

Making Sure Heirs Know How to Access Important Documents
Smart Estate Planning May Not Be Very Helpful If the Information isn't Accessible
 By Robert G. Yetman, Jr.

Do you have a will? If you died today, would your loved ones know how to access it? Someone can do all of the right things with respect to “big picture” estate planning, and then have it all unravel because they simply did not tell anyone where to find the information necessary to settle the remaining affairs. It’s understandable, on the one hand, why many are this way; it is natural for each of us to not only safeguard this information so that it may not be compromised by ne’er-do-wells, but also because we often feel as though what we have is no one else’s business besides that of ourselves and our spouses. However, even if you don’t want your heirs to have any interest in your

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What About Natural Antibiotics?
The Age of ObamaCare Means More Will Be Responsible for Their Own Wellness
 By James L. Paris & Robert G. Yetman, Jr.

Anyone who’s been paying attention over the last 45 days or so is surely familiar with the disastrous rollout of the Affordable Care Act, also known commonly now as “ObamaCare.” Beyond the rollout of the website, of course, is the much more ominous and concerning ramifications of the program; a survey done a couple of months ago by Towers Watson revealed that of the 420 mid to large-sized companies surveyed, fully 40 percent of them expect to change the designs of those plans beginning in 2014. A lot of well-known companies are looking into dropping spousal coverage; delivery giant UPS made headlines earlier this year by announcing it was dropping spousal coverage for those employees whose spouses were eligible for coverage elsewhere. The bottom line is that the *useful availability* of health insurance...that is, not just having coverage *technically*, but having coverage that is not structured and priced so that it is essentially cost-prohibitive to use for many garden-variety health issues...is about to reach a significantly low level in the United States. Accordingly, it is more important than ever that those who’ve been marginalized from useful health insurance do everything they can to ensure they stay well, and a big part of staying well will involve the indulgence of alternative antibiotics.

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What About Natural Antibiotics?

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Echinacea. Echinacea is an herb that has been used to treat a variety of infections, including those related to the respiratory system, urinary tract, ear, and is also well-known as a defense against colds by shortening the symptom cycle. It is, in fact, its use as a cold remedy about which you most usually hear, but it has been shown to have broad anti-viral properties, more generally. If you begin taking Echinacea as a remedy to an acute ailment, plan to do so for about a week to a week and a half. There are over-the-counter Echinacea supplements that you can take, or you can ingest Echinacea as a tea.

Goldenseal. Goldenseal is an herb that contains berberine. As with Echinacea, berberine has a wide variety of useful properties, including anti-viral and anti-bacterial, and is also useful for boosting the strength of one's immune system.

Manuka Honey. Honey has long been a substance used not only for nutrition but for healing, but Manuka honey is particularly well-known for the latter. It can be effective in warding off infection and promoting healing on cuts and scrapes, and, to that end, applying a tablespoon, three times a day (topically) is recommended. It is not, however, something that need be limited to applying to cuts and scrapes, as its component ingredient Methylglyoxal is known as an antimicrobial that can be effective against a wide variety of germs and bacteria. As a matter of fact, tests conducted *in vitro* have shown Methylglyoxal to be useful in combating the highly virulent staph infection

MRSA, although it should be noted that studies in humans have yet to be conducted.

Andrographis. Andrographis is particularly well-known for its ability to fight respiratory infections. According to a 2004 study, Andrographis proved superior to a placebo in addressing the symptoms associated with upper respiratory infections, including sinusitis, and has also shown the ability to shorten the cycle of flu symptoms. Take about a tablespoon of the herb, make it as a tea (if you don't want capsule form), and take three times per day. Also, it is available in capsule form.

If an ailment is persisting to a point where it appears you need to see a doctor, then, by all means, go. Also, you should always check with your doctor *before* beginning a regimen of health remedies, even those available over the counter or which are otherwise "natural." Still, the landscape of health care is changing drastically, and it is clear that many people will find themselves with coverage that they, for all intents and purposes, cannot use like they once did, with the substantially higher deductibles and other prohibitive features. Accordingly, many of us...*most* of us...will have to work at taking care of ailments on our own, as much as possible. In truth, it may be a silver lining to what's going on with health care right now, because more of us will get better educated and take better care of ourselves in order to avoid the increasingly-complex chore of getting to the doctor – the reason may be poor, but the result is not.

