

## Is Casual Dining Really a Thing of the Past?

*Recent Investment Moves are Pointing to a Sea Change in the Way We Dine Out*  
By Robert G. Yetman, Jr.

Recently, two of the most notable chains in the so-called “casual dining” category of restaurants have been sold off by their parent companies in an effort to shore up the sagging profitability of each. Darden Restaurants, the well-known and high-profile owner of such staples as Olive Garden, LongHorn Steakhouse...and, until recently, Red Lobster...sold *that* chain to Golden Gate Capital, a private equity firm, for \$2.1 billion in cash. Carlson Restaurants, the owner of the TGI Fridays chain until about a week ago, was sold to a pair of private equity firms for an estimated \$800 million. While there are investment components to each deal that are of interest, the focus of this

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## The Tea Party’s 2014 Struggles *The GOP Establishment’s Defeats of the Tea Party May, In Fact, Be a Positive Sign*

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

As the primary results are recorded, the face-off between the GOP establishment and the Tea Party is finding that there is really no contest – the establishment candidates are, for the most part, defeating their fiery upstarts. Some may find this curious, given the persistent outrage evidenced by many Republican voters over those in their party who have been a part of the *Washington* establishment for so long now. However, a closer inspection of just what’s been going on may reveal a surprising piece of information – while the Tea Party candidates have not proven to be capable of defeating establishment candidates, the influence of the Tea Party ideology appears to have made a material difference in those same establishment candidates; in other words, the Tea Party is winning, because its efforts have prompted the Republican Party, more broadly, to get in line with its overall outlook. Assuming this continues, it may be a better position in which for the party to be situated, given its successful demonization by the mainstream press.

One issue that has hurt the Tea Party in its effort is the attempt to portray their opponents as something other than largely conservative, which simply can’t work, in many cases. For example, in the North Carolina Re-

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## The Tea Party's 2014 Struggles (Cont. from page 1)

publican Primary, Thom Tillis, the current N.C. Speaker of the House who's running for U.S. Senator, defeated the slew of Tea Party challengers thrown at him in no small way because he is an actual conservative; in his current capacity, Tillis has overseen tort reform in his state, as well as restrictions on abortion, tax reform, and worked to enact the institution of a voter identification law. While Tillis has some chinks in the armor, to include a bit of flip-flopping on North Carolina's Obamacare exchange, the preponderance of the evidence from his side of the ledger makes it very difficult to portray him as something other than a real conservative. The same can be said of Kentucky's Mitch McConnell, long a target of Tea Partiers who see him as a pure establishment politician – the fact is that McConnell's record is indisputably conservative overall, and his ratings from organizations like Club for Growth, a 501 (c) organization that is all about promoting conservative-libertarian fiscal policies, is among the highest in the land.

Part of the problem with Tea Party candidates, too, is that they are largely unknowns. That is a feature which is considered a hallmark of a good candidate, according to Tea Partiers, but the fact is that it's also a feature that ignores political pragmatism; for one thing, replacing a well-known with an unknown is always fraught with risk, even in this day and age of a revitalized sense of "throw the bums out." Additionally, some of the Tea Party contenders have simply not been that great as far as campaigners go; take Matt Bevin, the challenger to Mitch McCon-

nell in Kentucky, who, in the final analysis, was simply lacking in gravitas to the degree necessary to not only beat out McConnell, but also prevail in November.

The result of the activity we've seen so far this year is that there will be no Tea Party revolution; that said, it is heartening to see the influence of the Tea Party on the so-called establishment candidates, as more of them appear to embrace genuinely conservative values. The fact is that people who are seeking to repair the damage done by fringe Democrats will get nowhere if Republicans remain largely on the outside, looking in... and their values don't have a chance to resonate with more mainstream members of the population who might be open again to conservative leadership but who are frightened off by candidates that strike them as "extremist." While labels like "extremist" and "right-wing" seem unjustifiable characterizations for ideas with which most in the country would have found favor just a relative handful of years ago, the strongly pro-Obama mainstream media has been able to do a good job manipulating the way in which information is transmitted, and so those characterizations have managed to stick. As we know, perception is reality, and so if enough of the population has a perception that so-called Tea Party values are "extreme," then the ability for traditional values to make inroads back into the mainstream will more likely have to happen by way of so-called "full spectrum" conservatives themselves reflecting the ideas once considered the sole province of the Tea Party.

