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James L. Paris: All right. Good evening everybody, and welcome to our broadcast. My name is Jim Paris, and I'm sure that I'm not a stranger to many of you. We're gonna do some interesting things tonight. First of all, in the second hour my guest will be Alan Collinge. Alan is with the organization Student Loan Justice. His website is studentloanjustice.org. We're going to be talking about what Alan believes is a scam (and yours truly does as well). What's happening in this country with student loans-- and right now there's over a trillion dollars outstanding in student loans. We're going to be getting into that in the second hour.

Now this is my first broadcast on Genesis Communications. I've been in radio for many, many years. I'm sure my voice is not a strange voice to many of you. Many of you know me from years and years by association with a lot of other radio networks. I've also hosted my own nationally syndicated television show. Where am I at today in terms of topics—in terms of who I am as a commentator on the news? I'm really an eclectic, honestly. My website is christianmoney.com, but don't fence me in and say that this guy is just gonna be talking about money on Sunday nights. We're gonna talk about money; we're gonna talk about politics. We're gonna talk about what's in the news, prophecy, preparedness; we're gonna talk about things like UFOs as well. I wanna make a quick note here: a lot of you know about the video that I have posted over at YouTube, which you can find if you just do a search under the video tab on Google. If you do a search for the phrase, "Strange Trumpet Sounds," and then click on the video tab over at Google, you'll find this video that I did in March of last year. We're looking at being up there a year and a half. It's just about, right now, over 600,000 views. It's a short documentary I did 19 minutes in length, where I talk about these strange trumpet sounds that are being heard all over the world. Check it out. It's probably, I believe, the most complete overview of this whole phenomenon of what's happening with these strange trumpet sounds. This is the kind of thing we're gonna get into on Sunday nights. We're not just gonna be here talking about money and credit cards and getting out of debt and what's going on in the stock market. We're gonna get into topics A to Z. In fact, when I was putting together my page for the network, I had to kind of describe myself (i.e. Who is Jim Paris? What kind of information am I going to be sharing with people?), because the affiliates wanna know what I'm gonna be doing once the microphone comes on. You'll never know! That's basically the bottom line, so if you like variety, and you like topics from A to Z across the buffet of information that's out there today-- For example, tonight we're gonna be getting into Bitcoin; we're going to be talking about Lois Lerner; we're going to be talking about what's happening in Iraq—all kinds of things from A to Z.

I just wanna give a quick promo to set myself up for the next couple of weeks. What's interesting is that when you launch a show like this on a network, you really don't know who is listening. For example, a lot of people listen now over the Internet. I'm on Genesis Communications Satellite Channel 6, so I'm sure there's a ton of people listening strictly over the Internet. But then radio stations will pick you up, and we're so new—being that it's our first week—we honestly don't know what radio stations are even carrying us. So when I open up the phone lines in a few minutes, maybe it will be interesting just for people to chime in with a topic, a comment, a question, but also just to let us know that you're out there and you're breathing. Let us know that your local affiliate is carrying the show. We do have exciting news though, because we did make a deal this week with World Wide Christian Radio, which is shortwave. From what I understand, shortwave is really a big deal for talk radio. Years ago, one of my other nationally

syndicated radio shows we paid to also be carried on shortwave radio. It was just interesting how many people we would reach on shortwave that we couldn't reach on regular radio. I bought a shortwave radio this week because I thought, "you know what, I need to get a shortwave radio just so I can make sure that we're on when we're supposed to be on, but also to learn a little bit about the technology." I certainly know what it is generically. But we're also going to be carried on shortwave radio starting the next week.

So I'm told that next week, from my producer, in hour number two we're going to have a couple of guests. We're going to be talking about the Shroud of Turin. I was kind of shocked because I mentioned this to my daughter, who is 24, and she said, "What is the Shroud of Turin?" My kids, I have to tell you, are brilliant. They can solve how many square inches are in the great pyramid. They're geniuses in math, and that kind of thing. But just in terms of world knowledge, it's disappointing what kids don't learn today in regular school, or even going through college. So she didn't know what the Shroud of Turin was, so I guess she needs to be listening next week. So we're gonna have in hour two the Shroud of Turin. Then the following week in hour two our guest is going to be Ty Bollinger. We're going to be talking about his book *Cancer: Step Outside the Box*. That's going to be fascinating because I'm going to be sharing with you a story where, in my own family, we almost had a cancer diagnosis and we actually tried this stuff that Ty Bollinger recommends: this carnivora. We're gonna share with you what happened. The outcome was very good, and that's why we're having him on the program.

