

The Distinct Challenges of Telecommuting
More are Finding the Option to Work from Home to Be Less than Magical
 By Robert G. Yetman, Jr.

Many independent-minded people aspire to join the ranks of telecommuters. Telecommuters are not self-employed people, but, company employees who happen to work from home. The difference in the employment relationship...self-employed vs. employee of a traditional, stand-alone company based elsewhere...is key; telecommuting headaches are revealing to us that an idea once considered to be so loaded with potential that is seemed we would all work from home someday is beginning to stagnate. Among the problems:

Loss of synergy. Ideas are engaged by *teams* of employees and managers working together throughout a

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Turning Citizens into Terrorists
A Disturbing Trend Emerges Since 9/11 that Sees Likely Entrapment of "Terrorists"
 By James L. Paris & Robert G. Yetman, Jr.

There is a growing body of evidence that suggests the U.S. government is going well beyond the boundaries of practical necessity in order to facilitate arrests of "terrorists." More and more, we're seeing "terrorist plots" being brought to their knees that, upon closer inspection, never really existed in the first place. So what's happening? A disturbing trend seems to be in place that is characterized by FBI agents actively contriving these plots where they don't really exist, and people being arrested as terrorists who were, essentially, entrapped by the activities of the government. Since 9/11, the government has pursued what is, for them, a golden opportunity to ramp up arrests and prosecutions of Americans and otherwise work at further restricting the liberties of all of us under the pretense of homeland security.

Take the case of the so-called Newburgh Four: Newburgh, NY is a community like too many others in the United States, one characterized by abject poverty and crime. In June 2011, four black Muslims from Newburgh were sent to jail for 25 years for their roles in a 2009 plot to fire Stinger missiles at U.S. military planes. However, it turns out that none of the four was really any sort of militant until making the ac-

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Turning Citizens into Terrorists (Cont. from page 1)

quaintance of Shahed Hussain. Hussain, an FBI informant, offered substantial inducements to the men to carry out the terrorist plot, including offering one \$250,000.

For the Newburgh Four, it was decided there was enough “organic” involvement from each man to warrant the convictions and sentences, but Judge Colleen McMahon’s comment at the sentencing of one of the men, James Cromitie, is noteworthy: “Only the government could have made a terrorist out of Mr. Cromitie, whose buffoonery is positively Shakespearean in scope.” The case of the Newburgh Four was argued in front of a U.S. appeals court a few weeks ago, and the basis for the appeal is the idea that each convicted man was entrapped and his rights to due process were violated. The court said a decision will be rendered at a “later date.”

In October 2011, the Occupy encampment in Cleveland was visited by five men who stood out to others because of their obvious distress that no one else at that Occupy location seemed to share their desire to engage in more direct, violent action. Ultimately, another person keyed in on the group and convinced the others to assemble a plan to blow up a bridge inside of Cuyahoga Valley National Park in Ohio. Just before that was to happen, in May of this year, the FBI arrested the five. It turns out that the “helper” who just happened along in Cleveland, the one who came up with the bridge as the prospective target and also located the person who would sell them the explosives...was an FBI informant.

While informants are valuable tools, these examples are just two of many similar incidents since 9/11 where the line between “informant” and “agent provocateur” appears rather blurry. Were the four black Muslims from Newburgh perfectly nice people who were incapable of committing crimes if left entirely to their own devices? No, which is exactly why Judge McMahon slapped on each the sentences she did, despite her own obvious misgivings about the government’s role in the affair. As for the Occupiers, it is not as though they had expressed no interest on their own to commit acts of violence in the name of the movement, so it’s difficult to be sympathetic to *them*. However, the relevant question to ask is this: Would any of these people have done what they did without the clear encouragement of the U.S. government? The answer appears to be, “No.”

Furthermore, it is precisely these sorts of marginal statuses that makes people like these great candidates for government entrapment tactics. It would be a lot tougher to entrap as a terrorist a mainstream citizen with a traditional lifestyle. That said, we all have a stake in this, and as soon as you start excusing these sorts of tactics on the bases that the accused are not your sort of people, or you want to stay safe from terrorism regardless of the cost, think about what that can really mean to those of us who place the highest premium on liberty. Regardless of one’s political inclinations, we should all be very concerned about the tactics of the government and, in this case, its clear agenda in helping to turn citizens into criminals.

