

The Ebola Crisis Continues to Worsen; What's Next?

More Throughout the World Take Notice As the Current Outbreak Marches On
By Robert G. Yetman, Jr.

If you are a regular reader of *The James L. Paris Report*, you know that we have been spending a not-insignificant amount of time and space on the subject of what has, for some time now, proven to be the worst outbreak of Ebola thus far in human history. The Western world has been used to the hyper-deadly disease remaining confined to the most rural locations of the Third World; although it is highly infectious, the inherent nature of the locales where outbreaks have occurred...very remote, rarely traveled...has acted as a natural insulator of the disease from the rest of the world. However, there has long been an unsettled feeling on the part of some that even as rare and re-

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Is Hillary Out for 2016?

A Variety of Factors May Conspire to Prompt the "Chosen One" to Opt Against Running
By James L. Paris & Robert G. Yetman, Jr.

With the buzz surrounding the 2016 presidential election growing louder, the Democrats seem to have already decided that Hillary Clinton will be that party's standard-bearer next time around. However, many acknowledge that Mrs. Clinton is not nearly the attractive candidate she was in 2008, with her time spent in Barack Obama's cabinet having been troublesome on a variety of levels. The package she presented in 2008, compared to that which she will present in 2016, was far superior, and so many are prompted to question both if she will run in 2016, and, even if she does, if she's a "lock" within her own party.

One issue is that the "novelty" aspect of the last two presidential elections will not likely be in play anywhere near as fiercely this time around. Barack Obama is, of course, the first black president in the history of the country, and his race was an unquestionably strong draw for many voters who saw his candidacy as a perfect opportunity to make a statement of symbolism, as well as of politics. There is not, however, another Democrat candidate of color on the horizon to assume the mantle from President Obama. An interesting element to the election of Obama, as far as "novelties" go, is that many seem to feel that the election of a black

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president in these United States sort of “leapfrogged” over the novelty of a woman president; in Hillary’s case, the problem may be more acute, because of the fact that she has been on the national scene for several decades now. That is, if so many candidates now suffer from the “old, white guy” stigma, being an “old, white woman” may not be a whole lot better.

There are plenty of other reasons, unique to Hillary, that build a compelling case for her to opt against running. For one thing, she will be 68 years of age during most of 2016, and if she were to win, she would be 73 as her first term ended. While age can be an issue for any candidate, regardless of gender, Mrs. Clinton’s age, viewed against the backdrop of the overall picture she presents, suggests it might be a bit of a challenge. *Beyond* her age, there are real obstacles of a political nature to overcome, and first on that list is the abysmal record of Obama’s foreign policy...largely guided by Hillary herself. The truth is that the foreign policy legacy to which Hillary will be tied in 2016 could well prove to be a monstrously-heavy anchor; as a particular source of trouble, Benghazi tops the list, but, more broadly, the feckless way in which this administration has prosecuted foreign policy interests around the globe is something she will be forced to own in the next election.

Additionally, there is also a belief that Hillary may be more aware of the somewhat-cold impression she leaves when trying to be earnest and engaging. You can say what you

want about her husband, but he is, by everyone’s measure, far more personable and capable of projecting warmth and sincerity than his wife, and it is this weakness within Hillary that can leave her particularly vulnerable. The novelty of a viable black candidate for president was not the only “non-substantive” issue that plagued Hillary in 2008; it was also her inability to tap into the hearts of Democrat voters - the bottom line is that Hillary Clinton, a long-time presence on the national stage, lost the nomination of her party to a very junior senator, and the reasons for that are many and substantial.

This said, it beckons the question of who might be the Democrat nominee in 2016 if Hillary can’t get it done. There is talk of Massachusetts Senator Elizabeth Warren, but observers point out her own relatively unenthusiastic embrace of that prospect, at least up to this point. She’s not demonstrated any real evidence of presidential aspirations, and it is worth noting, too, that she will also be nearing 70 years of age in 2016. Additionally, even if she were to throw her hat into the ring, she appears to be even more bereft of personal charm than Hillary. Joe Biden? It’s no secret that the Vice President has long yearned to be POTUS, but he comes with a ton of baggage of his own, including the fact that he has shown himself to be consistently beatable within his own party. The reality may be that after eight years of Barack Obama, 2016 might be the Republicans’ presidential election to lose, but that will also depend on *that* party’s devotion to avoiding any material missteps.

