

The Essential

Underground Handbook

P.M.L. Publishing Inc.

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The Essential **Introduction**

The Essential Underground Handbook is a guide to some of the most essential information and techniques for those people who no longer want to live in the grip of Big Brother.

This book was compiled by people with real insider knowledge and experience of the living life on the fringes on normal society. We are sure that this book will help you along the path to personal freedom.

PML Editorial Team

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Chapter One

Offshore Banking

The offshore world is often cloaked in secrecy, the price for membership of this elite club is high, the techniques for offshore freedom, elusive, until now.

This chapter was written to provide you, the reader with a series of easy to follow steps to opening and maintaining an offshore bank account, as well as obtaining debit and credit cards, establishing merchant accounts, and setting up online payment systems

I will describe the different types of accounts that you can open and discuss ways of hiding your funds should anyone come looking for them. Everything is provided, from account opening forms, schedules of fees, benefits, and a complete analysis of each bank referenced in this book.

By the end of it you will be able to open your own offshore account, manage and move funds in secrecy, and be part of the offshore world.

1. Introduction

Since that fateful day – September 11 – things have changed considerably; the offshore world and those who participate in it are now viewed in the same regard as 'arms dealer'.

Opening offshore accounts, setting up offshore companies, not wanting the government to know every single detail of your life is not terrorism, it is the right of every free person. If it were not the case then many of our recognised politicians would be charged and incarcerated by now, where do you think they keep their money?

Most people view this industry with scepticism and distrust and this is largely due to the cost involved in getting started. Many offshore consultants charge small fortunes to open an account. In fact one guy I know, charges \$2500 to open a visa account, \$1000 gets deposited in the account as its minimum opening balance and he pockets the other \$1500 for sending you two forms in the post. It is this kind of behaviour that gives the rest of us a bad name.

So, rant over, let us begin.

2. So Why Go Offshore?

There are a myriad of reasons, from hiding money from your spouse, to collecting profits from an on-line business. The most popular though, is avoiding the high rate of taxation in your home country. Many of my friends are I.T. consultants living in Europe, they contract all over the world, and under regular circumstances would be required to pay tax on their income either in their place of work or back home. To get around this they set up an offshore business and invoice the local company directly from there. The payments are wired to their account and they have instant access to the funds via a regular ATM card. The small service fees for this kind of transaction are nothing compared with the high rate of tax they would have been paying otherwise.

I am not saying this is one hundred percent legal in some countries but the fact of the matter is, if you do it properly, carefully, then the chance that anyone will ever find out is practically zero.

Another good reason to go offshore is to protect your assets. If they are offshore, and you were ever divorced, made bankrupt etc. the chances of them ever finding, let alone seizing them would be slim to none.

3. Offshore Agents and Big Brother

As you can see the offshore world is a murky one. An alarming fact has recently come to the attention of myself and several other consultants that I know, and this is that some well known offshore providers have been 'pressed' into providing information on their clients and the services that they have purchased from them. One guy who attends one of our regular conferences admitted that his boss sends full reports every time an account is opened for a client to a US based agency.

This is why opening an account yourself, or opening several and passing the money between them reduces your risk. Only you and the bank know about this arrangement.

4. Offshore Money Flow

In a perfect world, offshore banks would offer one hundred percent secrecy, one hundred percent stability, and one hundred percent accessibility. Unfortunately this isn't true, due to ever changing laws and regulations, and increasing pressure on offshore havens, maintaining secrecy whilst having instant access to your funds is a little more difficult than you may think.

The answer though lies in the creation of several bank accounts. Each of these created for a specific purpose, and part of the overall money flow solution.

The Three Accounts

Below are listed the three type of accounts that should be created, and their function.

1. The Pass-Through Account

This will be the first type of account you will create. It should be in a jurisdiction that has total banking secrecy laws in place such as; Latvia, Antigua, Estonia, Grenada, or Venuatu. This is your front account, the account that you will give to your clients when they wish to pay you, this is also the account that you will use when you want to transfer money to someone else. This is as the name suggests, an account whose only purpose it to send or receive money.

Typically you should rely on the smaller banking establishments as they generally provide far better secrecy and confidentiality than the larger ones. The stability of the jurisdiction and the bank is less important for this type of account as their will never be any great sums of cash sitting there for more that a few days.

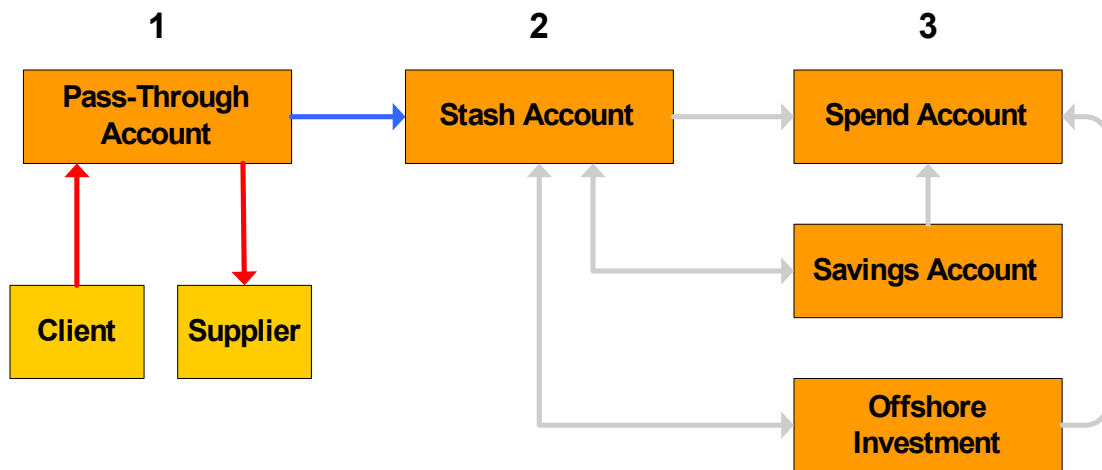
2. The Stash Account

Your stash account should be opened in a stable jurisdiction with a reputable banking establishment. This account will be used to store the majority of your money, and receive funds from your stash account or other offshore investments.

3. Spending Account

Your spending account should be the most flexible of your three accounts, you should have a cash withdrawal facility using major ATM machines and probably a secured Visa or MasterCard. The primary function of this account is to provide you with an untraceable means of accessing your funds without having to do a wire transfer. Many providers will issue you a card with minimal or even no identification requirements.

Take a look at the digram below to see how all your accounts fit together and the flow of funds between them.



Now that you have seen how the money flow solution works, lets take a look at how this can protect you.

Imagine big brother, your spouse, or a business partner wanted to shut you down, the first step and potentially most painful would be to freeze your bank accounts. Now given the fact that you are banking offshore, this is going to be a considerably difficult process.

First of all the only account they know about is your Pass-Through account. The jurisdiction where this account is located will have some of the best banking secrecy laws in the world and it would require proof of a major offence such as money laundering or drug dealing for them to even consider freezing the account. Tax evasion or other similar crimes would not warrant any kind of action from them.

But even assuming that they do manage to access this account, all they would find is an empty account with a couple of dollars. Next they would have to obtain records of everyone you have sent money to from that

account. If you were clever, your stash account would be under a corporate name, assuming that you have paid several suppliers from your Pass-Through account, they would never know which was a legitimate supplier and which was you masquerading as a supplier. They would have to then attempt to freeze the accounts of all those paid from your account.

Even if your stash account is discovered, they would then have to pressure the bank into freezing that account (this account would be in a different country and the whole process would have to be restarted) by which time you would have noticed that your Pass-Through account was frozen and would have transferred your funds elsewhere. This way your money will always be one step ahead, no matter what happens.

Of course, I hope that you won't ever get into such a situation, but it can happen even if you are completely innocent - and thus it would make sense to be prepared now rather than to be taken by surprise later.

As you can see, diversification is of extreme importance, that's why I advise you to open at least three different accounts. There is nothing to stop you opening five or ten accounts but always consider the difference between secrecy, stability and accessibility, and carefully evaluate how you can optimise your strategy by creatively taking advantage of these three principles!

5. Jurisdictions & Banks

Below is a list of countries that you should look into setting up accounts in, these are split into pass-through, stash, and accessibility jurisdictions, and should give you an idea of where to start researching. In the next section we will examine several different banks where you can easily and cost effectively establish an account.

Secrecy Jurisdictions - For your Pass-Through Accounts

Caribbean & Central America

The Caribbean is home to some of the world's most well known offshore banking centers. Top banking secrecy ensures your complete privacy. Unfortunately, some of these havens are currently under considerable pressure from the US.

Antigua: A small island but a big defender of freedom! Antigua has one of the very strongest banking legislations in the world. Check out the Barrington Bank which offers a variety of accounts and cards. Notarized identification and references required.

Belize: The Provident Bank & Trust offers personal and corporate accounts and requires a detailed bank reference, and a notarised copy of your passport. Secured credit cards are available.

Dominica: The Banc Caribe provides personal and corporate accounts as well as secured MasterCard's. Accounts can be opened online or by fax. A passport copy and a bank reference or professional reference is required.

Grenada: The International Capital Bank offers a number of solid services including on-line accounts, debit cards, and loans.

Eastern Europe

Many Eastern European countries are now emerging as new democracies after having wasted decades as part of the Warsaw Pact or even the Soviet Union. These countries like Estonia, Latvia and Slovenia have

recognized the international need for financial privacy and are offering some of the best banking secrecy laws in the world.

The only major drawback is that most of these countries are planning to join the European Union. If this happens, it will result in downgraded banking secrecy. However, I do not recommend that these accounts are used as long-term accounts anyway, but rather as one of your initial Pass-Through accounts. As soon as there is an indication that secrecy laws are actually going to be changed (maybe 5 or 10 years from now), you would simply establish another Pass-Through account in a different country.

Latvia: Despite some bad experiences with Latvia's largest bank (the Parex Bank), I recommend Latvia for its excellent banking privacy laws. The services provided by the various Latvian banks are very comprehensive, with the exception of customer service where there's still a lot of potential for further improvement. If you need a solid Pass-Through account with no references required, then you might want to consider the Rietumu Bank.

Montenegro: Due to an excellent, recently introduced offshore banking legislation it is fairly easy for the creative entrepreneur to start an offshore bank in this country. These banks operate outside Montenegro and offer personal, corporate and fully anonymous accounts.

Middle East: The Middle East isn't exactly where most people would think about opening offshore accounts. This low profile, combined with strict banking privacy, offers excellent opportunities to operate below Big Brother's radar screen.

Israel: Israel Discount Bank enables you to bank in privacy. Requires a notarised signature. (Note: For maximum security, don't use this bank if you are a US citizen or resident as they do have several branches in the US).

Stability Jurisdictions - For your Store Accounts

Western Europe

The European Union (EU) is trying hard to become Big Brother's Little Brother (Big Brother being the US), but it is our belief that due to Europe's unique and diversified culture these plans will fail in the long term. Despite frequently announced "tax harmonization plans" and the like, the actual implementation of a "United Europe" is many years away, and even then it

will only concern EU citizens and residents. Europe is home to some of the most stable banks in the world which won't disappear overnight - so why not take advantage of this!

Denmark: Banking privacy in this country is not as strong as elsewhere, however there is one reputable and stable bank, the Jyske Bank, which has very liberal identification requirements and offers excellent investment services. Minimum opening deposit is \$15,000. Visa card available.

Ireland: This former offshore haven has cracked down on its Irish non-resident companies some time ago. Still, the new and progressive Fsharp Bank calls Ireland its home. They offer excellent online services but don't accept US, UK and Canadian residents as clients. References and utility bill required.

Channel Islands

These small islands between England and France - the Isle of Man, Jersey and Guernsey - have long been traditional offshore havens. They're part of the UK, but not of the EU. Still, both the UK and the EU are trying to destroy these havens by having them comply with their downgraded banking secrecy standards. So strong is this pressure that these islands are now seriously considering to declare independence! If you aren't an EU citizen or resident then the Channel Islands are recommended, if not for banking secrecy (which is under attack) - then definitely because of the stability of their banks. Without a doubt, these are some of the most reputable and stable offshore banks in the world!

