



The James L. Paris Report

Your Ultimate Guide To Financial And Personal Survival

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The Importance of Maintaining Your Corporate Veil

Pay Attention to the Little Things that Can Make or Break Your Protections

By Robert G. Yetman, Jr.

One of the principal reasons that small businesspeople, including Internet marketers, choose to set up alternative legal entities through which to do business has to do with the various protections afforded by those entities. By virtue of the law, the personal assets of corporation shareholders and LLC members are not at risk if a person or entity with which the corporation or LLC does business decides, for whatever reason, to take legal action. This is not the case with business operations conducted as a *non-entity* (like a sole proprietorship). In those circumstances, if someone has a grievance, any legal action taken automatically puts your personal assets at risk, because there is no entity

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West Nile Virus, 2012

This Year is Proving to Be the Worst One in Our History for the Deadly Disease

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

Until this year, the West Nile virus had been one of those ailments that just few enough people contracted to keep it from taking center stage on anyone's radar screen. Not now. According to the Centers for Disease Control, through September 25, 48 states have reported that 3,545 people have contracted it this year, and for 147 of them, it has proven fatal. The numbers are still climbing, making this undoubtedly the worst outbreak seen in the U.S. As for concentrations, 40 percent of the cases have been reported from Texas, while California, Illinois, Louisiana, Michigan, Mississippi, Oklahoma, and South Dakota combine with Texas to make up 70% of the reported cases, overall. The virus can manifest itself in any of a variety of ways in an infected person...West Nile Fever, West Nile meningitis, and West Nile encephalitis are all examples of the kinds of specific, very unpleasant illnesses that can come from being infected.

West Nile Fever might not kill you, but the symptoms are such that you may wish it had. You can look forward to a high fever, of course, but also diarrhea, nausea, stomach cramps, muscle aches and other unpleasant sorts of things. What's more, many people who have had this "milder" form of West Nile affliction

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West Nile Virus, 2012 (Cont. from page 1)

will tell you that they have never felt completely healthy since, even if they became ill years ago. As for the meningitis and encephalitis brands of West Nile, they can prove to be a straight line to the cemetery.

What can you do to protect yourself?

There no vaccine against West Nile. Once you have it, all that can be done is to treat the symptoms. This means that you want to do everything you can to prevent from contracting this disaster in the first place, and because it is delivered to us by mosquitoes, it is protecting against these insects that should rank at the top of our list of priorities.

Think about mosquito repellent. A lot of people aren't nuts about applying repellent to themselves or their children, but this is a case where the disease is definitely worse than the cure (or, in this case, the preventive measure). You should also apply repellent to thin clothing, as well.

Eliminate standing water around your home or other area of operations. Water is where mosquitoes lay eggs and breed, so you'll want to get rid of standing sources of it whenever they start to accumulate. This means checking gutters that might be blocked, flower pots, pet water dishes that may be outside...really anything at all that can collect water should be checked and emptied, as appropriate.

Keep screen doors and windows in good repair. It's best to keep your regular doors

and windows closed, but if you need some fresh air, be sure your screens are capable of keeping out pests. If not, fix or replace them right away.

Stay indoors during peak mosquito activity. Mosquitoes are especially active in the early evening. Whenever possible, stay inside during these hours, as well as at other times you see them "doing their thing."

Keep your immune system healthy. Some who are infected will never develop symptoms. A great way to raise your chances of being one of those people is to do all of the things that keep immune systems running as problem-free as possible; eating lots of fruits and vegetables, getting plenty of sleep at night, engaging in regular exercise, drinking a lot of water every day, and also participating in a supplement regimen to feed your body some of the nutrients of which it may not always be getting enough.

West Nile is another disease that has come to us courtesy of the African continent. There is no way to know, for sure, how it first appeared on our shores, but it is not at all out of the realm of possibility that a traveler from the Third World brought it here (the contention of some "experts" that it came from a mosquito that flew here from Africa is laughable) – it essentially didn't exist in North America until 1999. Again, we see the strong likelihood that politically correct-style enforcement of immigration and importation policies are working to destroy our once-strong health care culture. Stay aware!

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The Importance of Maintaining Your Corporate Veil

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like a corporation or LLC that essentially separates your business from *you*.

