

De-Escalation: Your First Line of Personal Self-Defense

Self-Defense is as Much About Non-Physical Contact as It is About Fighting
 By Robert G. Yetman, Jr.

When it comes to self-defense, a lot of time is spent on training for *physical* self-defense. It is what we think of when we first consider “self-defense,” and because engaging in physical combat is something for which one should be well-prepared, it receives the most attention. That’s understandable. However, the truth is that self-defense skills encompass much more than the ability to physically defend oneself, and it is another skill set, that of *de-escalation*, that, if mastered, can greatly reduce the chance that you will ever have to engage an adversary with physical force.

One of the challenges with de-escalation lies in the fact that you

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Mob Season

Threats to Public Safety Remain High as Flash Mobs & Knockout Games Continue
 By James L. Paris & Robert G. Yetman, Jr.

Just last month, we used some space in the newsletter to talk about the “knockout game,” a bizarre act of lawlessness where the entire point of the “game” is to see if the thug can literally knock out an innocent and entirely-unaware bystander with one punch. The fact is that mixing in public places is, indeed, becoming a much more dangerous thing to do. In addition to the knockout game, violent flash mobs...*not* the kind where people simply break out in dance moves in crowded venues...made news again in this month, and, in one case, the flash mob activity appeared to *also feature* the knockout game, where members of the mob took their shots at trying to knock out overwhelmed individuals with a single punch. The displays of violence serve to warn us that anti-social behavior against random citizens is indeed not a figment of anyone’s imagination, and that its continued prevalence suggests a type of social psychoses against which we will all have to take a stand, both individually as well as a society, if we have any prayer of turning back the tide.

As for the recent events, they surely had to have been horrifying for the innocent bystanders who felt themselves being swallowed up by the wave of violence.

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Mob Season *(Cont. from page 1)*

On Christmas night, at the Regal River City Marketplace theater in Jacksonville, Florida, upwards of 600 people engaged in a massive brawl in the parking lot, according to WJXT-TV Jacksonville. The Jacksonville Sheriff's Office dispatched 62 deputies to the scene, where they dispersed the crowd with pepper spray and the use of other tactical efforts – ultimately, five arrests were made. Then, the day *after* Christmas, when malls and other shopping plazas are normally packed with people seeking to take advantage of post-Christmas sales, over 400 teens stormed, trashed, and brawled with one another at the Kings Plaza Shopping Center in Mill Basin, a neighborhood area with Brooklyn, New York. According to the *New York Post*, complete chaos ensued; a multitude of stores were looted and ransacked, frightened shoppers scrambled as fast as they could for the exits, and store employees hurriedly pulled down the metal gates that act as solid barriers during closed hours. According to Post sources, many of the teens also began incorporating the “knockout game” as a part of the violence, as if “merely” brawling with one another and destroying property was not quite satisfying enough.

There was a telling revelation from one of the victims of the Brooklyn brawl: a kiosk clerk, identified as Abu Taleb, said, “I’ve been here seven years, and I’ve never seen anything like this before.” Indeed. The reality is that more people are making the same kind of observation noted by Mr. Taleb...that they are seeing dangerous, anti-social behavior in greater quantities, as the natural conse-

quences of a society that has grown more permissive and sought to make excuses for sick behavior are realized. Most reasonable people know, intuitively, how to begin setting things right from a societal standpoint, but the problem is that the United States is now so heavily populated with “bleeding hearts” and apologists that it may already be a lost cause. Still, that is a battle that must be continued to be fought if we have any hope of reversing the continuing descent into the moral and cultural abyss that will only give us more of this mayhem with which to deal.

One thing you can still do effectively is to act as a good steward of your (and your family's) safety. Random violence is now all around us, and so all who wish to remain safe have to prioritize the actions associated with doing so now more than ever. *Awareness* (of what's going on around you) and *avoidance* (of places and events that look to be ideal magnets for trouble) remain the primary keys to staying safe, but something else to consider is carrying a firearm for personal protection. Something to keep in mind—if you happen to live in an area where it is next-to-impossible to come by a concealed weapons permit that would allow you to go about your day lawfully armed, that may be a place from which you might want to think about moving; you'll find that hand-in-hand with places that frown on legal gun ownership goes, as well, those places that seem to buy every sob story that a miscreant wants to tell to justify his anti-social, criminal behavior. Don't let “tolerance” get you killed; be careful, and be prepared.