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mote as the outbreaks have historically been, that the growing interactivity...and *means* of interactivity...among the global population would eventually see to it that Ebola becomes a much, much larger problem for the world, at large. Has that time finally arrived? While it remains to be seen just how universally threatening the current outbreak proves to be, even if the present troubles are eventually contained within the near term, developments have occurred during the course of this outbreak that clearly demonstrate the true nature of the Ebola threat, and why it is so important for people everywhere to have a plan in place for how they will survive should Ebola exposure reach *their* necks of the woods.

It is important to note that the present outbreak has revealed just how vulnerable everyone is when it comes to contracting the deadly disease. Most people think that it is principally the marginalized populations of rural Africa that are at greatest risk, and while that may have historically been the case up to this point, developments during the effort to contain the outbreak this time around have shown that no one is immune; Sheik Umar Khan, the Sierra Leone doctor who was essentially in charge of fighting Ebola in that country, contracted the disease and subsequently died just as this newsletter went to press (in June, he went on record to say that even the substantial protective clothing worn in the presence of those sick with the virus did not prevent the risk of contracting the disease). Even more significant for those of us watching developments from the United States, two U.S. health workers have just (at this writing) been diagnosed with Ebola...contracted from their humanitarian health efforts in West Africa...and are heading to Emory Hospital in Atlanta for treat-

ment. It is the first time in U.S. history that anyone afflicted with Ebola will be known to exist within U.S. borders, and so also the first time that an Ebola patient will be treated at a U.S. hospital. As things are known to stand presently, Emory Hospital in Atlanta is one of only four facilities in the U.S. capable of administering care to patients with highly-infectious and dangerous diseases like Ebola in a manner that simultaneously safeguards the health care workers involved in the care.

The overriding problem with Ebola, of course, is its rate of mortality (as high as 90%) *combined* with its infectiousness. Although organizations like the Centers for Disease Control continue to tout the public line that it's unlikely Ebola would prove to be a problem for people assembled in crowded settings (like packed on a plane, for example) because transmission can only occur through "direct" contact with bodily fluids, it appears as though the jury may still be out on just what constitutes "direct contact." For example, the at-risk bodily fluids include mucus, saliva, and sweat, and it doesn't take much in the way of "direct" contact to be exposed to the saliva or sweat of someone in very close proximity to another.

For now, most people can get by with "watchful waiting," but, as noted in last month's newsletter, now is a good time to be sure you have appropriate protective gear at home, as well as supplies of food and water such that they will see you through a pandemic. Given the direction and momentum that this latest outbreak is assuming, to include the evacuation of two Ebola-afflicted patients *into* the United States, it is no longer reasonable to regard anyone preparing a survival response to Ebola as paranoid – now, they're just *smart*.

The Right to Keep and Bear in DC

Turns Out that the Second Amendment DOES Apply to the District of Columbia, After All

By Robert G. Yetman, Jr.

For all of the noise made by vocal elements of the anti-gun agenda in recent years, 2014 has not been a banner year for those folks. It appears that the judicial system of the United States is slowly but surely giving in to the standard of firearms liberty that has always existed in this country, but which has been the subject of relentless efforts to constrain it by people with a variety of misguided...even dangerous...reasons for wanting to do so. Earlier this year, a federal judge overturned Chicago's ban on firearms sales, and that was only the *latest* in decisions in Illinois favoring gun rights; in 2010, the Supreme Court struck down Chicago's long-standing ban on handgun ownership, and in 2013, a federal appeals court ruled that Illinois legislators would be required to go along with having a law that allowed Illinois residents to carry concealed weapons. Now, on July 26, a federal judge in the District of Columbia ruled that the right to bear arms includes the right to do so outside of the home, and that DC's long-existing ban on the rights of its residents to carry firearms on their person while out and about was flatly unconstitutional.

It is difficult to overstate the significance of a ruling like this; it has drastically changed the landscape of gun rights in the District of Columbia, where the hostility towards any provisions even approaching reasonableness on behalf of the lawful ownership and carry of firearms has long been severe. Although DC has already been granted a stay in the wake of the ruling to evaluate its "options," the reality is that time appears to finally be running out on clearly-unconstitutional laws around the country that have mystifyingly been allowed to stand in the way of Americans' rights to not only keep, but *bear*, arms.

