

Can You Really Invest Successfully in Collectibles?

Do Antiques, Fine Art, or Comic Books Make Sense for a Portfolio?

By Robert G. Yetman, Jr.

Collectibles such as art, memorabilia, various antiques, and even things like comic books and baseball cards, have long-held the promise of great financial reward for the person fortunate enough to own the right piece. The popular PBS television program *Antiques Roadshow* has gone a long way to excite the masses with the idea that the dusty, old painting received from kindly Aunt Martha years before, and now sitting alone in an otherwise-empty closet in a spare bedroom, could be akin to possessing a lottery ticket with the right five numbers. In point of fact, collectibles can, on rare occasion, provide rich financial reward, but is it the reality that such can happen with enough frequency

Continued on page 3

The “Knockout Game” & You

Learn the Best Way to Survive the Latest Menace to Public Safety

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

While there is a debate raging as to whether it is an actual trend, as opposed to a rare event that has received undue concern from alarmists, the so-called “knockout game” has been grabbing headlines recently as one more threat to the personal safety of the American public. For the uninitiated, the “knockout game” is a criminal activity that is characterized by the perpetrator walking up to an entirely-unsuspecting passerby on the street and punching him or her in the head as hard as possible; the game is “won” if the victim can be rendered unconscious by the single blow. Regardless of whether the knockout game has indeed reached epidemic proportions, there is little question that it has been popular this year with miscreants across the nation - the latest high-profile victim appears to be a 76-year-old New York woman who was sucker-punched Nov. 29 in broad daylight, while recent and similar assaults in Colorado, Washington, Pennsylvania, and New Jersey have made headlines, as well. In the New Jersey attack, Ralph Santiago, 46, from Hoboken, died from his injuries, and three teens, all under age 15, have been charged with murder.

News of these assaults reminds us that as we progress, in one sense, as a civilization, we clearly have a long

Continued on page 2

Also Inside This Month’s Issue of The James L. Paris Report:

What the Search Engines “See”	Page 4	The Jim Paris Perspective	Page 8
Do-It-Yourself Home Pricing	Page 5	Developing Your “Body Armor”	Page 11
The NYC Rifle Grab Comes to Life	Page 6	Investing in Israeli Stocks	Page 12
The Importance of Ebook Covers	Page 7		

The “Knockout Game” & You (Cont. from page 1)

way to go in others, and so we must remain mindful about how to deal with these kinds of threats, as they appear to be with us for the foreseeable future.

Situational awareness. This remains the most important component to basic self-defense. It is great to have skills, weapons, and any other mechanisms at your disposal that can help you when a storm of violence befalls you, but the very *best* mechanism of self-defense will always be your common sense. One part of common sense is maintaining the ability to think a few chess moves ahead in everything you do when it comes to personal security. When you walk, do so with purpose – do not appear as though you are out for a casual, light-hearted stroll... even if you are. Also, when you walk, keep your head moving from side to side, to include glancing behind you not-infrequently; doing so will assist you in two ways – first, and most obviously, it will allow you to take note of any worrisome activity that may be creeping upon you, but also, it will telegraph to bad guys who may be watching from a distance that you are very aware. Criminals are, very often, pure cowards, and they are interested only in *easy* targets. As soon as they see that a prospective victim, male or female, is engaged with what’s occurring around him or her, they will invariably move on.

Something else – do NOT allow yourself to get “lost” in your iPhone, mp3 player, or another handy gadget, while you are walking. This is something that security experts are

seeing far too much of these days, and it carries with it a high cost. Look around you as you go out and about, and see how many people are intently staring down at their phones while they furiously send and read texts. This is not to say that we do not all do it at least from time to time, but you can be assured that street thugs today see this trend as something very much in their favor. Just pay attention. It may seem like trite advice, but it remains *very* valuable.

Lastly, if you notice anyone that you think may appear suspicious, head the other way... in the opposite direction, to the other side of the street, wherever. The key to this working well lies in the second point mentioned here, which is to be constantly surveying the immediate landscape. The reason for this is that if you spot potential trouble while it is still at a greater distance, you have the opportunity to make your change of direction in a way that does not antagonize or otherwise provoke those who may already be watching you – they will simply chalk up your move as something you were going to do anyway, and forget about you.

