

**The Supreme Court Kicks Warrantless Cell Phone Searches**  
*A Rare, Unanimous Decision Signals Just How Dear Our Regard for Privacy Remains*  
By Robert G. Yetman, Jr.

In what has appeared to many Americans as a seemingly-uninterrupted voyage toward a new society within our borders where liberty and privacy are not at all close to the cherished ideals they once were, the recent Supreme Court ruling on the matter of warrantless cell phone searches is a gigantic breath of fresh air. On June 25, in a unanimous decision (talk about surprising), the Supreme Court ruled that the *warrantless* search and seizure of the contents, including the *digital* contents, of cell phones during the course of an arrest is unconstitutional. It is considered a landmark decision, and one that has found favor among those members of both the left and

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**The IRS's Disdain for Us**  
*The Behavior of IRS Officials in the Wake of the Targeting Scandal Says It All*  
By James L. Paris & Robert G. Yetman, Jr.

By now, you are well-aware of the scandal involving the IRS's flagging of certain conservative groups... groups with staunchly conservative-sounding words like "Tea Party" and "patriots" in their names... seeking tax-exempt status for additional scrutiny as a part of the evaluation process, during a period (from 2010 to 2013) when the applications made by liberal groups faced similar scrutiny at nowhere near the same rate. That, however, has turned out to be less of a scandal than the effort at a cover-up that has come to be revealed as a result of the inquiry into the IRS's aforementioned scrutiny. The Congressional investigation into just what went on has revealed to the American people an obvious attempt to cover up the targeting of conservative groups, and it is the behavior of a few of the IRS principals who've appeared before the House Committee on Oversight and Government Reform that has stood out in the worst way. Of those, perhaps the most recognizable name to most is that of Lois Lerner, the former Director of Exempt Organizations Division at the IRS. It is Lerner who famously invoked her Fifth Amendment right against compelled testimony when she appeared before the Oversight Committee in May 2013. In the wake of her appearance in front of Congress, Lerner was placed on ad-

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## The IRS's Disdain for Us (Cont. from page 1)

ministrative leave, and subsequently retired in September 2013. In May 2014, Lerner was formally held in Contempt of Congress for refusing to testify.

Moving on, a big part of the present investigation by Congress has centered on just what the circumstances were wherein emails, *subpoenaed* by Congress, from Lerner's computer were lost in a "crash" three years ago. While the crash of Lerner's computer was noted at the time it occurred, and the hard drive was sent to both the IRS's IT department as well as the IRS's Criminal Investigation Division to see if either could recover the data (neither could), the crash itself remains very suspicious to congressional investigators, as is the claim that the emails are lost and gone forever; adding further suspicion is the fact that the hard drive was itself ultimately destroyed by the agency.

This brings us to John Koskinen, the present IRS Commissioner, who testified before the oversight Committee just prior to the writing of this article. Koskinen, who was basically lured out of retirement in 2013 to take over the beleaguered IRS, has acquitted himself in a manner that is interesting, to say the least; Koskinen testified very matter-of-factly to the committee that yes, the emails were lost...yes, the hard drive is essentially gone...and yes, he took his time informing Congress about the lost emails, because he wanted to wait until the IRS's own investigation was complete before saying anything. It is Koskinen's demeanor before Congress that itself has been a story – Koskinen...who,

perhaps not coincidentally, has been a long-time contributor to Democratic candidates and groups...has been smug all the way through his testimony, and has further refused to offer any sort of apology for the mess caused by the IRS. Koskinen has faced the ire of Reps. Paul Ryan (R-Wisconsin) and Trey Gowdy (R-South Carolina), among others, and has generally made an unfortunate showing in the eyes of most watchers, a showing that has again proven that when it comes to the IRS, there is a different set of rules for them than those to which the general public must adhere...and this brings us to the overriding point:

The behavior of the IRS in this matter, in all of its manifestations...from the original decision to target conservative groups, to the mishandling of Lerner's computer records, to the arrogance of Commissioner Koskinen...reinforces the idea that we are held in contempt by our own government, presently. It is important to take out of any singular context what the IRS has done, and see what it means, in an overarching sense: that our government has adopted an explicitly adversarial posture with us. Anyone who is not out of his mind with outrage over what has been revealed is either not paying attention, or has decided to so embed himself with the whims of the present administration that he must be viewed as citizen-complicit with respect to what has been going on. Most of us have known, intuitively, that our government has no respect or regard for us, but when we see *overt displays* to that effect, it is far more than we should expect to bear.

