

Cheap, Regionally-Accredited College Degrees Online

If College is in Your Future, Consider the Huge Savings of the Online Degree
 By Robert G. Yetman, Jr.

Whether you have children thinking about going to college, or you are thinking about going back to school yourself to finally earn that elusive bachelor's degree, the ridiculous total cost of attending school in a traditional setting makes the prospect of college something to *dread*. Still, a college degree can make a big difference for a lot of folks. According to *The Wall Street Journal*, 55 million jobs will be generated by the U.S. economy come the year 2020, and fully 65% of those, it is estimated, will require a college education. The *Journal* also reports that about 72% of all jobs 40 years ago required no more than a high school diploma, but that this figure will be down to 36% by 2020.

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Revisiting the Boston Lockdown

What are We Willing to Give Up in Order to be Safe?

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

Now that some months have passed since the bombing of the Boston Marathon, it is reasonable to revisit the events surrounding the attack with an eye to understanding if how the chaos was processed was altogether appropriate. In particular, there has been a great deal of discussion about the decision to place the entire city on lockdown while events were continuing to unfold, and if that was really the right move to make.

In recent years, we have seen a disturbing trend in the inclination of the federal government to apply, either directly or through local law enforcement agencies, military-style equipment resources against U.S. citizens living within America's borders; for example, we are all aware of the increased use of *drones* inside the United States. This drone activity has been going on for years, actually, and has only recently gained attention because their deployment by various government agencies has grown so dramatically. Also, in February, the Justice Department (a title which, with each passing day, is becoming more ironic) released a memo, a "white paper," that asserts the right of the POTUS to outright kill Americans if they are *believed to be* "senior operational leaders" of Al Qaeda or an "associated force." As noted constitutional lawyer

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Revisiting the Boston Lockdown

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Glenn Greenwald writes, “If you believe the president has the power to order U.S. citizens executed far from any battlefield with no charges or trial, then it’s truly hard to conceive of any asserted power you would find objectionable.”

Looking at the preponderance of the evidence, it is not difficult to seriously consider that the federal government, aided and abetted by local law enforcement, saw the Boston Marathon bombing as an opportunity to essentially test out its ability to impose a type of martial law on its own citizens, under the guise of keeping everyone safe.

That said, in our opinion, Boston was not a “false flag” event. In U.S. survival circles, the term *false flag event* commonly refers to the idea that a terrorist act or some other crisis is manufactured by the government in order to satisfy a particular objective that is rooted in depriving citizens of liberty. Others disagree with the idea that that the Boston bombing was not a false flag event, but without any kind of reasonable basis for coming to that conclusion, it’s rational to decide it was what it *appears* to have been surface: an attack by Muslim terrorists. HOWEVER, do not misunderstand...just because it was not likely a false flag event, does not mean that the government was unwilling to take advantage of the opportunity to practice putting a large American metropolis on lockdown.

It’s also worth noting that shutting down the city, in the opinion of many experts, was actually counterproductive to the goal of rout-

ing out those responsible for what happened. The capture of the second suspect, Dzhokhar Tsarnaev, occurred only when a citizen stepped outside of his home to smoke a cigarette, and noticed something suspicious that led him to discovering Tsarnaev hiding in the citizen’s boat. Moreover, shutting down an entire city in this way sends an unfortunate (for us) signal to terrorists like these, which is that they have the ability to completely paralyze a large population center and see substantial resources mobilized.

Additionally, as noted libertarian Karl Denninger stated, “By effectively occupying a part of the Boston metro area they made an utter mockery of the 4th Amendment. There was no ‘hot pursuit’ and thus no argument available to them allowing searches of private property without consent or a warrant. Not only did they search without a warrant there were multiple reports through the day of seizure of firearms, among other things.”

When events like this occur, it’s tempting to decide that whatever draconian measures instituted by the feds to preserve public order are OK. We all want to be safe, and when the worst moments of crises are upon us, we desperately think, “I would do anything to be sure my loved ones and I will make it through this OK.” However, in order to look at a situation like this properly and make the best decisions we can, it’s important to examine them with clear heads, at a time we can weigh all sides, look at the implications, and see if, in fact, we really would, or should, do *anything* to ensure our safety.