You should always be trained and ready to defend yourself from direct, physical assault, and so situational awareness is not a singular self-defense tactic on which you can rely to the exclusion of everything else. However, in terms of avoiding trouble altogether, it is the most helpful, and so it is something to which you should look as random street assaults like the knockout game become more prevalent.

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Can You Really Invest Successfully in Collectibles?

(Cont. from page 1)

that it is appropriate to see collectibles as bona fide investment vehicles?

Collectibles *can* be handled successfully as investments...by the right person. That brings us to one of the primary problems with investing in collectibles – “average” people simply do not have the keen acumen necessary to do it well. Because there is no truly *active, efficient* market (more about that in just a bit) for collectibles, it is simply not possible for, again, an *average* person to have good and current information about the value of collectible pieces. This means that those with the right knowledge are experts, people who deal basically full-time in the very-unique realms of the different collectibles in which they specialize. There’s no middle ground here – either you know nothing, which applies to the vast majority of people who embark on this path, or you are an expert, and that applies to a small fraction of those who engage in this pursuit. The same cannot be said of more traditional, mainstream investments like stocks and real estate, where acquiring the necessary knowledge to buy and sell those assets profitably is relatively easy.

On this same note, let’s go back to this matter of “active, efficient” markets. What does that mean? Again, using the stock market as an example, information about the behavior of stocks, as well as their representative companies, is everywhere; a stock investor has the information he needs, 24 hours a day, to make informed decisions about stocks he’s thinking of buying or selling (some might argue that point, but it is largely true, especially in comparison to collectibles), whereas no such market exists for collectibles. There is not a fine art exchange, where you can check the price of Vermeer’s painting *The*

Milkmaid against Boucher’s painting *The Bridge* for the latest price of each and decide which is the better value - it just doesn’t work that way.

This lack of a true marketplace causes other problems, as well, for the hopeful collectibles investor. In addition to the dearth of useful information about value, it also means that it can be a distinct challenge to sell your pieces. In the case of collectibles, you have to find a buyer who, for starters, is interested in the very unique item that you’re wishing to sell, and that can be enough of a headache. Then, your buyer has to be willing to pay you what you want for the piece, and that can be a real problem, too; that antique chair you purchased for \$5,000 may be of interest to someone, but is he willing to pay even as much for it as you did?

Ultimately, we don’t see investing in collectibles as true investing, as much as *speculation*. There is nothing wrong with speculation, as long as you’re aware of the difference between the two. There are people who can do this profitably, but if you want some insight as to how they do it, tune in to shows like History Channel’s *American Pickers* and *Pawn Stars*. Watch how few items they actually purchase from people who have mountains of stuff, and when they do buy, note how they buy at well below retail. Why do the collectors sell for that? Because the professionals with a storefront and access to a ready, ongoing market have the upper hand – the average guy with a few collectibles in his attic simply does not have the ability to get the same price, and he knows it. Buy collectibles because you like the pieces, and if, down the road, they have appreciated in price, wonderful, but as far as your investing goes, stick to, well, *investments*.

What the Search Engines “See”

Ultimately, Building Traffic Requires Having a Great Relationship with the Search Engines

By James L. Paris

Search engines are not the only way to have traffic come to you; you can place ads, hand out fliers, pass out business cards with your website on it, that sort of thing...but the only way to make an immediate, substantial, and lasting beneficial impact to your flow of traffic is by *optimizing* your site with the search engines. Most people are finding the content they want through searches, and so it is imperative for you to prioritize, as much as possible your position in search results, and a big first step to doing that involves knowing what search engines are looking for.

Let's assume a user goes to a given search engine and types in whatever phrase he's using as a prompt to retrieve information on the subject in which he's interested; “how to lose weight,” or “how to train a dog,” etc. The search engine takes that phrase and compares it to the actual *domains* floating around in cyberspace. Ensuring your domain name is highly-reflective of your keyword phrase is one of the easiest, but also one of the *best*, ways to situate yourself highly within the search results with respect to your topic area. Something else the search engines look at when processing the search phrase is the *title* of a given site page. Now, with a lot of website and blog platforms...WordPress, for example...you have to title each of the pages you create. The point here is that, as much as possible, you want both the domain name of your site, as well as the title of each page, to either match or have great relevance to your keyword phrase (by *your* keyword phrase, we are referring to the keyword phrase that you've decided most accurately fits your website or blog's topic theme).