When a challenge is made to a legal entity in an effort to get to the personal assets of an owner or shareholder, it referred to as an attempt to “pierce the corporate veil;” that is, the point of the action is to take issue with the integrity of the entity’s status in an effort to ultimately have it be determined that the entity, from a legal standpoint, does not exist. When that happens, the corporate veil has been successfully pierced, and now the personal assets of those owners and shareholders are fully exposed and at risk.

This all sounds great, right? Well, it is...as long as you do what is necessary to maintain the legal integrity of your entity so that any challenge to it is unsuccessful. In other words, the protection afforded by your LLC or corporation is only as solid as the effort to make sure that everything is done as required to keep the status intact.

As a small business owner who wishes to enjoy the protections afforded by a corporation or LLC, it is incumbent upon you to do what is necessary in order to preserve the integrity of your entity. There’s really no point paying to set one up if you’re not going to maintain it properly. It is not enough to simply “have one.” You have to use it, and maintain it properly. For small business people, the two likeliest threats to maintaining the legal integrity of the entity involve the following: *failing to keep entity books and records properly maintained*, and *comingling business and personal funds*.

Books and records. When you have a corporation or LLC, there are simple, ongoing tasks in which you have to engage in order to

stay legally compliant *as* a corporation or LLC. Corporations have the most – there are annual meetings, adoption/updating of by-laws, issuance of stock to all shareholders, and other internal requirements that must be met. LLCs do not have as many of these internal requirements, but it is a good idea to indicate that you have at least had annual meetings. As the broad use of the LLC is still relatively new, there is not a substantial body of case law that tells us firmly the “do’s” and “do not’s” about preserving LLC protection. The veil of some LLCs has been challenged on the basis that even if certain internal requirements did not exist, that the LLC was unmaintained as an entity (no proof that meetings are ever held, etc.) and is void. Whether you have a corporation or LLC, it is important that you *act* like you have one at all times.

Comingling business and personal funds.

This is something else that can see your corporate veil easily pierced. While it may seem like no big deal to use the company credit or debit card to pick up the groceries once in a while, it is; the moment you do that, a case can be made by a creditor or other legal challenger that such a use automatically voids the protection provided by the entity (not to mention that the IRS might have an opinion on your purchase using company funds).

In the end, the biggest threat to the legal integrity of your entity will be laziness, or, at least, an inattention to detail. It’s never much fun to spend time on the minutiae of running a business, but if you don’t do it and then find yourself needing the very protections that prompted you to set up the entity in the first place, you could easily, even likely, find yourself without them.

Niche Internet Marketing

“Drilling Down” on Your Internet Marketing Subject Area

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

When it comes to selecting a niche for your Internet marketing business, here’s a piece of advice that might surprise many of you: Do not select a niche just because you think it’s going to make a lot of money. A lot of folks do this part-time in an effort to gain some traction before expanding their scope, which means their working in their Internet marketing businesses at nights, on the weekends, or whenever else they can steal some time. Given that, it is so important that you select an area that is of genuine interest to you... something you really *like*...and then pick a niche from within that area that really resonates with you. Do not, however, just chase dollar signs. There may be plenty of niches out there that seem to suggest they are much better than others in terms of their prospective financial return to you, but remember that you have to work at maintaining a website or blog, and a lot of that work will involve research and developing content on your subject area. If you do not have a decent affinity for that subject area at the outset, the work you will do in building and maintaining your site will quickly seem like drudgery.

Now, it’s never a bad idea to select from an area with which you’re already familiar. For example, if you are an auto mechanic by trade, there’s a clear benefit to having your Internet marketing business themed on auto repair or some aspect of it. Namely, by developing your website or blog on that basis, you will realize expert credibility more quickly because you are already a bona fide expert in the field at the outset. However, referring back to the first paragraph of this article, that will only work if you enjoy your “regular” job well enough to want to build your business using it as a foundation, but if

you do, one clear benefit to doing so is that your credibility as an expert in your topic area can accrue to you much more quickly if your topic area is one in which you’ve had actual, hands-on, professional experience for many years.