Isle of Man & Jersey: Lloyds TSB is a major, well known offshore bank that offers excellent services. They do want to know a lot about you and require a notarized passport copy and a notarised utility bill. Also, if you desire a Visa card they will even demand income statements! It's still worth requesting an account opening package and information about their Overseas Club. Minimum opening deposit is between \$100 and \$200, depending on what currency you open your account in. (Available are USD, GBP and Euro accounts)

The Standard Bank Offshore is a South African bank with branches on the Isle of Man and Jersey. They offer personal and corporate accounts as well as Visa debit cards. Notarized passport or driver's license copy and an original utility bill (or bank statement) is required.

Jersey: Abbey National Offshore offers the High Yield Cheque and Savings Accounts

Jersey: The Royal Bank of Canada is a major offshore bank and offers excellent private banking services.

Accessibility Options - For your Spend Accounts

Bahamas: As long as you are not too concerned about privacy and just need a card to spend your money, take a look at Axxess International, they offer a range of secured Visa cards with a variety of limits. (See Next Section)

Mexico: We can arrange a limited number of personal Mexican bank accounts which include a prestigious MasterCard Gold debit card. The opening fee for this is only \$1,200, and the bank needs an opening deposit of \$2,000 which you can put straight on your MasterCard and spend it immediately if you like. The account is kept in Mexican Pesos, and the bank is Mexico's largest and most reputable one. Please email us for details.

Countries to Avoid - Big Brother's Little Brothers

Bahamas: In an unofficial agreement, the Bahamas have caved in to U.S. pressure and have agreed to divulge to the IRS and to the C.C.R.A. (former Revenue Canada) information on beneficial owners of corporations, holders of personal bank accounts etc.

Bermuda: This UK dependency is readily cooperating with the US and the UK, even in tax matters. They have no income tax but still made tax evasion a crime. Shortly after giving in to Big Brother, their formerly prosperous economy stumbled as funds were and still are leaving the island. Beware!

Cayman Islands: They are one of the most well known offshore havens and on every tax agency's "target list". They have also agreed to end their tax haven status by 2005. Beware!

Cyprus, Malta, Mauritius and San Marino: Another four formerly popular offshore havens which have decided to join the "fight" against "unfair" tax competition.

Switzerland: Swiss banking privacy is no longer what it used to be, the bank are much keener to co-operate with International agencies, but if you are only hiding money from the IRS then you should still be pretty safe.

6. Quick Start Guide

Now that you are somewhat familiar with how you should be operating, let's get down to business and open a few accounts. In the section below you will find details on some of the banks mentioned above plus a few others to enable you to get establishing in the offshore world in under 24 hours (some in less than 5 minutes)

Account Number 1 – The Loyal Bank

Loyal Bank is a first class Internet Bank registered in St. Vincent and is a principal member of MasterCard International Card Association. Loyal Bank is also an accredited member of the S.W.I.F.T. banking network ensuring ease of access to, and transference of funds.

Loyal Bank operates a full on-line banking service in eight languages as well as an automated telephone banking service ensuring easy access to your account twenty four hours a day, seven days a week.

You can either sign up for a personal or corporate account with the bank and both accounts come with a Cirrus/Maestro Debit Card that can be used at 835,000 ATM machines worldwide and is accepted by over 30 million merchants.

A basic account can be opened allowing you access to your funds via the Debit Card, to access online banking, fund transfer services, and to use telephone banking you will also need to purchase a DigiPass Security Card.

For more information on the DigiPass, [click here](#).

Opening Requirements

You need to provide a notarised copy of your passport or other identity document.

A copy of a utility bill or bank statement.

A NOTE ON IDENTITY DOCUMENTS

For the record I don't condone the production of fake identity documents or other required documents but needless to say, sending a scanned or photocopied document that has been altered in some way in Photoshop or a similar graphics program should not present any trouble with account opening (if you know what I mean)

Pricing Schedule

Below are the basic prices for opening and maintaining an account, more information on the pricing schedule can be found [here](#).

	Current Account With Bank Card	Current Account With DigiPass and Card
Annual Interest	nil	nil
Opening Fee	US \$25.00	US \$25.00
DigiPass Fee	N/A	US \$40.00
Monthly Fee	US \$4.00	US \$15.00
Initial Deposit Required	US \$30.00	US \$120.00
Charge for Incoming Funds	US \$3.00	US \$3.00
Internal Transfer	0.1%, Min: US \$5.00 – Max: US \$100.00	
External Transfer	0.275%, Min: US \$32.50 – Max: US \$300.00	

Application Forms

Below you will find all the application forms required to open a personal account, please send completed forms together with required documentation to:

For Europe and Asia

Loyal Bank
Representative Office
7 – 13 Hegyalja út,
Buda Center H-1016
Budapest, Hungary

For America, Africa, & the Rest of the world

Loyal Bank Limited
Nanton's Building
Egmont Street
P.O. Box 1825
Kingstown, St. Vincent, W.I.

Also enclose a password chosen by you in a sealed envelope clearly marked with 'Password'. The password should contain no more than ten characters and is used to authenticate you should you lose your DigiPass or forget your pin to your bank card.

BANK ACCOUNT CONTRACT

/Please complete in Roman capital letters/

This contract is drawn between

LOYAL BANK LIMITED, hereinafter referred to as “**the Bank**”, whose registered address is Nanton's Building Egmont Street P.O. Box 1825 Kingstown, Saint Vincent and the Grenadines, W.I.; of the one part and

Name:

(Registered) Address:

.....

(detailed data is provided in the enclosures)

hereinafter referred to as “**the Account Holder**” of the other part.

At the request of **the Account Holder**, and after completing its due diligence procedures, the **Bank** hereby agrees to open and, subject to the following terms and conditions, to maintain, a Current Account in the name of the **Account Holder**, designated in US \$:

Current Account no:

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Customer ID:

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Note: This is your customer identification number that is to be used with all TeleBank and Internet Bank transactions! It will be sent to you with your current account number once we have processed your contract.

The **Account Holder** requests the Bank to issue to cardholders listed in this contract and its integral enclosures, such Bankcards as are detailed therein.

For its part, the Bank undertakes as follows:

1. To handle, record and hold the **Account Holder's** funds, and subject to available balance, to fulfil payment orders which are correctly prepared and submitted with authorisation through use of the electronic identification device provided by the **Bank**, (Digipass). The **Account Holder** may obtain information of credits and debits entered on the Current Account together with the closing balance thereof through the TeleBank and Internet Bank.
2. The standard validity of the bankcard is three years from the date of issue. Unless the cardholder gives notice in writing requesting cancellation of the card at least sixty (60) days before expiry, the **Bank** will provide the **Account Holder** with a new bankcard having the same parameters and facilities but with a new expiry date. Lost, damaged or stolen cards are replaced by the **Bank** irrespective of their expiry date.
3. The **Bank** is entitled to stop the bankcard in the following cases:
 - if the **Bank** receives informations about the loss or theft of the card;
 - if the **Account Holder** or the Card Holder do not comply with the terms of the present contract;
 - if the current contract is terminated;
 - if the bankcard became invalid or unusable and the application for a supplementary card although given, was not received by the **Bank**.
4. To fulfil payment orders up to the available Current Account balance, subject to blocking such proper part of the daily account balance as is required to cover expected bank charges, as laid down in the Public Notice (minimum blocked amount).
5. To pay interest upon the daily credit balance on the Current Account, as specified in the Public Notice. Such interest is accounted at the end of every calendar month and is automatically credited on the 10th of the following month to the **Account Holder's** Current Account.
6. The **Bank** shall not be responsible for any legal dispute between the **Account Holder** and the additional cardholder concerning the bankcard or the Current Account.
7. To open other accounts for handling the **Account Holder's** funds (e.g. a deposit account) with the exception of accounts which are not at the **Account Holder's** disposal (e.g. security deposit account). Such accounts can only be debited by the **Bank** under the instructions of the **Account Holder**.
8. To fulfil the **Account Holder's** orders with due care and attention and in such an appropriate manner as it may at its own discretion – at the **Account Holder's** risk and expenses. The place of order fulfilment in connection with any account held by the **Bank** shall be deemed to be the registered Office of the **Bank**.
9. To keep all data at **the Bank's** disposal relating to the Account Holder or the Account Holder's contracts with the **Bank** strictly confidential, within the rules of the relevant jurisdiction.

For his/her part, the Account Holder undertakes as follows:

1. To provide the **Bank** at the time of contract signing with the name, identification data and specimen signature of all persons authorised to act upon the bank account of the **Account Holder**. The **Bank** will treat specimen signatures as valid such time as the **Account Holder** withdraws them in writing.
2. Responsibility for all instructions relating to the card, especially to the proper use of the bankcard, and to continuously maintain such balance on the Current Account as is necessary to cover the card transactions and related charges and fees.
3. To forward any additional card holder(s) their bankcard(s) and other banking materials delivered to the **Account Holder**; to provide such cardholder(s) with information necessary for the proper use of the bankcard and to represent their interests and act on their behalf (if needed).
4. To immediately notify the **Bank** as of all changes of his/her/its name, real address, mailing address or any other relevant data. In the event of loss or theft of the bankcard, to inform the **Bank** as soon as possible in order that card stoppage may be effected. Each cardholder is entitled to stop his/her card on his/her own, without permission of the **Account Holder**.
5. That he/she is fully aware of applicable Law and that his/her/its accounts in the **Bank** will be not used for money laundering purposes.
6. To supply the **Bank** his/her password, consisting of not more than 10 Latin characters, in a sealed envelope.

Other Terms and Conditions:

1. This contract comes into force at signing by both of the Parties and at the time when the minimum deposit needed to open a Current Account is credited to the account in the **Bank's** records.
2. The **Bank** is entitled to remedy any possible incorrect credits or debits arising through misunderstanding without special instruction from the **Account Holder**. Recording of such corrections arising from accidental mistake is free of charge.
3. The **Bank** is not responsible for losses or damage occurring as a result of military force, political intervention, prescriptions of domestic or foreign authorities or events occurring as a result of catastrophe or Act of God. If the **Account Holder** supplies false or erroneous data for fulfilment of his/her/its contractual liabilities (or for data processing) then the **Bank** shall not be liable for any resultant damage caused.
4. By his/her signature the Account Holder acknowledges the Bank's authority to obtain independent verification of any information provided in this Contract and its enclosures.
5. The Account Holder acknowledges that all credits to the account are and will be beneficially owned by the regulated institution holder.
6. By his/her signature, the **Account Holder** and additional card holder confirms awareness of the following information materials:
 - Business Rules and Regulations
 - Public Notice
 - Web site information.
7. The **Account Holder** may obtain information about the fixed and variable conditions of maintaining the current and other bank accounts including applicable rates of interest together with commissions, charges and costs debited by the **Bank** in the Public Notice. The **Bank** reserves the right to modify the conditions specified in the Public Notice at any time.
8. This contract will remain in force until terminated. The contract may be terminated by either party serving 30 days written notice upon the other and is subject to satisfactory settlement of the account.
9. All matters not regulated in this contract are subject to the provisions of the Bank's Business Rules and Regulations, Public Notice and the International Bank's Act, 1996 of St. Vincent and the Grenadines. Applicable law concerning interpretation and enforcement of the contract shall be the law of St. Vincent and the Grenadines. The responsible juridical court is the High Court of Justice, Kingstown, St. Vincent.

Kingstown, St. Vincent

Date:.....

For and on behalf of the **Bank**

For and on behalf of the **Account Holder**

Name.....

Name.....

.....

.....

Authorised Signatory

Account Holder / Authorised Signatory

**** Please remember to supply in a separate sealed envelope your password to the account (max. 10 characters).***

Enclosure S

BANK ACCOUNT STATEMENT

Name: _____

Current Account Number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Customer ID

--	--	--	--	--	--	--	--	--	--

Please specify your preferred way of receiving your bank account statements!