Judge Frederick Scullin, Jr., who made the relevant ruling in the DC case (*Palmer v. District of Columbia*), cited a growing body of case law that has been acting to chip away at the unconstitutional prohibitions against the exercise of gun rights when he wrote that "there is no longer any basis on which this Court can conclude that the District of Columbia's total ban on the public carrying of ready-to-use handguns outside the home is constitutional under any level of scrutiny." The case was brought by the Second Amendment Foundation, which has a record of challenging restrictive gun laws throughout the United States, and Foundation founder and Executive Vice President Alan Gottlieb commented that with regard to previous rulings that have sought to weaken DC's unconstitutional laws regarding firearms ownership, "...the District of Columbia has carried on a campaign of red tape and regulation to discourage citizens from exercising their Second Amendment rights. This has included bearing arms outside the home for personal protection. We applaud Judge Scullin's ruling, because the time is long overdue for the city to realize that it is the capitol of the United States, not a police state."

While now is not the time for anyone to lessen his resolve or otherwise decide that "everything will be fine" from this point on, it is nevertheless appropriate to occasionally pause...for just a moment...to acknowledge the falling dominos of draconian gun restrictions that have, for far too long, interfered with a right the founding fathers sought to jealously protect. There is much more work to be done, and, indeed, the work will *never* be finished, because gun-snatching collectivists are sure to plague the American landscape for a long, long time to come.

The Return of Subprime Lending

Subprime Borrowers May Once Again Get a Mortgage, but Standards are Now Tougher

By Robert G. Yetman, Jr.

A significant reason for the economic collapse of 2008 was the enormous number of homes that were purchased by people who had both poor credit, as well as nothing, or almost nothing, invested in their properties at the outset of purchase—put the two together, and you end up with a loan that has an especially high risk of becoming *non-performing*. The entire history of what became known as the subprime mortgage crisis will not be revisited here, but one of the results of the debacle was that underwriting standards were tightened in such a way that it has been exceedingly difficult for people with mediocre (at best) credit to receive mortgage financing. As it turns out, however, a form of subprime lending is back now, courtesy of a new breed of private investors who see a tremendous opportunity in what is now an enormous group of unserved mortgage customers.

These new subprime (now called *nonprime* because of the stigma attached to “subprime”) lenders recognize the huge number of Americans who have found themselves squeezed out of the standard mortgage market in recent years; backed by venture capitalists and other well-heeled investors, these lenders are going after the near-100 million Americans who have credit scores in the 600 to 700 range, and some, like Athas Capital, will loan to borrowers with scores as low as 550 if they’re willing to pay a premium rate and make a 30% down payment.

While it is understandable why a collective groan might be heard from the American citizenry, at large, at the prospect that subprime lending may, again, become a sizable part of the mortgage landscape, it’s important to note some significant differences between this latest version of the practice, and that

which went such a long way to bringing down the global financial infrastructure six years ago. For one thing, underwriting standards are tougher, to include the requirement that a borrower must be able to fully document his income; for another...and this is perhaps the most important difference... subprime borrowers must now make a down payment of anywhere from 25% to 35%.

The interest rates available to subprime borrowers presently are not favorable, often sitting between 8% and 10%. However, stringent underwriting, substantial down payments, and higher rates should work together to help ensure that borrowers don’t purchase more house than they can afford, which will help to lessen the chances of default.

While these new players in *nonprime* lending...with names like NewLeaf Lending, Citadel Servicing, and the aforementioned Athas Capital...are optimistic about their role in bringing mortgage money to the borrower with rough credit, some speculate that things will unravel at some point the way they did back in 2008. If subprime borrowers are held to stringent standards...full documentation of income, sizable down payments, and no access to clever mortgage products that provide low rates in the beginning of the term but which will adjust to a prohibitive level down the road...it shouldn’t be a problem; *however*...if government-backed efforts at social engineering are once again allowed to influence the mortgage market, and standards again become greatly relaxed for lower-quality borrowers...then there is little question that the U.S. and global economy will find itself in an even worse mess than that with which it was faced just a relative few years ago.