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Making Sure Heirs Know How to Access Important Documents

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estate before you die, you obviously want them to be able to access and settle it appropriately at the point of your demise, and if you've not told a soul anything regarding the whereabouts of all that will be needed, nothing can be done.

There is a variety of ways that these issues can be handled. The simplest is to create an informal piece of instruction that lists all that you have, and where the documents related to your assets can be found. If you're old-fashioned, you can write it out long-hand and make copies for your heirs, but if you're computer-savvy, a Microsoft Word document that can be emailed to all heirs (and *printed out*, as well) is even better.

Another consideration in this day and age is the log-in information for everything you have that is either entirely online, or can be accessed online as an option. This should also include any security prompts that you've set up for any of these accounts, including any verbal passwords you have in place if you make telephone calls to the company (not at all uncommon with securities brokerages and custodians).

This subject is particularly important matter if your family structure is such that there is just one remaining parent (either through death or divorce) in a household, and the children are grown and spread out in different locations around the country or the world. Such family configurations often mean that children will have not the foggiest idea where to turn at the time of a parent's passing to find what they'll need; because they have been so far removed from the daily goings-on of that parent, there is no opportunity for them to even indirectly gather information about where documents are, or who

valued advisors are. Horror stories abound of heirs missing out on life insurance policies and other beneficial financial mechanisms in place because they had no occasion to know of their existence, in part because the heirs and the parent were simply not together enough to have a chance at that conversation. Does this apply to you?

Speaking of valued advisors, these are additional resources that should be accounted for in any written document that is designed to provide direction. While it is essential that, at a minimum, the whereabouts of accounts, policies, locations, lock keys and combinations, etc., are properly indicated and passed along to children and other heirs, it is also almost as essential that one's lawyer, accountant, financial advisor, insurance agent, and any other professional advisor is noted in the same resource. Although it is possible to put things to bed, so to speak, by starting fresh with new advisors, things will be much easier for those left behind if those who've long been intimately familiar with your tax returns, estate plans, brokerage accounts, and insurance policies are the ones to which your heirs can turn. As a matter of fact, it is a good idea to set aside some time to formally introduce your heirs to these professionals, so that they will already have a personal relationship, of sorts, by the time of your passing.

In the end, it's not enough to have done all of the right things as far as wills, trusts, insurance policies, IRAs, and prepaid burial plans go; you have to be sure those left behind know where to find the relevant information, as well as all they'll need to access it; as it turns out, this is one of those rare cases where doing the right thing *doesn't* matter if no one knows about it.

Start Your Own Podcast (Part 2)

This Month: “Professionalizing” Your Podcast

By James L. Paris

Last month, we discussed some basics regarding how to get started with your own podcast. Podcasting is a segment of the “new media” of which too few seem to take advantage, and it can be a big mistake; the use of all multimedia platforms, including podcasting, is very much in the best interests of the Internet marketer, especially now that, more than ever, people like to consume information in so many different ways.

Live podcasting. Podcasts, of course, need not be done live, and it is a simpler process if you choose *not* to do yours live. However, if you wish to really upgrade and “professionalize” your podcast so that it reflects the same format as a call-in radio talk show, consider a resource like BlogTalkRadio (www.blogtalkradio.com). The Jim Paris Show broadcasts through the resources of BlogTalkRadio, and although we use an upgraded plan with them, you can get started for as little as \$39 per month. There are other, similar companies out there, but, from personal experience, we can tell you that BlogTalkRadio is excellent. With a platform like this, you can assimilate live callers, which means you can have a live, call-in show like the professional talk radio hosts manage. Beyond that, and maybe more importantly, is that you can be a part of a professional Internet radio network that has, in its stable of shows, many hosted by well-known personalities; there’s a certain center of influence in every industry, and when it comes to podcasting, BlogTalkRadio makes up a big part of that. Why have a podcast that is totally independent, and without the benefit of any kind of professional Internet radio network synergy or backing, when, for a relative handful of dollars, you can have one on a platform like BlogTalkRadio?

