however, what appears to have been going on, and when the current administration admits as much, there’s little sense in making another case.

501(c)(4)’s and their sort-of brethren, the 527’s, have become popular after many years of America trying to address the matter of appropriateness in political contributions. In the last several decades, steps were taken to greatly limit the way money could be directly contributed to both candidates and parties. This effort is what gave rise to these 501(c)(4) and 527 groups that are, ostensibly, unaffiliated with candidates and parties in any traditional way; the idea is that because of this lack of formal affiliation, neither the candidates or the parties can influence what the group does or how it behaves, but the obvious understanding is that a given contributor to a group that reflects the contributor’s general ideology is going to spend that money in ways that benefits candidates who

are reflective of the groups’ ideologies.

The difference between 501(c)(4) and 527 groups is relevant here, as well. There are several, but the two most important here have to do with the areas of *contributions* and *donor reporting*. 501(c)(4) groups have much greater latitude in these two key areas – contributions to 501(c)(4) groups can accept unlimited donations (non tax-deductible), and importantly, the identity of donors are kept anonymous. In the case of 527’s, the donations (also non tax-deductible) made to them *are* subject to limitations, and the donors themselves are publicly reported. The reason for the greater restrictions is that 527’s, also called Super PACs, are overtly political groups...that’s the basis for their existence...while 501(c)(4) groups cannot have political activity as their primary purpose. 501(c)(4)’s, then, will often try to walk that fine line between primary and *not* primary in such a way that they maximize their political roles while preserving the key advantages noted.

Many have suggested, in the wake of this scandal, that 501(c)(4) social welfare groups should go back to being defined, as they were originally, as operating exclusively for the common good, and that everyone else should be a 527. That’s certainly one step that might be helpful for all concerned, but it does not change the fact that the IRS clearly targeted a group of one political persuasion over another in their audits and scrutiny of 501(c)(4)’s, and most would agree that all involved in *that* should be severely punished.

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A Recovery in the Housing Sector: Is It Real? (Cont. from page 1)

suggest that it was only a matter of time before that sector began a noticeable ascent, and that is happening. Even for an economy that is still mired in a host of other problems, housing was *so* beaten up that it is only natural for it to begin moving in the other direction at some point, and that appears to be happening in a way that can be considered real and sustainable.

One of the ways to help clarify the nature of any such recovery in a sector is to look to the stocks that are reflective of the industry. We're not talking so much about the stocks of homebuilders, directly, although that's one place to look, and, if you do, you'll see that companies like DR Horton and HB Home have done well over the course of the last twelve months. That said, it is companies like Home Depot and Lowe's, as well as other collateral companies like Whirlpool and Mohawk, that can give us some particularly good insight, because not only do they pertain to the new homes market, they are perhaps even more relevant to the existing homes market that is so important to the activity taking place currently. For example, although Credit Suisse likes Home Depot more than Lowe's at present, the analysts there see both as strong beneficiaries throughout the remainder of 2013 because of the broad trend in housing. Household durables like Whirlpool and Mohawk have received generally favorable reviews of late, and the bottom line is that good news in these areas, for which you sometimes have to dig beneath the surface, can tell an accurate story about what's going on. Perhaps a better indicator for some, overall, is the performance of something like the SPDR S&P Homebuilders ETF, which is representative of stocks of both builders and collateral companies, and which is up about 20% this year

at this writing (after a 2012 in which it climbed about 60%).

Of course, it's also important to look at the actual data that is reflective of home sales activity. On that note, there are a lot of good signs that point to positive housing activity as being something more than a blip on the radar screen. A variety of analysts, to include the National Association of Realtors' Chief Economist Lawrence Yun, are looking for sales of existing homes to rise 7 to 7 ½ percent by the end of 2013, with the national median price of existing homes to *also* climb about 7 percent. Just as tellingly, it is expected that construction of roughly 950,000 new homes will begin during 2013. That will represent a roughly 22% increase over last year's number of new-home starts, a number (780,000) that *itself* represented a 28% increase over the number of starts in 2011. Helping all of this along, of course, is interest rates remaining at historic lows, and while it is expected that rates will creep up this year so that they are at around 4 percent by the end of 2013...still a very low rate.