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Cheap, Regionally-Accredited College Degrees Online (Cont. from page 1)

Still, the reality is that so many schools today are so expensive that the value of the degree, relative to the total cost, is frequently non-existent. There is, however, a much cheaper alternative that is growing in popularity as people become increasingly accustomed to the Internet and all that it offers: Pursuing the degree entirely online. An online degree from a regionally accredited college or university can be a fraction of the cost of obtaining the same degree in a classroom, and while it is true that some aspects of the learning experience are harder to come by when studying online, the prohibitive cost structure of traditional college attendance makes the online option a proverbial lifesaving option for many nowadays.

We make a point of emphasizing that these are regionally accredited schools, and this is something of which you should remain mindful when choosing an online college or university. While most of the bricks and mortar schools you can attend will be regionally accredited, the truth is that many online schools are not. Why is this important? Because schools that are regionally accredited are the *bona fides*...the ones that maintain, in general, the highest standards. Accreditation is a voluntary process to which most legitimate schools happily expose themselves in the interest of receiving the stamp of approval that says, in large part, that a school meets the highest level of educational standards. The fact a school is regionally accredited does not mean it is academically superior, but that it meets minimum, but important, standards of legitimacy and quality. There are also plenty of schools in the world that are unaccredited, or nationally accredited (ironically, in this case, nationally accredited is not as good as regionally accredited), but if you want a degree that speaks the loudest,

you want yours to be from a regionally accredited school.

Rather than present a strict list of schools that are ostensibly the “cheapest,” we want to highlight some interesting options, and then invite you to do your own research. One of the problems with creating a *cheapest* list is that not only are tuition rates changing constantly, but some schools will not offer programs like those in which one might be interested, so you have to do your own research to find the school that best suits you based on tuition and program offered. Schools that presently offer tuition rates such that an entire bachelor’s degree can be achieved with a total expenditure on tuition and fees for roughly \$25,000 or less include *Colorado State University-Pueblo*, *Fort Hays State University* (KS), *Chadron State College* (NE), *Columbia Southern University* (AL), *Weber State University* (UT), *Western Governor’s University* (UT), and *Macon State College* (GA). It should be noted that while, at this writing, the *University of Wyoming* is the cheapest of all, that school recently instituted a graduated increase in tuition to out of state residents that will culminate with an online degree total cost of over \$40,000 in year 2017 (although, if you happen to be an in-state Wyoming resident, your tuition is not scheduled to increase, which means the total cost of your online degree at Wyoming will be around \$16,000 – nice!

No one is saying that even these sums are not significant; they are. However, when you consider the obscene tuition rates for attendance at traditional campuses, and that even Wyoming’s online tuition rates for out-of-state students in 2017 will still be much, much cheaper than those for so many traditional schools, these rates are a bargain.

Ideas When You're Stuck for a Blog Post (Part 2)

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

By James L. Paris

Last month, we began a discussion about what to do when you need to write a blog post but you're stumped for an idea. This is a not-infrequent problem for bloggers and those who otherwise want to keep the content at their sites fresh and frequent. It's no secret that the Internet is driven largely by a "what have you done for me lately" sort of perspective, meaning that unless you are regularly producing content that is engaging, followers who might have been initially intrigued by you, what you have to say, and what you're all about, will tend to drop off very quickly. The reality is that there is an enormous amount of competition out there for your audience, and so you will remain under the gun as far as content is concerned if you want to continue to build and maintain quality levels of traffic.

That said, there will be times when the creative juices simply aren't flowing. It happens to everyone, even the most prolific of writers, so you are hardly alone when the condition befalls you. Still, you have to fight through it, and one of the best ways to do that is to look at *how* you're coming up with blog content rather than what you're coming up with. What this means is that the way you can help to give yourself more options as far as content creation is not to look just at individual subjects within your topic area or theme, but also at *angles* at which you can approach a topic. For example, one of the ideas mentioned last month was to feature a photo or video in your blog article, and make the written part of the article a commentary about what is reflected in the graphic. We also talked about article structures like Q&A, lists, interviewing other experts in the field, and numerous other formats for a blog post that, by themselves, immediately open up a

large number of possibilities for you in terms of article creation. We want to continue the discussion this month, so that between last month's issue and this month's, you will be loaded for bear as far as far as ideas to which you can refer when you find yourself struggling to come up with another piece of content.

