

Avoiding Expensive Errors When You Buy Insurance
Beware: The Priciest Mistakes to Make Are Also the Easiest to Make
 By Robert G. Yetman, Jr.

Insurance is an area in which our passive acceptance of what's going on currently could easily be costing us hundreds, if not thousands, of dollars unnecessarily. Part of the problem has to do with the fact that many of us gain our insurance "knowledge" from those around us, or from the agents themselves (who are, of course, motivated to see us pay as much as possible). Insurance is not something we think about until we need it, so we are not inclined to seek out the best information we can about how to shop for it, or if there's anything different we should be doing once we have it. However, given the substantial monthly and annual expense that insurance is, there is no question

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RFID Tracking & Our Children
The Stunning Trend Toward State-Sponsored Microchip Tracking of Our Children
 By James L. Paris & Robert G. Yetman, Jr.

As if you needed one more reason to find an alternative to the local public school for your child, there is the now-growing trend to track your child throughout the school day through the use of RFID, or *Radio Frequency Identification*. That once-irrational fear you had about humans being tracked with microchips in the way that some animals are now being tracked? It is no longer irrational...and perhaps never was.

This subject became big news last year when Texas' Northside Independent School District made a decision to implant the chips *not* into the kids (yet?), but "merely" into their student ID's. Unlike other chips that simply transmit information only when engaged by a reader, these chips are always transmitting information about a student's whereabouts while that student is on campus. Andrea Hernandez, a student, took issue with the new measure, citing privacy and religious-based objections, and even filed a lawsuit against the school district. A judge ultimately ruled against her, but a few months back, the school district decided to dump the RFID tracking and move to surveillance cameras. It turned out that after all of the hassle and uproar, the use of the tracking system didn't help to realize any improvement in the attendance

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RFID Tracking & Our Children (Cont. from page 1)

rates of the kids (the purported reason for the implementation of the program in the first place), and so now that has been dropped in favor of hundreds of cameras. We'll let you decide if that is any better.

Apologists will shout that these new liberty-stealing innovations are necessary in the interests of *safety*. In the name of safety, we are expected to accept a variety of new types of intrusions into our lives: red-light cameras, black boxes in cars, drones above our heads...the list is endless, sad to say, with respect to the new ways in which technology has been utilized in recent years in order to make us "safer." There is, of course, one problem with all of these efforts on behalf of safety, and it's the very sharp *other* edge of that sword. In a general sense, we all want to be safer...who doesn't? Unfortunately, the issue cannot be actually raised in the same vacuum in which it is *theoretically* raised. The application of these technologies is such that they can have dire consequences if the "watchers" are something other than ethical, moral people. All of this said, at least we've historically had the benefit of safety as the reason why all of this is necessary. This is what makes the matter of the RFID tracking of schoolchildren so disturbing; safety is not the issue – *money* is the issue.

As noted above, the reason the Northside school district went to the RFID tracking was to be able to better-manage attendance, which, in turn, would result in more revenue; the lower a school's truancy rate, the more money it receives from the state, because

more students in class justifies a higher expenditure on that school. Northside has suffered from substantial truancy problems in recent history, and wanted to institute the RFID tracking as a way to fight them. It didn't work out, and they've moved on to something else, but the bigger issue for all of us is the general acceptance of this, and other intrusions like it, into our lives. It is difficult to imagine those from prior generations going along with anything like this, but, sadly, so many of us have really bought into the notion that government knows best.

Just a few months ago, the Oregon Senate passed a bill that allows for the implementation of RFID technology to track students, and although there is no use of the mechanism currently in Oregon, it is, of course, reasonable to assume that day is coming. More and more school districts across the country are turning to the RFID technology (while Northside explicitly referred to the financial reasons associated with its use, other school districts are not reluctant about citing the technology's use for "safety" purposes), and it's a great idea to start there if you're Big Brother; kids themselves are more pliable, anyway, and whenever you cite *safety of children*, many parents who might otherwise have concerns will often be on board. The important "win" in all of this for state and federal governments is that the newest generations will be quite acclimated to living under constant surveillance, and so as these technologies are made even more intrusive in years to come, there will likely be little, if any, uproar.