Staying Safe at College

College Campuses are No Longer Havens from Crime, So Kids Must Remain on High Alert

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

You may remember a time when the thought of college campuses being at all dangerous was so far-fetched that to spend any appreciable amount of time actually considering how to stay safe in a college environment was a waste of time. Unfortunately, that has not been the case for a while, now, and things are not expected to improve anytime soon. It is on this sober note that we want to take a few minutes to address some important points regarding how your son or daughter can go a long way to keeping himself (or herself) safe while away at school this year.

Ingrain the prioritization of safety. Whether one is on a college campus or not, the greatest impediment to staying safe remains the unwillingness to *accord* the matter of staying safe the appropriate level of importance. If it is not an ongoing dialogue in your home, then you will have to address the subject, starting from “zero,” over the course of just a few short weeks until your child departs for school. The best way to have these discussions is not by “preaching,” but, rather, in a way where you can be casual and conversational. Ideally, when you’re out with your young one, you can identify things that others are doing wrong, mention them to your child, and then let the lesson sink in on its own. For example, when you’re doing your shopping for college, you will undoubtedly see at least a few people with their noses buried in their portable devices as they walk to and from their cars in the parking lot; take a moment to point out how others in public are making personal safety mistakes.

Hammer home the importance of keeping everything locked. The Department of Education regularly reports that burglaries are the most “popular” crimes on college campuses.

That’s bad enough, but nowadays, unlocked doors and windows can lead to crimes far *worse* than burglary. Crime remains, in large part, a function of opportunity; take away the opportunity, and you will go a long way to diminishing the frequency of criminal activity. Kids *will* get the message if you stay on them about making sure everything is locked – when you have your phone calls with your child, especially at night, don’t end the call before asking him or her if everything is locked down for the evening. They will, eventually, get into the habit on their own.

Reinforce the benefit of staying in groups. Fortunately, college kids tend to move about and spend time together in pairs or groups, anyway. Still, encourage it, especially when kids are walking around at night. As noted in the previous section, crime is enabled largely through opportunity, and the opportunity to victimize is lessened with the addition of each person in a group.

Some of the more obvious “do-not-do’s” were left out of our discussion here – for example, it is known to all that getting drunk at college parties is a recipe for personal safety disaster, and if a young person is inclined to that sort of behavior, anyway, the chances that he or she will give any thought at all to safety is probably nonexistent. We also saw little point in discussing carrying weapons on college campuses, as schools generally prohibit the possession of anything truly useful (like a firearm) by a student. Staying safe at college will largely be about *awareness* and *common sense*, and so the best thing you can do in the days leading up to your child’s departure for school is to help increase his or her *own* sense of awareness and cognizance of matters relating to safety.

Customer Service via Social Media

By James L. Paris

Many business owners find that while they love the pure engagement feature of social media, they're not always comfortable with the use of social media by customers for the purpose of obtaining customer *service*. Their reluctance to engaging in customer service through social media, where "everyone" is watching, is understandable, but the thoughtful business will see that it's possible to turn the public face of social media into an *advantage*. Many businesses make a horrible mistake when they see a customer service complaint appear in the public forum of their Facebook Page or shot out over Twitter; the mistake is that they recoil in fear, and delete the post. It is, largely, a panic-driven response, but not only is it not smart from the standpoint of how that customer is being treated, but it's a missed opportunity for your business. Not only should you be ready for customer service issues to come through social media channels, you should embrace them, and see just what a marvelous opportunity you have to build your brand and increase your bottom line *through* customer service.

The public nature of customer service is a double-edged sword, but let's start by clarifying the "bad" edge first - the business owner, of course, reacts negatively to any criticism of his business, made worse by the fact that social media allows the criticism to be entirely public. Remember, in the "old days," customer service was done in private, because that's the only way it *could* be done - via telephone call or regular mail. Even during the first several years of the Internet age, it was still mostly one-on-one, because

the only Internet-based communication that really existed was email. Now, the customer can reach out to you with a complaint publicly, something unknown to the business owner up until a relatively few years ago.

So let's get back to the mistake, and see why it's actually a missed opportunity; if your response to a complaint registered on your business Facebook Page, or Twitter account, or perhaps even at your blog's comment section...is to either quickly delete it, or abruptly inform the poster that service matters should be handled by phone or email, you are (besides further irritating that customer and portraying yourself in an unfavorable light to anyone else paying attention) depriving yourself of a golden opportunity to show what a responsive, caring individual and business owner you are.