Of course I can't forget that today is Father's Day—although it was easy for me to forget this, because at the Paris home we celebrated Father's Day yesterday. My son came over from Orlando where he lives, up to where I live up in Palm Coast, FL, which is where we originate the broadcast. A lot of people say, "Where is Palm Coast, FL?" Many would think that I am near Miami. No I'm not. I'm actually about half way between Jacksonville, FL, and Daytona Beach, FL, on the East coast. So if you wanna envision in your minds' eye where I am at-- Yes if I stand out in my front yard I can feel the gentle ocean breeze. We're not on the ocean but we're over the bridge from the ocean—maybe 5 to 10 minutes from the ocean. So in any case, my son, who is just graduating from UCF, came over yesterday. He wanted to go fishing, which was a little bit challenging because he wanted to come at noon. I'm not much of a fisherman, but I know that you catch fish in the morning, and you catch fish at night. There's not a lot of catching fish at noon or 1 o'clock or anything like that in the afternoon—at least as far as I know. But we decided to go ahead and try this. So I have a sailboat. I've never fished from it, but we hooked up one of those fishing pole holders on one of the rails of the sailboat. We went out fishing yesterday. I'm sad to report we didn't catch anything, but we had a great time. We brought lots of great food with us on the boat. So we came back from the boat and had a nice barbeque dinner here. Yesterday was my Father's Day. But for all of you listening today that are fathers and grandfathers and great-grandfathers, my sincerest best wishes to you.

Before we get going I'd like to tell you a little bit more about myself. Palm Coast is a small community. I am a 2nd degree black belt in Taekwondo. I'm also a Taekwondo instructor. I've written more than 30 books. I love to sail. My wife and I have a small sailboat. I work from home. I do this show from home, so this show is originating from a studio that I have built into my home. I've been married now for going on 28 years. I have 3 adult children, and I have two dogs that love to bust into my office when I'm doing Google Live hangouts or live broadcasts, so

I will give you a fair warning that it may happen over the coming months or years as you're listening to the program that you'll hear a dog barking in the background; yes that will be one of my dogs.

If you wanna follow my career, you can go to whathappenedtojimparis.com. In 2001 I went through something pretty traumatic, and I write about and share that it was really a turning point in my life. My accountant, who was my own brother, embezzled two million dollars from me. So here I was a financial expert being picked up at the airport by limousines, booked on all the big radio and T.V. shows, and I ended up having to go bankrupt. We lost our home to foreclosure; our vehicles were repossessed. I was completely wiped out financially. Fast-forward to today: I have rebuilt my life. We're in a whole new situation financially. Re-launching an over-the-airwaves terrestrial radio show. It's something I've wanted to do. I have been broadcasting for some time over the Internet, but I'm excited to make the leap over to terrestrial radio, starting as of tonight.

I see we've got some callers calling in, but honestly, I was just saying to engineer Matt, I'm probably not going to take any calls till at least 15 to 20 minutes. I have not even given out the phone number yet, so it's kinda spooky/scary how people are already calling in. But that's fantastic. Good to have people already calling in. In any case, the website is christianmoney.com. If you wanna check out my blog, which is where I do all of my writing and articles—which are mostly on personal finance—go to blog.christianmoney.com. You'll find lots of stuff there from A to Z on personal finance.