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De-Escalation: Your First Line of Personal Self-Defense (Cont. from page 1)

are only human, and so it is, of course, reasonable for you to be upset with someone who is agitating you with threatening gestures and/or foul or insulting language. However, the first rule of de-escalation is to portray calm in the face (literally) of such behavior. This brings us to the *non-verbal cues* associated with de-escalation; first, make an effort to keep the look on your face unaggressive – you want the look on your face to remain “neutral,” for lack of a better word. Also, keep your distance – remaining, or moving, into close proximity with a hostile person can be highly provoking. Something else – hold up your hands in front of you, in the classic “I want no trouble with you” sort of configuration. Do NOT hold up your hands in a way that can be easily regarded as a fighting posture. This use of the hands in this way is highly strategic – by gesturing with them in the right way, the move can be a de-escalator, but, simultaneously, having them up does afford you the ability to immediately transition into a self-defense posture if your adversary ultimately decides to attack you.

The *verbal cues* you display are very important, as well, and particularly in terms of how they blend together with the non-verbal cues in order to realize the desired result of full avoidance of physical conflict. When it comes to the manner in which you speak, “moderate” is the word to remember; volume, tempo, and pitch should all be moderate, so as to convey the same impression of neutrality that you want the look on your face to convey. As for WHAT you say, this is very important, as well; the precise choice of words you use may be the most significant component to the de-escalation process. For starters, you want to avoid the use of words that will likely be viewed as a direct chal-

lenge to your adversary, like “shut up,” “you’d better back up now,” or anything else that is essentially an abruptly-delivered, direct order; even less-challenging words that still issue an order, like, “relax” or “settle down” are going to be poorly-received by the agitated person who’s not of a mind to be told what to do. In this case, the best kinds of words to use are those that essentially go out of their way to convey great humility on your part, even if you’ve done nothing wrong (which is likely the case). For example, using the words, “I’m *so* sorry,” emoted with great sincerity, or something like, “Gosh, I apologize – I certainly don’t mean to offend, and I certainly don’t want any trouble,” are good ways to go. The bottom line is that you want to express humility and even self-deprecation in your choice of words, even if you’ve done nothing wrong. De-escalation is not about settling a disagreement; it’s about defusing a volatile situation so that you, and others, may remain safe from harm.

There is no one, single component to self-defense; if you are great at de-escalation but are ill-prepared to defend yourself if de-escalation fails, then you’re in trouble. Likewise, if you’re well-trained in self-defense but give little thought to de-escalation skills, you may find yourself in violent confrontations (which obviously represent the ultimate in danger and where the outcome may not be in your favor) when they could have otherwise been avoided. One other benefit to engaging in de-escalation, besides the obvious: if it turns out that your efforts at de-escalation are for naught and you end up having to engage your attacker physically, you will have at least enhanced the legitimacy of your legal position, especially if there are witnesses nearby who can attest to your efforts at avoiding a physical fight.

Don't Overlook the Twitter Basics

Twitter is Not Complicated, but Be Sure You're Not Making Careless, Costly Errors

By James L. Paris

We wanted to take a few minutes this month and touch base about Twitter for just a bit. We've discussed twitter quite a bit in the past, and will certainly do so again, but rather than get into anything terribly in-depth, we thought it a good idea to mention some key elements to which you should pay attention in order to enhance your overall Twitter effort on behalf of your online businesses.

Let's start this month by discussing the matter of selecting your Twitter name, or "handle." There are basically two ways to go with this: you can select your own name, or you can select a name that is closely-aligned with your topic. You will want to approach the selection of a handle in essentially the same way in which you approach the choosing of your website domain name. Using your own name is fine, but you should probably opt to do that only if you believe that there will be a lot of people searching for you *by name*. That doesn't apply to a lot of people, but it is tough for many to resist the temptation to brand their Twitter accounts with their own personal names. Still, a *better* way for most to go is to select a handle that is clearly representative of one's topic. We've talked before about how important this is when choosing a domain name, and you should keep that same outlook when selecting a Twitter handle.