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## The Supreme Court Kicks Warrantless Cell Phone Searches

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the right who principally consider themselves to be libertarians within the realms of their respective ideologies.

The case before the Court that prompted ruling was *Riley v. California* (another, similar case known as *United States v. Wurie* was also heard, but the cases were not consolidated). The petitioner, David Riley, was the subject of a traffic stop back in 2009, during which it was discovered that he was carrying loaded firearms in his car. Riley was arrested, his cell phone was searched, and partly based on the digital contents found in his cell phone, Riley was charged in a shooting that took place weeks before. Riley's claim is that the search of his cell phone violated his rights under the Fourth Amendment, and was therefore unconstitutional. The position of the respondent (the state) was that there was nothing unreasonable about the search of the cell phone, as the cell phone was in the possession of Riley when he was arrested, and case law has long supported the position that the examination of items found during searches "incident" to arrests is perfectly lawful.

This is, however, where things unraveled for the state – although searches incident to arrest are legal, they have been allowed on two bases: one, so that the arresting officers may help to ensure their own safety at the scene, and two, so that evidence may be preserved. The state claimed, in its argument in front of the Court, that the search of the contents of a cell phone is "materially indistinguishable" from a search of any other items a person may have on him at the time of arrest, like a pack of cigarettes or a wallet. The Supreme Court saw it differently, and, in doing so, recognized the enormous chasm separating a modern cell phone and, say, a wallet, in

terms of the breadth and depth of information found in each; in writing for the majority, Chief Justice Roberts noted: "First, a cell phone collects in one place many distinct types of information that reveal much more in combination than any isolated record. Second, the phone's capacity allows even just one type of information to convey far more than previously possible. Third, data on the phone can date back for years. In addition, an element of pervasiveness characterizes cell phones but not physical records." In other words, the nature of the modern cell phone is such that it is entirely out of place for its contents to be examined on the basis of a search "incidental to arrest."

The implications of the ruling are substantial, but the overriding takeaway is that cell phones (and, in the view of legal experts, tablets and any other similarly-conveyed digital repositories) may no longer be examined by law enforcement at the time of arrest in the same way that a woman's purse might be. The ruling recognizes the distinctly different nature of modern cell phones; as Roberts wrote: "Most people cannot lug around every piece of mail they have received for the past several months, every picture they have taken, or every book or article they have read — nor would they have any reason to attempt to do so. And if they did, they would have to drag behind them a trunk of the sort held to require a search warrant." While Roberts' opinion recognizes the additional burden placed on law enforcement to do its job, this reality speaks to the very nature of freedom – that it often comes with a cost paid in the realm of public safety. However, most Americans presently appear committed to the worthwhileness of the tradeoff, and as long as that is the case, there may be hope for our country yet.

## Self-Defense—Keep It Simple

*For Most, Highly-Technical Moves are Not the Way to Go When Seeking to Stay Safe*

By Robert G. Yetman, Jr.

Self-defense is a funny thing; on the one hand, the more techniques we learn to execute skillfully, the better-prepared we're generally thought to be. However, it can be precisely that array of techniques from which to choose in an emergency that inadvertently helps to defeat us, because our brains get busy processing what to do when we should instead be *doing* it. The issue will more frequently plague the person who seeks to become proficient at self-defense and so will study a variety of moves, but who is not able to apply himself to training to such a degree (as in hours per day, every day) that he will be able to commit a wealth of responses to second-nature status. For this person...which means, for *most* people...the key is to learn just a couple of basic moves very well, keeping simple the response options.

An important reason for keeping things simple has to do with the composure we tend to lose in street self-defense situations. The surprise, confusion, and rush of adrenaline that immediately arise when confronted by an assailant will tend to leave the average person somewhat scatterbrained, to say the least. The net result of this condition, from a technique standpoint, is a lack of presence of mind necessary to quickly assess the situation, choose the right technique or series of techniques, and execute effectively.

Another reason for keeping things uncomplicated has to do with the challenge of applying *fine motor skill* techniques in highly-kinetic, street assault situations. For most people, even those who possess a great deal of ability in executing such movements in practice, such moves are of little value because of the volatile nature of a street assault. The alternatives to the fine motor skill tech-

niques are those that are representative of *gross* motor skills – simple punches, open hand strikes, simple kicks to the lower body of your adversary, as well as simple blocking techniques, wherein there is no reliance on the detailed and technical manipulation of your wrists or fingers to execute.