What's going on in the news? This was shocking but it wasn't a surprise: The death of Casey Kasem. He died at the age of 82 today. I was listening to a lot of the eulogizing of Casey Kasem on the various news broadcasts-- Lots of kind memories and words about Casey Kasem. But you know, when I was growing up I wasn't really one to be that hooked on the Top 40 radio. So I listened to it like all kids do growing up, but it just wasn't my main focus. But I will tell you this: I will always remember Casey Kasem. This is a little bit of trivia for those who don't know of this, but Casey Kasem was the voice of Shaggy on the kids' cartoon Scooby Doo. I just loved that show growing up. My favorite part of the show was when Shaggy and Scooby would make one of those giant sandwiches. In fact, it was my inspiration growing up in Chicago when I would go into the kitchen in the middle of the night to try to make one of those multi-layered, stacked sandwiches as they did in the T.V. show Scooby Doo. But Casey Kasem—he did a lot of other cartoon character voices as well—died today at the age of 82. It's been in the news the last few weeks. There's been sort of a battle over who is going to be in control over his medical decisions. I'm not sure what kind of an estate Casey Kasem left. Many times we assume that for people that are in public life, once they pass on there's going to be a large estate-- We don't know! He may not die and leave much money behind. We just don't know. There's probably somewhat of an estate there. It's sad that he kind of died in such controversy. Maybe the lesson there for other families is that you don't want—especially a public person like Casey Kasem—for his memory and accomplishments to be diminished for how family kind of handles things during those finally stages of passing. It became so public and it became so ugly.

In other news, Lois Lerner-- Many of you know that she is the IRS official who took the 5th amendment after she gave a speech, which-- you're not allowed to do that. If you take the 5th

amendment, you take the 5th amendment. You're not allowed, like she did, to give a speech—sort of exonerating herself—a speech to her benefit. So in any case, if you remember recently, the House of Representatives voted to hold her in contempt of congress. Nobody really knows what that's going to do. But this came out in news over the last couple of days. I thought it was interesting that apparently most of the emails prior to 2011 have magically disappeared. Nobody really knows what's going to happen with this. Honestly, even if you were an Obama supporter, the idea that what happened-- Conservatives were targeted clearly by the IRS, and now we're looking at literally a destruction of evidence. If you were a public company, and your email disappeared like this, it would be borderline criminal in and of itself. So we've got the emails disappearing prior to 2011, and that's from news report. Who knows what's going to happen. All we know is that Lois is going into retirement with like a \$60,000 pension after 20 years of service. That's really all that we know. Interesting to note really quickly: I don't know if you saw this story. In Ventura County, CA, the sheriff retired and got almost a \$300,000 pension. I just can't believe these pensions that these civil servants get.

One of my favorite topics is Bitcoin. But just a quick plug here: If you wanna help us out—and I love when people do this—I mentioned this on my podcasts and on some of my live broadcasts over the Google Live Hangout channel that we have-- The next time you go to buy something over at Amazon, instead of typing in Amazon.com, type in Shop.Christianmoney.com. That will still take you to Amazon like normal, but then Amazon pays us a little small percentage of everything that you buy. We use that for equipment, for cables here in the studio. We bought television lighting not too long ago with the credit that we earned there. What I do is I take that as a credit rather than taking a cash payment, and we just use that for things that we need to buy, like microphones. Getting connected like this is not cheap. I probably have single handedly boosted the stock of some of the broadcast supply warehouses with all the gadgets that I've bought here in the studio to get this all set up. In any case, think of us the next time you're spending money at amazon.com.

In our second hour, my guest will be Alan Collinge. He's author of *The Student Loan Scam*. We're gonna be talking about the 1.2 trillion dollars of student loan debt here in the United States. Many people think that the student loan debt bubble is very similar-- that it should be compared to what happened with the mortgage bubble back in 2008. It's very interesting to see what's happening right now, and the question is: will this money ever be paid back? The President did another executive order (boy he's getting pretty good at that!) limiting the amount of money that people have to pay back. So there's lots of ways of getting around paying this money back. As more and more methods of avoiding payment become prevalent, you just wonder if this money will ever be paid back. Some of the weird things we're going to talk about with Alan Collinge-- how much some of these college presidents get paid. I don't know how you get into one of these colleges presidencies where you're getting paid over a million dollars. I just don't understand that. Was there no one available that would take \$900,000? Is that why you got the million dollars? I don't get that. We're going to be getting into all of that in hour two.