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Avoiding Expensive Errors When You Buy Insurance

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that we should all endeavor to do the best job possible in administering policies on behalf of ourselves.

In order to help you out, let's take a look at some of the bigger mistakes you might be making, and you can start from there in getting your overall insurance coverage in order:

Never shopping out your existing policies.

This is a big one, and something of which we're probably all guilty. Insurance rates are constantly changing, and the difference in prices can be pretty drastic. It is also a problem that is not unique to any one type of insurance, but something that applies to *all* types. There are a multitude of variables associated with the composition of insurance rates, and some companies offer vastly different rates from others for the exact same coverage. If you're lazy about shopping out your existing policies, you are costing yourself at least hundreds per year.

Keeping your deductibles as low as possible.

With rare exception, people should carry deductibles no lower than \$1,000. While this means that you will have to cover the cost of any damages or loss up to that figure, it's still a smart idea. According to the Insurance Information Institute, raising an auto insurance deductible from \$200 to \$1,000 could knock off several hundreds of dollars off of your premiums each year, and raising your homeowner's insurance deductible from \$500 to \$1,000 could cut your premiums by 25%. The "Part B" benefit to this, too, is that keeping deductibles high discourages you from making claims for lower-dollar losses. You don't want to run to the insurance company every time you have a claim, but it will be difficult not to if you have coverage that

says you can.

Maintaining life insurance you don't need.

The "real" purpose of life insurance is to provide for your dependents should you die unexpectedly. While nothing stops you from maintaining life insurance even if that circumstance does not characterize your situation, that's what it's truly for. This means that if you do not have any dependents, you may well not need it, and if dependents you once had are no longer relying on you for their financial survival, you can change the coverage or eliminate it altogether. As for how much insurance to purchase, an amount in the area of **13 to 15** times your annual expenses or annual salary is ideal. What you are striving for is an amount that, if invested at prevailing rates of return, can allow your survivors to pay the family's expenses from the interest generated by the principal. Of course, the precise figure needed will depend on a variety of considerations, including if the surviving spouse will go to work, the ages of any children you may have, and a number of other variables that have to be weighed, but you get the idea. By the way, buy term insurance, as opposed to whole life or anything else – it's a lot cheaper, and you can deposit the difference into an investment account.

This is by no means the last time we will be discussing insurance in this newsletter, but it's always good to take a look at the easy-to-make and very-costly errors many are prone to committing when buying or maintaining it, almost all of which have to do with *money*. The biggest traps to avoid are normally the easiest, but you still have to be both cognizant of them, as well as dedicated to overcoming them. It requires diligence, but the savings to you, overall, can be enormous.

Start Your Own Podcast (Part 1)

Becoming an Internet Radio Host is Easier Than You Think

By James L. Paris

There are a lot of folks now who are participating in the “new media” that has come into existence principally on the back of the Internet. Many people, for example, now have their own blogs, and use those in a wide variety of ways. Many others...and sometimes the same people who blog...have taken advantage of the ebook format to now become published as authors. YouTube is also very popular, as people who wish to deliver their content in a video format have taken advantage of that resource, as well. In short, there are a wide variety of information platforms from which John Q. Public may now operate as a journalist, author, or other form of media personality. One area of this new media, however, at which many still balk is that of podcasting, which allows someone to have his own internet radio show. We want to spend the next two Internet marketing articles for this newsletter on the subject of how to get up and running with your own podcast.

A podcast, at its core, is an audio file. However, in order for that file to attain “podcast status,” it has to be stored on a network set up for that specific purpose. Just as you need hosting for your website or blog, your podcast needs a host, as well. The host service we use at Christian Money.com is BYO-Audio (www.byoaudio.com). One of the great things about BYOAudio is that it is fully integrated into iTunes, and subscription packages begin at \$19.95 per month.

The most straightforward way of recording is through your computer, which means you need a microphone. If your computer doesn't come with a built-in microphone, then you can buy one for just a few bucks. To really get moving, you have to find your sound recording application through your operating

system (Windows Vista, for example). If you do have a Windows operating system, go to “All Programs,” then “Accessories,” then “Sound Recorder;” once you're done with the recording, you can save it.