Something else to know about choosing a Twitter handle is that you can actually change it later. This is a feature that makes Twitter different from a lot of the other social media platforms. With those, if you want a different name, you have to set up an entirely different account, but that's not the case with Twitter. What this means is that as

your presence continues to evolve, you can change the name of your account to reflect that evolution and be sure you are always maximizing your Twitter marketing efforts.

Also, you are well-advised to keep multiple Twitter accounts if you have multiple online businesses. A lot of people have multiple Twitter accounts, and the reason that might make sense is that if you are doing three or four different things on the Internet, it may simply be best interests of the hoped-for success of each of your businesses to keep the lines of traffic appropriately separate.

Also, be sure to fill out your *profile* completely. That's not difficult to do, but just be sure you're *doing* it. Now, true to the nature of Twitter, you have to keep your description brief, so be sure to make it as compelling as possible. Put some thought into it, and even make it a habit to review it on a semi-regular basis to ensure that it always says what you *really* want it to express. You also have the opportunity to display a link to your website in your Twitter page; *however*, you can display only one, which is one reason why it may make sense for you to keep multiple Twitter accounts if you have multiple online businesses or disparate online interests.

This is basic stuff for some, but it's easy to overlook and, taken together, can be not-insignificant reasons why your Twitter presence isn't yielding as great a return as you're thinking it should. Twitter does take a bit of care and feeding, and so if you're scratching your head wondering why you're not getting the traffic and attention you've been expecting, start over at the beginning to see if you can make any easy-but-valuable improvements.

Ridding Yourself of BIG Debt

The Toughest Part of Major Debt Reduction is Not Developing the Plan, but Sticking to It

By Robert G. Yetman, Jr.

There's been a story circulating (check out "How One Family Paid Off \$118,000 in Debt" by Kimberly Palmer at *US News & World Report's* website *usnews.com*) that tells the tale of a modest family, with modest means, that has nevertheless been able to accomplish a very impressive financial goal. In 2009, Mat and Amy Kroezen were another young couple, like so *many* young couples, who found themselves beginning their adult lives with a mountain of debt, most of it in the form of outstanding student loan obligations. The particulars are astounding: they were facing a total debt of \$118,000, almost all of which represented money owed on student loans. Their incomes were modest at the time (roughly \$34,000 per year a piece), but still, they resolved to pay down that debt in just *four years*, using methods that, though dated, remain effective. The lesson provided by the Kroezens serves to remind those who feel impossibly-buried by debt that it can often be successfully mitigated *if* the debtors are willing to make the tough decisions required to see the process through to success.

Here's an overview of what the Kroezens did: The *biggest* decision they made was to entirely dedicate one of the spousal incomes to paying down the obligations, while living solely on the other spousal income. However, in order to successfully accomplish *that*, the couple had to relocate to smaller, more affordable housing, in a location that was just a handful of minutes from each of their jobs so that auto expenses would be minimal. Even the smallest luxuries became a thing of the past, with Amy and Mat going as far as to make their own furniture. As for the spousal income dedicated to family support, they used the tried-and-true "envelope method" of managing that money, which in-

volves cashing paychecks as soon as they're received and putting appropriate sums into envelopes each earmarked for different, monthly expenses (rent, food, etc.).

It is important to note how *change* and *sacrifice* are key to achieving a substantial debt-reduction goal. The biggest mistake made by those trying to do what the Kroezens did is to remain unwilling to make the big changes in lifestyle that are required to realize the objective – it is not unusual for people to come up with a good plan to pay down debt, but then fail because they could not bring themselves to give up a beloved home or rid themselves of a comfortable, but expensive, car.

If you find it difficult to make the necessary changes to reach *your* goal, think about getting some help from a financial planner. People tend to think of financial planners only as resources for objective investment advice, but they can also certainly provide assistance in the area of debt reduction. You can present to your planner your list of debt-reduction goals, in the same way in which you would present your long-term investment goals, and ask for a written plan that can serve as a roadmap. People tend not to approach their debt issues as "officially" as they approach the matter of investing or purchasing insurance, but that can be a mistake. One of the great psychological advantages to creating a debt-reduction plan in this way is that tends to de-personalize the matter of debt in the household, as the guidance to be followed now comes from an objective third party; also, in the same respect, by getting the plan in writing, it makes it a more formal expression of what needs to be done, and therefore becomes something that is easier to take seriously within the household.

Do You Really Own Your Property?