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The Distinct Challenges of Telecommuting (Cont. from page 1)

business day to produce results as quickly as possible. That synergy can be hurt by the presence (or lack thereof) of telecommuters. That's just the nature of synergistic effects – the elements have to possess a close relationship, and telecommuters, despite all of the “helps” of technology, are not as much a part of that relationship when they're not in the same location as the other team members.

Greater expendability. We're all familiar with the expression “out of sight, out of mind,” and that is a very real concern for the telecommuter. Again, referring back to the technological evolutions that exist nowadays to bring remotely-located personnel closer to the office, there is still not substitute for *being there*. The issue of expendability aside, even the telecommuter who finds himself *with* job security may have greater difficulty advancing up a company ladder.

Overall lack of productivity. Companies are finding they're not seeing a quality level of productivity from telecommuters. Even the employee who is sincere about his desire to work from home, feeling that he can be more productive because there is no commute time, he can work later, start earlier, etc., is often wrong. The distractions of home are just too numerous not to impair the productivity of even the most diligent worker.

Diminished home life. Many telecommuters report that life at home...meaning *family* life...can suffer greatly as a result of a telecommuting relationship. This was hinted at in the previous paragraph. The telecommuter often goes into the arrangement with the idea that he can work at times, in places, and in fashions that are numerous and unconventional. The problem is that, by doing so, the very work-life balance that the telecommuter

seeks becomes an *imbalance*.

So what can be done? If you're a telecommuter, or a wishful telecommuter, how do you negotiate these challenges?

Regarding home life and productivity, it is imperative that you duplicate the office environment in your own home. This means not working from the dining room table, but from your separate office. It can be a spare bedroom, certainly, but it has to be away from any and all of the common areas. Additionally, you'll want to institute a daily schedule for yourself that mirrors the hours you would work on-site at your company. If work begins at your office at 9:00 a.m., work should begin at your *home* office at 9:00 a.m. The time you save in not having to prepare to work off-site, including the travel, can be the lifestyle dividend you seek.

As for the problems related to your simple lack of presence at the company location, those can be more challenging, but they're not impossible to address. For one thing, make a point to call and discuss your work throughout the day, as appropriate; do not become so lost in your work that you forget about the people there (who may, in turn, do the same thing to you). Additionally, it's a good idea to be a regular in-house (theirs, not yours) presence at your employer – even if all of your meetings can be done remotely, see to it that you show for a bunch of them. Lastly, emphasize with your employer at the outset that you are willing to discontinue the telecommuting arrangement at any time and return to the company site to work. This will make your employer feel considerably better about the arrangement in the first place, and will reinforce in his mind that you are most interested in what's best for the company.

Social Bookmarking

Turn a Simple Utility into a Traffic Generator

By James L. Paris

Social bookmarking has evolved well beyond the simple concept of conveniently saving links to your browser in a way that you can return to a favorite website quickly. Bookmarking is now social, and it *became* social when people started sharing their bookmarks with other people. At bookmarking sites like Delicious (www.delicious.com), where you might have saved a variety of different sites for your own personal consumption, you can choose to make those sites available for others to review. It's a very interesting concept, and every site you look at is going to approach this differently.

Let's look more closely at a site called Digg (www.digg.com). Although it falls under the umbrella of a social bookmarking site, it is *and* it isn't. It *is*, in the sense that you can go in there and make note of your favorite websites, but really it is more of a place to which you can go to post your favorite news stories and also vote on *other* people's news stories (and have others vote on yours, as well).

It's very easy to set up a Digg account. Just go to the website and register for free, which takes no more than a couple of minutes. From there, you can log in and submit links to any stories you'd like to publicize. While, for your purposes, you're going to be most interested in submitting your own articles to Digg, it's a good idea to submit articles *other* than your own, as well – more about that shortly.