That aside, let’s look at how to use a tool that can help us narrow down a topic we like into a niche we can really use. To get started, head over to the Google free keyword selection tool, which you can find in a simple search. Now, there’s a LOT of keyword selector tools available these days, and some require you spending a few bucks. For example, Market Samurai is an excellent keyword research tool with lots of bells and whistles, but it is also one that costs – about \$149 per year. Many professional Internet marketers like the benefits that come with paid keyword search tools, but for those who are trying to keep costs as low as possible while they seek to transition into this business, the free Google keyword selection tool is going to be just fine.

Remember that the Internet rewards people who drill down and find a niche inside of a broad topic area. That said, you have to understand the difference between something that is a niche, and something that is not a niche. For example, “quilting” would not be considered a niche; it is too broad in scope. Starting with the word “quilting,” however, one can plug that into the “word or phrase” screen at the Google free keyword search tool, and start narrowing down that subject area enough so that the eventual result is a true niche. When you search a word (in this case *quilting*) using the keyword tool, you will usually have a long list of results come back that represents keyword ideas, using

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your “seed” word (“quilting shops, “quilting thimbles,” “quilting projects,” and on and on). Furthermore, these keyword ideas will be characterized by the Google search tool as having *low*, *medium*, or *high* competition, and the results will also indicate the number of monthly searches, both global and local, of each keyword idea. Ideally, you want to focus on those keyword ideas that have *low* competition and a *high* number of searches. In other words, what you’re looking for is a keyword phrase that has the best combination of the following: a lower number of websites competing for the phrase (that’s the low competition), but a higher number of monthly searches *of* that phrase.

Something else you can do is go to the regular Google search engine, plug in the word “quilting,” to stay with our current example, and review the search results to see if any of the websites returned look at all appealing to you. If one does, you can copy the URL and paste it into the “Website” section of the “Find keywords” box back at the Google keyword search tool, and perform a keyword search from that site. What will that do? It will give you back the same sorts of search results, but the keywords that will come back will be those that live on that particular website of which you were so fond, with associated statistics.

So what *are* these keyword search results? Besides simple keywords, they represent possible *niches* that are the result of drilling down from a more general topic, like quilting or dieting. That said, take to heart the notion that they are *possible* niches; not every keyword result represents a quality, bona fide niche around which to develop a website or blog; you have to not only use the metrics that are available, but you also have to defer

to your good judgment, as well, when evaluating a keyword phrase in terms of its viability as a possible niche for you.

Remember that if you do find a keyword phrase that meets all of the requirements... low competition, high number of monthly searches, and appropriate as a true niche... one of the next things you should do is see about securing that actual keyword phrase as a domain name. When you check that out, don’t be surprised if you find that it is taken as a .com, but remember that there is a variety of other useful alternative extensions that you can utilize as a .com substitute. For example, it is not uncommon to find a popular keyword phrase that’s already taken as a .com still available as a *.us*, *.info*, and/or *.net*. Too often, people will dismiss the idea of buying a domain centered around a keyword phrase when they find it is not currently available as a .com, but that is a big mistake; what matters is the keyword phrase, not the extension. While .com is preferred, it is preferred because of the general public’s immediate recognition of it. In terms of the search engines, those “see” alternate extension-associated keywords as easily as they see those associated with .coms, so don’t “sweat the small stuff.”

Some might be wondering, is this, then, about, finding a good niche, or simply finding a good domain name? The answer is that while this is principally about finding a good niche from a general topic, it would be silly to not also, as sort of an “oh, by the way,” see if the particularly good keyword phrase is also available as a domain. This gives you an extra edge – not only have you found a good niche, but you have also secured a popular domain name that is itself representative of the niche.

Patriotic Bumper Sticker? You Might Be a Terrorist

Government Continues to Regard U.S. Citizens More Suspiciously

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

The headline above is not meant to paraphrase comedian Jeff Foxworthy's famous "You might be a redneck" shtick, but we understand if it sounds about as funny. The problem, however, for liberty-loving patriots, is that there is really nothing funny about it. There is an increasing body of evidence out there that suggests that our own government is characterizing pro-Christian, pro-Constitution patriots as enemies of the state. It is a trend we have seen taking shape for a few decades now, as U.S. leaders have been more aggressive than ever in seeing the country subordinate its nationalist tendencies and heritage out of deference to global interests, but the election of President Obama in 2008 has unquestionably spurred on this trend with even greater vigor.