Let's be honest - while we tend to think well of businesses when they don't give us any reason to be unhappy with them, we tend to think *really* well of them when we see skillful and caring handling of a customer service issue. In the realm of service-oriented social media, not only does this inspire confidence in those watching who have given you, or are considering giving you, money in exchange for your products, but in the way in which social media *personalizes* the relationship between customer and business, this will certainly increase the affection anyone watching will have for you. Let's face it - businesses are *people*, and we prefer to do business with people we *like*. So, use the customer service

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The Jim Paris Perspective

Notes and Thoughts on Bible Prophecy, Business, and Culture

The Insanity of Student Loans

I have recently done two guest segments of *Jim Paris Live* on the issue of student loan debt. It is unfortunate, but I think that most of the work I have tried to do on this front has been fruitless. It seems like those in the ‘beware of student loans’ camp are written off as kooks, including yours truly. Then comes the story this week of Steve Mason, a California pastor, whose 27 year old daughter suddenly died with \$100,000 in student loans. Mason and his wife had co-signed for private student loans that their daughter used to go to nursing school. After their daughter’s death, they immediately took on the responsibility of raising her three children. Unable to make the payments on the loans that they were now responsible for, their balance ballooned to more than \$200,000 after additional interest and penalties were added.

Just to keep the loans out of default, Mason must pay the minimum payment of \$2,000. Even if Mason could make this payment, it would likely take him the rest of his life to pay off the loan (if ever). Mason told the major media this week that he had considered bankruptcy but then learned that student loans cannot be discharged in a bankruptcy. He has started a petition to garner support for new laws that would allow for student loans to be included in bankruptcy. He and his family have also started a campaign to raise the funds to pay off this debt using the crowdfunding site GoFundMe.com.

There are a lot of lessons here, and I won’t have the space to address them all here. I think this whole idea of requiring parents and grandparents to co-sign is a bad one and I can tell you a boatload of stories to support my feelings on this. There are ways to get a college education on the cheap, but again no one wants to hear about this. Kids today, and their parents, are sucked into the notion that everyone must go off to college for all four years and it does not matter what the cost is. The false premise in this equation is the assumption that an expensive education will lead to a high paying job and all will come out in the wash just fine.

In this case, one easy step that could have been taken (other than not co-signing in the first place) would have been to take out an inexpensive term life insurance policy on their daughter until the loans were repaid. Now, the reason this was probably not done is that most ‘co-signers’ don’t really view themselves as owing the debt. They don’t fully grasp the idea that these are just as much their loans as that of their child or grandchild. Yes, grandparents co-signing is just as big of a problem these days as parents doing so.

Go to college close to home and live with your parents or grandparents. Enjoy the free rent and free meals and save your money. Take six years to finish, or even eight if you can do so without going into debt. There is no shame in that. Go the community college route at least for your AA. Consider joining the military or Peace Corps, get creative and find a way to do it for less. With more than \$1.2 trillion today in student loans outstanding, this represents a major problem

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that has yet to be fully realized for students and their well meaning co-signors. Two recent radio interviews I did on this topic are worth listening to. Search for 'iTunes Jim Paris Live' and then look for the guests by name - Alan Collinge and Jan Miller. I wish the best to the Mason family and we pray that their GoFundMe campaign is successful.

Illegal Immigrant Children, Glenn Beck, and What is Next?

With the ineptitude of a bad magician waving his left hand while palming a coin in his right, we are seeing what could be the very worst attempt at artful distraction in modern times. The idea that a parent in Central America can simply put his minor child on a train that will travel through Mexico to the United States is quite shocking in and of itself. Let's not forget that much of Mexico is ruled by gangs and drug cartels, and those sections that are *not*...are lorded over by corrupt Mexican police forces. What kind of parent would put his child at such risk? Radio talk show host Glenn Beck announced to his listeners his plan to bring soccer balls and stuffed animals to the parentless border children; Beck, who says, 'We must open our hearts,' believes that this is the right thing to do. Even a reliable conservative like Ted Cruz could not resist, and agreed to join Beck at his event near the Mexico border recently, which I found to be particularly surprising (and worrisome).