Something else you might want to consider using is the Zoom H2n Handy Recorder. It currently sells for about \$180 at Amazon, and has a card in it that allows you to store many hours of recordings. What's really great about this small device is that you can turn it on anywhere and begin recording digital-quality sound that you can then upload directly through your computer to BYO-Audio. The beauty of a device like this is that if you want to record a show from a remote location...perhaps you want to interview someone at his location but don't want the hassle of lugging around and setting up a bunch of equipment...then this is for you.

Another useful tool is audio editing software. Let's say you are finished with your recording, but you want to make some changes to it before it actually goes out on to the Internet airwaves as your representative program; maybe there are background noises you want to mute, or you want to edit the length. There could be a multitude of edits you might want to apply to your recording before it become an actual podcast, and a great FREE tool for doing that is Audacity audio editing software. Yes, it is free, and it is effective. Google “Audacity audio editing software,” and it will be at the top of your search results.

You now have the resources with which to record a podcast, edit it, and upload it to the host. Next month, we're going to look at how to “professionalize” your podcast.

The 0% Capital Gains Rate

The Rate is Now Permanent for Retirees and Others in the Lowest Tax Brackets

By Robert G. Yetman, Jr.

When the American Taxpayer Relief Act of 2012 became law on January 2, 2013, one of the most noteworthy changes was the imposition of an increase in the top, long-term capital gains rate on high-income earners; those in the highest bracket, the 39.6% bracket (which includes single people who make at least \$400,000 and married folks who make at least \$450,000), saw their rate go up to 20%, while everyone in brackets 25% up to 35% saw their rates remain at 15%. However, another big piece of news, one that did not receive as much publicity, was the nature of the tax cuts granted to the two *lowest* brackets.

For those in the lowest tax brackets, the 10% and the 15%, their tax rates had actually dropped from 5% to 0%, effective Jan. 1, 2008, and were supposed to remain in effect for a period of two years. Nevertheless, those tax cuts were extended in 2010 for *another* two years, and many lower-income people rejoiced. So what happened to the tax rate for people in the 10% and 15% brackets when ATRA became law? Their zero percent long-term capital gains rate became *permanent*; that's right – anyone who is in either of those brackets will not have to pay capital gains taxes again on long-term assets. What this means in actual income dollars is that as long as you have taxable income of no more than \$36,250 as a single filer or \$72,500 as a married filing jointly filer, you enjoy a permanent zero-percent long-term capital gains rate.

It sounds terrific of course...a zero percent tax rate...but let's clarify some of the details just a bit. For starters, this only applies to long-term capital gains, which refers to assets that are held at least a year. This means

that if you're an active trader of securities in a fully-taxable account (something other than an IRA or other, similarly-structured tax-deferred retirement plan), there's a good chance that the securities in that account will not benefit from the rate. Also...and this is especially important to note...capital gains are a component of your overall income, which means you have to carefully consider the amount by which the capital gains raises your income in a given year. For example, if you're part of a couple that's married filing jointly and makes \$70,000, and have an additional \$10,000 in capital gains, your taxable income moves from \$70,000, past the above-noted \$72,500 threshold for the zero rate, to \$80,000. So what does this mean with respect to the zero rate? It means that of those \$10,000 proceeds, the first \$2,500 will enjoy the zero rate (the difference between \$70,000 and \$72,500), but the remaining \$7,500 will be taxed at the 15% rate.

In general, this is a benefit to retirees. Retirees will often have worked and accumulated assets at a time when they were earning substantially more in annual income than they do when they stop working, and when they do stop working, they frequently find themselves in the 15 percent bracket. Young adult earners may be in this bracket, as well, but the likelihood they have much in the way of assets is small (still, if they do, this certainly applies to them). It is definitely a boon to retirees, some of whom may find themselves having to sell long-held assets during retirement years for living expenses, so it is good to know that this zero-percent rate is here to stay. One other thing: As always, when it comes to your situation, if you have any questions about how this may affect you, by all means talk to your tax advisor.

Is It OK to Use Public Defenders?