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## Is Casual Dining Really a Thing of the Past?

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article is on the broader significance of the choice of these parent companies to rid themselves of what most consider two of the best-performing names in the restaurant business.

Let's start with the last idea of the previous paragraph, the one about "best-performing." As it turns out, that's been the problem for some time – these restaurants have not been performing well at all. According to the market research firm NPD Group, visits to casual dining restaurants reached their lowest point in six years in the year that concluded at this past February, and since 2009, the visit traffic to casual dining restaurants has been dropping at an average rate of about 2% per year. Even the once-attractive "special deals" offered by casual dining chains, the two-for-one deals, etc., have apparently fallen on deaf customer ears; says analyst Bonnie Riggs of NPD: "Some liken it to an echo chamber because there's no competitive differentiation. Relying on existing promotional tactics may no longer be a viable option."

So what's really to blame here? According to analysts, the biggest issue, overall, is that the culture is changing, and people now have different lifestyles from those that were much more typical when casual dining first became popular almost three decades ago. If you recall, there were basically two, definable "levels" of dining experience available on the economy when casual dining first became popular: fine dining, and fast food dining. Everything else fit somewhere in between, and it was a hodgepodge of options that ranged from the local diner, to the restaurant that was just a half-notch below the fine dining experience. Now, there are four definable categories - fine, fast food, casual...and the new "fast casual." Wedged comfortably between casual and fast food,

"fast casual" appears to be causing much of the trouble for casual. Fast casual includes restaurants like Panera and Chipotle, and is distinguishable by virtue of the fact that it seems to perfectly combine the most noteworthy features of both casual and fast food; while you order your food at a counter and go without wait service (standard fast food), once you sit, you do so in a more pleasing restaurant atmosphere (casual dining). The fast casual option has grown by leaps and bounds, as more and more people begin to define their lives in terms of expediency; for many, speed, with a semblance of comfort and style, is the way to go.

So, is casual dining a relic of the past? Not entirely, of course, but as fewer people put less stock in the traditional dining experience, and more on their time and mobility, it may not ever become the "in" thing again. One issue that *could* potentially push the pendulum back toward its side is unfavorable pricing strategies; some fast casual customers are beginning to voice their concerns over the pricing at some of the representative establishments – once a fairly modest meal for two begins to creep toward the \$30 mark, it's not likely that will go unnoticed for long by those who had begun to forsake the traditional dining experience for, in part, better pricing. If you find yourself spending more time at fast casual restaurants, don't be oblivious to the cost of your meal – fast casual restaurants are often characterized by simple-to-prepare fare like soups, sandwiches, wraps of various kinds, etc. In the end, you may have to ask yourself just how much you're willing to pay for those options. Speaking of options, although it's good to have more, you still want to remain mindful of paying too much, in a relative sense, at whatever "level" it is that you're eating.

## **Engagement through YouTube**

***Separating Yourself from the Video "Pack" is Not Difficult, but It Does Take a Little Work***

**By James L. Paris**

We want to continue with our theme of engagement by addressing how to improve it through your YouTube presence. Specifically, what we want to investigate here is how you can procure better engagement by creating videos that more people want to watch for a longer period of time - not only does this get to the heart of better video engagement, but it's also important because YouTube is now ranking videos on the basis of how long they're watched, instead of on the number of clicks they receive.

***Pay attention to what you're viewer will see.***

There was a time when simply *having* a video put you ahead of many of your competitors, but that day has passed. Now, viewers have come to expect a quality viewing experience. For starters, be sure not to skimp on the webcam itself, because there's no reason to do so; manufacturer Logitech makes several different models of quality webcams that are priced at well below \$100. If the one you have built in to your computer is good, then fine, but just remember that a *terrific* webcam does not have to be expensive. As for those videos you shoot with a regular digital camera, even options like Sony's Cyber-shot series, which begins at around \$100, can be just the ticket. The point is that the production quality of the video you deliver to your audience can be made drastically better by a few, relatively low-cost upgrades, and so there's no excuse not to provide your audience with a great viewing experience.

***Be "engaging," yourself.*** There was a time it was OK to simply turn on the webcam and begin talking; now, you want to demonstrate a real presence – your choice of words, the manner in which they're delivered, your posture, facial expressions...should all convey

great enthusiasm and energy. If you're honest, you will admit that you much prefer watching those videos that express those same qualities, and will quickly move on from those that do *not*; you can expect your viewer to process *your* video the same way.