If you endeavor to master between three and five different hand strikes and kicks, and devote yourself to learning how to deploy those as quickly and as powerfully as possible... and also practice them in combinations... you will likely be doing as well for yourself in this regard as you could reasonably expect to. A related issue to this has to do with the likelihood that you will often find yourself practicing *alone*; fine motor skill techniques are difficult enough to master to a level that you would feel confident using them on the street, but they are essentially *impossible* to learn well if you do not have the frequent use of a training partner. As for gross motor skill techniques, if you make an investment in a quality heavy bag, one appropriate for kicking as well as punching, you can at least become proficient in the technical execution of your strikes and kicks, which is not possible to do with fine motor skill movements when you don't have access to a training partner.

When it comes to self-defense, it is the case for most people that they are better off blocking out a lot of the “noise” that exists about the importance of this technique or that technique, and, instead, simply applying themselves to learning to execute just a few moves with great speed and power. The heavy bag will allow you to do those very things, and if you can, even with just a couple of techniques, you will be far better served than if you seek to be too clever.

## Better Engagement in Your Health

*The Internet's Capabilities Now Provide Wellness Efforts You Can Implement On Your Own*

By Robert G. Yetman, Jr.

A recent article at *The Wall Street Journal's* website discussed the efforts being made by the health-care industry to have patients become better engaged in their own wellness. Entitled "The Health-Care Industry is Pushing Patients to Help Themselves," and written by Laura Landro, the piece outlines some of the interesting efforts being made by both government and private organizations to give patients ready access to information that was once considered to be for a doctor's eyes only. Most notably, a new emphasis is being placed on allowing patients to get a hold of their medical records online, so that they can see just what their physicians see and thus, ostensibly, live even "closer to the ground" with respect to managing their health. The two principal factors driving this new approach are the continually-rising cost of health services, as well as the related problem of the growing shortage of physicians. This said, although the effort may be rooted in circumstances that are not ideal, better engagement in one's own health profile is a good thing, regardless of the reason.

Many folks use the Internet to learn more about whatever chronic conditions they may have, and now have more useful discussions with their doctors. However, the especially-proactive steps being taken by some groups and providers to encourage people to become better connected with their own health care and wellness goes beyond simply providing basic knowledge and information. For example, the article mentions that the Center for Connected Health in Boston rolled out a website last year called "Wellocracy," which helps people to choose, based on their own needs and tastes, the best apps and other Internet mechanisms through which to monitor their health; one of those, Blood Pressure

Connect, lets people take their blood pressure remotely and have the data securely stored, where it can be accessed by health providers. Many have long been familiar with the variety of weight-loss and fitness apps that are available, and as technology improves them, the greater ease with which individuals will be able to perform many of the basic maintenance and monitoring functions will draw the at-large community into a greater symbiosis with their providers.

Is there a potential dark side to all of this? Maybe; perhaps health care providers and insurance companies will one day look to see who's complying with the prescribed programs and expectations of care providers, with an eye to dropping those patients who are not doing as they're told. Accordingly, it will be essential for the public to be proactive about ensuring that appropriate restraints are placed on the ability to do such a thing.

These latest developments aside, it has always been a great idea for people to be more aware of their personal health profiles. *The Wall Street Journal* article cites troubling data that illustrates just how disengaged too many are with regard to their health, including a figure that says barely half of those with diagnosed heart disease follow the treatment recommendations of their doctors. With that kind of non-compliance in the face of such a serious, chronic condition, it tends to qualify the occasions when someone seems to drop dead "out of the blue." We have a long way to go in the journey to become better stewards of our health, and perhaps these various evolutions will allow more people to take responsibility for their health profiles, as well as force their providers to be better engaged, as well.