Comment on the state of your industry. The applicability of some of these ideas may vary based on your specific topic, and that might be the case with this one. Still, if you expand your mind and really think these through, you will likely find ways to utilize practically all of them, regardless of your subject area. In this case, if you are a financial blogger, for example, you can write about the condition of the securities industry, about legislation that's being discussed, changes in rules, trends, etc. However, if your blog is about more philosophical or spiritual kinds of things, there may not be the same sort of ability to write about your "industry," per se. Still, that said, it's not necessarily out of the realm of possibility, either. For example, a blogger about Christianity would find it entirely appropriate to discuss changes, or news, or events related to a particular denomination. Even if that is not a subject area about which he normally writes inside of the broad topic area, it is by no means inappropriate for him to do so. Again, this is about thinking outside of the box a bit, and asking your audience to be as open-minded in perspective as you are.

Post the top resources for someone in your industry. We often talk about how important it is to put yourself in front of blogs and other resources from other experts in your industry, both from the standpoint of always

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making certain you're as knowledgeable as you can be, but also to ensure that you remain fully involved in the community of those thinkers; your readers would appreciate such access, as well, and one of your blog posts could simply be a select list of other blogs and resources, and inviting your own readership to visit them.

By the way, you don't have to be fearful about doing that, as though by pointing your readers in other directions you're shooting yourself in the foot. The reality is that people don't generally rely on one, single resource, anyway, for information on a given topic. In fact, you will only further endear yourself to your readership, because they will know that by reading what you write, they'll be well-equipped all the way around in terms of topic knowledge.

Write about an event you attended. If you attend some event...a conference, seminar, something like that...that pertains to your topic area in some way, then, by all means, write about it. Jim Paris will do this; Jim will frequently go to various Internet marketing conferences and use those events as the bases for blog posts. He might write about the conference in general, some particular aspect of it, or about some new strategy he learned while he was there – as matter of fact, he once did a blog post about the unfortunate service he received at a hotel *while* he was attending an Internet conference! The point is that if you do any traveling to any type of event on behalf of your blog or website topic, you should be able to extract several different articles from it.

Write about the pros and cons of something. One way to look at a blog post is as a place at which to weigh the benefits and disadvan-

tages of something. Again, you have to be able to think outside the box a little bit, depending on your topic area, as an article basis like this might not be immediately apparent to you. Still, if you're stuck for a topic, think about what how you can write an article that discusses the pros and cons of a particular topic within your broader subject area.

Write about a relevant book you've read. In order to remain an expert in your chosen area, you have to do a lot of reading. This means that you will undoubtedly read a lot of books in addition to other blog articles and magazines. Given that, why not discuss the book in a blog post? That's something else Jim Paris has done frequently – he will extract blog articles, even webinar presentations, from books he has read. This is not something many people tend to think about, because we're inclined to generally dismiss all of the reading we do as a task entirely separate from our writing, but the plain fact is that so much of what you read as a way to stay on the cutting edge of your topic area will also work quite nicely as a source of blog articles. Remember, you can critique the entire book rather broadly in a single post, or, better still, you can talk about several different components of the book separately, in each of their own blog posts.

These are just some of the ways you can help to crank up your brain when it seems like there's just "nothing" about which to write. The reality is that there are probably a lot of ideas sitting right in front of you when it appears as though there isn't a one. Again, one way to work successfully around that is to retrain your mind's eye, in a sense, to see prospective ideas a little differently and more expansively. Learn to do *that*, and you should have no shortage of quality content.

The Wisdom of the In-Town Survival Retreat

Take Care to Choose the Right Location for You & Your Family
By James L. Paris & Robert G. Yetman, Jr.

In this day and age, more folks who are serious about the matter of survival are looking to the survival *retreat* as an ultimate step to freedom and safety. The survival retreat is not your primary residence, but the place to which you and your family will, well, *retreat* when distressed conditions set in. One of the few silver linings associate with the global economic collapse is that real property has been available for very low prices throughout much of America and around the world during these last several years, and remains so in many places still. Because of that condition, some have expressed an interest in finally breaking down and buying a place where they can go that serves as a fixed “home away from home” when a significant survival event arrives on their doorsteps.