If this sort of thing does not come easy to you, then practice. Do not practice casually, however—turn on your video recording equipment and see how you look and sound for a few minutes; have a friend look at your recording, and see what he says. While you don't have to convey the information with the delivery of a seasoned news anchor, be appropriately interesting and dynamic.

***Apply the "inverted pyramid" concept to your presentation.*** The "inverted pyramid" format means that you *lead* with your conclusion, and the otherwise most important information. The reason for this is that you want to capture your audience member as quickly as possible, and so hitting him with the most potent information right off the bat will do the trick. This said, do not make the mistake of thinking that the info that follows the lead can be dry, unimportant, or delivered without energy; we're simply talking about getting your viewer invested as soon as possible in your presentation...but the details that follow should be useful, as well.

As with articles, the key to success with videos can be found in generating quality content on a regular basis. There are really no tricks or shortcuts to beating the system, and in the case of YouTube, because they've expressly gone to a ranking system that favors the length of time your video is viewed, the importance of good quality in your video productions is greater than it has ever been.

## The “Open Carry” Movement

*While Many Gun Owners Support Open Carry, Recent Rallies Have Proven Problematic*

By Robert G. Yetman, Jr.

“Open carry” refers to the practice of, as well as the ideology behind, openly carrying firearms in public, and it is, unsurprisingly, getting a lot of attention. It’s not difficult to understand why – as vocal elements of U.S. society have seen fit to continue to drive the availability and use of firearms further into the shadows, the gun...once seen as something entirely without controversy...receives a double-take these days from anyone when it is seen openly displayed in a public setting. As more Americans have chosen to stridently re-assert their rights to firearms ownership and use in the face of such strong efforts, by all levels of government, to *restrict* those rights, the outlets of open carry have enjoyed great popularity and notoriety in some areas of the country. However, the startling (to many) images from open carry rallies have beckoned the question: Is open carry doing more harm than good to gun owners?

The recent and profound attention to open carry has largely come courtesy of the group Open Carry Texas, a grassroots, strongly pro-Second Amendment organization seeking to change the laws in that state to allow the open carry of handguns. Currently, in Texas, as in other states, only long guns may be openly carried, while handguns must remain concealed and carried only by those who possess a concealed weapons permit. The efforts of Open Carry Texas to bring change to the current laws have included rallies in public places, as well as confrontations with management and some patrons in well-known restaurant chains with open carry adherents who are toting various long guns.

For its part, the National Rifle Association has found itself in a bit of a jam regarding the whole matter of open carry; the NRA re-

mains the strongest organized gun lobby in the United States, but part of the reason for that is that within the realm of gun rights, it has also been the organization with the “big tent” perspective on gun ownership and use. The group recently issued a statement that said open carry rallies were counterproductive to the interests of gun owners because of how the images of citizens walking around in public with AR-15’s and the like would be received by the general public. After a backlash from open carry advocates, the NRA later disavowed the statement, suggesting that it was not appropriate for the group to be unsupportive of the lawful actions of gun owners, regardless of what they might be.

As noted previously, the open carry of guns in America was once a natural part of the landscape, and it is not unreasonable for the open carry of secured handguns to continue to this day. Unfortunately for gun owners, the open carry rallies seem to be resulting in a net *negative* for their interests. Part of the problem is that while the open carry of firearms in America was a regular part of the landscape in many areas of the country 100 or so years ago, seeing citizens walk around in 2014 with long guns strapped to their bodies while they try to be seated at a restaurant just seems bizarre. In short, open carry of “assault weapons” is just too antagonistic for most people, which means that those who are doing it to make a statement are alienating the very folks that gun owners need to support their overall legislative efforts. The goal of open carry rallies...to allow the open carry of handguns in the way law enforcement can carry them...is laudable, but the images of people, many of whom have appeared rather slovenly, walking around with their AR’s and AK’s, is doing more harm than good.