On the subject of distressed housing, while it's true that this area presents still about a quarter of the total sales, the figure *is* consistently dropping

This is not to say that you should expect to see anything close to the peaks in sales of existing homes or in housing starts that were visited on us just a relative handful of years ago. As a matter of fact, it's still going to be some years before either of these metrics re-establish themselves on what are their usual long-term trend lines. However, the issue at hand is if it's time to grant the housing recovery true legitimacy, and, on that point, all signs point to, "Yes."

Ideas When You're Stuck for a Blog Post (Part 1)

To Ease the Stress Associated with Creating Regular, Fresh Content, Think Outside the Box

By James L. Paris

Most people realize that one of the biggest keys to achieving lasting success at Internet marketing is to create fresh content, on a regular basis, for one's website or blog. This is just so important, and something that any decent Internet marketing expert will tell you is at the root of establishing and maintaining a truly successful presence online. However, one of the challenges that goes hand-in-hand with that obligation is the matter of having to constantly come up with worthwhile subjects for your blog efforts. It's just part of human nature that, when endeavoring to be creative, we find ourselves without any satisfying ideas on which to write, and that can, of course, prove to be a real problem.

Base your article around a photo or a video.

Most people think in terms of blog articles existing as only articles in the most literal sense, but that need not be the case. Your article can be based around a photo or video that you embed in the blogging platform that you happen to be using; that is, the photo or video can serve as the "conversation piece" of your article, and you can write a short paragraph about the visual "prop."

There are blog writers who update their blogs several times each day, and many people who hear that, without knowing anything else, will wonder, "Well, how is that possible?" You'll find that many of those bloggers who update so frequently are posting interesting and/or relevant pics, or videos, and scribbling out a few sentences about those pics and videos. As for which to use, there will be occasions when pics and videos are really equal in value this way, but the bottom line is that videos can be of great value, if available. First, there's the matter of the "live action" benefit that exists automatically with

videos, but, beyond that, YouTube has itself evolved into such an outstanding search source, and so by doing a search on your topic at YouTube, there is every chance that you will find just terrific, alternative video content that you can embed in an article.

Something else: When you relieve yourself of the responsibility of having to create your own organic written article content, to the tune of several hundreds of words at a time, and instead repost a photo or video about which you comment, you are then more readily able to update your blog more frequently.

Use your article to comment on another blog post.

For starters, you should be following the authors of other blogs related to your topic area, anyway; if that's not something you're doing, you need to change that right away. First and foremost, in order to remain an expert and otherwise well-versed in your subject, it behooves you to get in front of the writing of as many other experts as possible. Second, however, is that when you do this, you have at your fingertips a large number of articles to which you can refer as topics for your *own* blog writing.

Comment on a news event.

If there is news that occurs that's related, directly or even indirectly, to your topic area, by all means mention it and make a comment about it in your blog article. When doing this, feel free to cast a rather wide net with regard to what is relevant to your topic area, understanding that the further afield a news item is, the harder you may have to work to connect the dots to your topic area. Of course, one of the best and most efficient ways to screen for news items is to do so using the Google mechanism.

Ideas When You're Stuck for a Blog Post (Part 1)

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Write a how-to post. “How-to” kinds of writing is great. It works so well with regular books, ebooks, articles, everything. For the author, how-to is relatively easy to write, and, what’s more, you’re providing a valuable service for your reader when you’re able to explain how to get something done.

Tell a story. You can tell a story, even a rather personal story, that is related in some form or fashion to your subject area. You can talk about an experience you had at a conference, or about something going on with a family member or with one of your friends; anything, really. Again, the key is that for this to work you should be able to connect the dots in some way from the subject of the story to your topic, but if you can do that, you will be just fine.