One of the biggest issues to settle right away once you’ve decided to purchase a back-up place to go is whether the retreat should be in a more populated or less populated area. Think through this part of the decision very carefully. Not everyone is going to be equipped, by virtue of personal situation, skills, or inclination to live for an extended period in a remote location. That is a romantic notion that many have when imagining survival scenarios from the comfort of their living rooms during times when everything is functioning normally, but living remotely can prove to be difficult if you and/or your family members are not really prepared or have the wherewithal to “cut it” in the sparseness (in terms of people) of locations.

A good alternative for many is going to be the retreat that is located in a more remote, less populated area from that in which their primary home is located, but is still within the boundaries of a functioning town replete

with the normal resources found *in* a town (civil service, organized utilities, etc.). As for population numbers, what we’re talking about is something of no more than a few thousand people. From that standpoint, not only will towns of that size not present the kinds of population-based threats found in cities, but there will generally be the opposite dynamic at play, one in which a greater sense of community will tend to act to the benefit of all in the event distressed conditions beset the area. Note, however, that if you opt for a place that is *too* small...not necessarily even remote, but a town of just, say, several hundred...then you will likely lose out on the benefits of living in the midst of *some* population, like full resources and skill sets (health care workers, etc.). Admittedly, it can be a bit of a fine line, but if you take your time and do your research, you will find an ample number of communities throughout the country that should do the trick. One other note on this: Even as you take care to choose an in-town retreat, be sure that the individual piece of property you choose is not in too-remote a part of the town itself, or you will find yourself without the benefits of having gone this route in the first place.

The other advantage of an in-town retreat is that there is a greater possibility that you will be able to relocate to it permanently at some point, precisely because it has the necessary properties for you to still live a “regular” life while in a location that is far from a potentially-troublesome high-population area. As you spend time at your retreat and become better acquainted with the community, and more a part *of* the community, it will be easier to see yourself living there full-time, should you decide to lower your risk altogether of living in a more populous area.

Use Care When Marketing with Free Ebooks

By Robert G. Yetman, Jr.

One of the ways Internet marketers and authors will use ebooks is as giveaways, free products designed to build interest in themselves, generally, or in something else they're doing. Writing an ebook for the purpose of making it a free marketing tool is something that has been standard or a while now. However, the free ebook mechanism is not quite what it once was, in terms of value, to the author making it available, and so it is worth taking a look at whether the free ebook giveaway is something that is still right for you...or right for *anyone*, anymore.

The key question for you: Does giving away an ebook for free help *your* bottom line? If it works for you, then great, but pay close attention to the metrics behind your giveaway; if you cannot see a correlation between your giveaways and improved sales, or some other quantifiable benefit, then you may be doing more harm than good by offering them.

The biggest problem with free ebooks...free *anything*, for that matter...is that everyone understands the general correlation between price and value; the more something costs, the greater the value that is at least implied, which means that most people look at free things as being basically worthless. It is, of course, not true in every case, but it is the understandable, instinctive reaction that we all have when we see something for free when other, *like* examples of the same kind of product cost money.

A related issue is that many who download free ebooks never get around to reading them. This is, of course, a generalization, but we're seeing this more and more in the realm of ebooks...that there are people who will simply download ebooks available for free *because* they are free, and all too often stop

there as far as their continued interest in any one free ebook. In other words, a person who has actually paid for an ebook now has an investment in that book, and will be more inclined to actually read it.

A good alternative to the free ebook is the free "special report." Instead of giving away your ebook, you can create a special report that perhaps deals with one topic area addressed by the ebook. For example, if you have an ebook on the subject of credit, your special report could be "The Three Things You Must Know About Your Credit Score," something like that, and the special report could ultimately serve as a direct promotion for your ebook.

One of the best reasons for giving away an ebook is if you want to improve the number and/or quality of reviews posted at sites like Amazon. Giving away the ebook like this is more of a pinpoint sort of tactic, rather than something you're going to make standard. That is, you might give the ebook away for a short period of time to assist with that goal; also, if you have made the book available in a physical edition, giving away the ebook for a short period may help to boost sales of the physical book, at least for a little while. Again, though, it's important to monitor the activity to see that you're realizing the benefit, and if you're not, or as soon as it seems to be slowing considerably, stop the promotion.

The message to take from here is not that free ebooks are no longer a good idea at all, but that they may not be the universally good idea they seem to be in theory. Be judicious about how use them, making sure to watch for the benefits that accrue to you in the form of an enhanced bottom line, and as long as you are, you should be fine.