## The Financial Survival Kit

*Displacement from Home and Hearth Can Be Especially Tough without Key Documents*

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

When we think of survival kits, we normally think of the backpacks, rucksacks, gym bags, and duffle bags that are filled with a carefully-compiled array of gear and supplies we've deemed essential to physically surviving for a (hopefully) brief period of time when displaced from our homes. While an assemblage of these items is essential for the survival-minded citizen (we've covered the subject of what should go in such a kit, and will surely do it again at some point), so is it necessary to have a kit of *another* kind ready to go when it's time to assume a mobile posture or otherwise dislocate from your home base; what we're talking about is a compilation of *important financial documents*, items that will not keep you safe in any immediate physical sense, but without which your displacement from your own, natural surroundings may prove especially uncomfortable.

So what should your financial survival kit contain? Of course, copies of your driver's license, as well as copies (front and back) of credit and debit cards, should be a part of the kit; so should a couple of *certified* copies of your birth certificate. "Regular" copies of a birth certificate will only get you so far, as many places that need them for the purposes of establishing your identity will only accept the copies that have the official seal of the relevant authority affixed to them. Accordingly, in the case of your birth certificate, you will want to have several copies sent to you *before* you put your kit together. You will also want to have copies of your Social Security card, car titles, and any important paperwork related to the ownership of your home (mortgage paperwork, deed, etc.).

Anything else that comes to mind as being important should be copied, as well – were

you in the military? Have a copy of your discharge document; also, significant legal documents like a marriage certificate, divorce decree, and adoption records should be copied and made a part of the kit.

With respect to much of the information, you don't need document copies, per se, but just key pieces of data; for example, although you could certainly include a copy of a bank statement, having the account number handy will probably be enough - same thing with brokerage accounts and retirement plans. On that note, it's a good idea to have with you the names and contact information of your emergency contacts, as well as people important to your financial (and even physical) well-being... people like physicians, attorneys, and financial advisors.

The list here is not complete, but it is intended to serve as something to get your mind going with respect to *your* personal, financial documents of importance. As for the originals of these, while it can be an annoyance when you need them, it's a good idea to keep them stored securely at an off-site location; if you have to leave your home because a survival situation has set in, then those could be easily compromised. You are much better off storing them in a bank safe-deposit box or other similar location, with the copies stored securely at your home, but in a mobile configuration so that you can carry them off in short order. Something *else* you can do is store the documents using your computer, say to a flashdrive or even "in the cloud." That can make portability very easy, but still, it's a good idea to have key documents copied in "hard" format and with you, especially if your near-term circumstances may prove to be unpredictable.

## The MERS Invasion

By Robert G. Yetman, Jr.

In the March edition of this newsletter, we covered a troubling development in the most recent history of the super-deadly and super-infectious Ebola virus...namely, the migration of the virus from a rural, less-populated corner of the African continent to a genuinely *urban* location on the same continent. This is, of course, the concern of so many – that because of the vast population now residing on Planet Earth, combined with the availability of transportation platforms and greater accessibility, overall, to travel from Point A to Point B, the vulnerability of areas of the world once considered entirely out of the reach of exotic and deadly diseases...is *increasing*. While Ebola has yet to make it out of Africa (to anyone’s informed knowledge), it is considered to be just a matter of time before it does so, and, as it happens, in the relatively short span of time since the publication of the March newsletter, we already have another, highly-disconcerting development on which to report in the realm of deadly diseases finding their way to locales once considered entirely off-limits and safe - this month, the disease to consider is MERS, Middle East Respiratory Syndrome. MERS may not be as deadly as Ebola, but it is still very deadly, highly infectious, and has “traveled” to the United States. Once again, the nature of the 21<sup>st</sup> century world is proving accommodating to the spread of deadly diseases among the world’s populations.

The MERS virus, like so many other viruses, is symptomatically evidenced by the classic, “flu-like” symptoms: fever, chills, diarrhea, and coughing are typical, and it is not uncommon for the symptoms to essentially

morph into pneumonia. As for the incubation period, it is currently estimated that the time between exposure to onset of symptoms can range anywhere from two days to two weeks – the fear of such an extended incubation period, of course, is that in that kind of time frame, an infected person could come into contact with countless numbers of people, and travel extensively to, and through, many different locations before learning that he has MERS.

MERS is so named because the virus was initially “found” in Saudi Arabia in 2012, and all of the reported cases of MERS have so far been connected to the Middle East. As for how one contracts the virus, that remains a mystery. Although the role of person-to-person contact in the transmission has been deemphasized by the leading health organizations up to this point (more about that in a moment), those same organizations have had great difficulty in determining just what *does* account for transmission. This period in the history of MERS is not at all unlike the same period in the history of AIDS, when the world’s leading health professionals were struggling to define the important details regarding the important issue of how the disease passed from one person to another.