Court-Appointed Attorneys Have a Bad Reputation, but It's Not Always Fair

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

If you ever find yourself charged with a crime and cannot afford an attorney, the state or federal government has to appoint one for you, which means that your representation will be available to you without any cost to you. Is that a good thing, however? We're all familiar with the stereotypical notion of the government-appointed attorney who is simply a bumbling idiot, barely able to get out of his own way. Is that really accurate? If you cannot afford representation, should you seek to raise the money any way you can instead of using the attorney appointed for you?

First off, not all public defenders are bad, not at all. An acquaintance of mine was recently arrested in connection with a minor altercation on a city street. Even though the charges were ultimately dropped and his record expunged, the entire process was very unnerving for this person, who had never been in any trouble previously. Anyway, he could not afford an attorney, and therefore was appointed a public defender. It turns out that the public defender was actually quite good, and was, at least on this day, the master of the prosecutor. The point is that, depending on the nature of the offense with which you are charged, you may be just fine sticking with the state-appointed defender. What it may take is an honest assessment of your situation, including the gravity of the charges, as well as the circumstances of the incident. For example, is the nature of the evidence such that you will likely see the same outcome, regardless of the representation? This evaluation is by no means an exact science, but if the case is relatively simple and routine, it is not going to be necessary to ask Aunt Sally to take out a second mortgage on her house to help you. That said, if your case *is* fraught with some complexity, or

you're facing a serious consequence if things don't go your way, then you might want to reconsider Aunt Sally. State defenders can do a good job for you on more serious matters, but if you *are* charged with something substantial, you will want to be clear he has a lot of experience in the area.

If you're charged with a crime at the *federal* level, the Federal Public Defender's office will be your resource if you cannot afford an attorney, and they're even better; for one thing, the attorneys of the FPD must, by law, be paid equally to those who work in the U.S. Attorney's office – this means, of course, that the attorneys of the FPD are usually highly-qualified. Additionally, the caseload of federal defenders is usually a lot smaller than those of state defenders. The bottom line is that even if you're facing a grievous consequence as a result of a federal charge, you may be quite satisfied sticking with a sharp federal defender.

When it comes to using a public defender, you have every right to vet the qualifications of the attorney appointed to defend you, just as you would if you were going out into the economy to hire one. As stated, the federal defenders will tend to be fairly well-qualified (many work their way up through the state defenders' offices to *become* federal defenders), but don't be immediately dismissive of state defenders, either; many a judge has shaken his head, watching a family go deep into debt to pay a serviceable, private attorney instead of sticking with the quality free attorney that had been appointed for the defendant. In this case, you can use the stereotype as a broad guideline, as long as you do not let it rule every aspect of the decision-making process for you.

Outline Your Way to a Book

By Robert G. Yetman, Jr.

One of the biggest hurdles anyone who wants to write a book must overcome is how to get started with the actual process of writing. You may have a great topic, as well as a lot of thoughts about what it is you want to say, but you may also be struggling with the best way to negotiate the elemental steps required to put words on the paper (or screen, as it were). There's a neat mechanism, however, that you can use to make the job of writing much easier, and, what's more, it's something you should use, anyway, to map out the project in advance. We're talking about the outline, and if you use it properly, the outline can serve not only as your overview of the book, but also act as a kind of workbook that can be utilized to write the full manuscript.

When you have decided on a topic and a working title, it is best to fully outline the project, regardless of how much you ultimately come to rely on the outline for the actual task of completing the book. The more detailed the outline, the greater the clarity, and the likelier it is that you will be able to address potential problems before you get terribly far into the manuscript creation. The best way to create an outline is to work backwards from the title—once have a working title, come up with a good estimate of the number of chapters that will comprise the book. The number of chapters will probably depend on which general topics inside of your book you will want to cover, and directly correlate with the number of *those*. For example, if you're writing a how-to book on do-it-yourself home repair, the number of chapters will likely relate to which areas of the house you're covering in your book. You

might have chapters like this: *Doors & Windows; Appliances; Flooring; Bathrooms*, etc. The “et cetera” part will be the key to the number of chapters your book finally contains. Once the chapters are in place, it's time to outline the *sections* of each chapter. Not only will each chapter likely have several sections, but it may be appropriate to further subdivide many of those sections into *sub-sections*. Creating an outline with a lot of separate sections forces you to go through the process of thinking through what will be covered in your book, from beginning to end.