One thing of which to be aware with respect to Digg is that the site is tied in very closely to Google. It is not unusual to post an article link to Digg and find that, if you do a search using the exact title of the article, the article will appear as high as on page 1 of Google

search engine results in as quickly as under a minute after posting the article to Digg. You might be thinking, "Big deal – if you do a search using the exact title of the article you submitted, of *course* it's going to come up right away and highly ranked." Uh-huh... except that's not true. Normally, if you put an article on the Internet, it can take two or three hours, and sometimes much longer, before that article even exists, as far as Google is concerned. Given that, it *is* pretty amazing that an article that you just published a few minutes before could appear so high in Google. It gets back to the fact that Digg is so prominently tied in with Google, which means that postings to Digg have an especially high priority with the Google spiders; very exciting!

If you do much reading about social bookmarking sites, you may see it written that that if you place your own articles at social bookmarking sites, it is considered spam, and that you're not supposed to be promoting your own articles. However, when you look around at these sites, you will see a *lot* of people promoting their own articles, so I would not give that information much credibility. In fact, there a lot of articles on this topic out there that take sides on the issue. Some will say that you should not promote your own articles in these venues, that doing so is a case of spamming, while others will say that doing it is just fine. We do not know of anyone who has ever had a problem from promoting his own articles at Digg, so if it *is* supposed to be a problem, we've seen no evidence of it ourselves.

That said, it is recommended that you also list other articles that are *not* your own, too. It is important to do that, because in order to

Social Bookmarking (Cont. from page 4)

build credibility and a following throughout networks like this one, you want to show that you are also an objective source of information in addition to being someone who is guilty of some self-promotion. No one usually begrudges anyone doing a bit of that as long as that's not *all* their doing.

It's a lot like Twitter in that way. Let's say that all you're doing on Twitter is posting tweets designed to self-promote and otherwise tell the world how great you are; it is going to hurt your credibility. With regard to Digg, a "best practices" approach would be to submit some other articles from within your genre at the same time you're submitting one of your own articles or web pages.

Note that you can go to a site like Social-Marker (www.socialmarker.com) to get a list of all of the major social bookmarking sites, and if you click on the "Best" button there, it will limit the number of social bookmarking sites down to a small handful of the very best.

Staying with Digg, let's talk a little more about it and how it operates as a community. There are generally three things that you can do "socially" with a Digg post. The first thing you can do is "Digg," or vote, for that post. Something else you can do is to click on the author link, and go to his page, where you can "follow" him. As happens very often with Twitter, if you follow someone on Digg, there's a good chance he will follow you back out of reciprocity. Another step you can take in order to gain credibility and build a following on Digg is to post comments. You can click on the "comments" link of a Digg article and post a comment, and even include with your comment a link back to your own website.

One of the best ways to get your article or web page on to a social bookmarking site is not by you posting it there, but by your website visitor posting it there. Now, for that, you want to make that task as easy as possible for your visitor, so you will want to have a "share widget" on your site or blog that allows your content to be shared by visitors on Digg, Reddit, Delicious, or any of the other social bookmarking sites, as well as on sites like Facebook and LinkedIn.

Although Digg has dominated much of the discussion in this article, the overriding issue is that you want to become well-acquainted with social bookmarking sites, in general. It's a very interesting niche within the world of Internet marketing. It's something a lot of people have heard and read about, but very few are actually using it, and, as with so many other things that are underused, it probably has a lot to do with the fact that not so many folks really understand it. The best way to understand it and find the best ways to use it is to dive right in and open up a handful of social bookmarking accounts, if for no other reason than just to submit links to your own web pages and articles.

Something else is to use these sites for quality searches on behalf of your topic. Rather than going straight to Google, you can search on social bookmarking sites, and by doing so, enjoy a higher quality of results because of the fact that they have been filtered, if you will, by people who've come before you.

Every time you list one of your articles at a social bookmarking site, that's going to give you two really distinct benefits. First, it will give you some immediate traffic, and second, it will provide you with an inbound link from a highly-valued website.

Learn How to Survive a Riot

As Societal Conditions Worsen, the Chances of Civil Unrest Increase

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

With the general temperament of society less reflective of civility with each passing day, and the political/social divide becoming increasingly pronounced, it's a good idea to remain mindful of a few guidelines about how to increase your chances of making it through a civil disturbance unscathed, should the conditions right around you deteriorate in a matter of minutes, or even seconds.