Search engines also look for relevance of the search phrase inside of *summary descrip-*

tions. You will best know summary descriptions as those brief sentences, that appear below titled or captioned search results. Very often, the search results will format the summary descriptions from the first few words or sentences that appear on your page, which is a big reason why those first few words are exceedingly important. A big part of the “right” thing to do with those introductory sections of each web page is to build in your keyword phrases(es) as much as possible, without “stuffing” it in (more about that in a minute).

Lastly, the search engines will look at the overall text on a given page to determine what the page is about and for the purpose of granting it elevated status. The idea here is to integrate your keyword phrase throughout the main body of text on each of your site pages in such a way that you derive the search engine benefits from doing so, while simultaneously ensuring that the way the words appear on the page look and sound like quality writing and normal sentences (as opposed to engaging in keyword “stuffing,” which refers to loading up your site with your keyword phrase *without* regard to how it appears or sounds...for example, a plumber in Daytona Beach, Florida who loads up his page with the phrase “Daytona Beach Plumber,” over and over again, would be keyword stuffing).

People principally search for content through searches, which means the key elements of your site, vis-à-vis the search engines, need to be as optimized as possible. If you are remiss in any of these areas, take the time now to make the changes that will help to elevate your standing when people seek content in your topic area.

Do-It-Yourself Home Pricing

You Want to Save the 6% Real Estate Commission, but Are You Sure the “Price is Right?”

By Robert G. Yetman, Jr.

In the wake of the 2008 economic collapse, home prices went *kaput*. In recent years, however, as the enormous inventory of distressed properties has grown smaller and lending standards have been tightened, a bit of a seller's market has started to return within real estate. For many homeowners, however, it is truly *just* a bit, which means that they may well have only a small measure of equity to hopefully capture. In light of that, many are taking a new look at an old idea – selling their homes themselves in order to save the cost of the real estate commission. Selling a home on your own can result in a big savings, and there are many parts to the process, but it is imperative that you do not overlook the significance of the most *important* part: deciding at what price to offer the residence.

The matter of pricing can be a major stumbling block for many sellers going it alone, because they will so often price the property well above where it should be. One reason they'll do this is sentimentality – too often, sellers will factor their own personal feelings about the home into the price, but that is always counterproductive; your feelings about the home will not translate into a monetary price premium for which a disinterested (in terms of your personal feelings) buyer will pay, so do NOT make that a tangible factor in your pricing decision.

While the Internet has proven to be a great resource to help sellers make a more informed decision about the value of their properties, you should always invest in a professional appraisal. As a standard part of the buying process, a prospective purchaser will have an appraisal done for his (and the lender's) benefit, but in a case where you're

selling on your own, *you* need to have one completed first so that you know the true value of the property in the local market before you set the price. On that note, you would do well to not price the property at the full appraised value; buyers will not be interested in paying for the full value of your property, partly because they won't have to; unless the area in which you live is subject to some particularly unique influences, there will be other, nearby properties that will surely offer more built-in equity to the house hunters from the point of sale, and they will go for those. The other problem with going for full appraised value is that with lending standards tightening over the last several years, banks are not nearly as cavalier about how they look at a property's value from the standpoint of loaning against it.

It's important to realize that setting too high a price can kill your efforts at the outset, and make your venture into selling your home yourself a failure. Many naïve sellers will assume that if the property is on the market for an extended period, they can simply drop the price and initiate the interest and enthusiasm that has been absent up to that point. Unfortunately, that does not always work – once a property grows “stale” on the market, a bit of a stigma can become attached to it. Buyer psychology lends itself to being both tricky and fickle, and even if a property's only real problem is that it is “merely” overpriced, the fact that it has been sitting around for months on the market can cause prospective purchasers to *see* it as stale. All of this means that the decision as to at what price to initially offer the property is very important, particularly if you are going at the process without the benefit of the professional real estate community.