## Ebola Now “Out of Control”

*An Update on the Current Outbreak in West Africa Reveals a Very Bleak Situation*

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

In the March edition of this newsletter, an article appeared that discussed a notable change in the historical behavior of the hyper-deadly Ebola virus – namely, that, for the first time (of which we are aware), the disease had “traveled” from a remote part of Africa to parts not so remote, including to Conkary, the capital of Guinea. Now, in the wake of this first evidence of Ebola migration, we have an update on the situation from West Africa, and the assessment is as bad as one can get: according to Bart Janssens, the director of operations for Doctors Without Borders, the current Ebola epidemic “is now out of control.” As noted in March’s *The James L. Paris Report*, a few cases were reported out of Guinea at the beginning of 2014, and that, according to recent data made available by the World Health Organization, has now developed into a full-fledged crisis, wherein at least 337 people total in Guinea, Sierra Leone, and Liberia have died from Ebola (at this writing). It is important to note that while there is no evidence that Ebola can be transmitted through the air, it is easily transmitted through bodily fluids, including *sweat* – this means that simply *touching* an infected person can prove deadly.

Bart Janssens has said that the current outbreak has now threatened all of West Africa, and that his group is no longer able to send out any teams to new outbreak sites. What’s more, in several areas throughout West Africa, it is reported that society has essentially come to a complete stop, as people have ceased associating with one another in any manner while the present threat is so great. Again, the scope of both the outbreak, as well as how it is affecting more and more regions of the African continent, is a first in the relatively short but frightening history of

Ebola.

It is the next-to-last sentence of the previous paragraph that contains the answer as to how any of us should be prepared to deal with an outbreak of Ebola, should such an event take place in the United States or in another country thought “immune” from such diseases: the only real option for dealing with such a deadly disease is to be prepared to *shelter-in-place*. As a part of your survival preparations, you surely have accumulated an emergency supply of food and water such that you can be self-sufficient for a period of weeks, at least. In an Ebola pandemic, it is this supply on which you will chiefly rely for survival, as unlike in other distressed environment circumstances, it may not be possible to associate with even a next-door neighbor while the risk of contracting the virus remains dangerously high in your area. Additionally, you will want to be sure you have an appropriate number of sets of protective gloves, gowns, goggles, and surgical face-masks if you absolutely must interact directly with other humans during a pandemic.

Reacting as an alarmist to this right now (in a nation so far untouched by Ebola) is not appropriate. That said, neither would it be appropriate to read the words of people like Bart Janssens of Doctors Without Borders, and see the monstrous growth of the current Ebola outbreak on the African continent, and decide that there is positively nothing about which for you to be concerned. Again, your normal survival preparations should be sufficient to ready yourself should Ebola come to your location, but if you’ve been slacking off of them for whatever reason, the latest, horrible news about Ebola should be enough to prompt you to get back on track.

## **Does Your Blog Need a Makeover?**

By James L. Paris

Depending on which data you take to heart, there is evidence that the majority of blogs out there are, for all intents and purposes, non-functioning. What is meant by non-functioning? They have either been forsaken altogether by the people who started them, or they are recipients of new content on a basis that is so infrequent as to be tantamount to being abandoned. According to the statistics, then, if you are a blogger, then there's a not-insignificant chance that you're one of the people who may currently have a blog in name only. If that's the case, or you fear that you're about to *become* one of those statistics, is there anything you can do to change that? The simple truth is that it may be time for a bit of a blog "makeover." As a matter of fact, even if you are an active blogger, you may be smart to shake things up a bit.

Before addressing some specific ways to change your blog as it exists currently, it's important to discuss the whole matter of *time*, as in, how much of it you're giving yourself to succeed. According to statistics, over half of the blogs that are abandoned are dumped within the first two months. If that's the case with you, you should reevaluate your commitment to blogging altogether, and perhaps figure out why you've essentially ceased to update your blog. For example, perhaps you have given up because you told yourself that unless you're posting at least once a day, that you're not really blogging, and so what's the point of continuing. A lot of people subscribe to the "once a day" requirement of adding new content to a blog, and when they find that their schedules and personal demands are such that they can't

keep that pace going, they give up. This raises the subject of "slow blogging," which is based on the idea that a blogger is better served by blogging *less*; although the basis for the idea is that blogging less allows the Internet marketer to spend more time on proprietary product development (ebooks, etc.), another benefit is that the slow blogging model increases the chance that the blogger will stick with things for the long term. For example, if you add content just once a week, but do your best to make sure that what you *do* create is of high quality, you may be better off than if you try to update your blog on a more frequent basis, fail at that, and then decide to quit altogether. Another problem has to do with not seeing results quickly enough - you may have to remind yourself that blogging success is, for all but a tiny handful of people, achieved only at the conclusion of a marathon; it is consistent posting of quality, keyword-rich content that will win the day, but there's no way around the fact that doing so takes time.