Let's talk about Bitcoin. I'm a big, big Bitcoin proponent. If you don't like Bitcoin, if you have a problem with Bitcoin, you may not wanna listen to this show, because this is going to be a frequent and regular topic on this program. I'm fascinated with it. I wanna start by giving you my introduction to Bitcoin, and then talk about the latest bombshell today on Bitcoin and a

couple of other things going on with Bitcoin. This was back in October of 2012—so almost two years ago—I was doing some research into Bitcoin, and I was writing a short article on it; a lot of people were asking about it: “What is it?” “Should I buy it or not?” etc. etc. So I decided to write an article about this in October of 2012. The article was mostly innocent, trying to figure out what Bitcoin was. I’m a financial guy; I’ve been in the regulated financial businesses for over 20 years (i.e. as a stock broker, a mortgage broker, a real estate broker, an insurance broker, an annuity broker, A to Z). I’m not in any of that anymore, but Bitcoin was fascinating to me and I wanted to know more about it. So as part of writing an article about it in 2012, I took a crisp twenty-dollar bill and I bought Bitcoin. Now, back at that time you could buy one Bitcoin for \$12. So when Bitcoin got up to be about \$1300+ dollars, I just couldn’t believe it; I was thrilled. I still own that original \$20 of Bitcoin. I honestly haven’t bought a lot more than that, but it’s something I continued to be interested in. I’m actually buying some other digital currencies, like one that you’ll see a lot about over at my website, christianmoney.com. We’re really excited about something called Ripple XRP, which is a new digital currency that many people think very well could be the next Bitcoin. In any case, let me give you this story. I cannot tell you—over the last year and a half watching Bitcoin—how many times this story has been, “Bitcoin is dead.” “That’s it it’s over.” “Bitcoin is dead. It’s going to go to zero.” “We finally figured it out.” And this Bitcoin just keeps coming back. Every time the obituary is published for Bitcoin, it comes back again. So here’s the latest. Honestly, a lot of this stuff I don’t understand, because I’m not a computer person. I’m not a computer coder. But I’ll report what is in the news. Here’s the latest story: They call it a doomsday scenario for Bitcoin. This is from Business Insider. I’m just going to read a bit of this to you.

“There is only one way to hack the entire Bitcoin network, which has continued to hum along in the face of numerous Bitcoin business failures. It involves a group of Bitcoin miners taking control of 51% of the Bitcoin's processing power, thus giving them the power to manipulate the blockchain, Bitcoin's master transaction ledger.” ([read full article here](#))

Now, what they go on to say here is basically that one of these networks, when it gets to the point that it’s controlling 51% of the activity on the Bitcoin network, that they could in essence kinda control the network. Or, the fraud protection that is built into the Bitcoin software sort of relies on the fact that no one player has a majority stake in what’s happening on the network. So apparently once this 51% was reached by a mining pool by the name of GHash, everybody said, “OK that’s it. Bitcoin is finished.” Well, I guess in a reaction to this, GHash has reduced its mining power to bring its percentage below the 51%. I haven’t heard anything more about it. I have not heard since that follow up story. I have not heard anything more that would suggest there’s any more problems with Bitcoin. So it appears that the latest obituary on Bitcoin is again a little bit premature.

This is interesting, that June 24th—mark your calendar—the United States government, the U.S. Marshal’s Service will be selling an estimated 17 million dollars of Bitcoin. This was Bitcoin that was seized in the so-called Silk Road—that’s the illegal kind of black market that exists on the Internet. This was seized, and it’s now going up for sell. That is going to be on June 24th.

Let’s open up the phone lines and see if anybody is listening around the country. I’ve got a ton more to cover, so if you call in, great! If not I’ll continue on. I’ve got some interesting news here of a 15 year old kid that cashed in big with Bitcoin. Toll Free number: 877-317-6432. If you’re

listening on Sunday night between 9 and 11 Eastern, it is live. I think the initial reaction most people would have is to think this is a replay or a pre-recorded show. Not! This is live.

I love this story. The picture of this kid is absolutely adorable. You gotta love this story. When Erik Finman—this is from Mashable.com—received a thousand dollars from his grandmother in 2012, he invested in Bitcoin—the then-obscure form of online currency. A year and a half later, he sold his investment for \$100,000, and used the earning to launch botangle.com, an online tutoring service that runs on video chat. There's this little kid-- well he's 15 years old. I love these kids when they're just into high school and they're starting businesses. Imagine that! I wonder what his grandma says about this. His grandma probably doesn't even know what Bitcoin is.