Create a Q&A post. The beauty of Q&A style posts is that they can serve multiple purposes. People will always have questions, and so you can use such posts to answer some of the many questions that will come up related to your topic area. Additionally, the Q&A post is fairly easy to write, so it’s something you can generate quickly.

Write a list of “top” things. It’s always great to read posts about the “Top Ten ___ of All Time.” What’s more, it doesn’t even have to be a list that is somehow standardized and about which you’re commenting, but it can be your personal list of anything that’s relevant to your topic. For example, if you blog about auto repair, you can write a list of your five most-preferred motor oils, ten most reliable cars, three most importance maintenance tasks; the list is seemingly endless, and you need not even say much besides assembling the list itself. Except for perhaps an introductory sentence, as well as a concluding sen-

tence, your post can be just the list.

Interview an expert. A few minutes ago, we addressed how you can refer to other experts’ blog posts and comment on those as material for your own article. Another idea is to go a step further, and actually interview one of those experts in a question and answer type of format that can appear just that way as your own blog post. For example, you can assemble a list of questions of appropriate length, and email those off to a willing expert who will receive credit and a link back to his own site in your post. The other benefit of something like this is that it now puts you on *their* radar screens, which means when any of them become hard-pressed to come up with content, they may look to you for the same kind of interview, which then, in turn, becomes a credibility-enhancer for *you*.

Review a product or service. Select a product or service that’s either directly or indirectly related to your topic area, and write short review of that. Once again, using the auto mechanic example, that blogger could write a review of some new tool that has hit the market, or a review of a new motor oil that is now available; again, the opportunities in a case like that will basically be endless.

Remember that your blog posts need not be these highly-informative, in-depth pieces. They *can* be, certainly, but the point here is that they are generally intended to be lighter reading, anyway. You don’t have to stress over them – once you know you have something worthwhile, take the necessary time to make sure the post is coherent and interesting, but then post it and move on. We’ll talk more about this subject in next month’s edition of the newsletter – we look forward to seeing you then!

What's in YOUR EDC Bag?

Prepping a "Bug Out" Bag for a More Modest Crisis

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

In survival parlance, EDC stands for "everyday carry," and it refers to more common and less substantial varieties of those items that are normally looked to as being key for surviving in distressed conditions. The everyday carry, or EDC, bag is a version of the "bug out" or GOOD (Get Out Of Dodge) bag that you have ready in case you need to leave your home or retreat and remain on the move, or in an otherwise remote location, for an extended period. The EDC bag is going to be much smaller, perhaps a decent-sized knapsack, but is filled with items that will help you to survive properly if you find yourself stranded or in distressed conditions for anywhere from a few hours to a day or two.

The contents of your EDC bag will not be much different from what is in your more substantial GOOD bag. If you have a GOOD bag set aside, you can refer to its contents for guidelines as to what to pack in your EDC bag, but if you have yet to make a GOOD bag and you want to assemble your EDC bag right now, think in terms of the most essential items, and work your way back from there. Some things to be sure to pack:

Water and food. Keep some water stashed, for sure, as well as some food items. As for the food, you do not need meals, per se, like MREs, but snack items that have some nutritious value.

Cash. Keep some of the green stuff squirreled away in your bag. You don't need a bunch, but if you have at least \$100 in fairly small bills (for easy use), you should be OK.

Light. A good flashlight – something sturdy and survival-oriented. That said, remember,

once you set it into your bag, to replace the batteries from time to time to be sure they're fresh.

Fire. A few lighters should do the trick.

Personal hygiene items. One thing you can do is get one of those zippered travel bags for these items and decide that you're going to put as much into it as will fit. Hand sanitizer, appropriate paper goods (tissues, small toilet paper), deodorant, toothpaste, toothbrush, and a razor. Oh, those little packets of moistened towelettes you are sometimes given in restaurants? Those can be a big help. Put in anything else you can think of that might be very useful, but don't take what you really don't see as essential.

Knives/tools. There are a lot of different ways you can go with this, but one, decent, fixed blade, as well as a quality multi-tool item, should do the trick. Again, you're not going to be building a retreat...just needing some help here and there.