***Does the look of your blog really stand out, and is its visual appearance up-to-date?*** Before someone shows up at your blog for the first time, he obviously doesn't know what it looks like. However, once he finds it, does he see a visually-interesting and appealing presentation, something that encourages folks to want to stay, and subsequently return, or is it bland, or perhaps difficult to navigate? Many who doubt the value of making visual appeal a priority on a blog cite the examples of "left-brain" kinds of web presences like the

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# **The Jim Paris Perspective**

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

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### ***Bitcoin Poised to Take Off***

There are several factors that I could mention to support the reason that I issued a press release last week suggesting that Bitcoin will likely reach \$100,000. Of course, I have mentioned before the significance of the coming wave of investment money that will be flowing into the digital currency as a result of funds such as the Winklevoss Investment Trust. This month I want to focus on what I believe was a significant event that really should give Bitcoin enthusiasts a reason to be very excited. About one week ago the U.S. Marshal's Office concluded an auction selling nearly 30,000 Bitcoins. The Bitcoin market was concerned about the auction and many believed that this many Bitcoins being sold at once was destined to drive the price down. What happened was the exact opposite. One single buyer bought all of the Bitcoins and did so at a price higher than the prevailing market price of Bitcoin that day. The buyer was Tim Draper and he invested nearly \$18 million dollars to win the auction. He is a Harvard MBA and a venture capitalist. His father was the former president of the Export Import Bank of the United States. Another well connected and 'in the know' figure jumps on the Bitcoin bandwagon in a very big way.

### ***New Digital Currencies Continue to Take the Stage***

We are constantly looking for the next *Bitcoin* and I wanted to mention two names that I am seeing a lot of coverage on. The first is Vericoins and the other is Dogecoin. I won't be spending any time in this issue doing an analysis of these two currencies, but wanted to simply pass along that they appear to be up and comers worth tracking and learning more about. One of the issues that is somewhat frustrating is trying to keep up with the plethora of new digital coins that continue to be released. Much like panning for gold, I am sure there are some other winners out there and we will do our best to try and keep our ear to the ground for other opportunities. The reality is, however, that new currencies are so cheap that I have no argument with the shotgun approach of buying a small amount of everything. In fact, with about \$100, a person could put together a very nice digital currency portfolio and include some of the biggest names in the niche.

### ***Are Those Junk Fees on Your Cell Phone Bill There by Design?***

I have gotten a lot of heat over the years when I have speculated that big corporations in some cases may be deliberately scamming their customers. We now know that this has happened with the banking industry rigging the game to cause customers to have more bounced checks by strategically processing the largest checks first - another such scandal involved debit cards and overdraft fees which cost consumers millions. Now, another scandal involving a major cell phone company, T-Mobile. From the Wall Street Journal - "*In a civil complaint filed in federal court in Seattle, the FTC alleged that T-Mobile charged consumers monthly fees for third-party*

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*services that in many cases the subscribers hadn't ordered. These included ringtones, wallpaper, and text messages providing celebrity gossip and horoscopes, the agency said."*

The allegations include statistics that really make you wonder. Some of the products and services had refund rates as high as 40%, which is a clear sign of fraudulent activity. I have had questionable charges on my cell phone bill from time to over the years (with a different carrier), and I ended up having to put a block on my account which prevented any of these junk charges from being added. The FTC is seeking millions in refunds for T-Mobile customers. My advice: check your cell phone bill thoroughly each month for bogus charges.

### ***Alternative Treatments for Cancer***

I recently had Ty Bollinger, author of *Cancer: Step Outside The Box*, on my show. I was a little surprised at the reaction to the topic of alternative treatments for cancer. I have always had the view that if diagnosed with cancer that I would try both conventional and alternative treatments. Of course, I would do my research and make sure that any 'outside the box' approaches did not have adverse side effects or conflict with the mainstream treatment I would be receiving from my doctor. This all came up as a topic that hit close to home. My wife discovered a lump in her thigh that was significant and a cause for concern. She went to her doctor and after an inconclusive biopsy, she was told that she should have it surgically removed as it very well could be a form of non-Hodgkins Lymphoma. The surgery was scheduled for about thirty days out. We were both scared to death at the possibility that she may, in fact, have cancer. We prayed and asked other to pray for Ann as well. In the meantime, we also started Ann on a regimen of Carnivora (a supplement recommended by Ty Bollinger) and also a lymph drainage supplement sold by the same company. Carnivora is made from a species of the Venus Fly Trap plant and is considered by many to be very effective in fighting the early stages of cancer.