Beck's good intentions may, in fact, be one of the cruelest actions anyone could take in this situation. Does it take a mental giant to play this out and imagine what will now happen when the word gets out about the 'welcome wagon' waiting for you at the American border? Many of these poor kids are already being packed into overcrowded government centers. It has been reported that many of these children are carrying diseases, as well. The most humane thing that we can do is to provide a one way plane ticket so that they can be reunited with the parents. Today, as I write this month's column, news is now breaking that Congress will not approve the President's request for more than \$4 billion in aid to be used for housing and other needs related to the crisis of these illegal immigrant children. This is going to get very bad, very fast; mark my words.

Bitcoin ATMs to Become Ubiquitous by Year-End

I was just perusing Bitcoin-related news and made note of today's announcement of the first Bitcoin ATM on the Las Vegas strip. New Bitcoin ATM locations are being announced almost every day. I am projecting that by the time Auld Lang Syne is played on New Year's Eve in Times Square, most major metro areas across the United States will have one or more Bitcoin ATMs. The reason that this is such a big deal is that buying and selling Bitcoin is still a challenge for most people. There is also the whole issue of a justifiable lack of trust that people have in the Bitcoin online community. After all, with the failure of MT Gox and a list of other Bitcoin embarrassments, you would be a fool not to be a little gun-shy. Bitcoin ATMs will bring the digital currency to 'Main Street,' and that's just another reason that demand is going to skyrocket in the coming months.

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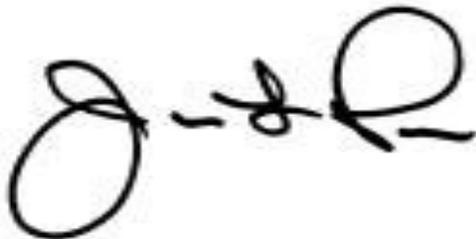
Israel vs. Hamas (or is it Really Iran and Syria?)

While you may hear the daily news accounts of Hamas rockets being launched into Israel, you won't often hear much of a discussion of where these weapons come from. Virtually all of the weapons used by Hamas come from Iran and Syria. We also know that Russia is a major supplier of arms to both of these countries. So, this truly is the beginning stages of the Ezekiel 38 war, and I have no doubt about that. The groundwork is already being laid and the conflict, by proxy, has already begun. I firmly believe that the conflict going on in Israel could become much larger in the blink of an eye. Israel could justifiably attack both Iran and Syria when they attempt to resupply Hamas fighters with more rockets in the coming days and weeks.

We know that according to Ezekiel 38 that these two countries are among the coalition that will join Russia in a war against Israel. With God's help, Israel will win this war. We are truly living in an amazing time to be witnessing all of this, and it is a reminder of how close we are to the return of the Lord.

Take 'em to Small Claims Court

I am reading more and more about people using small claims court to take on corporate bullies. I have never had to actually go to small claims court, but I have filed small claims lawsuits. In every case, they were settled prior to going to court, and I was able to right a wrong (this, by the way, is a feature of America that, thankfully, still works very well). The worst bullies of all...and it seems to just get worse...are both collection agencies and credit bureaus; I remain amazed that, in this day and age, bill collectors, as well as the agencies that have made it their business to oversee our personal credit files, are able to act as recklessly as they so often do. I received notice just last week that a bill that I disputed back in 2003 from Sprint has just been added back again to my credit file. I won't waste space here recounting the story, but this is a bill that I truly did not owe. I closed my account with Sprint over this billing dispute and have been with AT&T ever since then. Not only is this item too old to be reporting to the credit bureaus, Sprint has repeatedly sold the debt to one collection agency after the next, none of whom are able to provide any documentation or backup that I owe this money. There are significant damages that can be awarded in small claims court for violations of the Fair Credit Reporting Act. In my own case, I am just about to go file my suit and collect my dough. If more people did so, these bullies might start to think twice about their behavior.



James L. Paris
Editor-In-Chief

Customer Service via Social Media

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opportunity presented by a customer grievance registered on social media to make yourself into someone truly likable. On that note, here are some specific things to do in order to grab that bull by the horns:

Refer to the complaining customer by name in your responses. When you respond to someone through social media by referring to him by name, you are further personalizing the interaction, and showing all who are “watching” that you care enough to do so. We all know how we feel when someone refers to us by name – it just makes us feel a little special. Whenever I see service exchanges through social media where the company addresses the customer by his name, it stands out to me...and, I assure you, it stands out to others, as well.