Intro/outro. When you want to have a professional intro/outro, which is the (often) deep, resonant, and authoritative-sounding voice that introduces a radio show, and also ushers it out at the conclusion, it’s usually a good idea to pay extra to have voice talent create that for you. One place that we at Christian Money.com can highly recommend is Audiobag (www.audiobag.com). Jack Josey is the guy behind Audiobag, and it’s his voice that will be doing the talking when you want an intro (or outro, or both) by a male voice – there is also a female voice option, as well. They do very professional work, and it’s well worth the cost, which is quite reasonable; you can have both a 30-second intro and 30-second outro for as little as \$97. Note that is for voice only, and if you want music and/or sound effects added, that is extra, but the point is that you can have a professional radio intro and outro done to escort your program for a very reasonable cost. This is not something you are required to have, but a show that *does* have this feature sounds much more professional than those that do not.

While some balk at podcasting because they don’t feel they have the “chops” to succeed as on-air personalities, others hesitate because they don’t know how to get started. The mechanics of podcasting are both easy to negotiate, as well as very inexpensive. What’s more, it’s easy to not only have a simple podcast, but also one that is indistinguishable from a professional radio show, save for the fact that you are not actually broadcasting over radio airwaves. Beyond all of this, podcasting is a lot of fun, so if you have any thought about beginning your own podcast, now, while cost and simplicity are at optimum levels, is a great time to get started.

Credit Scores and True Love

Is it Possible that Your Credit Score is Keeping You from the Mate of Your Dreams?

By Robert G. Yetman, Jr.

Remember love at first sight? It may still exist, but there's something else about you that a potential love match may want to see that might make him or her *really* fall head over heels for you: your credit score. A poll done earlier this year by FreeCreditScore.com revealed that roughly 30% of women and 20% of men would refuse to marry someone with poor credit, and as many as 57% of men and 75% of women indicated that credit score would be a relevant factor in deciding whether to date someone. Is a credit score really the new Cupid's arrow?

While people may disagree about the appropriate significance of credit score to love, the underlying issue is entirely reasonable and *smart* for anyone considering a partner to ponder: the overall approach to money and personal finance that someone maintains.

This greater interest in a prospective partner's financial wherewithal stems from the fact that it has become so difficult to succeed, and the reality of poor credit is that it can prevent almost anyone from being able to buy houses, cars, and other "family-essential" goods.

So what do you do? Exchange credit reports at the first date? While it may come to that in the future, it's not necessary. The most important thing is to keep your eyes and ears open. Someone beset by an inability to properly handle his or her money will show evidence of that inability in relatively short order. First dates may not reveal much about a person's financial profile (although they certainly *could*), but as more time is spent with another, opportunities to see stacks of late bills piled up on the kitchen table or hear collection calls coming in on a cell phone will

abound.

Something else...and this can be particularly tough...is to be disciplined enough to walk away from someone you otherwise seem to like very much if that person appears to be a poor money match. Note that when we say "poor money match," we're not talking about someone who is in a different economic strata, but about those who have an alternative idea from yours about how money should be managed on a day-to-day basis. The best match in a relationship is between two people who share the same core values, and disparate approaches to money are a strong indicator of dissimilarity in that regard. As a matter of fact, the whole issue of income can be a little deceiving; plenty of high-earners do a bad job of managing money, while lots of folks on the other end of the income spectrum are skilled at living well within their means.

The matter of credit score as a dating criterion has become so important that an online dating site focusing on that piece of information as a part of its matchmaking has arisen. *Credit Score Dating.com* is the site, and while the folks behind it capitalize on the attention being paid by increasing numbers of daters to credit scores, it should be noted that the scores are self-reported by those who use the site, making the legitimacy of credit scores as screens, in this case, suspect.

Nevertheless, the "big picture" issue here is the one not to miss: more and more Americans are reacting strongly to the new financial landscape characterizing the country, and dating...which was never easy to begin with...now appears to have an additional, complicating factor with which to wrestle.