Well, within two days of starting to take Carnivora, the lump began to shrink and it ultimately disappeared. The surgery was canceled and there has been no recurrence of the issue and my wife has been given a clean bill of health. I know this is simply anecdotal evidence here, but I pass it along as it might help someone (I get nothing for sharing this information, the product is not MLM and they are not a sponsor at our website or of our radio show).

### ***Elton John Says Jesus Would Approve Same Sex Marriage***

Those promoting the 'gay agenda' are simply not happy enough with their wave of victories for the legalization of same-sex marriage in dozens of states; they now want to make Christianity 'gay friendly.' The pop icon was quoted as saying (about Jesus), "He was all about love and compassion and forgiveness and trying to bring people together and that's what the church should be about." No, this is not what the church is about. The church was never about bringing people together by watering down the teachings of the Bible to the point they every lifestyle is considered equal. The gay community is now waging a PR war, considering it 'hate speech' if

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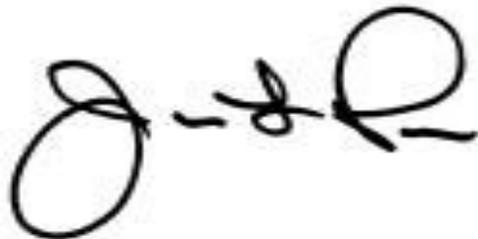
anyone chooses not to embrace their lifestyle. I am also reading that the next groups that will be following the blueprint of the gay community are those supporting a wide variety of sexually immoral lifestyles. I won't list them all here, but the most shocking would be a normalization of pedophilia in society. The battle lines are never static, they continue to move in one direction or the other and America is losing the battle on even holding up even a mere facade of biblical values in society.

### ***The Coming of a Caliphate?***

Many believe that the current events in the Middle East are laying the groundwork for a coming caliphate. The leader of the Al Qaeda splinter group ISIS (meaning Islamic State of Syria and Iraq) is Abu Bakr al-Baghdadi. As ISIS (also known by the acronym ISIL) is moving through the Middle East like a hot knife through butter. It appears that they now control most of Iraq and will soon have a substantial control over much of Syria, as well. Al-Baghdadi has just made his first public appearance and he appears to be a real force to be reckoned with. The warlord and his jihadi militants are behind some of the most brutal killings ever seen in the Middle East (and that is really saying something). Some believe that the establishment of an Islamic caliphate may be the most significant event in Bible prophecy since the establishment of Israel as a nation in 1967.

From Before Its News - David Montaigne: *"The Bible talks about a false religion in the end times that will persecute Christians. We are told this false religion will be led by the Antichrist, and that he will take over Jerusalem and make it his capital. We are told that if Christians do not renounce their faith in Jesus and swear loyalty to the Antichrist they will be beheaded. We are told the followers of the false religion will think they are doing God service for killing Christians and Jews. The last 3.5 years of Daniel's 70th week will be the worst, most brutal years in human history, and they will soon be upon us."*

The spread of Islam (militant and non-militant) is shocking. For example, in London (England) 12% of the population is now Muslim. Some boroughs of the city are so heavily populated with Muslims that the government has allowed Sharia law to be enforced in those areas. In the minds of many, there is nothing "happenstance" about the growing appearance of Muslims in areas that heretofore have been solidly Western in orientation. If you are interested in doing more reading on this, I recommend Joel Richardson's book *The Islamic Antichrist*.



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

## Does Your Blog Need a Makeover?

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*Drudge Report*, which is a site that is actually very visually *unappealing*. However, like a lot of things in life, it's exceptions that prove rules – generally, we like to have nice things to look at wherever we are. In the case of your blog, are you using an up-to-date version of the platform? What about various apps that can integrate seamlessly with your blog and add value? For example, you may have a Twitter account as well as a blog, but is your Twitter activity showing up *at* your blog? What about a biography page at your blog – do you have one? How about photos? As with a lot of things you do on your own, it can make a lot of sense to have someone review your blog with an eye to being critical of how it looks. On that same note, is your blog appropriately integrated with social media? Does your blog have an associated Facebook Page? Having a Facebook Page for your blog can encourage the two-way conversation that you seek with your audience.