First things first...the moment a riot or riot-like situation appears to be smoldering, get out. Do not wait around to "see what happens." That's a tempting approach to take, but there is generally no middle ground when it comes to how these things spring to life. There is the appearance that trouble *may* break out, and then there is the sudden explosion...sometimes literally...that happens in a way that your ability to effect an escape is compromised. You have to use your common sense here, but if you have a feeling that things are going to get bad, get out right then, while you can.

If you cannot effect a clean escape, then you're stuck...at least for the immediate time being. Now what? If that's your situation, then you want to make every effort to blend in with the crowd. This means that you should be doing what they're doing (without vandalizing anything or hurting innocent bystanders, of course), even chanting what they're chanting, if it is that kind of unrest. It's understandable why that may seem awkward to you, because if you're reading this article, you're not likely the sort of person who is out causing civil disturbances. Nevertheless, it is of the utmost importance that you do not call attention to yourself as someone who is an outsider or a potential mob target.

On the same note, if you are caught up in a crowd that is moving in a certain direction, stay with it; don't fight it. Move with the crowd, making sure to behave as they are behaving. Your plan here is to "go with the flow," and gradually shift yourself to the outer edges of the group. From there, it will be easier to more discreetly detach yourself from the crowd. One strategy that is particularly helpful these days is to pull out your cell phone and make like you're receiving a call from one of your children right when you reach the jump-off point. That is, if you are still not sure how abandoning the crowd will go over, once you're at the edge and ready to make your move, pull out your phone like you've received a call. Make it look as realistic as possible, and no one will think much of it. Whatever you, do, though, do NOT begin using your phone to try to take pictures or any video. Chances are pretty good those naturally a part of the mob may be looking at you suspiciously anyway, because you probably don't look a lot like you belong – if you try to take any pictures or video, they will assume you're trouble, and may easily turn on you.

While it's largely the case that riots and riot conditions are usually easily avoided, it's not *always* that way, at least not anymore. This is particularly true if you have a social or political agenda that drives you to attend public gatherings from time to time, where there are both protestors and counter-protestors. Pay attention to the climate, leave at the first hint of real trouble, and if that is not possible, blend in with the miscreants as much as possible, even if doing so is very much unlike you, until it is safe to quietly escape. In circumstances like these, your only goal is to save yourself.

Bad Blogging, and How to Avoid It

By Robert G. Yetman, Jr.

For an ebook writer, having a blog serves a couple of excellent purposes. For one thing, it is a terrific way...maybe the best way...to build a readership, a following. You can certainly write ebooks without having a website or a blog, but the truth is that the amount of money you make from your ebook is going to be very dependent upon your use of social media to encourage sales. A blog may not be social media, per se, but it *is* part of what is called the “new media,” and social media is a part of *that*. The point is that a blog is a great way to remain “alive” to your audience in between ebook releases...not to mention that your blog can be monetized and thus a source of revenue through your willingness to place ads on it.

Separately, one of the really great things about having a blog is that it can help you to become a *better* writer. It’s like anything else in life, really; the more you do something...in this case, write...the better you will get at it. Writing blog articles several times each week cannot help but cause you to become better at the writing craft, which will, in turn, make see to it that the quality of your ebooks improves over time.

That said, it’s important to realize that there is such a thing as “bad blogging,” which refers to overseeing your blog in a way that actually drives traffic *away* from it. Here are some things of which to remain mindful if you do go to the trouble of setting up a blog:

Post regularly. The number one “help” you can give your blog is to post regularly. Search engines look very favorably on blogs that are constantly updated with fresh content, and, conversely, have great difficulty finding blogs that are rarely updated with new articles. Not only does infrequent post-

ing hurt you with the search engines, but it will quickly drive away whatever interested visitors you may have accumulated up to that point.