Repetition is the Mother of Skill

Acquiring Valuable Survival Skills Does Not Ensure You Will Keep Them

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

It is not unusual to run across a fellow who prides himself on the black belt he's earned in some discipline of the martial arts. Assuming the belt was earned at a quality school, under a rigorous teacher who demanded excellence at each level of rank before moving the student up and on to the next, the recipient of the black belt is rightfully proud of his achievement. That said, once the belt is earned, although the martial artist is permitted to forever claim his achievement of the distinction, the training must continue, for if it doesn't, the martial artist will soon be a black belt in name only. So it is with one who endeavors to become proficient in the requisite skills of survival; learning the techniques of basic first aid, for example, is a good thing, but unless those techniques are regularly practiced, having acquired them in the first place will soon be as though they were never acquired at all. For example:

Firearms use. You show me a terrific shot, and I'll show you someone who makes it a point to get to the range at least several times each month. Even those who are decent shots by nature are not, if they are serious about maintaining proficiency, satisfied with relying on their natural skill.

Physical fitness. We talk not-irregularly about fitness in this newsletter, and particularly about the importance of entering distressed environments in a well-conditioned physical state. While conditioning exercises are not survival skills in the way we normally think of that term, achieving and maintaining fitness does rely on one's adherence to a daily regimen of rigorous training.

Self-defense. The techniques associated with self-defense must be regularly practiced, or

they will quickly prove ineffective. At a minimum, you should train your kicks, strikes, and blocking techniques on your own several days each week, but, ideally, you have compatriots in your circle with whom you can practice those moves that require another person in order to be of value.

First aid. This was referenced towards the beginning of this section. Many are guilty of learning the skills needed to pass whatever course it is in which they've enrolled to learn emergency first aid and field medicine, and then not reviewing anything afterward. In truth, of all the survival-related skills that need practicing, those related to first aid may very well be the most important.

Additionally, there is the matter of evaluating resources and equipment often to be sure they're ready to go. A generator, for example, is something that people often buy but never check before they need it, or, if they've used it before, will bury it deep in the garage or nearby shed and never pull it out to be sure it's all set and that they remember how to get it going without issue.

If you really have no time to regularly practice survival skills, but the honest truth is that if you don't, there may not be much point to preparing in the first place. That may not be entirely true, perhaps...some historical knowledge on your part, combined with the fact that you've accumulated some essential supplies, may prove to be of some value... but in terms of being able to act effectively and usefully on behalf of yourself and anyone else who is relying on you for protection and survival, your lack of functional skill in readily applying what you once learned could easily serve to marginalize all of you.

Your Ebook *Can* Be Short

By Robert G. Yetman, Jr.

One of the impediments to writing over which many trip has to do with the perceived length requirements of a book; there is a prevailing view that a book must be hundreds of pages in length, but it's not true. Ebooks not only need not be very long, but those that are can be a real turnoff for today's prospective readers, which all translates into good news for you if you're someone who does not feel as though he has the "chops" to produce a lengthy work.

One of the reasons people prefer shorter books in the digital form has to do with the dynamics of the form itself. It has been said that, as "e-readers" like the Amazon Kindle have gained in popularity, reading on devices like tablets would surely one day supplant traditional reading from books. However, many will limit their use of devices for reading to those pieces that are more "bite-sized" and easier to consume; they're simply not interested in reading a book that is comprised of the digital equivalent of 250 regular pages on a device. Rather, they prefer that the ebook be much smaller in length, and ideally something that can be read in one sitting.

Another reason has to do with how people have "evolved" in recent years. As technology made it possible for "things," in general, to be completed more quickly and more efficiently, it has materially affected the expectations people have about long they need, or should have, to spend doing something, and, by association, how long they *want* to spend doing it. People have used technology to avail themselves of more opportunities throughout their daily lives, and a natural

consequence of that is that patience, for so many, is at a distinct premium. Many who read now do so with the hope that they can fully consume the piece relatively quickly, and then move on to doing something else.

Also, shorter ebooks can be in your best interests from a revenue standpoint. Because it is more likely that the money you will earn from ebook writing will principally come from the totality of the income you derive from the average sales of all the different books you've published, as opposed to from the astronomical success of just a few of those, you would do well to write a shorter book; get it out into the marketplace and move on right away to the next, and build your financial success from ebook writing on the back of having as many books as possible working for you, rather than banking on the substantial sales of any one ebook (and if *that* happens, well, that's icing on the cake).