First in the batter's box, from Louisiana, is Jack. You're on Jim Paris Live.

Jack: Hi Jim. This is a quick biblical prophecy. It says they will forget my name. I will send them a strong delusion. Beware of the lying scribe. Anyone who adds or takes away will get the plagues of-- What's your take on the use of the Tetragrammaton?

James Paris: We bring experts-- the people who are the theologians who have gone through seminary and so forth. So I'm not really sure what your question was leading toward. But as far as the strong delusion, I can comment on that. I'm persuaded that—like my friend L.A. Marzulli—that that very well could be involving UFOs in some shape or fashion. It would make sense to me. Whether it's the Nephilim, whether it's demons-- We don't know. L.A. Marzulli believes that the Nephilim will have a great role in these end-times events that will create a delusion that will convince people of the existence of aliens—extra terrestrials—that would appear in the sky—which is happening more and more but maybe at a level never seen before—that would make people believe that there really is no God. That makes a lot of sense to me. That delusion scenario, if you will, that L.A. Marzulli presents, I think, does have a lot of merit. Of course we're all speculating. He's speculating to some extent. I'm speculating by agreeing with him, but it is one interesting scenario to think about. L.A. Marzulli is a regular guest. We've had him on before. I believe we will have him on again soon. That's a section of Scripture that he refers to very, very frequently.

In our second hour, our guest will be Alan Collinge from Student Loan Justice. We'll be talking about his book *The Student Loan Scam*.

I don't know if you saw this in the news, but the Winklevoss twins-- If you saw the movie "The Social Network"-- You had in the movie these guys who were in college. You have Mark Zuckerberg and these two huge guys that were on the rowing team who are known as the Winklevoss twins. Over the years they've had quite a bit of litigation with Mark Zuckerberg claiming that maybe they were righteously a part of the original formation of Facebook. Apparently that litigation was settled, and the Winklevoss twins have gone on to other ventures, one of which is The Winklevoss Bitcoin Trust. What this is going to do—and it's already passed I guess through a half or two-thirds of the approval process with the securities regulators—is open up Bitcoin to the average investors. So, for example, if your retirement account is at Fidelity, you could invest into this Winklevoss Bitcoin Trust. What this is all about is what we

call the securitization of Bitcoin. Instead of having to buy Bitcoin through these various payment gateways, this will allow people to actually put investment money—retirement dollars, mutual fund type money—into Bitcoin. This is all supposed to transpire-- Within the next four to six months we could see the first one of these publically traded Bitcoin entities available to invest in. I did a Google Live hangout about this this past week on Wednesday night. We were talking about where the price might go when this happens—when Bitcoin basically begins to publically trade, if you will. Who knows? One analyst by the name of Max Keiser believes that Bitcoin could go as high as a million dollars. We had as a guest Trace Meyers who says Bitcoin can go to two million dollars—one single Bitcoin! To me, that is hard to imagine, but who knows where Bitcoin can go? Like I said, I got in at \$12 and saw it go up a hundredfold plus, when it was trading at more than \$1,300. So very, very interesting to see what will happen when Bitcoin officially, quote unquote, becomes publically traded.

This was a fascinating story this past week: Eric Cantor losing to David Brat in the primary. I'll tell you what: I have, for the most part, honestly, for the last couple of years, just literally tuned out politics. I just completely have tuned out politics. I've said to my wife that I don't even know if I want to vote anymore. Now, that's not going to happen. I know I'm going to vote; I've always voted. But I've had that feeling because I've thought to myself, "I don't know where the Republicans are at anymore." I don't even identify with Republicans anymore. Then I started to lose hope when we seen some really lack of success or any evidence that the Tea Party primary candidates have been able to really stand up and have any results. Then we saw this past week, David Brat—a no-name economics professor at a community college—beats majority leader Eric Cantor in the primaries. Now everybody is talking about the Tea Party. Exciting times! I would love to see-- I don't agree with the Tea Party in everything, but they're a lot closer to my personal views than the Republican Party of today. And I love seeing these guys' primary.

Hour two coming up with Alan Collinge.