Change of clothes. Don't forget these, particularly changes of undergarments and socks.

There are other items you might consider bringing, like a good pair of work gloves, extra batteries, perhaps ammunition for a gun if that is appropriate for you...but, whatever you pack, think about your particular situation and how what you consider packing is relevant for you and the environs in which you will likely find yourself. One last thing – as for the bag itself, it's a good idea to keep it as inconspicuous as possible; a bland-looking knapsack or satchel that sparks no curiosity is going to be your best bet.

Using "Power Words" in Your Sales Pieces

By Robert G. Yetman, Jr.

When you are selling your ebooks or any other proprietary products at your website, you have to create sales letters and other marketing pieces to promote them. Simply getting a quality amount of traffic to your site is not always enough to make the cash register ring; you have to make a proactive effort to convert the visitors to your site into purchasers, and in order to do *that*, you sometimes have to resort to a bit of psychology. A big part of that, believe it or not, has to do with the kinds of words you choose to put in your promotional pieces. The most effective of these, called "power words," can yield a great impact on you conversion rate.

So what *are* power words? They are words that prompt people to become excited, engaged, and to take action. Real power words is that real ones have actually been tested for *phraseology*, which is the study and utilization of words that, when grouped to create phrases and expressions, have different levels of impact than the words convey by themselves. For example, the following are each power words: "How to," "Discover," "Extraordinary," and "Results," but what makes them so is their use in key phrases; take those same words, and, keeping them in the same order, read them as a sentence, with an exclamation point at the end: "How to discover extraordinary results!" Combining these words in strategic ways has been found to have a very pronounced effect on the inclinations of the readers to take action.

This is not something that is new to Internet marketing, or new at all. Power words have been around for as long as there has been ad copywriting in any form. If you have the opportunity to look at old issues of popular magazines, take a look at the ads. You will find a healthy use of power words through-

out, so when you adapt this concept to your own promotional pieces, you are actually incorporating the wisdom of many decades of professional marketing research.

So what *are* these magical power words? Here are some of the biggest: *Improve, Trust, Immediately, Discover, Profit, Learn, Know, Understand, Power, Powerful, Best, Win, Hot, More, Bonus, Exclusive, Extra, You, Free, Health, Guarantee, New, Proven, Safety, Money, Now, Today, Results, Protect, Help, Easy, Amazing, Latest, Extraordinary, How to, Worst, Ultimate, First, Big, Anniversary, Premiere, Basic, Complete, Save, Plus, Create, Surprise, Realistic, Unbelievable, Remarkable, Absolutely, Affordable, Astonishing, Authentic, Change, Dangerous, Exciting, Friend, Home, Substantial, Successful, Transform, Deadline, Instantly, and Love*; two of the so-called "negative" power words are *Don't* and *Stop*.

A couple of things, in closing. First, you'll notice from the list that some words, by themselves, seem very dynamic, words like "extraordinary" and "unbelievable," while others seem more mundane, like "know," "you," and "home." Don't be fooled by that – for one thing, analysis has revealed that the most impactful power word, overall, is *you*. The use of *you* in sales, which is done to establish a personal and pointed connection from the product to the reader, is legendary in the ad world. Moreover, remember that power words are those that have proven to be especially effective when *grouped together*. On that note, take some time when you're writing your next promotional piece to experiment with different combinations of power words, so that *you* can realize the greatest beneficial impact from them on behalf of your own products.

The Jim Paris Perspective

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

How Sudden Will the Coming Financial Collapse Be?

Many times I feel like I am living in a parallel universe. On the one hand, we have the stock market continuing to reach new record highs. On the other hand, we continue to watch the growth of our national debt, knowing that it can never be repaid. Much like a family living on credit card cash advances, as long as there is money to borrow, there will be no sign of any problem. In fact, all outward appearances would be completely normal and even offer an illusion of success. Much like the collapse of the mortgage industry five years ago, the looming financial collapse will be sudden and will be merciless. The reaction of the masses will be of shock and disbelief. Many will question how our entire economy could have collapsed so suddenly without "warning."