So what's the "right" length for an ebook? With ebooks, it makes more sense to speak in terms of word length rather than page length. Opinions will vary on this point, but if you focus on coming in at about 12,000 words, you'll have a book of length that allows for enough substance and detail to allow it to be considered a real book (in the digital age), but not so long that it will discourage the reader looking for something that's easier to process, or the writer who's not inclined to write 100,000 or so words himself. They can be longer, of course, and can even be shorter, but focusing on a number in the area of 12,000 will ensure you finish, literally, in a good place.

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The Jim Paris Perspective

Notes and Thoughts on Bible Prophecy, Business, and Culture

Israel Strikes Syria Again

It was reported on October 31 that Israel had once again made a strategic airstrike against the country of Syria. I was fascinated by how little media coverage this event generated. Syria's president, Bashar al-Assad, promised weeks ago that any further military strikes by Israel would result in an immediate counterattack. It is interesting to note that the Israeli strike against Syria was strategically targeting a convoy of Russian manufactured weapons headed into the hands of Hezbollah terrorists. Christians and students of Bible prophecy should continue to monitor closely the developments in Syria. Of course, we don't know the exact timing, but a showdown is definitely shaping up between Israel and Syria, and Russia will be a major player.

Christians Still Mesmerized By the Iraqi Dinar

Over the last 3 to 4 years we have been inundated by people asking questions about investing in the Iraqi Dinar. There are a host of theories and financial strategies being offered up at prophecy conferences and all over the Internet. I have commented on this previously, and am not persuaded that it makes any sense to invest in the Iraqi Dinar. The theory, which has many variations, suggests that at some point in the not-too-distant future that the US dollar will collapse and the currency of Iraq will skyrocket. I mention this again in the current newsletter issue to announce that Bob Yetman and I will be taking another look at the Iraqi Dinar. I can promise you, in advance, that although we will be approaching this with an open mind, we don't believe we will discover any new information that will convince us to change directions on our prior recommendation. There are those, however, who look at buying a few hundred dollars of the Middle Eastern currency as tantamount to investing in a penny stock or buying a lottery ticket. At this point that is probably the most "reasonable" approach to take. We are deeply concerned about the growing number of Christians that are moving substantial amounts of money into the Dinar, seeing it as a legitimate investment to which they will be looking for their future retirement needs. Look for more information on this topic in future newsletters and also via upcoming Google Hangout presentations.

What Happened To M3?

March 23, 2006 is not a date that most people would apply a special significance to. It is a very insidious date, and one that will be discussed in the upcoming book that Bob Yetman and I are writing on the topic of the Kennedy assassination. On this date, the Federal Reserve Board of Governors voted to discontinue reporting of M3, which is the broadest measurement of the overall US money supply. As a result private economists have not been able to accurately determine how much currency the Federal Reserve is creating on an ongoing basis. Our book raises serious questions about the Federal Reserve and what role they may have played in the assassination of John F. Kennedy. The central theme of the book is to point out to the reader how the

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Federal Reserve came into existence and how little accountability they have to our elected government. They are able to operate in the shadows and not even provide the most basic financial data regarding their activities. In theory, the Federal Reserve Governor is accountable to the Executive branch, but only each six years when a new appointment is made. Federal Reserve executives fly around the world in private jets and control every dollar of our economy. None of them are elected by the American people, and there is seemingly no accountability as to their actions.

The reason the money supply question is so important is that it is the most important element in determining the value of a dollar in your wallet. Each time I go to the grocery store or the gas station I am reminded how much more things cost today than they did just a year or two ago. The government cannot be trusted to honestly share with us the true inflation rate; the more money that there is in circulation the less that each dollar is worth. More dollars chasing the same amount of goods and services equals inflation. It was just announced last week that recipients of Social Security will be receiving a modest increase of just 1.6% on next year's benefit payments. There is no way I can be persuaded that the true cost of living has gone up only 2% in the last one year. I think even a random poll of the public would suggest a number of at least three times this amount. Federal Reserve policy is perhaps the greatest individual factor affecting all of our personal finances. Not only does Fed control the money supply, they also set the rates at which banks are able to loan money. All of this power was granted to a private banking cartel in 1913, and probably less than one out of 100 people could really explain who the Federal Reserve is and what they do.