The NYC Rifle Grab Comes to Life

So Much for the Idea that Liberals Only Want Your High-Capacity "Assault Weapons"

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

One of the criticisms consistently leveled at ardent supporters of the 2nd Amendment is that they are alarmists, and that no anti-gunner is really interested in seeing guns confiscated. We are told that "all" those people want are laws requiring "responsible" gun ownership. The reality, however, is that responsible gun ownership is an open pit into which have fallen many naïve Americans who honestly believe that governmental entities are not *really* out to grab all the guns they can. The latest example of this totalitarianism in action comes in the form of New York City's proactive effort to enforce a 2010 ordinance banning rifles and shotguns that are capable of holding more than a measly five rounds of ammunition. The city has begun to send out letters to those who it is believed, from a review of registration records, own such firearms, and it is clear they mean business when it comes to getting rid of the now-illegal guns.

The letter begins by telling the recipient that he is in violation of the ordinance, and lists three options by which the gun owner may remedy the situation. The first option listed (of course) is for the gun owner to "immediately surrender" the rifle and/or shotgun to the local police precinct. The letter goes on to say that the owner may sell or otherwise transfer the firearm out of the city, subsequent to the turn-in, but giving up access to the gun outright should be the first order of business.

The letter next outlines the second option. The second option allows the owner to permanently and immediately remove the offending firearm from the city. However, it's not that simple – the city wants proof that the firearm has been removed, and demands that

owners provide the following: a Disposition Report (a city police form); a *notarized* statement that declares both that the firearm has been removed from the city and where it will be stored; finally, a utility bill from the community where the firearm will now be living to show that its owner is actually a resident, in some form, of that location. The third option gives the owner the opportunity to modify the weapon modified so that it becomes compliant with the ordinance.

A great many NYC residents who own firearms with ammunition capacities in excess of the new limit surely thought the law would be much ado about nothing, and that the city would not bother with enforcement. This is what many in the gun-owning community do much too frequently – refuse to take seriously the threats to ownership. What have we been told, over and over again, by the gun-grabbers? That they have no interest in our "garden variety" rifles and shotguns. This is the danger of being what they consider "reasonable;" the definition of reasonable is molded by them, over time, into something that is flatly ridiculous, to the point where the only way you can be a "reasonable" gun owner is if you agree that you shouldn't be allowed to own one at all.

The next time anyone laughs at you for saying registration leads to confiscation, quickly point out to them what is going on in New York City right now, where the guns being grabbed were, just a few years ago, those that were supposedly on the liberals' "Do Not Touch" list. The fact is that there *is* no such list, and, to them, the only good firearm is one that rests in the hands of the very government agents to whom you are expected to turn in yours.

The Importance of Ebook Covers

By Robert G. Yetman, Jr.

An otherwise-terrific ebook, packed with informative and useful contents, may easily find itself lost in the weeds precisely because its cover is uninspiring to such a degree that sales are hurt precisely because of it. Fair or not, the fact remains that we *do* judge books, both figuratively and literally, by their covers, which means that the development of your cover should be more than an after-thought in the overall process of ebook creation.

Just how important is the cover to an ebook, relative to a traditional book? In the case of traditional books, people would historically buy them almost exclusively in bookstores, where many thousands of books compete with one another on shelf space for browsers who quickly move their gazes from one to the next. Under that kind of shopping condition, it's easy to see the importance of a compelling-looking cover in prompting the browser to stop and take a closer look at what lies underneath. What of ebooks, however? People who shop for digital products are doing so through a computer or tablet screen, where everything is one-dimensional and where shoppers can click on hyperlinks to see previews of the ebooks very quickly. Does a great-looking cover matter then?

The answer is, "Absolutely." Let's start from the standpoint of the browser, as in *book* browser; even though the browsing is taking place through a computer screen, searches for topics will yield results that are formatted in long lists, sometimes many search pages in number. What do you do first? Simultaneously, you quickly look at the title of the

book, as well as at the cover (choice of title is important, as well, but that will be covered another time). Do the title and cover appearance come together in your brain in such a way that you want to stop right there and look more closely at the ebook? Even if it's easy to click on available hyperlinks and jump to sample chapters, the ebook has to catch your eye in the first place in order to cause you to stop browsing long enough to *click* on said hyperlinks.

When it comes to the development of your cover, what you are seeking is something that is visually striking; taking that word literally, you want the cover to essentially jump up and smack the reader so hard that he can do little else but stare at it. Ebooks may not be competing with one another in terms of literal shelf space, but they *are* competing for customer attention, and because of that, the cover must stand out as much as possible.