While some may feel comfortable taking their position as "children" in our metaphor of the family living on credit cards, those willing to look deeper will see the warning signs everywhere around us. This week, the trustees of Social Security issued their annual ominous report. Even if one can believe the numbers, the program will begin to collapse in less than 20 years. Medicare, according to the report, will collapse by the year 2026 (yes, in just 13 years). Of course, government reports are always flawed, and the likelihood is that this report has understated the magnitude of the problem and the length of time that we have to resolve it.

Some may minimize the financial state of Social Security and Medicare, pointing to the reality that many people have other resources to rely on during retirement. When we look at the financial health of the nation's public and private pension system, we find only more reason to be concerned. Illinois has a pension system so unsound that they became the only state ever sued by the Securities and Exchange Commission for fraud. The "fraud" was the state's failure to fully disclose the financial shortfall in its pension system to investors that recently purchased their bonds. Illinois is not alone. We can look to its northern neighbor of Michigan and find the city of Detroit counting down the days until *its* collapse. Things have gotten so bad in Detroit that entire neighborhoods have been bulldozed when abandoned homes were not able to garner even one-dollar bids at auction. In a report presented in May by the city's emergency manager to the state treasurer, the circumstances outlined really could not be much worse. The city has 15 billion in long-term debt, and across-the-board unsustainable monthly obligations. It appears to be all but a certainty that Detroit will be filing for bankruptcy protection at any moment. No one knows what will follow the bankruptcy, but without state intervention it is likely that one of the nation's largest cities may be dismantled into several small townships.

Back to the issue of the skyrocketing stock market, for a moment. Those watching the economy from a distance may consider this to be ample evidence that we are seeing a legitimate turnaround. Those of us, however, that are the adults in the room know the truth. The Federal Reserve is infusing approximately \$40 billion monthly into the economy through so called quanti-

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tative easing. There is no doubt that this is the primary reason that the stock market is on the rise. And even though there we are being told that there is no inflation, it is plain to see for anyone paying attention on their next trip to the grocery store. Last week I was taken aback when noticing the price of a loaf of bread at three dollars. A gentleman standing next to me in the grocery aisle was grabbing a loaf of bread at the same time I was. I said out loud, "three dollars for a loaf of bread?" He looked at me and neither of us needed to say a word, for I could see the agreement in his eyes. We both returned the bread to the shelf and found a lower priced store brand that we substituted. I regularly see people having trouble paying for their groceries at the checkout stand these days as well. A frequent occurrence is that of individuals shocked by the total of their bill, and quickly deciding which items to ask the cashier to remove from their order.

Although we are not what you would consider to be "doom and gloomers," we continue to see very dark clouds rolling in on the horizon. We also see no leadership or political will in Washington to address any of the nation's growing list of financial challenges. This is why we continue to recommend such common sense actions as storing up emergency food, living a debt-free life as much as possible, investing outside of the mainstream (including precious metals, Bitcoins, and other "currencies" suitable for barter such as ammunition), and developing multiple streams of income.

The Continuing Degradation of Civility

Last night our youngest child graduated from high school. We were very proud of her high school record, including achieving a final grade point average of more than a 4.0. The graduation ceremony took place at a large public venue in St. Augustine, Florida. Although there were approximately 400 graduates, they were more than 4000 spectators in attendance. I often wonder how we got by years ago conducting graduations in high school gyms and auditoriums (the other high school in our town rented a venue that was able to hold more than 8000). As I get older I often wonder to what extent my perceptions are skewed simply by my age. In other words, is the world changing or is it just that I'm getting older and seeing things differently? Last night I was aghast as I attempted to listen to a handful of short speeches and graduation well wishes during what was one of the most important nights of our daughter's life. Throughout the entire ceremony there were multiple people all around me having full voice conversations not listening at all to the speakers and not providing one ounce of courtesy to those of us that were attempting to. Perhaps the worst moment of all was when one individual whispered a response to a question being yelled from eight seats away. The individual that posed the question, said at the top of his voice (during the school principal's commencement address), "why are you whispering?" In other words, even though there was one person in the group that seemed to understand the proper decorum for the moment, the *whispered reply* did not register one iota as a cue to the boisterous individual sitting in the row behind me. Yes, I considered for a moment confronting him and several other individuals that were having full voice conversations while I was simply trying to enjoy our daughter's graduation ceremony. Each time I con-