Among the first signs of this "new" trouble was Janet Napolitano, Homeland Security Secretary, signing off on an agency report that essentially said U.S. military veterans should be regarded as good candidates for becoming anti-American terrorists. This created a huge backlash back in 2009 when the report emerged, and Napolitano subsequently made a half-hearted apology to vets, but ultimately stood by the document. Right off the bat, while the new administration was still in its relative infancy, we could see clear signs of real trouble.

Let's leapfrog to 2012: In February, the FBI held a press conference discussing the threat posed by so-called anti-government extremists, and went as far as to say that some of the criteria for helping establish that one might be a member of this group is that he references the Bible, the U.S. Constitution, U.S. Supreme Court decisions, and/or treaties with foreign governments. To be fair,

the FBI seemed to be focusing on the so-called "sovereign citizens" movement that has seen sympathizers attack and even kill members of law enforcement, but that said, all Americans should be chilled at the idea that making references to the Bible, the Constitution, and questionable Supreme Court decisions puts them at real risk of being characterized as threats to the United States.

Additionally, a manual created by the Department of Justice for terrorist training of law enforcement personnel says some interesting things about just what should be regarded by those personnel as indicators that U.S. citizens may represent terrorist threats. The manual, entitled *Terrorism Training for Law Enforcement* and created as a function of the DOJ's State and Local Anti-Terrorism Training Program, has been leaked and is available for review online at publicintelligence.net. It is in the section of the report entitled *Terrorism Indicators* where some of the manual's more disconcerting suggestions can be found; among them, vehicle bumper stickers that read the following are to be considered as possible indicators that the person at the wheel is a terrorist: "Know Your Rights Or Lose Them," "If You Love Your Country, The U.N. Is Not Your Friend," and "Get US out of the United Nations."

These are the sorts of bumper stickers that may have police approaching you as a potential violent threat the next time you are pulled over for speeding. What of the large number of law-abiding Americans who have very strong ideas similar to those expressed in bumper stickers such as these? Are we ready to characterize such people as threats? Apparently the U.S. government is prepared to do that very thing.

Research Validates the Future of Self-Publishing

By Robert G. Yetman, Jr.

An interesting bit of research has been in process at the University of Arizona's School of Information Resources and Library Science for the last five years, but it is completed now, and the results should be considered good news by all who embrace the ability to write and distribute books on their own as a means to achieving self-sufficiency.

One of the bigger takeaways from the results is that the stigma of self-publishing is, indeed, on the decline. Many people have assumed this to be the case, but it never hurts to see scientific validation to that effect, and now we have it. Specifically, there was revealed clear signs that this stigma about self-publishing was beginning to noticeably subside beginning in 2010, according to lead researcher Professor Jana Bradley.

Bradley also said that her research points specifically to Amazon as the single biggest corporate influence responsible for changing the way publishing has been traditionally handled. The forceful development and marketing of Kindle Direct Publishing has almost single-handedly brought the traditional publishing model to its knees, but, according to Bradley, it is, more than the ease of process that has been so damaging, the fact that authors are allowed to set their own prices that has been such a game-changer. Ebook prices can be just a few dollars or *less*, and payouts to authors can run as high as 70%. The traditional publishing format has seen author payouts remain very low...oftentimes as little as 5% for first-time authors, and no more than 15% for experienced ones.

Something else the researchers found at the time of their inquiry: Of the top 100 paid titles available on Kindle, over one-third of them were by self-published authors.

This overall growth includes the self-published POD, or print-on-demand, physical books like those produced through Lulu and iUniverse, but it is in the area of digitally-delivered books where the greatest growth has been realized, to no one's surprise.

What does this mean to you?

For one thing, this research validates the suspicions we've all had for years now about the advent of self-publishing and the decline of traditional publishing. What's more, and this is very important for you, is that self-publishing and ebook consumption are both here to stay, genies that cannot be stuffed back into their bottles.