The Jim Paris Perspective

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

The Edward Snowden Case And The Coming Mark Of The Beast

When I first heard about the Edward Snowden matter, I was intrigued and didn't know *what* to think. My first reaction was to consider the allegations and ponder if they could possibly be true. Could our own government be tapping all of our phone calls and tracking our Internet activity? It seems like quite an enormous charge to make, but more and more, it now appears to be true. Rather than the government coming out and apologizing for what is clearly a violation of all of our constitutional rights, they have dug in their heels in their pursuit of Edward Snowden as a criminal.

Is Edward Snowden the criminal? There is no doubt that he has likely broken quite a few laws by disclosing this information. But, could the disclosure of "top secret" information be justified if it was tangential to acting as a whistleblower in exposing much larger crimes? For example, in states where it is illegal to tape record a conversation, there is usually an exemption if the recording is for the purpose of reporting a crime. This means that even a regular citizen that is not a member of law enforcement may use what is normally considered an illegal tactic (surreptitiously recording a phone call or in-person conversation) if the purpose is to expose criminal activity. There have been numerous so-called whistleblower statutes passed over the years to provide protection to individuals who step forward to report illegal activity in private business or from within the government.

I don't know Edward Snowden's heart. I don't know if his motives were patriotic or not. Given the choice, however, I would much rather know that the government is surveilling me than not know. Each of us can thank Edward Snowden for at least giving us a heads-up as to the extent of the government's surveillance of our private activities. If any of us claims to love this country, we must also love the principles upon which it was founded. The Constitution is clear in protecting us against unreasonable searches. Can a person say, "I love my country but I dislike (or even hate) my government?" Is that unpatriotic, or is it simply a person being observant and astute enough to realize that we are no longer the constitutional republic that we once were? This is not a Democrat or Republican issue. It seems to me that both sides of the aisle, going back several years, can be blamed for this intrusion into our privacy. Yes, that would even include George Bush. Still, even though we can place some degree of the blame on former President Bush, it is becoming clearer that President Obama has escalated the surveillance programs well beyond the levels at which they may have existed under the Bush administration.

I was surprised, in a way, when we conducted an online poll recently and found that 70% of our readers considered Edward Snowden a hero and not a traitor. I still don't know enough about Edward Snowden to give him the title of hero, although I certainly cannot consider him a traitor based on what we know up to this point. Where I am going to go with this topic now may cause you to wonder, but stick with me. As Christians, we all know very well about the coming

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Mark of the Beast. We understand that in the end days those who do not take the Mark will be unable to buy or sell. Of course, until this generation of technology, most people would have read Revelation 13 with some degree of confusion. What we know now, and what is well-established, is that the technology is already here to prevent people from buying and selling under such a system. With this is really about, however, is the ability of the antichrist to have control over us. With the Snowden reports about the technology that is monitoring our phone calls and Internet use, I can only imagine how the antichrist could use this to control the masses.

Bitcoin Under Siege

For those that have been following the news in recent weeks about Bitcoin, we have seen the United States government taking aggressive legal action against those distributing the virtual currency. The problem that the government has with Bitcoin is the fact that it is anonymous. The idea of being able to buy or sell without government tracking is what is at stake here. Government enforcement is being couched within the notion that private financial transactions can lead to money laundering for a wide variety of criminal activities. There is no doubt that this is true, but should that mean that our entire population loses its right to privacy while engaged in legal commerce? This is a battle that is been raging now for at least two decades. Even trying to make a modest bank deposit or withdrawal can put you under a great deal of suspicion. About three years ago I sold a small sailboat and the buyer wrote a check to me for approximately \$1000. To be sure I was not getting a bad check, I decided to take it directly to the bank it was drawn on and cash it. Yes, that meant I was going to receive \$1000 in cash. I rarely have cash in my wallet, as I mostly use a debit card. I had to wait nearly 30 minutes to receive my money after cashing the check. I had to fill out an additional form and be questioned by two different bank employees about why I was cashing the check and not simply depositing it in my own bank account across town. The government is monitoring us probably even in ways we don't even know yet. Whether it is the new smart meters on the sides of our homes that measure the second-by-second use of electricity, our cell phones, our Internet usage, our home phones, our bank accounts, the government has clearly asserted a prerogative for itself to further intrude into our lives and freedom. The scope of this intrusion is such that, in my opinion, it is laying the groundwork for the appearance of the antichrist.