When it comes to actually creating the cover, think about having it done by people who are pros. One option is to post an ebook cover design job at Elance (www.elance.com); Elance is a great resource through which you can find independent contractors for jobs you need done through a bidding process. It is very easy to find someone to create a great ebook cover for you for around \$100, which, in terms of the return that a great ebook cover can yield for you, is a smart investment. If you have a good manuscript, but have no experience with covers, spend the little bit of money necessary to help ensure that *your* cover is every bit as good as what lies underneath it.

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The Jim Paris Perspective

Notes and Thoughts on Bible Prophecy, Business, and Culture

Are The Chinese Going To Take Over Space?

As Americans, we have all heard the warnings for years about how we would run out of money and China, having a long term perspective on things, would pass us by in countless ways. America's space program is now in a state of complete confusion and entirely rudderless, following the end of the Shuttle program. China launched a rocket into space on December 2 containing a robotic rover that they intend to land on the moon. The rover, called Jade Rabbit, will conduct a 3-month geological survey of the moon's surface.

China seems poised to take over the leadership of space. There is even speculation that the Chinese may be interested in a permanent station based *on* the moon.

Space Wars?

Some consider China's ambitious efforts to explore the moon to have implications beyond simply a 'space race.' Could China's advancements into space give them a military advantage over the United States? There has been a great deal of speculation in recent years about the United States having a secret space program with pure military objectives. What gives credence to the notion that space may be the next place we fight our wars is the reliance we have on satellites today. If China could bring down U.S. satellites, that would not only create a massive interruption to guidance and surveillance systems for the military, but it would likely destroy much of our civilian communication systems. I am not sure what China's real intentions are with their mission to the moon, but I would not give them the benefit of the doubt on this one.

China Makes Aggressive Moves in Region

There has been a longstanding dispute between Japan and China over a group of islands known as the Senkaku. In recent days, the Chinese government has unilaterally laid claim to the airspace over the islands. The 600-mile long air defense zone is the cause of significant new tensions between China and Japan. China has warned commercial airliners flying into this new defense zone that they must file flight plans with the Chinese government before doing so. This really points out how close we could be to a world war. Imagine what potential miscalculations could occur as a result of this new disputed air defense zone. If China brings down a Japanese military or civilian plane as a result of a breach of the air defense zone, we may be quickly drawn into hostilities that would signal the next world war. I am concerned, but my concerns are much more focused on events in the Middle East, not the Far East.

Israel Sold Out Again?

The United States went along with an agreement between Iran and the International community

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

to substantially reduce sanctions related to the country's ambitious nuclear program. The deal seems to once again give the Iranians the benefit of the doubt that their nuclear program is for non-military purposes. Critics of the deal wanted the sanctions continued until after the Iranians had complied with UN inspections.

Israel's Prime Minister, Benjamin Netanyahu, was very outspoken about his disagreement with the outcome of the Geneva peace talks. I believe that the Obama administration did more than bend over backwards to try and find a middle ground with Iran. I am with Netanyahu on this one - Iran is simply trying to buy time and has no intention of abandoning its ambitions for nuclear weapons.

The Knockout Game

I guess I live under a rock, because I just learned that there is a new activity among teens called 'the knockout game.' The 'game' involves walking up to a total stranger and hitting them as hard as you can with the intention of knocking them out. The whole episode is usually videotaped and may end up on YouTube. Teens behaving badly is not a new phenomenon, but the magnitude of their actions is. Growing up, I remember that the 'bad kids' engaged in petty crime, such as vandalism...now, kids high school age and even younger are carrying guns and committing the most heinous of crimes.

The lesson here is that you simply cannot let your guard down if you see a group of young teenage boys within your general proximity. You are not a viable target for the knockout game if you are paying attention to your surroundings and your confidence suggests that you are ready to defend yourself. Victims of this game are almost always cold cocked from the side or the back and have no idea what is about to happen to them. A perfect example of this 'unaware' posture is individuals talking or texting on their phones. These people have literally no awareness of their surroundings and are perfect targets for the game. Do a search over at YouTube for 'knockout game' and you will see how horrifying this really is.