Although MERS does not carry with it the sort of mortality level as Ebola (Ebola’s rate of death is over 90 percent), its 30 percent mortality rate is certainly serious enough. What is also frightening is that it is a disease that can be transmitted from person to per-

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# **The Jim Paris Perspective**

## ***Notes and Thoughts on Bible Prophecy, Business, and Culture***

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### ***State Of Denial?***

My wife and I just returned from a wonderful five day trip to the San Francisco Bay Area. It is a lovely area that I have visited many times over the years. After the overwhelming excitement of seeing the Golden Gate Bridge, the San Francisco Bay, and some of the most beautiful sites in the world, I was quickly reminded that I was in California. Yes, horrible traffic, a toll of five dollars to cross the Bay Bridge, the reminder that even a very modest home can go for nearly a million dollars, and on and on.

While on our visit, it made national news that California has less than two years of water left. I thought of this as oddly metaphoric to the state's overall challenges. Yes, the Golden State will soon run out of water, but that is only the tip of the iceberg on its list of problems. Take, for example, the runaway pensions that are almost all underfunded and on the brink of insolvency. My wife's sister worked as a school teacher for just two years and now receives a \$300 monthly pension that will continue for the rest of her life. Former Ventura County Sheriff Robert Brooks retired in 2011 with an annual salary of \$211,000. After retiring, he began to receive an annual pension that was \$50,000 more than his last year's salary. But, that is not the end of the story. Brooks filed a lawsuit in February seeking \$75,000 in additional annual retirement benefits. No, this is no joke – it is California. Not only does it take my breath away to imagine a quarter of million dollars per year in retirement for a retired sheriff, the idea that he is suing for more is, well...it is simply unimaginable. Andy Taylor, the sheriff of Mayberry, should have fared so well. Maybe he and Barney would have each had a Rolls Royce if the show followed them into retirement.

California is in its own world, and 'bubble' does not really do justice to the overall state of denial (pun intended). Those living within this bubble simply don't see it, and my curious questions to relatives we visited on the overall situation there were met with mostly a grin and a dismissive comment. We saw the beginning of the cracks for the state when in 2011 they began early releases of violent criminals as a result of their prison system running out of money. The highly visible bankruptcy of the city of Stockton has done little to raise concerns. Bloomberg reported this week that three southern California cities are on the verge of bankruptcy. The truth is that this is likely just the beginning of a series of municipal insolvencies across the state. Major California cities are on shaky ground; Oakland, San Jose, and Fresno are on a number of watch lists.

The state's population is presently 36 million and it is estimated by some projections to swell to 46 million by 2030, but the devil is in the details; California is currently facing annual net losses of its own residents, who are then being replaced by immigrants at a more than 1 to 1 ratio. While we can't overgeneralize and suggest that all immigrants are a net drag on the California economy, many certainly are. In fact, many demographic projections suggest that California

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may end up looking like a foreign country, and not a west coast American state, in the very near future.

Why does this matter to those of us who don't live in California? Well, on one level it may not, but a financial collapse of the state would likely affect all taxpaying citizens of the United States. Any such collapse would no doubt become a major drag on the national economy, but there would likely be some kind of bailout along the lines of what we saw in 2008 when the banks were bailed out. Remember, too big to fail? Well, it does not take much of an imagination to see that same phrase being used to suggest a bailout of the most populated state in the country. There is perhaps a bigger reason for us to watch the California economic situation closely. The state and its policies provide a small scale laboratory for us to see the end results of liberal policies and unbridled spending.

The federal government is only advantaged over California in one way: it can print money to bail itself out. This cannot go on forever, and our only hope may be that a collapse of our largest state would be a wake-up call for our leaders in Washington. According to Trulia, the average cost of a two-bedroom home in the San Francisco Bay Area is now a cool one million dollars. Just considering this one statistic gives more than reason for pause, at least for those of us who don't live in the California bubble and still have our basic reasoning skills.