Keep comments turned on. This is sort of interesting, because while the comments section of a blog is not really supposed to be a point of active conversation, like a forum, the truth is that it often morphs into that very thing. You will have an option with your blog platform to “enable” comments, and you are advised to do so. Otherwise, your audience is expected to sit their mute while you say your piece. Now, you might be thinking, “Well, isn’t that what an article is, anyway?” Sort of; the problem is that blogging has changed the concept of written articles, and now it is expected that articles written as blogs will contain the built-in ability for the reader to respond in a way that allows what *he* is saying to be seen by your same audience.

There are other points of which to remain mindful, as well. For one thing, be sure to keep the length of your blogs on the shorter side. This doesn’t necessarily mean 150 words, but if it cannot be said in a range of, say, 250 to 750 words, it probably shouldn’t be a blog post. Internet readers are different from offline readers, and one of the ways in which they are is that they like their articles shorter.

Blogging is a terrific tool for writers, and writers of all kinds now maintain them. You should be doing the same. That said, there are some key slip-ups you can find yourself making as a blogger that will cause traffic to disappear, and so you will absolutely want to eliminate those to ensure a bigger audience for both your blog *and* your ebooks.

The Jim Paris Perspective

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

The Election – What Happened?

It appears that conservatives may have to simply accept the reality that there are now more of “them” than us. I believed that Romney would be narrowly elected and Obama would not have the turnout needed to be re-elected. It appears that the entitlement class is here to stay and knows the importance of showing up on election day so they don't lose any of their goodies. Ayn Rand was right – John Galt, we wish you safe travels and hope you return again someday.

Who Is Mohamed Morsi?

In Egypt, Mohamed Morsi, the candidate of the Muslim Brotherhood, is now the subject of new protests after issuing a declaration on November 22 giving himself virtually absolute power over the country. I find it curious that Secretary of State Clinton used Morsi to broker the recent peace deal between Hamas and Israel. Many felt it was inappropriate for Morsi to be given such credibility on the world stage, and wondered why his involvement was even necessary. Things get even stranger when you begin to look into the background of Morsi and his family.

Morsi is American educated, graduating from U.S.C. in 1982 with a Ph.D. in materials science. Two of Morsi's children were born in California and are United States citizens. His personal ties to the United States may appear on the surface to be an asset, but a closer examination reveals some concerning facts about Morsi. He is a 9/11 truther, and has questioned publicly how planes could have been behind the damage to the World Trade Center and the Pentagon.

As many have opined, the Arab Spring appears to be less and less the democratization of the Middle East and may simply represent a new set of more cunning villains for us to contend with. Hillary Clinton bringing in Morsi as a peace broker brings more questions about her own ties to the Muslim Brotherhood. We have reported previously that Clinton's top aid has family ties to the Muslim Brotherhood.

At this point, we can already conclude that Morsi has come right out of the gates operating as a dictator and not a democratic leader. He may have underestimated the Egyptian people's tolerance for his power grab. We will continue to monitor Morsi, and, more importantly, the role that the Muslim Brotherhood will play in the Middle East.

Morsi – Taking His Cues from Obama?

We expect President Obama to become even more aggressive with the use of executive orders in his second term. With a Republican House, the president may have to get his policies implemented through back door measures as he did by suspending immigration enforcement for so-called 'dreamers.'

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

Forbes Names 11 States in Death Spiral

The 11 states named – Ohio, Illinois, California, South Carolina, New York, New Mexico, Mississippi, Alabama, Maine, Kentucky, and Hawaii. Among the advice from Forbes: “If your career takes you to Los Angeles or Chicago, don’t buy a house. Rent.” They also recommend divesting from municipal bond holdings in these states. The article makes the astute observation that as these states begin to raise taxes to try and right their ships, they will drive out higher income earners and entrepreneurs that are the job creators. No question.

The Truth about the Fiscal Cliff

The way the media is reporting it, you would think that out of nowhere a financial crisis has arrived on our doorstep, but this mess has been at least twenty years in the making. It appears that even many conservatives will betray their core values and go along with the notion that the answer is higher taxes. If we simply move the government back to spending levels from 2005, the budget would be balanced.

Here is the real shocking truth that most people don't even know. The real national debt is more than 100 trillion dollars. The government keeps two sets of books (yes, just like a shady accountant). They report to the public only the amount of money officially borrowed, but are not transparent about the trillions in future benefits they have promised. Dr. Walter Williams from George Mason University is the source of my figures.