The medical consequences of being hit in a 'knockout' attack can include brain damage and even death.

Pepper Spray – An Excellent Alternative to a Firearm

If you are uncomfortable carrying a firearm, my first bit of advice to you is, get over it. If you simply can't bring yourself to carry a gun (or your state does not allow it), an excellent alternative is pepper spray. I purchased a pepper spray device from Amazon for my wife for \$32. It is called the 'Kimber Pepper Blaster.' It will fire off two rounds of pepper spray that can reach an attacker as far away as 13 feet. It also hits them with a velocity of 80 mph. It is light, easy to use, and does not require a concealed weapons permit in my state (check with your own state for restrictions). Whether for preventing a 'Knockout Game' scenario, or for general self de-

Continued on page 10

The Jim Paris Perspective (Cont. from page 9)

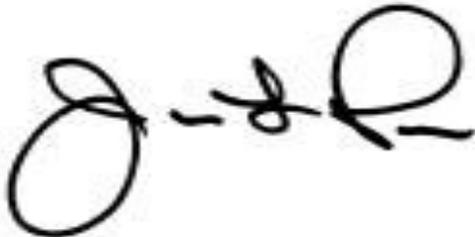
fense, this is an excellent tool to have on hand.

Ripple Digital Currency

Ripple is a new digital currency that many people believe will be the next Bitcoin. For those not familiar with my Bitcoin story, I bought \$20 worth of the digital currency in October of 2012 and it is now worth \$1,400! At the time of writing this column, Bitcoin is trading at more than \$1,200. When I invested my \$20, the cost of a Bitcoin was just \$12. Some think that that Bitcoin opportunity has passed us by. I disagree and still think there is time to put a modest amount of money into the virtual currency. Since Bitcoin is divisible down to eight decimal points, it is still possible to throw in a small amount of money (say \$50 or less).

Ripple's currency is known as XRP. The currency is selling for just pennies now and this may be the chance to get in on another Bitcoin-like opportunity on the very ground floor. There are those that simply dismiss the notion of digital currencies, but I honestly believe that they are the future. As much as I am intrigued by Ripple, I don't plan on investing more than \$20 to \$30 in the beginning. As a subscriber, look for updates and commentary on Ripple over at the ChristianMoneyPlus.com website, as well as a live workshop for replay at YouTube. We also plan on doing some subscriber-only workshops on not just Ripple, but some other very unique digital currencies we have our eye on.

I feel like my commentary this month has already had more than enough of a 'China theme,' but there is some news about China in all of this. This past month, two Senate committees held hearings on Bitcoin and the wider topic of virtual currencies. Of course, the government's biggest apparent concern is how to collect taxes and also avoid anonymous financial transactions. The upshot of these hearings is the clear message that virtual currencies are legal, are here to stay, and simply need to be regulated. We believe that this sudden embracing of Bitcoin has a lot to do with China. The Chinese people are big savers, and both the citizenry and the government are very accepting of the concept of virtual currencies. In fact, some of the thunder of the Bitcoin hearings was stolen when word broke that China's Bitcoin exchange (BTC China) raised \$5 million dollars in capital in November. Also, the exchange is now seeking full recognition of the currency by the government, which would allow it to be used in everyday transactions. I know there are many crying 'bubble' at the current price levels for Bitcoin, but I am in Bitcoin for the long-term; I really do believe that virtual currencies are the future.



James L. Paris
Editor-In-Chief

Developing Your “Body Armor”

By Robert G. Yetman, Jr.

Last month, we spent some time looking at how to fortify the points of impact of the hands so that they would become increasingly impervious to pain and damage when utilized in the course of self-defense. This month, we want to examine what you can do to harden *other* parts of the body, as well. While most of the rest of your body would not be used to counterattack in a self-defense situation, the fact remains that you will surely be struck, regardless of your skill, and so the more you can develop selected areas of your body to withstand the trauma of forceful contact, the *much* better off you will be.