Collectivist Agendas & Willing Citizens Have Conspired to Threaten Your Property Rights

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

When a person “buys” a property, it is often purchased with the assistance of a loan, usually from a bank, but the fact is that the bank is not the only impediment to the outright ownership of our homes. There is a variety of government-centered obstacles that exist to impede the legitimacy of the idea that our homes and real property truly belong to us, with no encumbrances. What’s more these obstacles are unquestionably growing in size and severity, and beg the question, “Do you really ever own your own property?” Let’s look at a few of the problems, visited on us courtesy of governments large and small, that force us to seriously re-think how we look at who really owns our homes and land.

Living off the grid. Think it’s as simple as just doing it? Try telling that to Robin Speronis, a Cape Coral, Florida woman who this month received a visit from a local code enforcement officer ordering her to vacate her property one day after she appeared on television talking about how she’s able to “live off the grid” without running water or electricity. More and more, we’re hearing about people essentially being forced *back* on to the grid by local governments, even though the properties on which they reside are supposed to be entirely “theirs.”

Eminent domain. Once a law that was reluctantly and rarely invoked for the true benefit of the public interest, it has become a club by which municipalities can beat small, individual, real property owners over the head to take their properties so that they may be given to powerful individuals and large companies in the name of “economic development.” Fortunately, advocacy groups like the Institute for Justice (www.ij.org) have sprung up to aggressively represent the interests of

eminent domain abuse, like when they saved an Atlantic City widow from having her property taken by the city and given to Donald Trump for a limousine parking lot, but the point is that the trend of this abuse is increasing in a country that is supposed to represent values anathema to this garbage.

Civil forfeiture. A “cousin” to eminent domain, civil forfeiture allows police and prosecutors to seize your property merely if they suspect the property has been gained or utilized in the commission of a crime - you don’t even have to be charged to have your property taken from you! Like eminent domain, civil forfeiture was originally predicated on an idea that it would be used judiciously, in this case to seize the assets of drug dealers who were *clearly* drug dealers; however, the open-ended nature of civil forfeiture laws have provided a massive gateway for abuse by local governments - an elderly motel owner in Massachusetts had to fight for years against both federal and local governments that decided his million-dollar property should be forfeited because a small number of motel customers were arrested for drug-related crimes. The aforementioned Institute for Justice saved the day in this case, but this sort of abuse remains rampant.

The ideas of independence, liberty, and rugged individualism that once served as the very bedrocks of the nation have been willingly subordinated by Americans who have come to see government as the better solutions to whatever problems they have, and one of the natural consequences of that deferral is a greater sacrifice of that which one owns. Until Americans become more vocal, more animated, in their resistance to this form of tyranny, it will continue.

Saving on Prescription Drugs

By Robert G. Yetman, Jr.

The value of prescription medication, for all of the anti-medicine hype that exists, cannot be questioned on behalf of the millions of people with heart disease, diabetes, cancer, and numerous other serious, chronic diseases that, at this point in our history, can only be mitigated primarily with prescription drugs. Even people not afflicted with diseases, per se, but who have conditions like high cholesterol and high blood pressure, need to keep those conditions in line largely through the assistant use of prescription medications. Additionally, there is a veritable sea of people who suffer from a wide variety of medical conditions of various severity that may not, on their own, prove to be fatal, or even lead to fatal events, but the symptoms of which can be sources of genuine and ongoing discomfort for those afflicted with them, and access to effective prescription medication for those folks can make the entire difference between living a life free from painful or otherwise intrusive symptoms, and walking around in a state of perpetual misery.

The *cost* of all of this prescription medication, however, can be very difficult to deal with. That may go without saying for people who are not a part of a comprehensive, group health policy offered by their places of employment, but even those folks, particularly in the face of the shifting winds blown courtesy of Obamacare, may likely find adjustments to their policies made in such a way that prescription drug costs rise to a prohibitive level – there is a staff member at Christian Money.com who was informed recently by his insurance provider that a medication being taken to manage a chronic condition

will no longer be covered, and this is as a result of the larger changes the provider is making in the face of the higher costs it now faces thanks to the Affordable Care Act (Obamacare). The bottom line is that as the aforementioned winds continue to shift with even greater uncertainty, it will become more important for those on prescription medicines to be proactive about ensuring that their health interests remain protected. Fortunately, there *are* a few things that people can do on behalf of managing prescription drug costs that can actually be of some usefulness.