### ***Does your topic or theme need a makeover?***

We're all different, up to a point. What does that mean? It means that, in general, the likes and dislikes one person has won't usually match the same as those reflected by another. However, on Planet Earth, there are usually plenty of people to be found who are fans of the specific things we like. For example, there may not be anyone in your neighborhood, besides you, who collects stamps, but we obviously know that there are millions of stamp collectors in the U.S. and around the world, so if you had a blog about stamp collecting, you might not have a large target audience in your immediate area, or even in

your town, but there certainly is one in cyberspace (where your blog will live). This said, is it possible that your topic area might indeed be a little too narrow, even by worldwide Internet standards? Maybe it's time to recheck the popularity of your keyword phrase – there are plenty of tools to which you can turn for help in this area; Google Trends is good, as is the free tool at Wordstream, which allows you to do 30, long-tail keyword searches for free (there is a paid version which be of interest to you, as well). The bottom line is that while you want to stick with being a big fish in a little pond, be sure the pond is not so little that there isn't too marginal an interest in your chosen topic. If there is, it might be time to find a new topic, no matter how much you like the one you have presently. Chances are that you're interested in a variety of areas, so you might do well to choose another in the effort to reignite interest in your blog.

A related issue is the matter of content quality in your area. Are you regularly doing the research to present cutting-edge or otherwise new and interesting ideas to your readers, or are you simply pumping out more generic content in the interest of simply *creating* content? Readers have choices, and if you're not honestly doing enough to give them a lot of what's interesting and new in your area, they will move on. Don't let them get away; our guess is that you have a lot to say, which is why you started a blog in the first place, so do a little more heavy lifting to make your presence on the information superhighway particularly relevant.

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## Designating an IRA Beneficiary

By Robert G. Yetman, Jr.

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An unfortunate story recently making the rounds in the news tells the tale of the late Leonard Smith and his adult children. Mr. Smith passed away in 2008, and according to reports (this story has been popular at *Yahoo!* recently), it was his intention that the proceeds of his IRA...\$400,000 at that time...be split among his children; he was reported to have worked both with his lawyers and financial advisors to that end. However, when he died, Mr. Smith's IRA monies instead went to his new wife (they were married just two months when he died). It seems that when Leonard Smith completed the beneficiary designation portion of his IRA account form, instead of naming *individuals* as one normally would, he wrote, "To be distributed pursuant to my last will and testament." This proved to be a costly error, as these instructions simultaneously deferred the IRA proceeds to the directives in the will, as well as served to invalidate outright the beneficiary provision of the IRA. The bottom line? All \$400,000 went to the new wife/widow.

There is an important lesson here for anyone who owns an Individual Retirement Account or any other account characterized by a beneficiary feature. Accounts like IRAs that allow for beneficiary designations permit the direct transfer of those account assets from the owner-decedent to the beneficiary(ies), without subjecting that part of the owner's estate to the probate process. However, in order for the mechanism to work properly, it is *essential* that the IRA beneficiary form is completed correctly – this means that instead of broad or otherwise vague instructions, the beneficiary section of the account application

(or the stand-alone designation form) should specifically indicate individuals or entities with appropriate tax ID information; anyone familiar with the beneficiary designation section of an IRA account form is aware that the section's "blanks" are clearly configured to be the locations at which one is to put the information on individual, human beneficiaries - the forms typically ask for the beneficiaries' names, addresses, dates of birth, social security numbers, relationship to the account owner, among other things. In order for Mr. Smith to have put his specialized instructions ("to be distributed pursuant to my last will and testament") on the form, he would have decided to completely ignore the form's standard instructions and format. The end result of having done so, as we saw, is that the beneficiary provision of the IRA was invalidated, and the disposition of assets deferred to the will.

As you engage in your own estate planning, remember that certain kinds of accounts with beneficiary provisions, like IRAs, allow for those monies to be handled entirely outside of probate, and that's a good thing. However, precisely because retirement plans are covered by a line of succession of assets that is not accounted for in the will, this also means that it's essential for you to specifically indicate in your IRA paperwork the beneficiary (ies) who are to receive those assets - if you have an account with a beneficiary designation, be certain that you review it to make certain you've done what you should to ensure the seamless, and *accurate*, transition of those account assets at the event of your passing.