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sidered saying something I noticed another group of individuals having similarly-loud conversations. I quickly realized that what would be required is for me to have a bullhorn and regimen of police officers to make any difference. So, my wife and I sat quietly hoping to be able to hear at least every third or fourth word to make sense of what was being said.

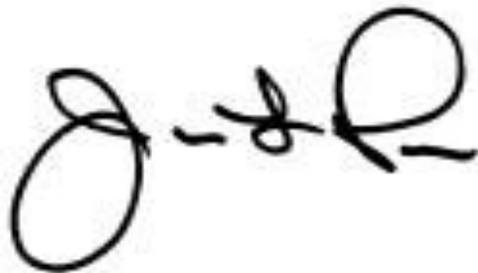
Graduation ceremonies used to begin with a general warning to the spectators about cell phones, talking, and about screaming out when their friend or relative's name was announced. No such warnings or admonitions were made at this graduation. The truth is that we have not been to a graduation ceremony in a few years and we concluded that such requests were probably just considered so unlikely to be honored that there was no point in even asking for these courtesies. So, as you might imagine, things got worse as the graduates began to be announced. People leaped from their seats and screamed at the top of their lungs as their family member was presented their diploma. One very large group even stood up and sounded an air horn that they had brought with them. No, nothing was said and despite there being a large contingency of security guards and police officers, no one was asked to leave or to pipe down. Matters became worse when we noticed that as graduates names were called many people decided that it was appropriate to disrupt their entire row by leaving the event. After all, why should they stay? They had already screamed for their graduate and sounded their air horn...what more was there to be done?

My point in sharing all of this with our readers is to again make you aware of the lack of common courtesy and decorum at a formal event such as a graduation ceremony. If this is how people act at a graduation, can you imagine the mob scene that will ensue when there is not enough food in the grocery store or fuel at your local gas station? We are surely living in a different world today.

Russians Send Anti-Aircraft Missiles to Syria

Although it was not given much news coverage, a significant turn of events has occurred in the two-year Syrian civil war. The Russians have now made what is perhaps the greatest intervention in their backing of the Syrian government against the rebels. A large contingency of anti-aircraft missiles were delivered this week to the Syrian government. This provides the Syrians

the ability to shoot down Israeli jets if Israel decides to embark on further air strikes against Hezbollah targets.



James L. Paris
Editor-In-Chief

We continue to monitor the events in Syria very closely. With this most recent move by the Russians, the table has been set for the makings of a truly world war. While we don't know that this conflict will be the one that will spark Armageddon, I find myself more and more following current events with my Bible in hand, and I personally have no doubt that we are living in the last days.

Low T: The Scourge of an Aging Male

By Robert G. Yetman, Jr.

Beginning at age 30, the average male will see a decline in testosterone, or “T,” at a rate of roughly 1% per year. After a few decades, it can become a big deal; symptoms of low testosterone levels are many and varied, and can include moodiness, little-to-no interest in sex, and a decline in muscle mass. As for the pronounced risks associated with long-term low levels of testosterone, those can include diabetes, weight gain, depression, heart disease, and osteoporosis (something normally regarded as a risk in aging women).

In order to effectively counteract the decline in testosterone levels, a man may look to both natural remedies, as well as those found in prescription medications. Physician-monitored testosterone replacement therapy is something that has gained in popularity in recent years, as the whole idea of men addressing hormone deficiencies has itself become more fashionable, and products with names like “Androgel” and “Axiron,” and these products have been shown to help raise T levels in men with significant hormonal deficiencies.