Mysterious Floating Google Barges

I recently saw the movie *Escape Plan* with Sylvester Stallone and Arnold Schwarzenegger. I won't ruin the movie for you, but I do want to share an interesting parallel to something happening in the news related to Google. In the movie, the Stallone is an expert at breaking out of prisons. He is paid millions of dollars to be incarcerated, break out, and provide a report as to the vulnerabilities of a given prison complex. The movie chronicles Stallone's fictional challenge to break out of the most secure prison in the world. His character is drugged and transported by helicopter to the prison, and it turns out to be a prison that is nothing like anything he has ever encountered before. The action begins after several days of being held as a prisoner, when he realizes that the prison he is in is actually a gigantic ship in international waters. The floating prison provides the inmates no windows or way to see outside. Only Stallone is able to discover the prison is inside a ship when he is able to get to the surface through a maintenance shaft. I won't share any more with you so as not to ruin the movie in the event you decide to see it for yourself.

I share all this with you about the movie because just *after* I saw it, I read the surreal news account of Google building massive floating data centers that will be deployed and in operation all over the world. You have to ask yourself why Google would want to operate floating data

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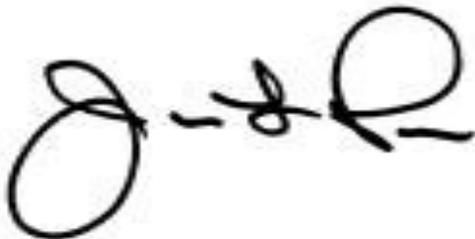
centers at what would have to be a massive cost above and beyond a similar set up on dry land. Google is not sharing any details with the public at this point, but it makes you wonder if the same motivation as the fictional prison in the Stallone movie is also at play here. What if Google could operate in international waters to the extent that they would fall outside of the control of government subpoenas and other court orders? Google has already shown its dexterity in international law by creatively arranging its tax affairs in such a manner that they avoid tens of millions in income taxes each year. Google's offshore tax havens have drawn a great deal of scrutiny from politicians, but seem to be legal despite the questionable ethics involved.

Backdoor Partnerships

There is a theory that many, if not most, of the tech giants in the United States have reached their prominence after agreeing to unholy alliances with U.S. intelligence agencies. The conspiracy theory is that once a tech company begins to gain prominence, it is approached by the government and given an ultimatum. The ultimatum gives the company the choice of cooperating with the government by making available so-called backdoors (which allow intelligence agencies to gain inconspicuous access to data and hardware), or face ongoing regulatory scrutiny, possibly even antitrust lawsuits. With the recent revelations of Edward Snowden about the NSA, I think it is very plausible to believe that our government is spying on us while we are online using Google, Facebook, Twitter, or just sending and receiving email. If you think about it, there really are just a handful of companies now that own the Internet. As much as I love the Internet, including the opportunities it has created for entrepreneurs, I am realizing more and more the dark side of this seemingly wonderful technology.

Exposing the Ponzi Masters Backlash

Just as expected, those individuals exposed in my new book have initiated reprisals against me. One such person, Nancy Jo Frazer, continues to make Internet posts suggesting that I am a convicted felon and people should not believe what is on my blog or in my book about Profitable Sunrise. It should be noted that her own website NJF global group went off-line approximately 2 weeks ago. This was the only source of information for her followers to be apprised on what is happening with the now defunct investment program. I guess she has now concluded that there is nothing new to report, and that there will likely be nothing to report going forward. Frazer is facing multiple civil charges in her home state of Ohio, as well as in the state of Kansas.



James L. Paris
Editor-In-Chief

Tougher Hands for Self-Defense

By Robert G. Yetman, Jr.

The overriding reason that strikes with the fleshy part of the hand are now taught so frequently in street-expedient self-defense courses is because of the pain and damage that can impact the striker when he uses traditional hand strikes like classic punches to connect with his opponent. When you suffer acute pain in the course of trying to defend yourself, even from a strike *you* deliver, you are placed at an immediate disadvantage, because your reaction to the pain can provide a momentary window of opportunity to your adversary. Additionally, if you injure your hand...for example, if you break a finger or knuckle...that injury may well debilitate you in a way that allows your attacker to gain the advantage. In each case, your capacity to prevail in your engagement can be significantly diminished. The remedy to “soft” hands is to condition them, plain and simple. For those getting started, there are two exercises that can be done that, if done regularly, can go a long way to “callousing up” the impact parts of your fists.