Something else is that the *breadth* of offerings is widened by this advent of self-publishing, and with that, improved chances that the niche you select will be viable over the long haul. How often have you gone to a bookstore in a failed attempt to find a book on a subject that was admittedly narrow in focus? How many times over the course of your life have you said to yourself, "I wonder if there's a book on that?" Because the remaining barriers to achieving significant levels of self-publishing...poor perception and high cost...no longer exist, more and more books are showing up in the marketplace that represent truly niche areas of interest. Think about it like this: There are over 300 million people living in the U.S., and almost 7 billion make up the earth's population, at present. You would have to have an awfully unique niche for it to be something for which there is not a sustaining audience. While it is up to you to find that audience with the alternative media mechanisms that are now so prevalent, it is because those mechanisms *are* so ubiquitous that it can actually be accomplished.

The Jim Paris Perspective

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

Ezekiel 38 War – Are We Only Weeks Away?

Iran's President Mahmoud Ahmadinejad made reference to Israel as a 'fake' regime, shielded by the United States, during his recent speech at the United Nations. The rhetoric from Iran continues to escalate, including repeated calls for the Israel's destruction.

Israel's Prime Minister Benjamin Netanyahu delivered an emotional speech to the United Nations warning the world of the consequences of a nuclear-armed Iran. He used a red marker to illustrate what he has been calling a 'red line' that must be drawn. Netanyahu made the point that he believes that Iran will have a nuclear bomb in just a matter of months. While it is widely believed that Israel will wait until after the elections in the United States, that may not be the case anymore. The increased urgency in Netanyahu's presentation makes me wonder if this showdown may be only weeks or even days away.

I know that this will likely be the beginning of a major worldwide conflict, but as a student of Bible prophecy I am still amazed to be able to watch these events unfold. I continue to use my well worn phrase – these are exciting days we are living in.

The Vatican – “The Butler Did It”

The long-awaited trial of the Pope's butler has begun. The 46-year-old Paolo Gabriele faces up to six years in prison for stealing documents from the Pope's residence. This case raises so many questions for me that I don't know where to start. First, who knew that the Vatican arrested people, imprisoned them, and held their own trials? Maybe I am ignorant in this area of church history. I know the Vatican is considered its own country and operates as a sovereign nation. I guess, from that, one should assume that they have police powers, as well. I thought the Swiss Guard at the Vatican was simply ceremonial, and the whole idea of the Vatican being its own nation was simply a matter of tradition. Apparently, the Vatican does have an actual police force called the Corpo della Gendarmeria. From what I have been able to learn, the country of Italy traditionally handles prosecutions of crimes on behalf of the Vatican (and is reimbursed for the cost). The case of the butler appears to be extremely rare in that the prosecution is being handled internally at the Vatican. The butler would serve his prison sentence in an Italian jail since the Vatican, surprisingly, does not have its own prison.

The Vatican is so secretive and seems unaccountable to anyone for its operations and its finances. I don't think any other religion could operate under such secrecy and get away with it. This is why I am extremely curious about this case. While we know that that Vatican is currently in turmoil, what *don't* we know? I was fascinated to read that the documents not only deal with the Vatican's finances, but also with so-called conspiracy theories. As you know, we have raised the topic of the Prophecy of The Popes in a prior issue of this newsletter. For those

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interested, there is a book available of the leaked documents - The Secret Papers of Benedict XVI, published by journalist Gianluigi Nuzzi. See below, from Vaitleaks.com:

“Nuzzi's book offers several nuggets about the dollar-and-cents dimension of Vatican life. On page 89, he summarizes a receipt for donations during one of Benedict XVI's general audiences in spring 2006. The haul that day was \$62,000, of which \$51,000 came in cash and the balance in checks. Nuzzi estimates a typical audience nets between \$50,000 and \$185,000, depending on the size of the crowd and other factors. If that's correct, the annual intake from the general audiences would come to roughly \$3 million.

Those funds, he writes, are deposited in a Vatican Bank account to be used at the pope's discretion...”

The idea that the Pope alone has control of millions of dollars without any checks or balances would never pass muster in any other non-profit organization. I am always deeply skeptical of large organizations and governments. I guess we can consider the Catholic Church to be both. Likewise, I am usually inclined to side with whistle blowers such as Paolo Gabriele who has already admitted to leaking the documents. My belief is that where there is smoke there is fire, and there is plenty of smoke rising over the Vatican. Again, we bring to your attention “The Prophecy Of The Popes” by Tom Horn if you want to read a chilling account of what the days ahead may hold for the Catholic Church and how this relates to Bible prophecy.