The United States will do as all countries when facing insurmountable debt: print money. Look for runaway inflation to begin hitting the economy in the next 24 months. For this reason, gold continues to look like a winning investment.

Where Is The Gold?

I have been hearing more and more speculation that gold may be missing from Fort Knox and other locations where the U.S. Government is supposed to be storing it. The U.S. has been holding gold on behalf of Germany for years. Germany has the one of the largest gold reserves in the world. Due to historical concerns about a Soviet invasion, they have stored most of their gold overseas. Some German politicians have become uncomfortable with this arrangement and want their gold back. A campaign was started in May called, 'Bring Back Our Gold.'

What continues to fuel conspiracy theories is the U.S. Government's lack of transparency in making its gold vaults available for inspection. The amount of gold reserves is unknown and some that have gold on deposit in Fort Knox and other vaults have not seen it in years. It is hard to believe, but the Germans were not allowed to see their gold for decades. Just recently, in 2007 and 2011, they were allowed to have very minimal access to their own gold being held by the U.S.

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

Another Jesse Ventura Conspiracy Theory Episode Censored

You may have heard that last season an episode of Conspiracy Theory, Police State, after initially airing, was pulled by TruTV due to pressure from the government. In the most recent season, a new episode about the TSA will not be allowed to air at all. The episode included information about a new government wristband that travelers will be required to wear. The wristband would not only contain your personal information for clearance through security, but supposedly a feature that would allow a person to be disabled by an electric shock. Why would TruTV go to the expense of producing the episode and then not air it?

Lunch Room Palm Scanners – The Mark of the Beast?

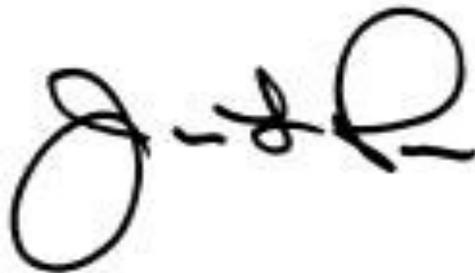
I have become aware of several stories from across the country involving the use of palm scanners in school lunch rooms. School officials say that the biometric scanning device helps to speed up the line, but some parents worry that it could be more sinister. I reported several months ago how the Disney theme parks here in Florida are using similar scanners to prevent people from sharing or selling tickets. It is important to understand that biometric technology is here and in and of itself it is not the Mark of the Beast. It is a bit scary, though, to see how we are just a whisker away from a system that could easily be implemented by the Antichrist.

BitCoins – A Digital Currency Alternative To The U.S. Dollar?

We just finished a 46 minute video outlining how to get started with Bitcoins, a peer to peer digital currency. This type of monetary system could be an excellent means of transacting business on a completely anonymous basis and without the ability of the government to control it. The video is available for \$19.95 but if you contact me by e mail I will provide you with a \$10 coupon so you can get it at our subscriber discount of only \$9.95. The video is currently available directly through our site as a digital download, but will begin being marketed through Amazon.com by the first of the year.

U.N. Recognizes Palestinian State

By a vote of 138-9, with 41 abstaining, the U.N. upgraded the State of Palestine from that of an “observer entity” to a “non-member observer state.” This is a very significant development in the minds of most. Technically, it means that the State of Palestine can perform certain functions, such as join treaties and various U.N. agencies, as



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Editor-In-Chief

well as claim certain legal rights, to include the right to charge Israel with war crimes. As you might imagine, from the standpoint of prophecy, this is a very serious development; we will continue to focus on this issue in upcoming editions of this newsletter.

Surviving a Flu Pandemic

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

In pandemic conditions, it's important to avoid contact with the outside world as much as possible. The risks of highly-infectious diseases like the flu are not limited to the instances of someone standing next to you and coughing or sneezing directly on you; a likelier scenario is one wherein you have come into second-hand contact with the disease somehow. For example, one of the "best" sources of infectious diseases like the flu virus are door handles; think about all of the objects that are publicly handled throughout a given day...gasoline pump levers, all manner of door handles, cash money...the list is long. The point is that you and your family are going to be best off by essentially quarantining yourselves as much as possible. If you do have to go out and about in a pandemic environment, wear disposable gloves and a cloth surgical mask – don't worry about looking strange; in pandemic conditions, plenty of (smart) people will look just like you. As a matter of fact, wear goggles, as well, the kind that wrap around your face.