1. How often do you wish to receive your account statements?

- weekly monthly on request

2. In case of provision of account statement “on request” please specify the period that should be covered in your account statement (in the following format: day/month/year)

From: _____

To: _____

3. What is your preferred way of receiving the account statements? *For applicable fees please refer to Public Notice!*

- by post via fax as a file via e-mail
(see question 4 & 5)

4. What is your preferred file format (to be sent via email) of the account statement?

- html pdf rtf

5. Please specify email address to which the account statement should be sent:

Account Holder's / Authorized Person's Signature

/Please complete in Roman capital letters/

PARTICULARS OF THE PRIVATE ACCOUNT HOLDER'S PROXY

Please cross out unnecessary fields

	Proxy 1	Proxy 2
FAMILY (LAST) NAME		
FIRST NAME		
Telephone Number		
Fax Number		
E-mail	@	@

Address

Postal Code, Country		
State		
Town		
Number, Street		

Place of Birth

Country		
Town		

Date of Birth

Year			Month		Day		Year			Month		Day	

ID or Passport No. <i>Please supply a notarized copy of the relevant page(s) of your passport</i>		
Issuer of the Identification Document		

Please fill in Enclosure P/C in case you wish to order an additional bakcard for the proxy

SPECIMEN SIGNATURE CARD

Specimen signature of the proxy of the Account Holder, who is authorised to have an account at their disposal:

No.	Name	Signature	Sign together with *
1.			
2.			

* To be filled in with appropriate person's name if any proxy is authorised to sign together with another one.

* Please specify the name of the employer or in case of Self Employment mark accordingly

** e.g. 'Private funds'

Your account will be setup within 5 days of receipt of your documents and your account number (12 digits) and Customer ID (8 digits), together with your Maestro / Cirrus debit card will be dispatched to your mailing address. The PIN code for your debit card, together with your 8 digit Internet Access Code will be mailed separately.

Account Number 2 – Virtual Visa Card

The Virtual Visa Card is similar to a regular credit card and can be used to purchase online goods and services, the difference is that there is no physical card. You are given a card number and expiry date together with a virtual bank account to deposit funds for your transactions.

If you need to pay for goods or services anonymously then the Virtual Visa card is the product for you. The Virtual Visa Card lets you shop online and in stores, order catalogue goods, book tickets and make hotel reservations just about anywhere VISA and MasterCard are accepted. It is a safe and easy way to spend money over the Internet.

If you need to use a Visa card to register an anonymous domain or to pay for a product or service that you do not wish to be directly connected to you then the Virtual Visa Card provides a quick and easy solution for your needs.

Opening Requirements

You need to provide a notarised copy of your passport or other identity document. (Please see note above on identity documents) and a signature specimen (see below)

Pricing Schedule

The cost for opening a Virtual Visa Card is \$60.00

Application Procedure

To apply for the Virtual Visa Card, [click this link](#) and complete the online application form. **To receive a \$10 discount on your application please enter **visacd**** in the referrers section of the form. You will also need to complete the signature specimen form found below.

SIGNATURE SPECIMEN AND PERSONAL IDENTIFICATION CARD

PERSONAL IDENTIFICATION
DOCUMENT INFORMATION

First name, Last name

Document number / series Country of issue

Issuing date L L L L L
 DD MM YYYY

Expiration date L L L L L
 DD MM YYYY

SIGNATURE SPECIMEN

Blank area for the signature specimen.

Date L L L L L L L L L L Place

I,
First name, Last name, Firm, Position

confirm the signature specimen to be true for
Name, Last Name

who signed the signature specimen in my presence. The signor of the signature specimen has been identified.

ADDITIONAL INFORMATION

Area with horizontal dotted lines for additional information.

NOTARY

Signature, Seal

Account Number 3 – SwissNetBank.Com

OK so we all know the Swiss Privacy Laws are not the fortress of secrecy they once were... but they are a solid banking Jurisdiction to store portions of your offshore nest egg. What's more you can open the account in under five minutes online.

Although this account will not meet all your banking needs, it is a good first step to embarking offshore. The limitations of this account are that monies can only be paid in or taken out via wire transfers.

Accounts can be opened in US Dollars, Swiss Francs, or Euros.

Opening Requirements

You are required to have a credit card and bank account in your name as your opening balance is deducted from your card which also serves the purpose of verifying your identity.

You are required to deposit the equivalent of \$50 or €50 into your account on opening.

Application Procedure

Applying for this account couldn't be easier, just complete the online account opening form at the following site:

<http://www.swissnetbank.com/>

Account Number 4 – Axxess International

Axxess International are not the most secure of offshore banks especially with their ties to the UK and US but can be used as a spend account as they offer a range of secured Visa and MasterCard.

Axxess International offer both private and corporate accounts but we will take a look at the private accounts only, which are the Liberti, infiniti, Gold, and Platinum MasterCard.

Once you have opened one of these accounts then you can apply for the infiniti Global CashLink card which functions similar to a debit card but instead of being tied directly to your account is preloaded with the amount you wish to spend.

Opening Requirements

You will need to provide a copy of your passports identification page, a copy of a recent utility bill, and in some cases a bank reference (although not usually required.)

Application Procedure

You will need to complete the application form and trust agreement and also transfer the minimum opening deposit to them. This can be done by wire, cashiers cheque, Bankers Draft, or Money Order.

The following minimum deposits apply:

Liberti Card:	\$2,250
infiniti Gold:	\$6,750
infiniti Platinum:	\$33,000

If you contact them via email asking about the Liberti card they will usually let you open an account with \$1500

Application Forms

Below you will find all the application forms required to open a personal account, please send completed forms together with required documentation to:

Regular mail:

AXXESS INTERNATIONAL, P.O. Box CB-13663, Nassau, Bahamas

By Courier:

AXXESS INTERNATIONAL, ONE MONTAGUE PLACE, EAST BAY STREET,
NASSAU, BAHAMAS

For FAST TRACK processing you can send your forms and documentation by Fax: +1 242 502 5600, or e-mail bsoffice@axxess-international.com, and send original forms & documents to Axxess International (via regular mail to our P.O. Box or by Courier to your closest regional Axxess International office which are listed below.

London Office:

Axxess International UK Ltd.
Trafalgar House, 11 Waterloo Place, St. James', London, UK, SW1Y 4AU

Bahamas Office:

Axxess International Limited
1 Montague Place, P.O. Box CB-13663, Nassau, The Bahamas

Hong Kong Office:

Axxess International (Far East) Ltd.
Suite 1601-1603 Kinwick Centre, 32 Hollywood Road, Central Hong Kong

Accounts are typically opened within 48 hours and your credit limit on the card is 66% of the opening balance for the Liberti card, and 75% of the opening balance for both the infiniti cards.

You can find out more information about the range of Axxess International service by visiting <http://www.axxess-international.com/>

How to Apply

HOW TO APPLY FOR YOUR CARD

Acquiring an Axxess Card is easy. Simply complete the attached Application Form(s), provide the required documentation and send all materials by mail or courier, with your security deposit. A minimum deposit (Liberti \$2,250., infiniti Gold \$6,750., infiniti Platinum \$33,000.) is required, larger deposits are accepted. Typically, accounts are established within a 48-72 hour turnaround (for most cards), notwithstanding any errors or missing information. Bankers Drafts, Cashiers Cheques and Money Orders, in US Funds are acceptable and should be made payable to: **Leadenhall Bank & Trust Company Limited**. For more expedient processing, funds can be wire transferred. Please contact your nearest Axxess International office for wire transfer information.

Note: Corporate applicants must complete both the application form and the corporate information form supplied.

PERSONAL CARDS

Along with the completed Application Form and signed Trust Agreement, we require the following documentation:

- 1/ Bank letter of reference.
- 2/ Copy of the first four pages of your passport, including passport photo and information page.
- 3/ Copy of a recent home utility bill.
- 4/ Source of Funds letter.

Be sure to read, complete and sign the Trust Agreement. (information will be accepted via Fax, if legible)

CORPORATE CARDS

If you are making an application for a Corporate Card, the attached Corporate Information Form must be completed and supplied in addition to the Personal Application Form and Trust Agreement. The following Corporate Documents are required:

- 1/ Certified copy of the Articles of Association.
- 2/ Certified copy of the Memorandum of Association.
- 3/ Certified copy of Certificate of Incorporation.
- 4/ Certificate of Good Standing.
- 5/ Summary Biography of each Officer of the Company.

Return your completed, signed Application Forms along with the requested documents and the security deposit to: Axxess International, P.O. Box CB-13663, Nassau, The Bahamas - or to your nearest international office for processing. A printable, electronic version of the application form is available on our website, www.axxess-international.com



Application Form

SELECT THE CARD PROGRAM BEING REQUESTED - CHECK ONE BOX ONLY

- PERSONAL (PART 1)
- CORPORATE (PART 1 & 2)

SELECT THE CARD THAT IS BEING REQUESTED

- INFINITI GOLD MASTERCARD
- INFINITI PLATINUM MASTERCARD
- GLOBAL CASHLINK CARD (OPTION) AVAILABLE TO GOLD & PLATINUM
- LIBERTI MASTERCARD

IF APPLYING FOR A COMPANY CARD PLEASE CHECK ONE BOX ONLY

- PERSONAL NAME ONLY TO APPEAR ON COMPANY CARD
- COMPANY AND PERSONAL NAME TO APPEAR ON COMPANY CARD



CUSTOMER INFORMATION (PLEASE PRINT CLEARLY IN CAPITALS, PROVIDE ALL INFORMATION REQUESTED)

<p>FULL NAME (FIRST, MIDDLE, LAST) <input style="width: 95%;" type="text"/></p> <p>COMPANY NAME (ONLY REQUIRED IF REQUESTING A COMPANY CARD) <input style="width: 95%;" type="text"/></p> <p>PERSONAL NAME TO APPEAR ON CARD (NOT TO EXCEED 26 CHARACTERS) <input style="width: 95%; border-bottom: 1px dashed black;" type="text"/></p> <p>COMPANY NAME TO APPEAR ON CARD (ONLY IF REQUESTING A COMPANY CARD, SEE CHECK BOXES IN UPPER RIGHT) <input style="width: 95%; border-bottom: 1px dashed black;" type="text"/></p> <p>OCCUPATION <input style="width: 60%;" type="text"/> POSITION <input style="width: 30%;" type="text"/></p> <p>ADDRESS <input style="width: 95%;" type="text"/></p> <p>HOME PHONE NUMBER (WITH AREA CODE) <input style="width: 20%;" type="text"/> FAX NUMBER (WITH AREA CODE) <input style="width: 20%;" type="text"/></p> <p>E-MAIL ADDRESS <input style="width: 95%;" type="text"/></p> <p>MAILING ADDRESS IF DIFFERENT FROM ABOVE <input style="width: 95%;" type="text"/></p>	<p>PLACE OF BIRTH <input style="width: 95%;" type="text"/></p> <p>CITIZENSHIP <input style="width: 95%;" type="text"/></p>	<p>DATE OF BIRTH - D / M / Y <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/> SEX <input style="width: 30%;" type="text"/></p> <p>ONE WORD PERSONAL SECURITY CODE <input style="width: 95%; border: 2px solid red;" type="text"/></p> <p>PREFERRED - FOUR DIGIT P.I.N. NUMBER <input style="width: 20%; border: 2px solid red;" type="text"/> <input style="width: 20%; border: 2px solid red;" type="text"/> <input style="width: 20%; border: 2px solid red;" type="text"/> <input style="width: 20%; border: 2px solid red;" type="text"/> IF NONE INDICATED A FOUR DIGIT CODE WILL BE ASSIGNED</p> <p>ZIP / POSTAL CODE <input style="width: 95%;" type="text"/></p>
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<p>ADDITIONAL CARD HOLDER FULL NAME (FIRST, MIDDLE, LAST) <input style="width: 95%;" type="text"/></p> <p>E-MAIL ADDRESS <input style="width: 95%;" type="text"/></p> <p>NAME TO APPEAR ON CARD (NOT TO EXCEED 26 CHARACTERS) <input style="width: 95%; border-bottom: 1px dashed black;" type="text"/></p>	<p>PLACE OF BIRTH <input style="width: 95%;" type="text"/></p> <p>CITIZENSHIP <input style="width: 95%;" type="text"/></p>	<p>DATE OF BIRTH - D / M / Y <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/> <input style="width: 20%;" type="text"/> SEX <input style="width: 30%;" type="text"/></p> <p>ONE WORD PERSONAL SECURITY CODE <input style="width: 95%; border: 2px solid red;" type="text"/></p> <p>ZIP / POSTAL CODE <input style="width: 95%;" type="text"/></p>
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RELATIONSHIP WITH LEADENHALL BANK & TRUST (PURPOSE OF ACCOUNT)

VOLUME OF BUSINESS (ALL FUNDS RECEIVED ARE BENEFICIALLY OWNED BY THIS PERSON / ENTITY)

SOURCE OF FUNDS ON A MONTHLY BASIS, DEPOSITS WILL AMOUNT TO APPROXIMATELY \$

I AGREE TO ABIDE BY THE LAWS OF THE BAHAMAS, AND I PERMIT LEADENHALL BANK & TRUST CO. LTD./ AXCESS INTERNATIONAL TO CONTACT ANY OF THE SOURCES PROVIDED TO CONFIRM THE VALIDITY OF INFORMATION SUPPLIED.