### ***Mastering the Use of Non-Lethal Force***

To continue with my California theme, I did not take my recent trip without some level of concern for our personal safety. I knew that I would be spending time in a big city, a city that has more than its share of crime problems. No, I could not legally carry a firearm, so I had to implement a Plan B for this trip. I am happy to report that we had no problems, but there were some hairy moments. We were nearly bumped into by a man talking loudly to himself and walking erratically. We also were for a moment surrounded by about ten teenagers that were talking very loudly and using a large portion of the walking area in the Fisherman's Wharf area as their personal domain and makeshift skateboard park.

Little did anyone know that I was, in fact, carrying two very powerful weapons (and doing so legally). First, in my right hand pocket was a Kimber Pepper Blaster (sells for about \$40 on Amazon). The 'gun' fires two rounds of pepper spray and can reach an attacker at a distance of 13 feet. I was also carrying what appeared to be a harmless umbrella. Yes, it was an *umbrella* but a special one. Called the 'Unbreakable Umbrella,' it is sold as a self defense weapon for about \$120 and is built with a highly reinforced metal pipe. Yes, it is a real umbrella and I was able to take it through security and carry it on the plane with me. No, the pepper spray gun had to be packed in my checked in luggage. Of course, our regular readers know that I am also a 2<sup>nd</sup> degree black belt in Taekwondo, but I am no fool and know that there are limits as to how much good that would do me facing multiple attackers, or an assailant with a weapon. I have to admit that it was very comforting having these tools with me, especially when we were in a couple of parking garages that would have been great places for a mugger to hide out.

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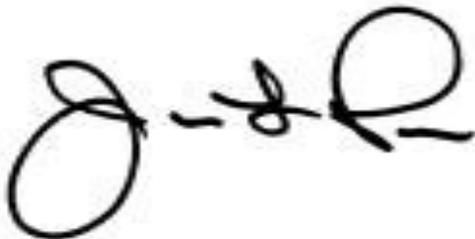
These days, it is more important than ever to take time to evaluate your personal security situation before you travel out of your element. Most of us think of vacations as opportunities to relax, and they are; unfortunately, the criminal elements in big cities are particularly aware of how a tourist “looks,” and, despite your best efforts, it will be difficult to entirely *hide* your appearance as a tourist, which means you will want to give serious thought to how you will remain safe on your trip.

### ***Israel to Become a Cashless Society?***

The Israeli government is considering a move to substantially limit the amount of cash that its citizens may use, a policy that could lead the country to going completely cashless. Of course, this is like putting a baseball on a tee and handing me a fat bat, but I digress. I thought it was interesting the central reason being given to support such a change – taxes. The committee of the Prime Minister's office suggesting these new regulations says it is doing so to prevent tax evasion. Although the economy of Israel has grown, its tax revenues have not. Israelis presently have 50 billion in the country's NIS currency (Israeli New Shekel). Many of the same forces opposed to digital currency such as Bitcoin seem to be going after physical cash. An obvious feature of physical cash is that it is anonymous, just as many of the digital currencies. The difference, however, is it lacks the technology of being able to be transferred online. Nonetheless, there is a day coming soon when every dollar we spend will be tracked by the government. This story brings that day closer than ever.

### ***A Bitcoin Rebound?***

Bitcoin has all but disappeared from the headlines in recent months. Bitcoin has quietly moved up in price approaching \$700. There are a lot of reasons I could cite for this, but perhaps the most compelling is the coming securitization of the digital currency. The Winkelvoss twins are inching ever closer to their public offering in the Winkelvoss Bitcoin Trust. It has been announced that the trust will be listed on the Nasdaq, and this could happen before the end of the year. This is just one of several investment funds expected to become public and begin buying Bitcoins. Other investment funds are putting money into derivative opportunities of the currency, such as Bitcoin ATM's. Although things have been quiet for a few months, expect Bitcoin to become a big buzz again in the coming months. Where will the price go? I don't know for sure, but I am convinced it will be well into the four figures soon.



***James L. Paris***  
***Editor-In-Chief***

## The MERS Invasion

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son; although there is yet to be evidence that transmission from one human to another can take place through *informal* contact, the whole issue of just under what circumstances the virus can move from person to person has not been fully clarified. According to the Centers for Disease Control, as to what can be ascertained up to this point, the transmissions that take place between people do so when those people are in “close contact” with one another, as would be the case if an uninfected person is living with, or acting as the caregiver to, an infected person.