400 TSA Agents Fired for Stealing from Passengers

From the New York Daily News -

“Convicted TSA agent who stole more than \$800K worth of goods from passengers says stealing from bags is ‘very’ common....

Pythias Brown admits to stealing more than \$800,000 worth of cash, clothing and electronics over a four-year period at Newark Liberty International Airport. He was finally caught trying to sell a stolen CNN camera on eBay.

‘It became so easy, I got complacent,’ Brown told ABC News.”

Since 2003, the TSA has fired 400 agents for stealing from customers’ luggage. The TSA needs to be closed down and replaced by private contractors. These are exactly the kind of practices that point out why government is almost always the least effective solution to a problem.

Is There Any Retirement Plan that is Safe?

It appears that the Postal Services’ pending financial collapse is of little interest to most Ameri-

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cans or the media. The Postal Service has defaulted on its second \$5 billion dollar payment for future retiree health care benefits. This, again, raises the question of how much anyone can rely on retirement benefits they are expecting from any government agency. While local municipalities filing for bankruptcy has become commonplace, most Americans likely believe that benefits from their federal employment are as good as gold. The Postal Service is just the first crack in the federal pension system. I would place very little faith in any future pension or healthcare benefits you may be counting on, especially Social Security—we have already seen a reduction in benefits. Reducing the COLA and raising the age is just the beginning. It is also important to understand that as the government continues to pay its debt by creating money (fiat currency), any dollar-denominated benefit you receive will continue to be worth less in the future as inflation increases.

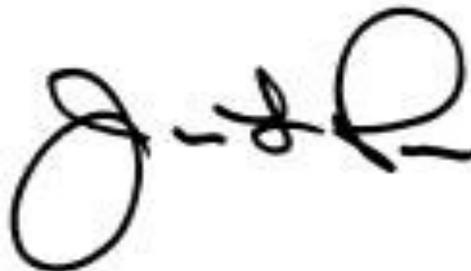
Workplace Shootings on the Rise

An employee is called in to his manager's office and informed that his employment is being terminated; what next? We are seeing story after story of employees returning to the workplace with a firearm and killing multiple co-workers. For those of us that carry concealed weapons, we may not see the need to do so in an 'office environment,' but even the most serene workplace can be turned into a graveyard in a matter of minutes. The scary thing about these incidents is that most of the shooters have no history of violence, and few of them have any criminal history whatsoever. The horrible economic times in which we live currently have a lot of people on edge these days, and no one knows what, exactly, will set them off. Unfortunately, the workplace, along with movie theaters and other public forums once thought to be perfectly safe from threats of violence, appears to be just one more place where carrying a weapon makes a lot of sense.

Former CNN Reporter Exposes Censorship

I listened to a riveting interview this week with Amber Lyon, a former CNN reporter, on the Alex Jones Show, an interview that does nothing to help the suspicions many of us have about the willingness and even enthusiasm of news departments to manipulate the way in which stories are produced and broadcast to the general public. Lyon told how CNN edited her documentary that exposed the dark side of the government of Bahrain, including the torture of anti-

government protesters. Lyon spoke of how she was forced out at CNN after she protested the cable network's selective editing of her documentary. She also uncovered a clear conflict of interest when it was discovered that the country of Bah-



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Editor-In-Chief

rain was paying CNN International to run propaganda disguised as news. Simply Google the phrase "Amber Lyon CNN" for the complete story on this. Personally, this is just another reason for me to be skeptical of the major news media, *especially* CNN.

Lower Your Chances of Developing Alzheimer's

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

One of the great fears that many have as they age is the development of dementia, including Alzheimer's disease. Beyond the obvious, personally-debilitating effects is the matter of how these diseases ultimately deprive independent people of the ability to remain self-reliant. That said, while there is no sure way to prevent Alzheimer's, there are a few lifestyle and diet-based changes you can make that will significantly lower your risk of developing the disease.