ALONG WITH THE APPLICATION AND TRUST AGREEMENT THE FOLLOWING ARE ALSO REQUIRED TO PROCESS YOUR APPLICATION:

PERSONAL APPLICANT:
 1 BANK REFERENCE LETTER • 1 COPY OF THE 4 PAGES WITH DETAILS OF YOUR PASSPORT • 1 COPY OF A RECENT UTILITY BILL • SOURCE OF FUNDS LETTER.

DO NOT FORGET TO READ, COMPLETE, SIGN AND SEND THE TRUST AGREEMENT.

APPLICANT'S SIGNATURE _____	DATE _____
CO-APPLICANT'S SIGNATURE _____	DATE _____
CO-APPLICANT'S SIGNATURE _____	DATE _____





Corporate Information



CUSTOMER INFORMATION (PLEASE PRINT CLEARLY IN CAPITALS, PROVIDE ALL INFORMATION REQUESTED)

CORPORATE NAME

COMPANY ADDRESS

PHONE (WITH AREA CODE) FAX (WITH AREA CODE)

E-MAIL ADDRESS CONTACT

COUNTRY

ZIP / POSTAL CODE

COMPANY BACKGROUND / BENEFICIAL OWNERSHIP **DATE STARTED D / M / Y** **DATE OF INCORPORATION D / M / Y**

REGISTERED AGENT **NATIONALITY** **LOCATION OF PRINCIPAL BUSINESS**

REGISTERED OFFICE

LIST PRODUCTS / SERVICES	DIRECTORS & MANAGERS (ATTACH DETAILED LIST IF MORE REQUIRED)
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

RELATIONSHIP WITH LEADENHALL BANK & TRUST (PURPOSE OF ACCOUNT)

VOLUME OF BUSINESS (ALL FUNDS RECEIVED ARE BENEFICIALLY OWNED BY THIS PERSON / ENTITY)

SOURCE OF FUNDS ON A MONTHLY BASIS, DEPOSITS WILL AMOUNT TO APPROXIMATELY \$

I AGREE TO ABIDE BY THE LAWS OF THE BAHAMAS, AND I PERMIT LEADENHALL BANK & TRUST CO. LTD./ AXXESS INTERNATIONAL TO CONTACT ANY OF THE SOURCES PROVIDED TO CONFIRM THE VALIDITY OF INFORMATION SUPPLIED.

NAME DATE

ALONG WITH THE APPLICATION AND TRUST AGREEMENT THE FOLLOWING ARE ALSO REQUIRED TO PROCESS YOUR APPLICATION:

COMPANY APPLICANT:
CERTIFIED COPY OF ARTICLES OF ASSOCIATION • CERTIFIED COPY OF MEMORANDUM OF ASSOCIATION • CERTIFIED COPY OF CERTIFICATE OF INCORPORATION • CERTIFICATE OF GOOD STANDING • SUMMARY CURRICULUM VITAE OF EACH OFFICER OF COMPANY.

SIGNATURE



ISSUED BY
LEADENHALL BANK & TRUST CO. LTD.
ESTABLISHED 1976

Trust Agreement

To: Leadenhall Bank & Trust Company Limited (*The Trustee*)

From:

Trust Holder Name (*Cardholder*)

I hereby give to *The Trustee* the sum of \$_____ (the "Trust Property") to the intent that the same will be held by *The Trustee* upon the terms and conditions hereinafter contained.

1) *The Trustee* will establish a Secured Credit Card Account for the Cardholder and will issue to the Cardholder one or more Liberti (or infiniti) MasterCard cards.

2) *The Trustee* shall arrange for and the Cardholder will enjoy a free available balance on the use of the Liberti MasterCard to the extent of sixty-six (66%) per centum [seventy-five (75%) per centum in the case of infiniti cards], of the "Trust Property" held by *The Trustee* subject to the terms of the Leadenhall "Conditions of Use".

3) In order to secure the credit card line of credit *The Trustee* is hereby instructed to invest the "Trust Property" directly or indirectly in Short Term U.S. Government Guaranteed Securities, and to hold said securities as collateral against funds advanced through the use of the MasterCard.

4) Such investment will be structured to pay the Cardholder a net annual return in excess of average savings account rates at Bahamian Banks for similar amounts and terms.

5) The Cardholder acknowledges and agrees that the "Trust Property" will be vested for a minimum of twelve (12) months after the issuance of the Card and thereafter, upon six (6) months written notice to *The Trustee*, the Card will be cancelled immediately, the "Trust Property" will be returned and this trust terminated.

6) By using the Liberti or infiniti MasterCard the Cardholder agrees to the terms of the Leadenhall "Conditions of Use" issued with the Card as amended from time to time, and authorises *The Trustee* to carry out the above business.

Cardholder (signature)

Witness (signature)

Name of Witness (please print)

Date

7. Merchant Services

To successfully escape offshore you need to find an alternative source of income. Typically if you are offering products or services you will need to take payment via Visa, MasterCard, and American Express. Below we take a look at the different options you have to becoming a merchant.

The Merchant Account

Getting a merchant account if you are a US citizen is a relatively easy process and usually takes less than 48 hours. The disadvantage to this is that if you are trying to hide your funds offshore and you have a US merchant account which is tied directly to your name then the IRS is going to know about it, and your money won't be yours for much longer.

Also Visa have introduced a new pricing schemes to comply (in their mind) with the Homeland Security Act, meaning you have to pay Visa \$750 for the privilege of processing a form... I don't think so. So what other options do you have...

The Reseller Account

This type of account is similar to a merchant account but with none of the hassle. The reseller provides you with the ability to process cards etc, they are the merchant and technically wholesaling your good for you and in return charge you a percentage typically ranging from 5% - 15%.

If you are a US citizen then you still have to pay the Visa fee, but by using an offshore credit card to open the account, together with an anonymous offshore maildrop you can get around this... and at the same time, hide your money from the IRS.

Merchant Account Providers

There are a large number of companies on the Internet who will get you set up with a merchant account. Below are some links to companies offering this service.

Charge.com

This company offers one of the best merchant services with free setup, free application, a free shopping cart, free technical support, and a host

of other things. Any business type accepted. Charge.com have over 75,000 existing customers and provide a quick and efficient setup.

Visit them by clicking here.

[ACS Credit Card Merchant Services](#)

Another very good merchant account provider with friendly and efficient staff.

Reseller Account Providers

There are now a considerable number of providers in the market, some better than others, below is a list of payment processors that we have used and would recommend.

[Glo-Bill.com](#)

These are one of the few providers that don't charge a setup fee. After completing their application form you can be up and running and selling products in under an hour.

For more information on Glo-Bill.com and to sign up [click here](#)

[MultiCards.com](#)

Another good payment processor with variety of charge bands to suit your business. Setup fees start at \$15 and you can accept the following cards: Visa, MasterCard, American Express, Diners Club, JCB, Carte Blanche, and Discover.

For more information on MultiCards.com and to sign up [click here](#)

[PaySystems.com](#)

With one of the lowest commission rates in the business and a simple setup service, PaySystems are becoming one of the leaders in the reselling business. Setup costs are \$49.95 but you can also use their shopping cart / catalog system to manage your store. PaySystems also has a good backend sales monitoring system. The only disadvantage to using PaySystems is that transactions are approved instantly but can be revoked over a 48 period so goods should not be shipped etc until the transaction is marked complete.

Other Providers

<http://www.epochsystems.com/>

<http://www.2000charge.com/>

<http://www.2checkout.com/>

<http://www.probilling.com/>

<http://www.eebill.com/>

<http://www.verotel.com/>

<http://www.ginix.com/>

<http://www.ccnw.com/>

<http://www.clickbank.com/>

8. Other Payment Services

There are several other payment services out there which you can use to receive money on your site. The three below are probably the most used of these.

[E-Gold](#)

Receive payment in Gold and other precious metals, yes it seems weird but it works remarkably well, and best of all its anonymous. Basically, users of the service can purchase Gold using their credit cards and then the gold can be sent to merchants as payment. Due to the anonymity of the E-Gold transactions you will find that most companies offering offshore services readily accept this form of payment.

[PayPal](#)

Probably the most established payment facilitator on the Internet, PayPals service is very good and provides a range of billing options for one off sales and subscriptions and its easy account opening makes it a valuable addition to any online store.

9. Confidential Check Cashing Services

Good anonymous check cashing services are few and far between, currently we can only recommend one of these services, we are constantly on the look out for new service providers and as a purchaser of this book you will receive free updates as and when they become available.

The service we recommend is:

YVO Services

44 Depot Street, #5, Uxbridge, MA, 01569-1549, USA

Telephone: + 1 508 861 0550

Email: sales@yvo.com

Web: <http://www.yvo.com>

Subscribe to one of their individual or business basic packages. You would then allow them to endorse checks made payable to you over to YVO and they would credit your escrow account by the same amount, less applicable check cashing fees. Your options would then be to:

1. Request the return of said funds in Federal Reserve Notes ("cash") or in totally blank U.S. postal money order(s);
2. Forward bills which you want them to pay on your behalf, or;
3. Designate specified purchases or contributions to be made for you.

10. Bank Contact Details

Barrington Bank

Office Address:

Office 4, Woods Center, Friars Hill Road, St. John's, Antigua, West Indies

Mail Address:

P.O. Box W-1363, St. John's, Antigua, West Indies

Telephone:

1(268) 481-1777

Fax:

1(268) 481-1778

Telex:

3932132 BARBANK AK

General Enquiries:

common@barrington.ag

Customer Service:

customers@barrington.ag

Web Site:

<http://www.barrington.ag/>

Provident Bank and Trust of Belize

Office Address:

35 Barrack Road. P.O Box 1867, Belize City, Belize

Telephone:

011-501-223-5698
011-501-223-0267

Fax:

011-501-223-0368

Credit Card Dept. Fax:

011-501-223-1971

General Enquiries:

services@providentbank.bz

Loans Department:

loans@providentbank.bz

Operations Department: operations@providentbank.bz

Card Department:

creditcard@providentbank.bz

Web Site:

<http://www.providentbelize.com/>

Capital Bank International – Grenada

Office Address:

Grenville & Deponthieu Streets, St. George's, Grenada, West Indies

Telephone:

(473)440-8898

(473)440-7399

Fax:

(473)440-8915

Telex:

3401 Capbank Int.

General Information:

admin@capbankintl.com

Web Site:

<http://www.capbankgda.com/>

Rietumu Bank (Latvia)

Web Site:

<http://www.rietumu.com/>

Loyal Bank

Head Office:

Nanton's Building, Egmont Street, P.O. Box 1825, Kingstown, St. Vincent, W.I.