Although the CDC’s declaration that transmission only takes place between people who have ongoing, close contact may seem relieving, the lack of specificity regarding just how the transmission occurs should be worrisome to all. For example, in the case of those “close contact” transmissions, just how, exactly, is the virus spreading? The World Health Organization declared last year that the risk of person-to-person transmission was “very low,” but the jury, in fact, seems to be out on that. For example, if one is living with, or acting as a caregiver to, someone with MERS, chances are excellent that they’re not exchanging bodily fluids in any way, which means that the virus is passing through the air between them. What is the nature of that transmission, such that it can be used to illustrate the difference between risky contact and that which is not? The bottom line is that we do not presently know.

Regarding U.S. cases of MERS, as of right now, there have been only two confirmed

cases in the United States. In each of those, the afflicted were health care workers who had been working in Saudi Arabia, and both have recovered. A few weeks back, it was thought that an Illinois man had contracted MERS from an Indiana man who had recently returned from Saudi Arabia, but it turned out that the Illinois man did *not* have the virus. The acute concern in that situation stemmed from the fact that if the Illinois man *had* contracted the virus, which was the belief for several days, it would have been the first documented case of person-to-person transmission of the virus within U.S. borders. While it appears that no pandemic is imminent, once again, we have to face the fact that diseases that are “based” in parts of the world remote from the United States can absolutely find their way here in this age of cheap and easy travel, helped along by an inability, or even unwillingness, on the part of our government (not to mention those governments of the countries from which these diseases seem to originate) to take appropriate measures of screening and quarantine. For your purposes, if you are traveling to the Middle East, you should be on especially high alert, and should consult your physician in advance of the trip regarding any clinical measures you should take before and/or during your voyage in order to remain safe. Additionally, even if you are not traveling to the Arabian Peninsula, if you know you’ll be coming in contact soon with someone who’s recently returned from there, you would do well to take appropriate precautions, to include avoiding him in the short term, if that is at all possible.

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## The Other “Edge” of Cashlessness

By Robert G. Yetman, Jr.

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When the talk began in earnest, several years ago, that cash may truly be on the way out, few among us seemed too concerned about it; not only have people been comfortable with credit card use for years, but *debit* card use is everywhere now, as well. However, the recent, and massive, data breaches at companies like Target and eBay remind us that there is a distinct downside to the increased digitizing and automating of our lives, and that, perhaps, we should not be rushing breathlessly into this new era of consumer activity.

For one thing, credit and debit card fraud remain rampant, and will grow as successive generations of people weaned on “plastic-only” transactions assume their place in society. Debit card fraud can be particularly frustrating, because of the time and hassle that can serve to delay the crediting of the stolen funds back to your account. Separately, but just as inconveniently, is the matter of the “holds” being placed on debit card use at gas stations, as well as at numerous other businesses. The hold is placed by the merchant at the time the card is swiped, and the basis for it is that the merchant does not know, for sure, at that moment, how much in goods and services you will be buying; when you buy gas with a debit card, the merchant’s system may “ask” for an authorization of \$100, and that authorization results in a hold being placed on your account for \$100. The effect of that is to *reduce your available balance* by \$100.

All of this said, perhaps the biggest problems with the growing level of cashlessness in so-

ciety are the loss of privacy, as well as the increased suspicion one now must shoulder *because* he transacts in cash. The more people turn to electronic transactions, the easier it is for Big Brother, in all his forms, to keep track of you and what you’re doing, and even if you’re doing nothing wrong, the definition of “nothing wrong” is constantly changing and proving more restrictive; for example, gun purchases, at one time no more controversial in this country than buying a loaf of bread, are now the types of transactions that many are seeking to effect with greater anonymity. Additionally, there is the greater suspicion that so many must now bear if they prefer to carry large amounts of cash because they only want to pay for things *with* cash - the news is filled with stories of people who have had the cash they’re carrying essentially stolen by police agencies at traffic stops, in the form of civil forfeitures that have the stamp of approval of far too many states in the U.S.

We are beginning to see more and more people pushing back against the seemingly-inexorable move toward a cashless society. There’s a bit of a “not so fast” mentality now creeping into the minds of many, and it’s being helped along by the combination of a growing Big Brother-ism, high-profile data breaches, aggressive “e-criminals,” and other substantial annoyances associated with transacting electronically. The trend back to cash is understandable, based on how we’re seeing society change in the electronic age, and if *you’re* one who pays for everything with plastic without giving it a second thought, you might just want to do a little reassessing.