Maintain a good, ongoing dialogue with your doctor about your medications. Have you been to see your doctor lately? We don't know about you, but we can attest that our doctors, while very good, seem very busy... even overworked. This can mean that they're not always thinking quite as thoughtfully about your situation as you might wish. For example, in our experience, doctors will prescribe medications without giving any thought to affordability. They can certainly be excused for that...goodness knows, they have enough going on...but then it is up to you to find out exactly what the drug does, what it will cost you, and if there are any cheaper alternatives available. There is a funny behavior that overtakes a lot of people when they enter a doctor's office, where they find themselves treating the doctor as though he were God, and refraining from questioning any advice dispensed. Not only should you not behave like that, anyway, but, in particular, when it comes to medications and

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The Jim Paris Perspective

Notes and Thoughts on Bible Prophecy, Business, and Culture

The Death of Ariel Sharon & Bible Prophecy

We start this month with another prophecy that does not come directly from scripture, but is worth at least taking a look at for further consideration. Former Israeli Prime Minister and military commander, Ariel Sharon, just passed away, although many people may be surprised to learn that he was, in fact, still alive. Sharon had been in a coma for more than 7 years after suffering a stroke. Rabbi Yitzhak Kaduri, a noted Jewish scholar who died at the age of 108 in 2006, prophesied that upon the death of Sharon, the return of the Messiah would be imminent.

I find this prophecy interesting, but can't really put more stock in it than that. Along the same lines as the Prophecy of the Popes, we simply don't know if the prophecy is truly inspired or not. Of course, our Lord could return any day, and every day that goes by is one day that we are closer to His return. Personally, I am very compelled to believe that His return will be very soon. This may be why I am drawn to prophecies such as the one offered by the late Rabbi Kaduri. If you do a Google search for his name, you will find quite a bit more information on his prophecy.

Variable Interest Rate Risk

I continue to believe that the stock market is substantially overvalued and would be number one on my list of 'financial risks' right now. A close second would be variable interest rate debt. Of course, paying down your debt should be a priority in any economic climate, but there is no doubt that higher interest rates are coming soon. The two areas of biggest risk right now would be home loans and student loans. With the appointment of a new Fed chairman (Janet Yellen) who plans to continue more of the same policy of increasing the money supply, there will be even more future inflation pumped into the pipeline. We don't know when it will happen, but higher interest rates should arrive on our doorstep within the next two years (or sooner). I don't want to cause anyone to panic, but this may be a good time to review your loan documents to determine what your loan terms are and how much of an interest rate increase you could be susceptible to.

Digital Currency, Bitcoin, & the Coming Mark of the Beast

A new book is coming, and I wanted to take some time this month to give you a preview. First, on the whole topic of digital currency, a big story that just broke is the announcement that Overstock.com will now be accepting Bitcoin. This is very significant, as it would represent the first mainstream online retailer to agree to accept payment in the form of digital currency. Sort of the "event of all events" that Bitcoin enthusiasts are waiting for is the day when Amazon begins to accept Bitcoin. This may not be very far off into the future at all. In fact, Overstock.com is, from a category perspective, a direct competitor to Amazon. One of the criticisms

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of digital currency by the uninformed is that you can't do anything with it; yes, I receive the mocking e mails daily asking, "Where you can spend a Bitcoin?" Despite the growing list of thousands of online and offline merchants accepting Bitcoin, we have been waiting for a major name to emerge that will do so. At the time of publication, Bitcoin continues to trade around \$1,000. The Overstock.com announcement, surprisingly, did not have much of an effect on the price of Bitcoin, but if Amazon follows suit, hold on to your hat.

The debate has been raging for decades among prophecy scholars what a 'cashless' financial system would look like. Many look to our increasing use of credit cards as an example of how cash continues to disappear from financial transactions. In my view, none of this takes into account the advent of digital currency. Yes, it is still money, but there is not physical cash involved and it would fit perfectly into a 'mark of the beast' financial system.