Once you have fully outlined the book by chapter, section, and sub-section, that part is complete. However, rather than beginning your writing in a new document and *referring* to the outline, make another file copy of your outline and write into it directly. This can be a very effective way to make progress on your manuscript, because if you have detailed the outline with chapters, sections, and subsections, then all you have to do is “fill in the blanks” of your outline; as you go through each chapter, write the text that belongs under each section and subsection, and when you've finished doing that for each chapter, your book will be finished.

Outlines are excellent tools for organizing yourself just prior to beginning the actual manuscript creation process, but there is no reason they cannot be used to actually *write* that manuscript; what's more, a lot of full-time, professional authors write this way. If *you're* stuck on how to get started with your ebook, you should try it out - you'll likely find it is the way to go.

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The Jim Paris Perspective

Notes and Thoughts on Bible Prophecy, Business, and Culture

“Exposing The Ponzi Masters”

I am very excited to have just released my latest book, “Exposing The Ponzi Masters.” Many of you are likely aware of the adventure I have been on this year, after exposing a \$100-million-dollar Ponzi scheme that targeted the Christian community worldwide. It is a totally new experience for me to be writing a true crime book, but it was a lot of fun and we are excited that the project is now finished. It will be released as an eBook only, and exclusively through Amazon.com (although you don't need a Kindle to be able to read it). While I encourage you to pick up a copy to learn the full story behind my experiences in helping to bring this Ponzi disaster to a halt, you will also find a lot of useful information about what to watch for should an opportunity that is “too good to be true” makes its way to *your* doorstep.

Government Shutdown – What is at Stake?

While everyone is focused on the government shutdown, there is a larger looming issue coming on October 16th. This is the date that the debt limit must be raised. The context with which the raising of the debt limit is being discussed really paints a picture of where this country is at financially. The media, and virtually all of our political leaders, are in lockstep that the debt limit must be raised. I challenge this widely agreed-on view. Most people don't know what this means, and the government is clearly misleading the public. Step one of every budget system is to stop taking on any more debt. There is no reason that the government should ever raise the debt limit. Maybe someone could argue for an exception in the case of war or a national emergency, but outside of these very limited exceptions, the government (just like the rest of us) should be able to live within its means.

In order for the national debt to be paid down, we have to first stop borrowing more money. Next, the government must spend less than it has coming in, so that it can pay down the principal balance of its debt load. You should note that both Republicans and Democrats want to (and will) raise the debt ceiling on October 16th. This is taking us one step further down the road of indebtedness. This temporary shutdown of the government is, frankly, a good thing. There is so much waste within the bureaucracy, the notion of 'essential government workers' has almost become accepted as an oxymoron, and nothing more than a punchline to a joke.

What is especially disconcerting is to see how the president is playing political football with the matter while he continues to repeat his mantra, “I will not negotiate.” Such childish moves as shutting down the White House to tours (which he did months ago) show that he is incapable of leading on the issue of the nation's finances. I even read yesterday that the Obama Administration even closed the beaches and memorial in Normandy, France, to make matters worse; a related story making the rounds is of a group of World War II vets that had traveled from the United States to France, and were turned away at the gates.

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

National Parks

Take the national park system, as just one example. In my view, they should not get any funding from the general revenues of the government. Any park, monument, or government-run museum should be self-sustaining and be supported through donations and ticket sales. This is how non-government organizations operate and the government should be no different. If the government can't figure out how to do this, private enterprise should be brought in to run them. Do you think Disney could make the Grand Canyon profitable? You bet, and probably a lot more fun to visit, too.

LA Marzulli Visits Jim Paris Live

My friend, Bible prophecy expert LA Marzulli, joined us last Sunday night on the radio show. He is always a very interesting guest and this time was no exception. He shared that he believes that the U.S. is long overdue for a major earthquake event on the West Coast. He also made the case that not only due to a looming earthquake threat, but any number of natural or man-made disasters, people need to get prepared. He suggests a month of food and water as sort of a minimum standard for a family, and I could not agree with him more. If you are on a tight budget, there are a lot of things you can do that won't cost you much money. Every time you go to the grocery store, pick up a 24-pack of water for \$5 and start stockpiling them. After a month or two, you will have a very good emergency water supply. Also, check out the "buy one, get one free" deals on canned goods. For an additional \$5 you can probably get at least 5 canned items that can also be added to your stockpile, so, we are talking about only \$10 per week (and there is a lot you can do with even this small amount of money).