Apologize. We all like it when people, and particularly business owners, apologize and demonstrate contrition when we believe we’ve been wronged. If the nature of the problem is such that your business did not make a misstep, necessarily, but more that the customer is simply not satisfied, perhaps due entirely to his own perceptions or expectations, still apologize, but apologize for *that* – as business owners, if a customer is not happy, we should be sorry about that; if we genuinely screwed up, we will apologize for that, and if we didn’t necessarily screw up, but the customer is still not happy, we will apologize for not having made him happy.

Clearly outline in your responses how you will address the problem, and do so quickly.

Rather than pushing any part of the customer service exchange into the shadows, keep the dialogue out front, and that includes outlining how you will solve the customer’s issue; tell him what steps you are taking (“Hey Bill, I want to let you know that I’ve already discussed your situation with Jennifer in our service department, and she will be contacting you directly at the email address we have on file for you to further clarify your grievance and to fix the problem”).

Follow up. Feel free to turn the tables, in a good way, on the customer with a grievance by reaching out to *him* once you believe the situation has been resolved, to see if he’s satisfied with the resolution and if there’s anything else you can do for him. This is a little bit of “the best offense is a good defense” approach at work; not only is this good to do for the benefit of that customer, but it lets others accessing your social media page *who may not be familiar with the original complaint* that you do follow up.

Some people reading may think the author is suggesting to do all of this to show everyone what a great person the business owner is. Well, yes, in part, but why does that have to make the application of great customer service insincere? First and foremost, you take care of your customer because it’s the right thing to do, but if the customer has *chosen* to engage you in a service capacity on social media, he has put you on the spot in a public forum. Accordingly, there’s nothing wrong with having an awareness of how you’ll be perceived by your followers, at large.

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Mortgage vs. No Mortgage

By Robert G. Yetman, Jr.

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One of the most significant, long-term, financial objectives that people typically cite is to one day have no mortgage, which is usually of particular importance to those anticipating retirement; not only is the monthly financial savings of great (literal) value, but the peace of mind that accompanies the paying off of a mortgage is just about irreplaceable to those heading into their Golden Years. This said, just how important should the goal of paying off a mortgage be to the average person, and are there ever any circumstances when doing so is the *wrong* step to take?

For starters, it should be noted that paying off a debt, particularly a substantial one like a home mortgage, is never really a “wrong” thing to do, at least from a financial planning standpoint (there can be reasons, for purposes of maintaining a higher credit score, why it’s a good idea to carry a little debt, but that’s not our focus here). It’s not that paying off your mortgage is ever bad, but what you want to be sure is that doing so ranks in the right place of your financial planning priorities. For example, before you allocate an inordinate amount of your financial resources toward your mortgage, you will want to assess the status of your retirement plan(s), especially with respect to your age. If you began contributing to a retirement plan in earnest as a young person, and, as a result, you’re in a position that you need not make especially-large contributions to it during the remainder of your working years, then perhaps you can take whatever disposable income you have and apply it toward the mortgage. Very often, financial planners will be asked by clients if they should contribute to a

retirement plan *or* apply the money to the mortgage, but rarely is the answer anything other than doing both simultaneously; both goals...achieving a substantial retirement plan balance by the time you cease working, and eliminating the home mortgage...are of great enough importance that neither should be pursued to the exclusion of the other.

A related issue is that of gauging your mortgage interest rate against what your investments are earning. Today, it’s unlikely that you are paying much more in a mortgage rate beyond what are historic lows, and, assuming that is the case, it buttresses even further the reasoning to keep maximizing your annual contributions to your retirement plan.

Something else: You should eliminate high-cost consumer debt, like credit card obligations, before applying any additional funds to the mortgage. We made reference, at the top of the article, to carrying a bit of consumer debt in order to maintain a higher credit score, and that’s fine, but the reality is that as you age, your need to access credit should diminish almost entirely.

All in all, paying down/off your mortgage is an excellent idea, but you want to be sure that doing so, in your case, maintains the right priority on your personal finance “hierarchy of needs,” particularly if your retirement savings is in need of special attention. If you are unsure about where the focus on eliminating your mortgage should rank in *your* life, think about spending a few bucks on a fee-only financial planner to get some personalized advice from a money pro.