European Representative Office:

7 - 13 Hegyalja út, Buda Center, H-1016 Budapest, Hungary

Telephone:

+361 457 7670,72,74

+1 784 485 6705

Fax:

+361 202 3856

+1 784 451 2757

Help Desk Tel:

+361 383 0853

Help Desk Fax:

+361 469 4066

Customer Service:

+361 220 4470

Fax:

+361 469 4066

Customer Service:

customerservice@loyalbank.com

European Rep.:

loyalrep@elender.hu

Payment Solutions :

marketing@loyalbank.com

Technical Problems: service@loyalbank.com

Israel Discount Bank

Web Site: <http://www.discount-bank.co.il/>

Jyske Bank (Denmark)

Web Site: <http://www.jyskebank.dk/>

Fsharp Bank of Ireland

Web Site: <http://www.boifsharp.com/>

Lloyds TSB Offshore

Office Address:

Lloyds TSB Bank (Isle of Man) Limited, P O Box 8, Victory House,
Prospect Hill, Douglas, Isle of Man, IM99 1AH

Telephone: + 44 (0) 1624 638200 **Fax:** + 44 (0) 1624 626033

Web Site: <http://www.lloydstsb-offshore.com/>

Standard Bank Isle of Man Limited

Office Address:

Standard Bank House, One Circular Road, Douglas, Isle of Man, IM1 1SB

Telephone: + 44 (0) 1624 643643 Fax: + 44 (0) 1624 643800

Email: sbiom@sboff.com

Web Site: <http://www.sboff.com/site/offshore/index.html>

Abbey National Offshore

Web Site: <http://www.anoffshore.com/index.asp>

Royal Bank of Canada (Jersey) Ltd

Office Address:

P. O. Box 194, 19-21 Broad Street, St Helier, Jersey, JE4 8RR

Telephone: + 44 (0) 1534 283000 **Fax:** + 44 (0) 1534 283801

Web Site: <http://www.rbcprivatebanking.com/>

Axxess International

London Office:

Axxess International UK Ltd.
Trafalgar House, 11 Waterloo Place, St. James', London, UK, SW1Y 4AU

Telephone: + 44 (0) 20 7930 0199 **Fax:** +44(0) 20 7930 4969

Bahamas Office:

Axxess International Limited
1 Montague Place, P.O. Box CB-13663, Nassau, The Bahamas

Telephone: + 1 (242) 502 5550 **Fax:** + 1 (242) 502 5600

Hong Kong Office:

Axxess International (Far East) Ltd.
Suite 1601-1603 Kinwick Centre, 32 Hollywood Road, Central Hong Kong

Telephone: + 852 8542 1229 **Fax:** + 852 2868 5995

Web Site: <http://www.axxess-international.com/>

11. Offshore and Freedom Journals and Magazines

Offshore Wire

Email: info@offshorewire.org
Web: <http://www.offshorewire.org/>

Offshore Wire publishes a magazine on everything to do with the offshore world. Subscription is free and the staff will happily point you in the direction of anything you need. One of the best resources on the Internet.

Global Asset Protection

Web: <http://www.rpifs.com/assetprotection.htm>

A monthly email newsletter that provides news and guidance on how to effectively protect your wealth from legal predators and how to avoid being taken by a promoter or lawyer who doesn't really know what he is doing.

OFC Publications Inc.

Telephone: + 1 514 939 2800
Fax: + 1 514 939 2811
Email: island@aei.ca
Web: <http://www.ofcpublications.com/>

Publish two international magazines geared towards the high net-worth investor. Provide colorful and inquisitive interview profiles of industry professionals; informative stories on opportunities and investment strategies; penetrating and insightful focuses on leading offshore finance jurisdictions with the latest developments and product innovations.

Offshore Insider

Telephone: + 1 530 678 5225
Fax: + 1 530 678 5225
Email: sovereign@offshoreinsider.com
Web: <http://www.offshoreinsider.com/>

A membership-based offshore information provider. They have direct access to offshore bank accounts, IBCs, Trusts, investments, information on second passports and residencies.

Offshore Investment

Telephone: + 44 28 9032 8777

Fax: + 44 28 9032 8555

Web: <http://www.offshoreinvestment.com/>

Launched to meet the demand for information in the rapidly changing and expanding global offshore world. It is the leading financial and professional publication for the offshore world and its clients, providing an in-depth analysis of current trends and developments, serving and speaking for the offshore community.

Offshore Red

Telephone: + 44 20 7214 0500

Fax: + 44 20 7214 0501

Web: <http://www.campden.com/publications/osr.asp>

They monitor legislative change in over 35 individual offshore jurisdictions. Also provide concise news, analysis and surveys covering legal, fiscal & regulatory change offshore.

Offshore Tax Strategies

Web: <http://www.rpifs.com/offshoretax.htm>

A monthly email consumer's guide to complex and controversial international tax issues. They expose tax scams and schemes that won't survive a challenge by the I.R.S. and they explain the legal methods of saving taxes offshore or how to avoid hidden tax traps and pitfalls in the U.S. tax code.

Sovereign Individual

Telephone: + 353 51 844 068

Fax: + 353 51 304 561

Email: sovereignsociety@compuserve.com

Web: <http://www.sovereignsociety.com/>

The official publication for the Sovereign Society. Covers international asset protection and privacy.

Aid & Abet Police Newsletter

PO Box 19300, Austin, TX 78760, USA

Newsletter & other publications particularly aimed at informing the police & armed services of American freedoms & how they are being violated.

American Freedom Networker

Telephone: + 1 800 205 6245

Web: <http://www.americanewsnet.com/>

Publishes the American Freedom Magazine.

Anti-Shyster News Magazine

Telephone: + 1 972 418 8993

Fax: + 1 253 736 8703

Email: adask@antishyster.com

Web: <http://www.antishyster.com/>

Reports how - and why - ordinary Americans are: Learning America's legal system; Recognizing government's incredible deceptions; Saving money on attorney fees; and Resisting injustice in the arenas of family law, traffic tickets, and IRS tax enforcement.

Capitalism Magazine

Web: <http://www.capmag.com/>

The Internet's only daily magazine providing articles from a pro-capitalist, laissez-faire, pro-individual rights perspective. Seven days a week Capitalism Magazine readers are treated to an intellectual feast of ideas that help them defend the values they hold dear.

Cato Journal

1000 Massachusetts Ave., NW, Washington, DC 20001, USA

Telephone: +1 800 767 1241

An interdisciplinary journal of public policy analysis. Edited by economist James A. Dorn, the Journal is published three times a year. Recent contributors have included Milton Friedman, Alan Greenspan, George Gilder, Justin Yifu Lin, Judy Shelton, James M. Buchanan, Douglass C. North, Allan H. Meltzer William A. Niskanen, Peter Bauer, Mancur Olson,

Robert Higgs, and Charles Murray.

Free American

Telephone: + 1 505 423 3250

Fax: + 1 505 423 3258

Web: <http://www.freeamerican.com/>

A conservative, patriot magazine dedicated to defending Americans freedoms.

Freebooter

Web: <http://www.freebooter.com/>

A 20 page bi-monthly newsletter that deals in depth with all PT (Perpetual Tourist, Past Taxpayer, Permanent Traveler) issues, and keeps you in touch with the latest technological and legislative developments in a fast changing world. You will become versed in all PT techniques, have access to underground PT literature and dedicated PT products and services and be given links to those individuals and organizations who can be of most help to you.

Full Context

40835 Brightside Ct, Sterling Heights, MI 48310, USA

An internationally distributed newsletter that presents the politics, the principles, and the people behind the recent explosion of interest in Objectivist thought, and of the Renaissance of individualism surrounding it. Regular features include revealing, personal interviews with many of the leading personalities in the Objectivist and free-market movements-from the academics to the artists, to the political pundits.

Humane Studies Review

Web: <http://www.humanestudiesreview.org/>

An online journal that fosters interdisciplinary research and inquiry in the classical liberal intellectual tradition of individual rights and free markets.

Ideas of Liberty

30 South Broadway, Irvington-on-Hudson, NY 10533, USA

Each month Ideas on Liberty (formerly The Freeman) applies the basic principles of the free society to history and the issues of the day. For over 40 years, the magazine has been the unwavering champion of the free society, offering the best in economic and political thought as well as book reviews and inspiring profiles of liberty's heroes.

Independent Review

00 Swan Way, Oakland, CA 94621-1428, USA

Telephone: + 1 510 632 1366

Fax: + 1 510 568 6040

Presents articles, special features, and reviews that deal with political economy.

Intellectual Activist

Telephone: + 1 732 842 6610

Fax: + 1 732 842 6381

Email: tia@osg.com

Web: <http://www.intellectualactivist.com/>

A powerful magazine that helps readers understand how anti-reason, anti-individualist ideas have led to the present state of the world --and to work for the day in which the opposite ideas will form the foundation for a new kind of culture: a rational culture centered on achieving man's happiness on earth.

Laissez Faire City Times

Email: cityclerk@lfcity.org

Web: http://freedom.oringrabbe.com/lfetimes/lfetimes_index.htm

A true laissez faire online magazine, that doesn't stand for government, media monopolies or other bureaucratic Neanderthals. If you value your freedom, check it out!

Lew Rockwell

Email: lew@lewrockwell.com

URL: <http://www.lewrockwell.com/>

If you're pro-free market [and let's face it if you aren't why are you reading

this book!], anti-state & anti-war, then Lew's your man for informative and non-mainstream reporting. Drop your daily rag and hop over to feed your mind with some proper nourishment.

Libertarian Party News Network

Web: <http://www.lpnn.com/>

A one stop source for libertarian news gathered from all reaches of the web. Worth checking out.

Liberty Unbound

Telephone: + 1 800 854 6991

Email: rwb@libertysoft.com

Web: <http://www.rahul.net/liberty/liberty/index.html>

A monthly magazine of libertarian review of thought, culture & politics.

Ludwig von Mises Institute

Telephone: + 1 334 321 2100

Fax: + 1 334 321 2119

Email: mail@mises.org

Web: <http://www.mises.org/>

It is the mission of the Mises Institute is to restore a high place for theory in the social sciences, encourage a revival of critical historical research, promote the free and enterprising commonwealth, and counter the political philosophy of statism in all its forms. In this cause, the Mises Institute works to advance the Austrian School of economics and social science generally in the Misesian tradition, and, in application, defends the market economy, private property, sound money, and peaceful international relations, while opposing government intervention as economically and socially destructive.

New American

Web: <http://www.thenewamerican.com/>

A valuable tool in confronting the liberal, mainstream media. Stories in the news are often used to appeal to our emotions and convince us to gradually surrender our freedoms. For example, another shooting occurs in the nation. Are more gun control measures the best solution to this all-

too-common occurrence? You would think so if your only source of information was the nightly news. But what about our Constitution? What exactly was the Founding Fathers' intent when they recognized our right to bear arms? Presenting truthful, well-researched answers to issues like these is the heartbeat of The New American. With founding principles as guides, issues are covered from a conservative, non-partisan perspective.

Objective American

Telephone: + 1 541 935 8716
Fax: + 1 541 935 8713
Email: editor@objectiveamerican.com
Web: <http://www.objectiveamerican.com/>

A magazine of independent thought and a voice for positive, rational living.

Portland Free Press

PO Box 1327, Tualatin, OR 97062, USA
A bi-monthly newszine dedicated to speaking the truth and then running.

Reason

Telephone: + 1 310 391 2245
Web: <http://www.reason.org/>

A magazine that promotes freedom based on rationality. A libertarian heavy weight.

Sovereign Individual

5 Catherine Street, Waterford, Ireland

Telephone: + 353 51 844 068
Fax: + 353 51 304 561

Published monthly, this newsletter will be of interest to international investors, entrepreneurs, expatriates, second passport holders, privacy seekers and citizens of the offshore world. Articles cover personal freedom, privacy and wealth creation and asset protection.

Truth in Media

Telephone: + 1 602 956 8586
Fax: + 1 602 952 2058
Email: publisher@truthinmedia.org
Web: <http://www.truthinmedia.org/>

TiM was created to ensure accurate and complete news and editorial coverage of domestic and world events. Their editorials attempt to interpret complex issues in a way which is easily understandable by most readers who do not necessarily have extensive expertise in a particular field.

World Net Daily

Telephone: + 1 541 597 1776
Fax: + 1 541 597 1700
Email: news@worldnetdaily.com
Web: <http://www.worldnetdaily.com/>

A free press for a free people. Superb online daily newspaper which also publishes a monthly "paper" magazine. Ruggedly patriotic, pro-sovereignty and anti-NOW [New World Order]. Wake up your mind and go visit them.

Chapter Two

Mail Drops

Using a mail drop effectively is the key to hiding anonymously. Mail drops can be used to set up offshore accounts, receive business post, and as a shield between you and your customers.

1. Global Providers

Offshore Wire

Email: maildrop@offshorewire.org
Web: <http://www.offshorewire.org/>

Offshore Wire publishes a magazine on everything to do with the offshore world and provide mail drops and other services in practically every county in the world. Without a doubt the most trust-worthy service provider out there. If you want something specific/unusual then these are the people to speak to. Offshore Wire never keep your forwarding details and retain no records so your anonymity is guaranteed. If you are looking for a custom solution or simply a secure offshore address then contact these guys, free advice is given.