To clarify, this column has highlighted in the past the use of “impact-friendly” hand strikes, like the hammer fist, but for those who *would* like to be able to engage using some version of the classic fist punch, this information may prove useful.

Knuckle pushups. These are great, because not only are they highly-effective, but they require no apparatus. They are what they *sound* like they are: pushups on your knuckles. Instead of doing the pushups with your hands flat on the floor, configure your hands

into fists and do your pushups that way, making sure to place your weight primarily on the first two knuckles of each hand. As you’re getting started, you may have to begin doing them on a softer surface, like a plush rug, but as the knuckles become more resilient and begin to experience conditioning, move to harder surfaces, like a bare floor.

Bare-handed strikes against a piece of apparatus. Another exercise involves repeatedly striking the knuckles of your fist against an appropriate surface. Martial artists will use something called a *makiwara* for this, which is a padded post. The padding is traditionally composed of rice straw, but it’s possible to do this same exercise against something as readily-available as a heavy bag. Professional martial artists, particularly world-champion breakers, will punch the makiwara thousands of times each day with each hand. There’s no need for you to devote that kind of time to your strike training, but if you can, for example, punch the heavy bag in a very focused fashion 300 times with the knuckles of each hand, eventually you will come to enjoy the sort of conditioning that can make a difference on the street.

Hand conditioning makes sense for those serious about self-defense. Again, alternative strikes that spare the knuckles are fine, but there will often be instances in an engagement when the traditional punch is the best technique to use. Enhance your ability to deploy it safely (for you) and effectively by making hand conditioning a regular part of your daily schedule.

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“Safe” Withdrawal Rules

By Robert G. Yetman, Jr.

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One of the great challenges facing those moving headlong toward retirement years is determining just how much should be withdrawn annually from retirement plans. One of the difficulties in all of this is reconciling expectations with the realities of their portfolio size and economic conditions. Many investors simply have too large a sum in mind when determining how much to withdraw on an annual basis. It's not uncommon for many to think that taking out \$50,000 per year from an account valued at \$500,000 seems perfectly reasonable. However, a closer look at that notion proves otherwise. \$50,000 is 10 percent of the account's value, which means the markets (stocks, real estate, etc.) in which the money is invested would have to, at a minimum, continue moving upward at an average rate of 10 percent per year over the remaining years in the investor's life in order for the \$50,000-a-year withdrawals to remain unreflective of principal. That is a dangerous and unwise assumption to make, particularly in the midst of the economic climate in which we currently find ourselves.

So what's a good number? Ideally, somewhere in the range of 3 to 4 percent per year. This means that the guy with \$500,000 set aside will take between \$15,000 and \$20,000 a year out of his account. For someone hoping for an amount more like \$50,000, it can be a disappointment, but it is a realistic figure, and one that will go a long way toward ensuring that the money never runs out during his lifetime. Even smarter than relying on a static percentage that never changes is to adjust that figure no less than annually, based on the overall performance of your portfolio

and level of inflation, to help ensure that your withdrawal rate is as appropriate as possible.

The fact is that while 3 to 4 percent per year will strike many as a startlingly low figure, it really does represent the best number, overall; remember that in addition to taking money out of your account, you also have to think simultaneously in terms of capital preservation, which is essentially a competing interest to your desire to withdraw.

Now, some will wonder why it is so important that withdrawal rates never dip into principal. It's a fair question – after all, if I'm age 85, is it likely that I have so many years left that I have to limit my withdrawals to nothing more than interest? Here's the problem that plagues investors and advisors alike: Even at that age, you simply do not know what lies around the corner. Maybe in between then and your ultimate demise, you need to pay for substantial care-related expenses; perhaps you will have to move into an expensive living facility of some kind. You just don't know.

In the end, none of this is an exact science, but that does not mean it has to be entirely a guessing game, either, or that you should dangerously allow your expectations to be rooted in what you want, as opposed to what is sound. It's never a bad idea to consult a financial advisor, and if you want to bend the ear of a fee-only planner in your area, look one up at www.napfa.org, which is the official website of the National Association of Personal Financial Advisors.