Twitter Going Public

I would stay away from the Twitter public offering, projected for November 9th. I think it will perform even worse than Facebook's IPO. Early investors will pay entirely too much for the stock and I have no doubt it will tank. Twitter is still losing substantial amounts of money and they have no real business plan to turn things around. Facebook is a much more robust platform that has figured out how to monetize its content. As reported in a previous issue, I started buying Facebook at around \$38 and it is now trading about \$50. I still like Facebook, but have a very different view of Twitter. Make no mistake, the media will make a big deal about the Twitter IPO, but don't get suckered in.

Tracking the Mark of the Beast

Apple's most recent iPhone came with one much-anticipated security feature, a fingerprint scan. Yep, you can lock your iPhone and only your fingerprint will unlock the device. Biometric security has had government and commercial application for a few years, but we are now starting

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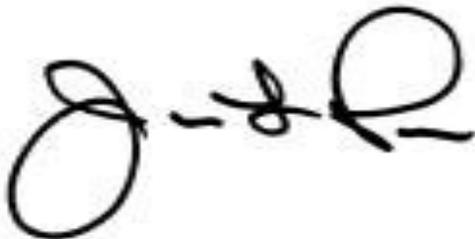
The Jim Paris Perspective *(Cont. from page 9)*

to see it at the individual consumer level. I believe that a physical mark, along with a biometric scan, will comprise the biblical Mark of the Beast. I also believe that a large part of this process will be based on artificial intelligence. On this note, I had a very upsetting phone call yesterday with PayPal. I was attempting to use my PayPal account to send \$200 to a service provider on eLance.com. In my view, this was a very routine transaction similar to those I have done dozens of times. My transaction was blocked and no reason was given. I called PayPal customer service and went through the lengthy process of verifying my identity (address, Social Security no, date of birth, etc...). I assumed that after I verified my identity I could get this matter resolved; I was wrong.

I was told by a customer service rep that my transaction had been flagged by their security software as 'high risk' and that the transaction could not be approved. This was my own money! I was outraged and asked for an explanation. I was told that the security software made the decision and that nothing could be done. The only suggestion that was offered was that I could wait a day or two and try the transaction again. The good news is that I was able to just pay the provider with a credit card and the problem was solved. I had to think this through, however, and consider what if PayPal was my only option? What if I was trying to buy food for my family and I only had one form of payment and a computer decided that my account should be frozen? It sounds like something out of a science fiction movie, but make no mistake, this technology is already here.

Did The Fed Kill JFK?

Bob Yetman and I will be releasing a new e Book on November 22 about the Kennedy assassination (and November 22, 2013 is actually the fifty-year anniversary of the terrible event). Most Americans have no idea how the Federal Reserve operates and what enormous power they wield. In our book, we will not only provide the shocking truth of who the Federal Reserve is and how they operate, we will share with you what move JFK made that could have ended the Fed or substantially reduced its power. Did the Fed kill JFK? We will make our case why the Fed, perhaps more than any other entity, had the most compelling motive. We believe this book will be a great tool to open up the eyes of the general public to the truth about the Federal Reserve. Is this a conspiracy book? You bet, but one that will present a theory that gets very little ink, and which may be the most viable JFK assassination theory you never heard of. Look for it coming to Amazon in a little over a month from now!



James L. Paris
Editor-In-Chief

How Far & Fast Can You Walk?

By Robert G. Yetman, Jr.

We will not-infrequently discuss the matter of fitness and self-defense in this newsletter, and will usually do so in the context of survival. The fact is that in order to be as well-prepared as possible to withstand the rigors associated with living in distressed conditions, particularly if those conditions will last for several days or weeks (or, in really unfortunate circumstances, longer than that), you have to be very fit. One reason is that the fitter you are, the healthier you are, but a more immediately-relevant reason for being fit as distressed conditions ensue is that persisting and thriving in those conditions will involve a lot more physical exertion than one must usually endure when all of the usual creature comforts are available.