However, many people have a broad disinclination to prescription medication, and like to find alternative remedies to these kinds of conditions. In the case of low T, there are some other ways a man can seek to raise his level of testosterone other than through the use of prescription drugs, and these include:

Zinc supplementation. Zinc is important to the production of natural testosterone. Liver and chicken, as well as an array of seafood,

can help with zinc production. Also, someone seeking higher T levels may want to consider supplementing with a quality zinc tablet, to the tune of about 50 to 100 mg per day.

A good night’s sleep. Studies show that men who get little sleep have far lower levels of testosterone than those who sleep 7-8 hours a night. Advice like “Get more sleep” may seem trite, but it is oft-cited for a reason.

Lose weight. While a few extra pounds is not a problem here, if you’re at least 30 pounds over your ideal weight, it *can* be a problem for T levels, because excess fat becomes an *estrogen* factory, which is not good for men.

Eat healthy fats. Monounsaturated fats, which can be found in red meat, whole milk, avocados, nuts, and olive oil (olive oil is roughly 75% monounsaturated fat) may help in increasing your T levels.

Dump the booze. If you’re not much of a drinker, this isn’t a big deal, but keep in mind that after you’ve consumed three drinks, your testes may stop producing T.

In order to remain useful to ourselves, our families, and our communities, men must remain committed to staying as healthy and as vital as possible, for as *long* as possible. Managing T levels is a big part of that, particularly once a man reaches the “Big 5-0,” so do yourself, and everyone around you, a favor and pay attention to this important component of your overall health.

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Stock Market Highs: NOW What for Your Money?

By Robert G. Yetman, Jr.

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Discussing what to do when the stock market has an especially-successful run can always be a bit of a challenge. That said, there are two issues related to this that are worthy of your close attention: Taking the time to get a good look at your portfolio, and how you might want to deal with investable cash that's been sitting off to the side. Let's take a look at those two important considerations right now.

It's time to take a good look at your investments. It's easy, in climates where portfolios everywhere seem to be going up substantially, to give in to the idea that "everything's great" and not bother to look at your holdings very closely, but it's important to take a good look at anything underperforming in a broadly successful market climate. There may be a reason for the underperformance of the individual position such that you will choose to hang on to it, but the point is that when the market goes up substantially, few equity assets will not participate, so it's important to get to the bottom of why any you own are *not*. Also, look at those positions that have been your very best performers, and see if it might be time to take some money off the table; if you have a position that is up several hundred percent from the point at which you bought in, it's important to evaluate how likely it is that the position will see continued growth in the short-to-near term. In the case of taxable accounts, while it helps to have a few losing positions to offset the gains you'll realize when you rebalance among the high-fliers, don't let the lack of any dogs deter you from taking some money off the top of those positions that may

be reaching dangerously high levels.

Deal smartly with "sideline" cash. The matter of what to do with money you have sitting off to the side during markets that are soaring always presents a challenge. Your first consideration is usually of your long-term goals and time horizon. If you expect to be in the market for another 30 years or so, then the risk of investing cash at any one time is largely mitigated by the total amount of time you have left to *be* invested. However, if you're over 50 and find yourself with a fair amount of market-eligible cash off to the side, you have to be more careful. For one thing, you should be looking at value plays among larger companies (and this is a good time for collectives like mutual funds, where diversification can be your very good friend). In addition, you will want to think about averaging yourself in over time, to help mitigate the risk. All of this said, if you are in that over-50 demographic, it's always a good idea to buy some time from a no-fee financial planner (the National Association of Personal Financial Advisors is a great resource – www.napfa.org); even if you're pretty astute at dealing with your own money, getting a second opinion from a pro is always a good way to go.

When the market takes off in a sustained fashion for some period, it can be exciting, but is also the time to pay close attention to your assets. What is it that we're told are the two most important times in a plane flight for the pilot to manage? The take-off and the landing. The same holds true on behalf of your portfolio. Don't be lazy or complacent.