One of the most important, *other* areas of the body to condition is the forearms, as the forearms are excellent tools for blocking strikes and kicks. The key to properly conditioning the forearms lies in a regular, ongoing regimen of exercises that involve repeatedly striking the forearms against hard surfaces so that the outer layers of skin become tougher and the nerves deadened. You can condition your forearms *solo*, or with the help of a partner. When conditioning the forearms by yourself, simply strike, in a measured way, the forearms with a piece of bamboo (or something with about the same consistency). Focus on working your way up and down the forearm, so that the entire length of the forearm is conditioned. When training with a partner, from a standing position, hold out one arm, and have your partner “karate chop” his way up and down your forearm; after an appropriate period, switch arms. This should be a gradual process, but as your arms be-

come better-conditioned, you can strike them with more force so that you continue to realize even greater gains in conditioning.

Conditioning of the lower *torso* is very useful, as well. An effective blow to the body can put you on the losing end of a confrontation in an instant, and so it is worth your while to spend time toughening that area. You can certainly work over your torso with a bamboo stick, and conditioning the torso with the help of a partner (again, using a “karate chop” style of blow) can be very helpful. As with the forearms, be sure to condition as much of your torso as possible is the key.

You might be wondering if it is possible to apply these same conditioning principles to other parts of the body, as well. Yes, but this is where your common sense comes into play. There is no such thing as genuine head or throat conditioning, and if you hear people talk about it, you can be sure they’re full of hot air. That said, there are other parts of the body that can be useful to condition, like the shins, as shins are very often targets of low-line kicks and also lend themselves to a toughening process—repeatedly striking the shins against a hard (perhaps semi-hard, to begin with) surface will go a long way to deadening that super-sensitive area. The bottom line is that regardless of how effective your self-defense skill techniques really are, you will be struck in the course of defending yourself, so to the extent that you can limit the damaging effect of those blows, the *much* better off you will be.

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Investing in Israeli Stocks

By Robert G. Yetman, Jr.

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Many Christians are big supporters of Israel, and constantly look for ways to assist the nation in its efforts to strengthen its position, in all ways, throughout the Holy Land; some U.S.-based investors will go as far as to invest in the stocks of Israeli-based companies as a way to help in that effort. While investing like this is not generally done as a purely altruistic gesture, the thinking seems to be on behalf of these folks that if they are going to invest somewhere, why not do so in a place where the returns might be more than simply in the form of capital appreciation and quality dividends? A world of opportunity awaits the American investor outside of U.S. borders, with two-thirds of the world's blue chip companies situated someplace other than America, and that includes Israel.

That said, it should be noted that the Tel Aviv Stock Exchange (or TASE), which is Israel's only stock exchange, is not readily-accessible to investors from foreign countries, including the U.S. (it's not entirely off-limits to American investors, but accessing it from outside Israel is pretty cumbersome). Many stock exchanges outside the U.S. can be directly accessed by American investors through brokerages that specialize in accessing foreign markets, but, to date, Israel is not one of them. Still, there *are* many stocks of Israeli companies that are dual-listed on both the TASE and the NYSE, or the TASE and the Nasdaq, and if you go to www.tase.co.il and then go to "Listings," it will show you the Israeli stocks that are also listed on other exchanges, including U.S. exchanges; foreign stocks which are also dual-listed on one of the U.S. exchanges can be purchased

through a U.S. broker with no greater effort than if the stock was a U.S.-exchange-traded listing.

If mutual funds are more to your liking, you might consider the AMIDEX35, which is a U.S. mutual fund that invests in Israel's 35 largest companies. Its current allocation into the always-popular technology sector is a little over 20% at this writing, but it is rather well-diversified, comprised of stocks from a *variety* of sectors. It is that very diversification that draws many investors to mutual funds in the first place, and funds can be especially-smart vehicles when venturing overseas with your money. You can learn more about the AMIDEX35 at www.amidex.com.

Lastly, for those so inclined, The Timothy Plan, which is a morally-responsible mutual fund company, has their Israel Common Values fund, which is basically a broad-based mutual fund, the stocks of which are both Israel-domiciled and successful in passing the Timothy Plan's moral screens. For those who appreciate a morally-based approach to investing, you can learn more about the Israel Common Values Fund by going to www.timothyplan.com.

It is important to note that none of the aforementioned is provided as any sort of recommendation or offer to buy or sell any security, but as a basic informational answer to your question. You should, of course, consult with a qualified financial advisor before you make any important financial decisions, such as buying or selling any stocks or mutual funds.