If you are an avid prepper, this next advice is probably something you're already doing, but in order to fully quarantine yourself, you will need plenty of the standard supplies in order to get by. This means food and all of the other usual goods on which you rely when in any situation where you are best off remaining at your home or retreat.

Still, you will want to add some things to your list. For example, it's important to have some of the remedies available for both dealing with symptoms as well as shortening the

illness cycle. If your doctor will cooperate and help you to stock up on medications like Tamiflu, great, but there are also non-prescription antivirals like Sambucol, which is a tincture of black elderberry. As a virus, antibiotics don't help in fighting the flu, but one of the complications that can frequently arise from having the flu is pneumonia, and antibiotics do help in fighting *that*. If it is possible to have your doctor assist you with stocking up on antibiotics, take advantage of that opportunity.

Besides pneumonia, the other complicating factor that is known to frequently kill flu patients is dehydration. Stock up on anti-diarrheal medications, and also on so-called sports drinks that serve to rehydrate. Also, ibuprofen and acetaminophen should be staples of your medicine cabinet, as they are good to use in fighting fevers.

We talk frequently about the new health threats visited upon us from other parts of the world, where the general rituals associated with chronic good health may not be as prevalent. Factor in to that the ability of people to reach our nation's doorstep faster, and gain entrance more easily. While flu is not a thing of the past in America, we've enjoyed a great track record of keeping outbreaks to a relative minimum, and their severity well-contained. However, with new, more virulent strains of "old" illnesses now making their presence felt on our shores in greater numbers, it is no longer unlikely that we will see a flu pandemic of substantial proportions here. Are you prepared?

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“Investing” in a College Education

By Robert G. Yetman, Jr.

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A college education has long been considered a good investment, and there was a time it truly was; degree-granting schools were not nearly as plentiful as they are today, and there was a natural order of things, if you will, that essentially “rewarded” the degreed individual with a lifetime of superior economic benefits.

That circumstance may still somewhat exist to this day, but all of the data, both quantified and that which is anecdotal, tell us very clearly that the investment in a college education is by no means the “no-brainer” it once was.

Boston University economist Laurence Kotlikoff provides a sample study that shows how a physician ends up with only marginally more spending income over his lifetime than does a plumber. The factors weighed to the detriment of the physician include the total cost of a medical education, the substantial number of years required in residency, higher income taxes, and host of other factors that eat into what the doctor can enjoy. The plumber, conversely, has none of the college costs, a smaller tax bite, and, most importantly, the ability to start work just after high school. For the example, assumptions are made that will not apply in every case, but his position raises important issues, not the least of which is the validity of the long-held belief that a college education is a sure ticket to prosperity.

There are *many* quality career fields that do not ask for anything more than a high school diploma; the health care profession is one.

There are numerous opportunities in health care that do not require even as much as a bachelor’s degree, but for which the salaries are at or well over \$50,000 per year. Some require community college educations, while others demand no more than participation in certification programs.

More Kotlikoff analysis compares the financial viability of a person who goes to college at an in-state public university with one who attends an expensive private university, where each uses loans to pay for their entire educations. He compared the University of Massachusetts at Amherst with New York University, and, sure enough, the UMass graduate stayed ahead in discretionary spending throughout his working lifetime (again, though, using Kotlikoff’s specific example).

It’s important to note the following distinction in this discussion. The assumption that is made is that the person who does not seek at least a bachelor’s degree is still participating in a skilled profession, like a nurse or an electrician. The case is *not* being made that a person with a college degree is generally going to be no better off than a person who skips higher education to work at unskilled labor positions for the rest of his life.

Are you better off with a more modest salary and living essentially debt-free with a lower tax bite, or with a much higher salary but with more debt and higher overall expenses? There is no one right answer that fits everyone, but it may be wise to at least consider options besides spending a monstrous sum for college.