Exercise. A growing body of evidence suggests that continuing to maintain a physically vigorous lifestyle for as long as possible can beneficially impact the risk of developing Alzheimer's. In fact, Dr. Ronald Petersen, Director of the Alzheimer's Disease Research Center, has gone as far as to say that engaging in regular physical exercise is the best way, of all prospective prevention measures, to help prevent the onset of Alzheimer's. Exercise helps blood flow to the brain and reduce the amount of plaque build-up - very important!

Nutrition. Even though Dr. Petersen hails regular physical exercise as the best way, overall, to help prevent the disease, there is also great value to making improvements in other aspects of our lives, including nutrition. While a healthy, balanced diet is always important anyway, it can be a big help in fighting off mental decline. Eating lots of fruits and vegetables can help, and particular assistance can be gained from consuming omega-3 fatty acids, found in fish and nuts. To help boost your intake of omega-3, consider add-

ing *fish oil supplements* to your diet.

Mental Activity. Lowering the frequency and intensity with which your mind is stimulated can elevate the risk of developing dementia. Although it is thought that doing puzzles can help in this regard, a better idea is to keep your mind occupied with more substantial, ongoing sorts of activities. How about teaching or beginning a new business in your retirement years? While working may not seem like much of a retirement, the mental stimulation will pay great health dividends (and will have a beneficial effect on your bank account, as well). Think of how often you see business leaders and investment giants, well into their advanced years, on networks like CNBC to talk about their next big projects. These are people who seek to extract every drop out of what life has to offer while they're still here, and their interest in remaining at the tops of their games forces their brains to remain super-sharp.

Again, it's important to note that there is guaranteed way to preventing Alzheimer's. However, if you are willing to look at your later years *not* as a time to slow down and relax, but as a time to rededicate yourself to vigorous activity of both mind and body, you can put the odds very much in your favor. You might even want to go as far as to begin your disuse of the word "retirement" altogether. Stay active, stay working, and keep your diet as high-quality as possible, and you will have the best chance of realizing a long and happy life that is largely characterized by your powerful mental faculties.

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The Death of Free Checking

By Robert G. Yetman, Jr.

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Free checking, once a staple of American consumer banking, is on death's door. The idea that banks should allow us to maintain accounts for free, and even pay a modest (very modest) rate of interest, in exchange for using the funds on deposit to make loans to consumers and businesses, has become a thing of the past, in general.

First, let's do away with the "interest" part of this. Per Bankrate.com, the average interest-bearing checking account pays .05% annually. This means that even if you decided to keep a balance in your checking account that is up to the current FDIC insured maximum, \$250,000, you would earn a whopping \$125 over the course of a year. So let's be done with any discussion about finding a good yield on an interest-bearing checking account. That is *definitely* dead.

So what about at least securing free checking? It's still out there, but getting harder to find, and has become considerably rarer in just the past year. Again, according to Bankrate.com, only 39% of non-interest-bearing checking accounts are free, and last year the figure was 45%; in 2009, the figure was 76%. The trend is unmistakable...free checking in traditional banks is dying or already dead, depending on where you live and what resources you have at your disposal. Either way, it's about over.

What do you do?

If you're serious about keeping your fees as low as possible and still maintaining a banking relationship, the two best options that

have emerged are credit unions and online-only banks. Of course, online-only banks can pass along the obviously lower costs, and two of the more popular options are Ally Bank (www.ally.com) and ING Direct (www.ingdirect.com), both well-known to many people through their aggressive marketing campaigns. Each of the free checking options here come with no fees or strings, and there are even a few perks.

As for local credit unions, they are great alternatives because they do offer the ability to bank in person, and there are more free checking options available than compared with banks. Membership eligibility is now often based on residing in the general area where the CU exists, and the vast majority of Americans are eligible to join one. No-minimum, no-fee checking is much higher in the CU community, although that is beginning to decline just a bit, as well. Still, because CUs are not owned by shareholders and are explicitly community-oriented, their lower costs and mission combine to provide superior fee arrangements to their customers.

When evaluating an institution for free checking, be sure to review all fees you might be charged as an account owner; in many cases where "free" checking is offered, banks will have built in other fee-generating mechanisms (based on activity, overdrafts, etc.) that can prove costly. Also, always be sure to review the institution's financial stability. There are many places you can do that, but one good resource is Bankrate.com's *Safe & Sound* tool, which can be found at www.bankrate.com.