Cronos Privacy Services
Manchester House, Bangor Street, Port Dinorwic, Gwynedd. LL56 4JD, UK

Tel: +44 7050 662 716
Fax: +44 7050 662 717
Email: free-of-tax@hushmail.com
Web: <http://www.free-of-tax.com/>

These can set you up with a mail drop in the following jurisdictions: UK, USA, Australia, Bahamas, British Virgin Islands, Cayman Islands, Costa Rica, Canada, Germany, Greece, India, Indonesia, Latvia, Malta, New Zealand, Philippines, Russia, Singapore, South Africa, Sweden, Switzerland, Taiwan, Thailand.

2. Country Specific Providers

Austria

Royce Business Centers
Fischhof 3, A-1010 Vienna, Austria

Tel: + 43 1 53195 0
Fax: + 43 1 53195 42
Email: vienna1.austria@hqnet.at
Web: <http://www.royce.at/>

Bahamas

ASAP Services Ltd
The Easy Bay Shopping Center, PO Box N-1836, Nassau, Bahamas

Tel: +1 242-394 6447 or +1 242-394 6668
Fax: +1 242-394 0992
Email: asap@bahamas.net.bs
Web: <http://www.asapbahamas.com/>

A leading Caribbean mail forwarding offshore mail drop with international mail forwarding.

Canada

L. James
P.O. Box 92058-HW, Brossard, QC J4W 3K8, Canada

Secret Street Mailing Address! Confidential Canadian mail forwarding. Privacy guaranteed. Pseudonyms accepted. Experienced, caring, affordable and reliable service. Secure residential address. Avoid sensitive information leaks by using their alternate address service!

Lucas Hulsebosch
PO Box 2168, Tisdale, Saskatchewan, S0E 1T0, Canada

Fax: +1 306 873 4579
Email: mailforwarding@pcpostal.com

Offers mail & fax forwarding services that require no identification to apply for and offer the customer absolute privacy and anonymity.

Netherlands

Swiss Mail Drop Services
P.O. Box 4766, Curacao, Netherland, Antilles

Web: <http://www.swissmaildrop.com>

You may send and receive both domestic and international mail (or register software!) using their unique mail drop service. Very privacy conscious.

New Zealand

Email: info@privatemaildrop.com

Web: <http://PrivateMaildrop.com/>

Provides private, secure and confidential mail forwarding services for over 2,700 clients across the globe. Their comprehensive service allows you to establish your own private offshore mailing address in New Zealand and to protect your real identity and location when you do not wish certain individuals, companies, organizations or government agencies to know where you really are.

Philippines

Nora Falalimpa

Q Plaza 207, 1900 Cainta, Rizal, Philippines

Email: noraf@mailsurf.com

Nora's been around since 1987. Her service is personal and prompt. She'll give you her cellphone number when you take out her service. Email her for details.

Sweden

Brevia Mail AB

Frejgatan 13, 114 79 Stockholm, Sweden

Tel: + 46 8 155210
Fax: + 46 8 159925
Email: info@brevia.se
Web: <http://www.brevia.se>

Offer mail drops in Stockholm, Sweden. Also have the possibility to arrange maildrops in other parts of Sweden. They can supply you with a box address or a street address and have been in business since 1984.

United Kingdom

Abacus
PO Box 105, Godalming, Surrey, GU8 4FE, United Kingdom

Tel: +44-0845 367 2020
Email: Enquiries@serviced-offices-europe.com
Web: <http://www.serviced-offices-europe.com>

Angel Business Services
Dept A1, 14 Angel Hill, Tiverton, Devon EX16 6PE, United Kingdom

Tel: + 44 1884 255 273
Fax: + 44 1884 253 949
Email: fourteenabs@netscapeonline.co.uk

ABS is a small mail drop in the UK. They provide a nice personal service for a very good price.

Hold Everything
Suite 401, Regent Street, London, W1R 6HH

Tel: + 44 20 7580 4242
Fax: + 44 20 7580 4729
Email: enquiry@hold-everything.com
URL: <http://www.hold-everything.com/>

Locate your business in one of London's most prestigious areas, without even having to be in the country! You may use their prestigious address as if it were your own, with full secretarial backup, fax, telephone and email facilities.

Leyton Office Services

2 Harrington Road, Leytonstone, London, E11 4QW

Tel: + 44 208 556 2979

Fax: + 44 208 539 2862

A very discreet & privacy oriented mail drop. No ID, no contracts required. Simply pay your money and away you go. Nigel the owner is very down-to-earth and doesn't suffer fools gladly. If all you want is a basic service, this ones for you. If you want to be treated like royalty I suggest you find someone else. Aside from the usual services they provide, they have some "interesting" sidelines you might want to check out. Ask for their "Special Services Sheet".

Chapter Three

Second Identities

Creating a second identity can protect you from the aggressive and potentially dangerous controls of your Government. In this chapter we will look at Second Passports, Citizenships, Banking Passports, Alternative Identity Documents and more.

1. Second Passports and Citizenship

A second passport can bring you freedom from the shackles of any one government! The fact that you are reading this proves that you have already realized that you are a tenant of Planet Earth and not the property of any "government". However, as long as they can track you and your assets and detain both with growing ease you **are** effectively their property, whether you like it or not!

Your government does not want you to be freely shopping the planet for a passport or citizenship program based on "features and benefits". They would much rather have you continue producing fruits for them as "citizen slaves" in a relationship that, by definition and implementation, always benefits only one side - the State!

They do not want your assets out of their reach - they want to be able to confiscate them at will. They want to be able to infiltrate any offshore banking institution, attorney's office, and trust structure in order to "identify" the records and funds of "their" citizens!

They do not want to allow you to freely travel wherever you want - but rather track and restrict your travel, limit your stays, and even be able to prevent you from traveling at all.

So it should not come as a surprise they DO NOT want you to even be thinking about getting a second passport!

So with that in mind, lets take a look at the different types of passports available.

Passport Types

The types of passport programs that are available can be easily divided into three areas:

- Black Area:** Illegal
- Grey Area:** Kind of legal
- White Area:** Fully Legal

Black Area

The illegal passport market still exists today, in fact the majority of offerings that you may see being promoted on bulletin boards, or on web sites hosted on free servers, and even in the back of some economic and business magazines fit this category.

This area is also the most dangerous for the consumer. Not only are the programs illegal - but those selling them tend to be the least reliable, and many (if not most) are simply rip-off artists.

Of course there could be a need in a time of crisis, and it might be beneficial to know that this market exists, but once you understand the abundance of legal and easily obtainable programs you will find no need to deal in this marketplace examples of back area passports are:-

Stolen Passports

Years ago a market existed for stolen and altered passports. The thief stole it to order and changed the picture. But due to the wealth of anti-tamper and security features built into a modern passport, getting a good quality and passable passport that has been provided in this way is almost impossible,

Fake Passports

This is another area where technology has made things virtually impossible. Check out your passport under ultraviolet light and you will see just how sophisticated today's passports have become. Ultraviolet checks are now so commonplace at many border crossings that you would never get away with using a fake passport.

Stolen Blanks

These are exactly what the name implies - stolen and unregistered blanks. Some passport office worker, diplomat or embassy employee steals 10 or 20 blank passports and "issues" them himself, without registering them in government computers.

These usually work fine as long as you don't enter the country of issuance, and as long as no one realizes that this particular passport is "missing".

Registered Passports

These passports are issued just like regular ones. The corrupt official simply goes through a regular application process and registers everything in government computers (usually at night). Of course, he fills out the application form himself on behalf of his "client", and the details on the "birth certificate", "proof of address" etc. that he enters into the computer only exist in his imagination. This process results in a passport that is fully registered.

Many countries have now introduced new procedures to avoid this kind of "secret business". Applications are now checked and double-checked and the chance of such an application not being detected is very small in most countries.

Ghosting Passports

This is basically stealing the identity of someone else and usually involves acquiring the birth certificate of a dead child or a mentally retarded person, both of which are extremely unlikely to ever apply for a passport.

An application for a passport is then sent off and if you are lucky a brand new passport arrives in the mail. Understandably this is a know method and passport offices are now starting to cross reference birth and death records when processing the application. Just think, if they found your application was fake then they would have a perfect mug shot to send to the police.

Grey Area

We are big believers in traditions and customs, particularly when they support our privacy goals and objectives. And there exists today a wonderful opportunity in an area we refer to as "Discretionary Programs", this is the Grey area.

Friendly Bureaucrats

Especially in third world countries, exchanging favors for favors is still an acceptable way of life. Bureaucrats in these countries often have the power to grant citizenship in exchange for a favor given by the applicant.

Naturally, this favor can consist of a cash payment. These programs often include naturalization certificates and sometimes even birth certificates.

While some have a knee jerk reaction to the idea of giving a direct payment to a politician in return for the granting of a discretionary favor, you need to understand that this is not only a tolerated situation in the countries allowing such discretionary power, but it is in fact one of the "benefits" of holding the political position and an acceptable subsidy to their otherwise modest government checks!

It's the "good old boys" network in full glory: Buy them a drink, a good cigar, talk some business, and hand them an envelope! And the best part is they can openly do it - they have the discretion and they will use it when properly motivated.

However, this is not a "free for all" process. If these people are going to exercise their discretion, they will only do so if it will not adversely affect their good name. So these types of arrangements typically involve a screening process by a trusted third party who then "lobbies" on behalf of the applicant.

These passports work like any other legally issued passport and can even be used to live in the country of issuance.

There is very little risk to this form of application but if the "power holder" grossly abuses their authority or otherwise falls from political grace there is a remote chance that their discretionary decisions could be retroactively reviewed.

This risk can be minimized by focusing on programs where the power holder is at one of the highest government levels and is very discreet in their use of authority.

National Interest

Most countries in the world, even first world countries, are more than willing to grant instant citizenship through fully legal means if it is in the "national interest" that they do so.

To go through this route, just identify and influence the decision makers and you're on your way! In first world countries they will not normally accept cash payments, but if you can offer the country a substantial contribution of a different nature you might have a reasonable chance to

acquire their citizenship without spending any money at all.

We list this in the "grey" area as this power to grant instant citizenship is not normally given to the bureaucrats through their country's constitution. However, in this day and age it is normal practice for most countries NOT to obey their own constitution. They will usually claim that it is in the "national interest" not to do so. Do you see the parallel?

White Area

Official Fast-Track Citizenship Programs

There are a few countries that offer an economic citizenship program that enables you to acquire citizenship usually within a few days or weeks if you pay a certain amount of money to the government. Alternatively, you will be required to invest money in a certain type of business in the country in question.

Countries offering such official programs have a clause in their constitution that enables bureaucrats to grant instant citizenship if certain requirements are met. It's basically the same as "Friendly Bureaucrats" as above, only that these programs are usually a lot more expensive and are fully backed by the country's constitution. This ensures that once you have citizenship there is little risk that subsequent governments might reverse the process and kick you out again.

Diplomatic Programs

An interesting variation of the white programs is a diplomatic appointment. Obviously, any government has the power to appoint honorary diplomats and issue them a diplomatic passport. In some cases they will even arrange for a naturalization certificate, but this usually falls into the grey area (see "National Interest").

Which One To Chose

If you're on a small budget you might be tempted to go for a "black" passport. If a country's "white" program costs \$2,000,000 and a bureaucrat offers to bend the rules and let you have it for \$25,000, it's not a bad deal even though it's not legal. Many people seem to consider this option especially if they just need it for banking purposes, visa-free travel, or to

hide money from the wife.

Nevertheless, we strongly recommend that you stay away from these programs, instead, have a good look at the variety of readily available "grey" programs first, and then ask yourself whether a "black" program is worth the risk!

Generally, a "grey" program offers almost all of the benefits of the "white" programs, none of the drawbacks of the "black" programs, and often costs less than either!

If you have a very high profile and a lot of money you might want to consider one of the "white" programs.

Grab and Run

Acquiring a black passport is basically a "grab and run" venture. No one trusts anyone in this "business" - as both the client and the supplier could be scamsters, or part of a government sting operation.

We strongly discourage you from going through any of the black programs; due to the shady nature of these programs the marketplace is penetrated by scamsters and fraudsters who take your money and run. An estimated 85% of all offers you see for black passports are either outright scams or sting operations, and you will never see your money again, nor your promised passport. Even if you do eventually obtain a black passport, it will usually not give you the freedom you expected, but a headache for the rest of your life!

Usually only people whose life depends on it should consider these programs - but even if you are in such an unfortunate situation there are better (and fully legal) options available.