Being Controlled by the "Webopoly"

In large part, the government's ability to monitor us online is directly connected to the fact that a handful of companies now control the Internet. I discussed this with a Libertarian friend who was very dismissive of my viewpoint. He said that it is a free market and if Twitter, Facebook, Amazon, Google, and YouTube don't live up to consumer expectations, they will face competition and be put out of business. Many of you may know that my YouTube account is currently under restriction as a result of my publishing a video that exposed a \$100 million Ponzi scheme. Yes, you read that right. I exposed a \$100 million Ponzi scheme and the individuals behind the scheme made dozens of complaints to YouTube about my video. As a result, my account is re-

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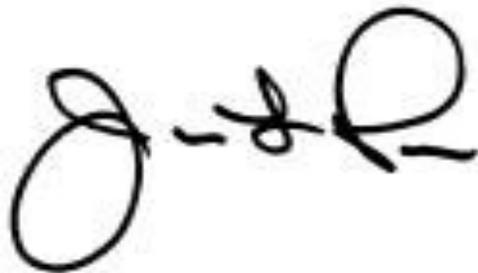
The Jim Paris Perspective (Cont. from page 9)

stricted. I have what they call a "first strike." I cannot use my account for live broadcasts and am limited to the just basic features for the next four months. What makes matters worse is that there is nothing I can do about it. YouTube, which is owned by Google, can restrict my account at any time for any reason under their terms of service. I believe that the government has allowed, and maybe even assisted, these companies to gain a monopoly over the Internet. In exchange, we are learning that many of them are providing the government the ability to spy on our every move.

The next major event to look for is a government plan to discontinue physical currency. Once all financial transactions become electronic they will have the complete ability to monitor every aspect of our financial lives. I also believe that after physical currency is discontinued, there will be laws passed outlawing bartering and other "in-kind" transactions to prevent people from operating outside the system. This would include an attempt to eliminate all virtual currencies such as Bitcoin, as well as using precious metals as a means of currency. This will likely be done under the guise of preventing money laundering and tax evasion.

The George Zimmerman Trial

At the time of writing this commentary, we are 15 days into the Zimmerman trial. The prosecution is still presenting its case. Even the prosecution's witnesses appear to be bolstering Zimmerman's account of what happened that night. The riot planners are already using Twitter to organize themselves, as a "not guilty" verdict seems to be all but a foregone conclusion. The local police and prosecutors decided initially not to bring charges against George Zimmerman. It was only after Al Sharpton and Jesse Jackson turned this into a race issue that our Florida Governor Rick Scott caved and appointed a prosecutor to take on the case. Scott, a Republican, has wasted what will likely be more than a million dollars of taxpayer money on this case. I sent him personally message via Twitter last week voicing my disapproval and letting him know that I would never vote for him again. The saddest part of all is that George Zimmerman's life will really be over. Even if he is found innocent he will likely have to live out the rest of his years in seclusion. Maybe some modicum of justice can be served and he can get a big book deal or a judgment against NBC News for defamation. We will see. As I have written about previously, there is much more on trial here than one man: it is the right to self defense, and THAT is another the aspect of this that should have each and every one of us very concerned.



James L. Paris
Editor-In-Chief

The right to self-preservation is the most paramount of all rights, and it is something that should be guarded most jealously by all of us, regardless of political persuasion. However this trial ultimately plays out, it is in the interest of all Americans that we see that the right to basic defense of oneself is not diminished. We know all too well about the war on gun rights that has been in particularly full force since the tragic Sandy Hook shootings, and the Zimmerman trial is just one more front on which Americans are being engaged.

The Necessity of Sparring to Self-Defense Prep

By Robert G. Yetman, Jr.

There are a lot of people who study self-defense or formal martial arts, but a surprising number of those folks manage to do so without spending much, if any, time *sparring*. Sparring, however, is very important, and anyone who is serious about becoming truly proficient at defending oneself will do it. Said the great Bruce Lee of sparring: “*If you want to learn to swim, jump into the water. On dry land, no frame of mind is ever going to help you.*” What he meant, of course, is that martial arts is ultimately about combat, and no amount of perfected technique is going to be truly of assistance if the only place you ever practice your kicks and strikes is into thin air. While one should always do as much as he can to become as proficient as possible at self-defense, it is important to recognize the particular value of sparring. The bottom line is that sparring is really the only chance that a person has to practice fighting technique and scenarios in such a way that the practice is actually useful in terms of its application to combat against another.