While it would behoove you to be as all-around fit as you can be, perhaps the most important physical ability you will need to have when things go bad is to walk both far and fast, and, also, to do so while carrying a load on your back. There are numerous reasons why the ability to walk great distances in a survival environment is important, but they all generally revolve around the possibility that you may find yourself without motorized transportation, or that even if you have it, you may have to use it sparingly. What's more, even if it's available, it is not at all out of the realm of possibility that the roads around your neighborhood will be impassable. This can very often be the case even in less-ominous crises like road closures due to accidents, or more minor natural disasters; if your car simply died on the way home from work, how far could you walk if

you had to?

Walking is the most basic form of transportation known to humans, and you can make yourself a better walker and more physically-fit individual simply *by* walking. You need not run, or even jog, but you *should* focus on walking as far and as fast as you can when you train. See how far you can go in an hour – walk away from home, as fast as possible, for a half-hour, and once you reach the half-hour mark, turn around and return home inside of the second half-hour. This is a great workout, and your goal would be to try to get a little further inside of your first half-hour without running. As you advance, add weight to your walking – start to make it a truly rigorous workout. For example, consider a weight vest that adds 20 to 40 pounds to your frame, and walk with *that*; not only with this really turn you into a “machine,” but you will be well-prepared to walk long distances while carrying different loads during survival conditions. If you find a weight vest to be a little pricey, then improvise; throw some barbell plates into a sturdy backpack.

Get started tomorrow – invest in a good pair of athletic shoes and athletic socks (both of which should be components of your emergency bag, anyway), and get moving. If you haven't the time or (be honest) the inclination to work out in other ways, at least do this; it's low-impact, but can be made very challenging as you proceed in fitness level, which means you can get yourself well-prepared for the rigors of living in survival conditions just by...walking.

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Preparing Yourself for Retirement

By Robert G. Yetman, Jr.

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Depending on one's overall approach to life, a person may not be inclined to make the changes necessary to ensure that his retirement years are characterized by great financial stability. Nevertheless, when it comes to surviving financially during retirement, we have to accept that living within one's means is exponentially more important during the final phase of our life, when our ability to go out and earn money is consistently diminishing. So how do we best deal with this?

Keep working. The best way to ensure you won't have money problems in retirement is to work as long as possible. It's not fun, necessarily, but the security you continue to realize by earning a regular and competitive paycheck, as well as the great service you do to your *physical* and *mental* well-being (which is *so* important as you age), is your best defense against financial insolvency during retirement.

Eliminate all debt. This may seem like a no-brainer, but it's amazing how many people have been conditioned to think that debt does not include a car payment and a mortgage. However, you should strive to eliminate *all* of the debt you have by the time you reach retirement, and that means your mortgage and car payment(s), as well. If you still have another ten years or so until you plan to cease working, put that mortgage at the top of your list of priorities, and make as many extra principal payments as you can to get rid of that thing.

Switch to a house and car that are cheap and simple. This is something that goes hand

-in-hand with the previous point, and the value derived by making this change can be extraordinary. Part of arriving at the point, mentally and emotionally, where you allow yourself to make these kinds of changes, is to come to see life's priorities through a different lens. Retirement is the point at which you can, ideally, take time to smell the proverbial roses, and you don't need a big house or a fancy car to do it. The bigger the house, the fancier your car, the more you will necessarily spend to maintain both.

Don't be too conservative with your investments. This is not something you will often hear, as the standard advice is to get very conservative with your portfolio when you retire. It sounds good, but your ability to be conservative varies in direct proportion to the amount you've accumulated; the more you have, the more conservative you can be, but the *less* you have, the more growth-oriented your portfolio will have to remain so that you do not consume the lion's share of what you have saved early in your retirement. For specific guidance, seek out a fee-only financial planner; a good resource is the National Association of Personal Financial Advisors, or NAPFA (www.napfa.org).

Retirement can actually be easy to manage, but you can't arrive to your Golden Years with no forethought about how you will manage, financially. Think about it now, and even if you are basically at retirement age, take another look at your situation with some of the issues raised here in mind, to be sure you're really ready, in all ways, for what should be the *best* years of your life.