OK, now on to my next book project. Many of you know that I have had plans for a book on the Mark of the Beast and, separately, a book on digital currency. We have planned to publish these books and then tabled them several times over the past year. I am glad we have waited, as things are now really starting to gel, and I think we may have a much clearer picture of what we will be looking at in a monetary system led by the Antichrist. Of course, we know that there will be a physical mark, and we know that it will be the foundation of a financial system that can be centrally controlled (Revelation 13:16). Bitcoin and Ripple XRP are both decentralized digital currencies (Bitcoin is completely decentralized and Ripple XRP is a distributed network). In the case of these two currencies, centralized control would be very difficult, if not impossible.

Consider the following scenario: There is a worldwide financial collapse and then appearing on the world stage is a charismatic leader that offers a solution. The solution is a new, one-world digital currency that individuals would be allowed to convert their existing financial assets to (during a limited time period). This would also involve an intricate security system that would require the use of an encrypted password, but to prevent fraud there would also be a physical mark given to each individual. This mark would be used to verify your identity, both on an in-person transaction as well as over the Internet. If you do a search on Amazon for 'biometric password,' you will see that there is already in existence readers that will verify your fingerprint as part of a secure log-in. I believe that this technology will be very similar to that of the coming mark.

The new currency of the Antichrist will have similarities to Bitcoin, but will have one major difference. There will be a centralized control. Unlike Bitcoin, which is decentralized and can be used on an anonymous basis, the new currency will provide a means of tracking every individual on earth through their transactions. I believe that decentralized currencies like Bitcoin and Ripple could provide a means of commerce for those that choose not to participate in the new digital currency in the system created by the Antichrist. I also believe that barter will be another integral part of the resistance to the mark.

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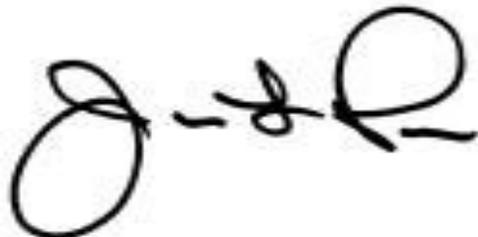
One of the 'selling points' of the mark will be security. The Target security breach is now turning out to be much more substantial than originally thought. In fact, the 70 million customers affected may be a low number. I believe that people will be convinced to take the mark, in part, for increased security. "No one can steal your money if you opt for the enhanced security mark," they will probably say. Such a system may start out with a fingerprint or iris scan, but will then graduate into the physical mark as described in the book of Revelation. Scary stuff, but it is right here on our doorstep.

Cloud Computing is Here and It is "All Good"

About a week ago, I made the decision to purchase a Samsung Chromebook. The price is now down to below \$250. I have to tell you that after one week of using it I am absolutely thrilled.

One of the very cool things about the Chromebook is the eco systems of apps available. For example, I can access my desktop computer with a free remote computing app. I should also mention that it is lightning fast, giving me the ability to actually go back and forth between my desktop and Chromebook from a remote location. There are tons of other apps available and your apps follow you automatically from your desktop Chrome browser to the Chromebook. So, all of my bookmarks and apps that I have been using on my desktop computer are automatically there for me on my Chromebook. Also, the Chromebook stays in hibernation mode but in about 2 seconds after opening it up it is ready to use. I always hated the waiting time for my laptop to power up. There is no waiting with the Chromebook.

Most interesting of all is so-called 'cloud computing.' The unit is amazingly light and small and that is due to the cloud based computing system. Rather than loading dozens of programs on to the hard drive, the software (apps) are available online (in the cloud). This is what makes the Chromebook amazingly fast. One element of this that I am looking forward to is the online word processing feature. This would give me the ability to access my writing projects online from any computer, and also provide the opportunity for easy collaboration with my writing partner Robert Yetman; once I am done with a chapter of a new book, I can simply send him a link and log-in credentials, and he can access my document online, make any edits, and then export it for publication. If you are looking for a lightweight option for your Internet business, this is something to take a look at. For those who want to follow in my footsteps, send me an e mail and I will give you a link to the exact model I am using (Jim@ChristianMoney.com).



James L. Paris
Editor-In-Chief

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your wallet, be sure you're asking about the cheapest options available to you.

Maintain a good dialogue with your pharmacist. Pharmacists are interesting people, in that even though they are not physicians, they are can actually be better resources of medication information than doctors, in some cases. For example, if you have a question about an alternative to your current prescription, be sure to call your pharmacist separately about it. Remember that dealing with drugs is *all* that pharmacists do, and they must be solidly in the loop regarding new medications, alternatives, generics, as well as remain expertly-versed on the subject of insurance rules and regulations.