Greasing The Palms

Acquiring a grey "discretionary" program is much more reasonable. Unless you are very well connected and have substantial resources, you would normally focus on second and third world countries as they tend to make it pretty easy to get what you're looking for.

You should consider these programs if you want a second passport for travel, residency or banking purposes. Most programs are per

naturalization only, but there are a few that will result in the issuance of a birth certificate and thus give you a completely new identity.

You can get full citizenship in a good and peaceful third world country for around \$15,000. Prices for second world programs usually start at around \$25,000.

Squeaky Clean

White programs are protected by the issuing country's constitution and are thus 100% legal. There are only a few countries in the world that offer such a fast track economic citizenship program. Prices start at \$30,000 for a particular third world with reasonably good visa-free travel opportunities. In the upper range you can expect to invest up to several million dollars.

Watch out for scams here as well - there is a European country that requires you to invest a million dollars before they will even consider your application! There is no guarantee that you will be approved.

2. Frequently Asked Questions

Below are some of the questions we are frequently asked when providing information on second passports and citizenship.

Q: Are there any particular countries that it is very advantageous to have a second passport for, or are all second passports 'equal'?

A: Some passports are better than others! Look for the following features before acquiring a second passport:

Visa-free travel: Does the country of your new citizenship restrict you from traveling to certain other countries? Will the passport allow you to travel to your favorite countries without having to obtain a visa?

Grip on non-residents: Does the country care what you do when you are a non-resident and live outside their borders? Do they require you to prove that you are resident somewhere else before they will no longer require you to pay taxes? Do they require that you file an annual tax return no matter where you are?

The following applies if you intend to live in the country:

Grip on residents: Does the country have a personal income tax or any other excessive taxes? Do they force your children (and possibly yourself) to serve in the military for a certain period of time? Is the general climate in the country litigious? Is the country in the grip of Big Brother? What kind of privacy is there in the country?

Climate & Life: Is the weather reasonable and suitable for your health? Is the air clean? How about the water? Does the country offer a reasonable standard of life?

Q: If I have an opportunity to have a US passport, is it wise to take it considering the restrictions for US citizens?

A: In our opinion it is not wise at all. US passports are nowadays regarded as a liability, not as an asset. Many people who obtain a US passport realize that they are much worse off than before, and try to rid themselves of it as quickly as possible! Worldwide taxation, danger of being assaulted almost anywhere in the world due to the US government's aggressive role as a world policeman, not being allowed to travel to certain countries (Cuba, Lybia etc), etc. - all this has made the US passport one of the least

attractive ones.

Q: Is it safe to obtain a second passport if someone lives in a country that banned second citizenship?

A: It depends on your particular circumstances. Almost no country that you acquire citizenship from notifies your original country - thus they would never need to learn that you now also have another citizenship. Of course, to be on the safe side, you could renounce (or simply abandon) your old citizenship. Again, whether this is feasible or not depends on your current country, circumstances, plans for the future etc.

Q: How can I test whether a second passport I recently received is legal and fully registered?

A: You could use the "WG Hill Method", which consists of asking a major company, preferably in a third world country, to send a letter along with a copy of your passport to your passport country's local embassy, essentially saying: "This person has applied for a job with very serious responsibilities, please let us know whether his documents check out with your records and whether he has anything against him". This method is often used by major companies so it doesn't raise any attention. The disadvantage is that with some countries, such an inquiry might result in your documents being flagged for further investigation, income tax checks etc. If your documents and supporting records are only 99% legal (still perfectly usable under most circumstances), this might start the very troubles you wanted to be safe from in the first place. There are other, more confidential ways to check a passport which unfortunately we cannot reveal here. If you have acquired a second passport and would like some assistance in checking its validity then please contact us.

Q: Sometimes consultants ask for substantial amounts of money up-front - what if the prepaid service is not delivered?

A: This happens fairly frequently and unless you want the authorities to get involved, it's just a matter of bad luck. If someone asks for money up-front and you aren't comfortable with the risk, ask them whether they will accept an escrow arrangement, or if they can provide you with suitable references. If they agree to an escrow service, find a reputable agent to handle the escrow. If they don't agree, and they can't provide you with any solid references either, don't do business with them. With most "white" programs the government itself (or one of its attorneys) will act as escrow agent.

Q: In the 1950's some totalitarian governments destroyed the passports of their citizens returning to the home country. How would you avoid such a situation if this were ever to happen again?

A: By not returning to the home country in the first place. If you have to return, obtain a passport from a different country in a different name, and only then return.

Q: I heard that the German and Irish (any other?) governments will allow second citizenship to foreign-born persons of German or Irish ancestry. True?

A: Partially - Germany does not allow second citizenship so you would have to renounce your current citizenship in order to obtain your German passport. Other than that, if some of your grandparents are/were Irish or German you could have a good chance of acquiring citizenship.

Q: I am a US businessman who travels to a lot of potentially hostile countries. Is it possible to get a second passport from a less "aggravating" country than the USA and still have it known and recognized by the USA as a legitimate passport?

A: Definitely yes. You could obtain second citizenship from a low-profile Caribbean country and use that one to travel abroad. You could even take both passports with you, using the US passport to leave and reenter the US, and the Caribbean passport to travel abroad. The passports of most countries in the world are fully recognized by the US, and the US also "allows" their citizens to have dual citizenship, so you have a lot of choices available!

Q: What is truly the cheapest?

A: By far the cheapest we have heard of is a legitimate African passport at \$5,000.

Q: How long does it take to get the cheapest?

A: Four to six weeks upon receipt of photos and payment.

Q: Will a second passport have exactly the same name as your first passport?

A: With some programs, yes. With others, it can be in a different name if

you like. The white programs usually require that you use your name, but even then you can sometimes legally change your name to a different one. Most grey programs allow name change without too many bureaucratic hassles.

Q: Will I be able to leave on the 1st passport and come back on the 2nd passport?

A: You will most definitely be able to do so. Whether this is fully legal depends on a number of circumstances, regulations etc. For example, some countries have the requirement that if you are a dual citizen you must identify yourself as a citizen when entering or leaving the country.

Q: Most of the second passport schemes come with a very high cost. Is there any that are available through an investment program, rather than an ex gratia payment to a government or agency. I understand some countries will grant passports and citizenship to people who have a certain amount invested in that country - do you know of any such cases.

A: Austria is one such case, but it rather falls into the "scam" category. Here's how it works: First you must invest between \$500k and \$1M into a certain type of business within Austria. Once you've made the investment they will review your application and decide whether you'll be accepted for the fast-track citizenship or not. If not, your money is tied up and you'll have to wait the normal 5+ years until you obtain citizenship, provided of course that you become a permanent resident!

Q: What is the best way of finding out which of the people in power would be most likely to accept an offer for a grey area passport. In other words is there any way of becoming connected when you are not already, without getting involved with scammers, sting operations, or somebody who is not actually likely to accept an offer and possibly even be a rat.

A: The best way to do it yourself is usually to travel to the country in question and try to get acquainted with bureaucrats and politicians. Maybe you can make friends with them and hint that a friend of yours is looking for fast-track citizenship... would they know someone who can help him?

Get the idea? It's more diplomatic to ask "on behalf of a friend" - and once they are committed to assisting you, you can always say that you too might be interested. Hey, you could even get them to help you twice and resell the second set to a friend at twice the price, thereby effectively getting yours for free. But be careful - we have heard of many incidents of

"power holders" taking money and not delivering what they had promised. You have very little recourse once you've parted with the money.

Q: How can one start using the new passport to leave a country if the passport has no visa and entry stamp to that country?

A: Simple - if the passport is in a *different* name, you usually can't, unless you walk across the border without being checked. The solution is to use your current passport to travel to a country that does not stamp passports from the country your second passport is from, and leave your current passport there while starting to travel on the new one. Ideally, your first passport wouldn't be stamped either so you can switch back and forth as you like.

Q: Assuming I have two passports, continuing the question above, does it mean I should/can only "switch" passports when "in- between" countries i.e. always leave on same passport as entry passport and switch to second passport when entering the second country?

A: If your two passports are in the *same* name (i.e. dual citizenship) then this is the correct way to do it. If the passports are in *different* names, it is still possible but outright dangerous! If you are checked out by immigration or customs in any country and they find out that you have two passports in different names on you, you will have a lot to explain (and usually be given plenty of time to do so).

Q: What are the financial qualifications for getting Swiss citizenship? Are there other countries that are as good or better for getting citizenship: as far as financial freedoms (especially from the IRS)?

A: In this day and age, Swiss citizenship is hard to obtain and not recommended at all. If you value your freedom and privacy we highly recommend a Caribbean or Latin American country that offers good visa-free travel and has no personal income tax.

Q: Is it not simply against all law or common sense to have a second passport?

A: Not at all - as for the law, if you are a US citizen then it is fine (check with your country's consulate). As for common sense, consider the following *imaginary* situation: Half a year from now the US could be declaring martial law and shooting its citizens who try to leave the country. Only foreigners will be allowed to leave the country that has

turned into hell on earth. Guess who will be able to create the impression of being a foreigner? Those lucky people who were wise enough to acquire a second passport while there was still time to do so!

Q: If you can have a second passport, then you cannot fault the terrorist or illegal immigrant who has come to this country under such means, can you? Your comments?

A: Most people who have the means to acquire a *legal* second passport want to *leave* the US, not enter it. Terrorists and illegal immigrants most likely use *illegal* documents which they have obtained through a fraudulent application process. Note the difference between legal and illegal! You wouldn't outlaw all knives and rely on your hands to cut bread, meat etc., just because criminals use knives to kill other people, would you?

Q: How difficult is it to obtain a fully legal, legitimate EU passport?

A: It is quite easy if you are prepared to live (and pay taxes) in a EU member country for a couple of years, learn the local language, and then obtain a passport through naturalization.

Q: Failing this, what about for countries lobbying for membership?

A: Same thing - live there for a couple of years, learn the language and they will usually offer you citizenship! Of course, there are fast-track options available, but these cost a lot of money and are very controversial, to say the least.

Q: If I acquire second citizenship, are my children eligible too?

A: Usually yes. Sometimes there might be an extra fee.

Bonus Tip: Free Passports

In certain circumstances you can get a passport completely free of charge. This is usually possible on ethnic or religious grounds. To determine your likelihood of being able to obtain a free passport we suggest you list all foreign family connections and religious possibilities over the last hundred years. For example, if you are Jewish we can recommend a path to gain an Israeli passport, or for dedicated Buddhists a Thai passport is a definite possibility.

On ethnic grounds the list of possibilities is very substantial, for example ethnic Germans from the Volga in Russia are returning to Germany and are granted citizenship, even though their ancestors left over 200 years ago. In the case of Ireland, more people entitled to an Irish passport live outside Ireland than in the country itself! Plus, people born in northern Ireland can also easily obtain an Irish passport from the South.

Another obvious possibility is marriage with someone who already holds your desired citizenship. It should be easy to find someone who is interested in a marriage of convenience, especially if you are wealthy or attractive, or both.

Note: Many countries either make random checks or require you to complete some sort of written or oral test (where you must answer questions about your spouse's habits etc.) to make sure that you are indeed involved with each other and aren't just married on paper. If you cheat and they find out, your new citizenship will be renounced, and you'll be banned from ever acquiring it again. So watch out!

3. Banking Passports

A banking passport is simply a legal passport from a country and in a name other than your current one. It is a passport you use for banking, i.e. to open and operate bank accounts, and to own property. As inexpensive banking passports typically require a visa to travel to almost any country in the world, they are not normally used for travel.

A banking passport is cheap and most often from a poor third world country. These countries can raise money by giving away passports to those who are willing to pay for them. There are a few semi-official programs; others are run by entrepreneurial bureaucrats. In these countries, doing such favors for cash is well accepted and not necessarily illegal.

Banking passports typically cost \$7,000 or less. Anything over \$10,000 would normally no longer be considered a banking passport if it could also be used for travel. It would then simply be a second passport. Of course, every second passport can be used as a banking passport as well.

Why bother?

The answer to this question becomes obvious when you consider that a US passport is considered to be the most dangerous in the world. Not only will you be targeted by terrorists, but also by terrocrats (i.e. terroristic bureaucrats)! If you open offshore bank accounts using a US passport, sooner or later you might get into serious trouble.