There are a lot of advantages to sparring, of course, and one of the most important is that you get to actually practice technique and otherwise *pressure test* your fitness and capabilities against another live, breathing, moving human who is trying to do the same. That said, another principal benefit is that sparring allows one to *get used to being hit*, and this is super-important. It does not matter who you are or how skilled you are, you *will* be hit when you fight another. Few people are at all familiar with what it feels like to

take a shot to the head, face, or midsection, but you may well take a bunch of them in a street engagement or if you find yourself defending your homestead against intruders.

You do not want the first time you experience the sensation to be at a time when the fighting really counts. Few *regular* people have any familiarity with that sort of aggressive, direct contact in adulthood, and without experiencing it and having a good sense memory of it, the risk that such contact will immediately disorient and disable you is substantial. If you speak to any real experts in the field of self-defense about this, you will be told that, in street combat situations, it was not the pain and injury suffered during altercations that was the challenge in persisting and prevailing, but the psychological disorientation that immediately ensues in the onset of a sudden altercation which proves to be the bigger obstacle.

Additionally, it is important to keep your sparring as full-contact as possible; a lot of experienced fighters are able to spar full-contact without any gear, and that is preferable. If you are not confident enough in your ability (and that of your opponent) to be able to engage in a way that it is useful and realistic but not dangerous, go with pads until your sparring skill level improves. Still, the bottom line is that you have to engage. The contact, the adrenaline, the execution of technique, and the emotion of a real fight for survival are all elements for which it is difficult to truly prepare, but sparring gives you your best chance at it.

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Bond Investing in a Climate of Rising Rates

By Robert G. Yetman, Jr.

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Seeing as we're on the cusp of a climate of rising interest rates, it's worth a look for the benefit of those invested in bonds to see just how they should think about positioning...or repositioning...themselves at this time to address anticipated rate activity. Rising rates cause real problems for bond holders, as these increases mean new buyers can purchase new bonds paying the higher rates, which, in turn, hurts the value of the bonds held by current bond owners. (Note: The assumption made in this article is that the bond investor would prefer, as much as possible, to remain in bonds, or at least *away* from stocks, and so we will look at this subject from that vantage point.)

If you own individual bonds...

...think about weeding out those issues in your bond portfolio with maturities much beyond five years, and certainly those with maturities beyond ten years. In a climate of rising rates, the longer the bond maturity, the greater the damage. Once that's done, you can also consider creating a bond "ladder" with the rest of your bond-dedicated assets to help make the best of the interest rate situation. With a bond ladder, an investor purchases several bonds of varying maturities... ranging from, say, six months to maybe five years, but not too far out. As soon as one bond matures, the investor takes the proceeds from that bond and buys a new, longer-term bond that has been issued at the higher, prevailing rates. Basically, a bond ladder is a way to decrease your overall risk as a bond investor by lowering your direct exposure to interest rate risk, specifically. It is not a perfect answer, but it is a solid strategy.

If you own bond funds...

...which is the way a LOT of people on bonds these days, then you want to know two important pieces of information about these holdings: the *duration*, and the *average maturity*. Duration, in this case, is not a measure of time, but a measure of how interest rate-sensitive the bond fund share price is to possible interest rate changes; if the duration of a bond fund is 2, then it is said that a 1 percentage point rise in rates will see the share price fall 2% (and in a climate wherein interest rates drop by 1 point, the value of the share price would *increase* by 2%). Average maturity is, as the term implies, the average maturity of the individual bonds that comprise the underlying portfolio, and as with individual bonds, the longer the average maturity, the more risk to the bond holder. Very simply, your strategy here as a bond fund investor is to reconfigure your holdings to reflect both lower duration and lower average maturity funds. This will, of course, impact what you realize in interest, but it's an important move in the interest of capital preservation.

When rates appear that they're on the move upward, it's time for bond investors to get proactive with their holdings, which is not a behavior that is typical of bond investors. Still, in order to put yourself in the best possible position, you have to be willing to get in front of this coming rate activity, which means reviewing your portfolio and making changes, as appropriate. One last thing: before you DO make any changes to your portfolio, be sure to consult your financial advisor.