Inquire of your pharmacy if it's cheaper to buy your medications outside of your insurance policy. This will surprise a lot of people, but there may well be medications that are available more cheaply at retail cost than they are when purchased through your health plan. This can actually happen *a lot*.

Shop around for the best prices on your prescription medications. Does it surprise you to know that the cost of medicines can vary substantially between pharmacies? Most people no doubt think that the same medication will cost basically the same, regardless of from which pharmacy it is purchased, but that is *not* the case.

Take advantage of the generic alternative programs offered by many "big-box" retailers. You may have heard that generic substi-

tutes can be purchased through plans offered by huge retail chains like Walmart, Target, and Costco at deeply-discounted, highly-affordable prices. Our advice? Retrieve a list of all of the generic alternatives available at discount from a given store, and give it to your physician to see if any of them can be effectively substituted for what you're taking currently.

Contact the pharmaceutical manufacturer directly. You've heard the line, spoken at the end of TV drug commercials, saying that you should give the company a call if you're having trouble affording the medication; most "big pharma" companies have programs through which those who cannot afford their medications may still be able to get them.

If you are without coverage, consider the resources of the Partnership for Prescription Assistance. The PPA acts as a clearinghouse of information on a huge number of patient assistance programs, both public and private, that are available to people in need. The PPA is sponsored by the biopharmaceutical companies of the United States. This can be an excellent resource for people who need an important, expensive medication, but simply have no way to pay for it. If this happens to be your situation, you can reach a PPA agent by calling 1-888-477-2669; you can also get to the PPA online by going to www.pparx.org. Not only are the services of the PPA free to the patient-user, but the programs to which they can help give you access will provide the medications at no cost, or *near* to no cost (subject to qualification).

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Niche Investing for the Little Guy

By Robert G. Yetman, Jr.

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In 2012, a new law was passed that actually *loosened* securities laws, and for those of us who still believe that Americans should be living in a country that values liberty before all else, it is a nice thing to see. The law is the Jumpstart Our Business Startups (JOBS) Act, and the basic idea behind its passage is that it is in the best interests of America if there are fewer barriers to investing in the small businesses and entrepreneurial ventures that are such a big part of the lifeblood of the U.S. economy. Many of the regulations changes are more technical in nature, but there is one significant provision worth noting, a change that does have great relevance to the small, or average, investor: a key provision of the JOBS Act is that it allows “regular-guy” investors the opportunity to make investments into companies on the basis of the wildly-popular and largely-informal *crowdfunding* mechanism.

For those unfamiliar with crowdfunding, it is an Internet-based funding platform utilized by individuals, groups and companies to gather contributors or investors on behalf of their various efforts. There are two kinds of crowdfunding - donation-based and equity-based. Donation-based crowdfunding is the type with which most people are familiar, and involves things like musical groups seeking donation financing for CDs they wish to record from people who would like to see the projects come to life. There is no “return” to contributors, other than perks like free copies of the CD, t-shirts, and the like, and even such perks are not a requirement of donation-based crowdfunding. For the equity-based crowdfunding contributor, it’s different; *that*

person is putting his cash into a project or a company on the basis of making an investment, where he will then have a stake in the fortunes of the business, and will (hopefully) realize a beneficial investment return at some point. The crowdfunding feature of the JOBS Act has yet to go fully live at this point, though, as the regulatory details continue to be ironed out, but it’s expected that the portals will be up and running sometime in the spring of 2014.

There will be a variety of restrictions in place, as you might imagine. For one thing, the proposed rules, still being hashed out, will likely restrict people whose net worth or annual income is under \$100,000, to investing no more than the greater of 5% of that net worth/annual income *or* \$2,000 into equity crowdfunding ventures every 12 months. There are also disclosure requirements by which those seeking to raise the capital will have to abide, although anyone looking to raise less than \$500,000 total will be free from more extensive SEC filing requirements.

The bottom line here is that this is a win-win for little guys on both sides of the investment and venture capital line; small companies will now have an easier time raising money, and small investors who want to take a chance on a small business in which they have great faith may do so. It goes without saying that there are risks, and that the risks are always greater when one is betting on a start-up. However, this new law takes a step back in the direction of treating adults like adults, which is never a bad thing.