Why? It's simple. The IRS and FBI are actively pressuring offshore havens to turn over banking records of their American clients. And they are trying to infiltrate banks in those havens they cannot openly force into submission. There are rumors that they have even set up their own offshore bank in the Caribbean in order to attract clients and then turn them in.

Now, the IRS is hardly interested in the finances of a citizen of some poor third world country. Even if they manage to infiltrate a bank, or you fall for one of their scams, then having used such a passport could mean the difference between freedom and slavery.

We all know what happened to those unlucky clients of a former Cayman Island Bank whose owner volunteered to turn over client records to the IRS, in exchange for a less severe penalty for an unrelated crime.

Thousands of Americans were investigated, hundreds were jailed. Investigations are still ongoing. What would have happened to them if they had used an African passport in a name other than their own, and an African mailing address? Nothing. Think about it.

Why not to use camouflage passports

Camouflage passports are passports which look like those from countries that no longer exist. British Honduras, the Soviet Union and Rhodesia are just a few examples. Anyone can legally make up such passports, or buy them for a few hundred dollars. However, banks throughout the world have woken up to this, and they have very up-to-date lists of all countries in the world. They are simply not going to accept account applications from persons who use a passport from a non-existing country. What's worse, they might flag them down for further investigation.

What's still worse than that, they might initially accept the application and make you believe that everything is alright. Later, when you have deposited tens of thousands of dollars, they would suddenly freeze your account, saying that they "just" discovered that you've used an invalid passport... "Would you please come forward to prove that the passport is issued by a genuinely existing country!" Money gone!

The common argument for a camouflage passport is that it can be useful when your plane is hijacked or similar. Proving that you aren't American in such a situation (by flashing your camouflage passport) can supposedly save your life. Actually, most bureaucrats from unpopular countries like US and UK who travel internationally have one or several such camouflage passports, and they know only too well why.

Unfortunately, the terrorists are catching up too! Just imagine the following situation. Your plane is hijacked and Americans are singled out. You show your Rhodesian camouflage passport... but the hijackers happen to know that Rhodesia ceased existence over 20 years ago! They strip-search your body and find your US passport. Guess who will be the very first hostage to be shot? (To add insult to injury, they might even assume that you're a bureaucrat or diplomat as these are the people to most likely carry camouflage passports.)

If you find yourself in such an unpleasant situation, we recommend that you either blend in with the crowd - if you're on a plane with several hundred US citizens, your individual risk of being killed is rather low. Alternatively, get a full citizenship from a non-controversial country in the

first place... a country that actually exists and whose passport enables you to travel wherever you want to. Then you can leave your US passport at home - or even renounce it.

Registered or unregistered?

For banking purposes, you need to use a registered passport from an existing country. All legal banking passports are fully registered with the issuing country, so even in case of an official inquiry the Ministry of Foreign Affairs would respond that the passport is indeed genuine and that the holder is a bona fide citizen. Considering that it is possible to obtain such legal, fully registered passports for as little as \$5,000, it would be a big mistake to obtain an unregistered passport for a few hundred dollars less, trying to "save money".

Security precautions

Obviously, you do not want to receive or store the banking passport at your current home. Don't even let it enter your home country! Instead, set up an offshore mail drop address or box where you receive the passport and other sensitive mail. After having opened the bank accounts you need, store the passport in an offshore safe deposit box and never, repeat never take it back home! Depending on the country where you are at any given moment, there might be very stiff penalties for being found in possession of two "conflicting" passports (i.e. in different names), even if they are both legally issued.

Where to get banking passports

There are various sources on the Internet of Banking Passports, doing a search on Google will yield numerous results but our best advice would be to sign up for a free subscription to [Offshore Wire Magazine](#) which regularly reviews different providers, or simply email the staff directly for more information. Please note: we are not in anyway affiliated with this magazine but the quality of information provided by it is excellent.

For the more adventurous, you would travel to a third world country yourself, get acquainted with a few high level bureaucrats, and you'll find out that they'll be more than happy to assist you!

At the end of this chapter you will also find a list of contact information for

companies providing this service.

4. Diplomatic Passports

Diplomatic passports are the crème de la crème of identity documents. They offer protection from prosecution and privileges as a consul of the country of issue.

The privileges of accredited diplomatic appointments and passports as an honorary consul include:

- You will enjoy the privileges and immunities granted by the Vienna Conventions of Consular and Diplomatic Relations.
- Your home and office will be officially designated as a consulate and therefore are inviolable.
- You may display "CC" (Corps Consulaire) plates on your car so that your status is known to the forces of control who may not detain you in any way.
- When traveling, you may use the diplomatic channel at airports and will not be subject to time delaying and annoying customs checks.
- You may purchase drinks, cigarettes and other supplies for your consulate duty free.
- You will be exempt from all forms of tax on any of your income in the host country derived from outside of that country.
- Doors which may have been previously closed will remarkably open once you have received your diplomatic status.
- Top restaurants, hotels and clubs which may be "fully booked" will suddenly take your reservation.
- You will receive free upgrades from many airlines to First/Business class at the check-in desks.
- You will automatically receive numerous invitations to Royal/Diplomatic and Society parties and events.
- You will meet top-ranking government officials and heads of state.
- You will boost your business success as well as your social status and

prestige.

The typical cost for diplomatic status is around \$55,000 and takes up to 3 months, if you are serious about starting this process then please contact us .

5. International Drivers License

The United Nations, in the Convention on International Road Traffic on September 19, 1949, established the International Driving Permit to facilitate the worldwide travel of motorists in foreign countries where language barriers create difficulties for both motorists and police. It has been ratified by more than 160 nations.

The Permit is a 17-page booklet about the size of a passport (4.25 x 6 inches; 10.8 x 15.25 cm). It is printed in eleven (11) languages: English, French, German, Spanish, Arabic, Russian, Italian, Chinese, Swedish, Japanese and Portuguese. It explains that the motorist has a driving license from his permanent place of residence. The Permit has been so widely used for more than fifty years that it is recognized everywhere in the world.

The International Driving Permit cannot be assessed points, revoked or suspended!

The United Nations itself does not issue driving permits. In order to implement this valuable document for the motorist, it was decided that it should be issued by certain authorized travel associations.

This International Driving Permit meets every requirement of the Convention on International Road Traffic, and covers all types of vehicles from motorcycles to heavy trucks. Below you can specify which vehicles you are qualified to drive.

IMPORTANT! For the International Driving Permit to be valid in your U.S. state or country, you cannot have a drivers license issued from your state or country, or a car registered in your name. State issued licenses supersede an international driver license in the state or country where they are being used. That is, if you are ever stopped, your tags and name are run through the DMV computers. If the name on your IDP matches that in DMV records, then you are a 'resident' and not a 'tourist'. IDP's are intended for world traveler tourists only.

Having an International IDP does not authorize the Holder to break the law(s) or endanger public safety. The Holder of an IDP is presumed to be bound under the Convention of International Road Traffic of 19 September, 1949. That is, you must be qualified, and obey all the rules of the road in every country or state it is used. The IDP is NOT a silver bullet against traffic citations. If you happen to get a traffic citation (and

deserved it), then pay the pay and stop doing whatever it was that got you the citation. The Holder of an IDP is also responsible for any property damage he or she may cause.

Facts:

An International Driving Permit is valid in every country except the country of Issue (IDP's are for international travellers and tourists only.)

A State issued Driver License nullifies an International Driving Permit in the State of residence.

Automobile registration in your name nullifies an International Driving Permit in the State of residence.

Carrying any government or private identification that shows a residence address in your state will nullify an International Driving Permit.

A successful IDP holder does NOT:

Carry any ID in or out of his automobile that is in conflict with his new ID.

Have an automobile registered in his name. Rather, his automobile is registered in another name, or to a trust, and carries a 'permission to use' letter from the registered owner.

Drive under the influence of any substance that would impair his ability behind the wheel.

Drive cars which draw needless attention.

Carry contraband within his automobile which would be in plain view of a police officer (probable cause.)

Engage in needless conversation (designed to entrap), or answer questions that are not directly related to a traffic stop.

Become confrontational or disrespectful with police officers.

Grant permissions to search his car, unless a search warrant is issued.

Go to court and voluntarily grant jurisdiction to adjudicate the validity of International Law or the Permit. Traffic, Municipal and State courts do NOT have jurisdiction or venue in International Law (unless it is voluntarily given.)

A successful IDP holder DOES:

Obey the rules of the road, and obey posted speed limits.

Conduct himself in a courteous manner at all times.

Drive a clean car in good repair.

Pay traffic citations which are deserved.

A successful IDP holder's position if ever confronted is ALWAYS:

I am an American (or, nationality printed on IDP.) I live and work abroad. I am here on vacation. I am a non-resident. I am borrowing the car. If I have committed a crime, then arrest me, cite me, or let me go. Then SHUT YOUR MOUTH, AND ADMIT NOTHING!

Police officers are not trained in Law or International Law! They operate under police procedure and have been given the power of 'discretion.' Many officers have no knowledge and have never even seen an IDP. Some may even tell you that an IDP is not valid. Never argue the subject of validity, as police officers hate to appear ignorant. If anything, simply state that the IDP was purchased in the 'country of issue', and to the best of your knowledge and belief it is perfectly lawful. Tell the officer that (if need be), you will save your arguments for the judge (if a citation is to be issued.)

Where to get an International Driving License

At the end of this chapter we have listed several reliable providers of International Driving Licenses and have done business with all of these companies.

6. Fake Identity Documents

The first question you have to ask yourself when looking for fake ID is why do you need it? If you are trying to open a bank account in another name or travel anonymously then fake ID will not cut it, instead you should be looking at a second passport / citizenship program.

Alternatively if you are trying to create a new persona and want a well-rounded set of documents then you can simply order these from a range of suppliers on the Internet or preferably make them yourself.

Making Your Own ID

Using an average PC and a good quality Ink Jet printer you can produce near perfect ID documents in under an hour, couple that with a range of letters to yourself from big companies, a few bills, and a bank statement and your new alias is starting to look like a believable character. If someone were to go through your briefcase and found these things then they would be pretty convinced that you are who you say you are.

Included with this eBook is a selection of ID documents that have been scanned in for you to take a look at, these include drivers licenses, ID cards, college and university diplomas, and other professional accreditations.

Using a photo manipulation program such as Adobe Photoshop or Photo Paint, you can edit the details on these images and change them to whatever you want. This process does take practice and you expect to spend a few days learning the editing program and practicing on the sample images before you start making your own documents.

For utility bills, bank statements, and other corporate letters, simple take an existing document and scan this into your computer. Most modern scanners in the sub \$100 range provide adequate resolution to reproduce the original. Once this has been scanned in you may need to touch it up slightly in your paint program and then edit the details etc.

Don't forget that you can always hold photocopies of your documents as these hide and slight blemishes or mistakes which are a result of the scanning process.

Please Note: A lot of offshore banks only require you to send a notarized photocopy of a document. Now come on, how easy is that to fake. Once you have an offshore account and credit card in a different name, think how easy it would be to get an account or other services in your own country.

Sources of ID

Although we personally recommend creating your own documents, we have supplied a list of on-line suppliers at the end of this chapter. We have never used any of these ourselves and cannot give any guarantee about their service.

7. Prestigious Titles

Acquiring a prestigious title can and does change the way organisations, businesses, restaurants and clients deal with you. You are instantly given respect due to your status. Surprisingly, obtaining such a title is as simple as filling in a form and paying a few hundred dollars.

A Title By Deed Poll

Under International and English Law: "You have the right to call yourself, and be known as anything you like" provided there is no fraudulent intention in the process of any such change.

What this effectively means is that you can legally change your name to Lord Harry Davenport or Earl Davenport and use this on your passport or driving license.

You must first check that there is not an existing person with a similar Title granted by Royalty, Government, or Inherited by birthright, as it could be perceived as trying to cause upset or distress to that person.

The next step in this process is applying to your local court to change your name by deed poll. All in all this is a very simple process and can be done by yourself with minimal cost. If you require professional assistance in this matter then we have included a list of contact in the references section at the end of this document.

Names to consider for this are:

- Lord / Lady
- Baron / Baroness
- Earl / Count / Countess
- Viscount / Viscountess
- Marquis / Marchioness
- Duke / Duchess
- Sir

Seated Titles

A seated title is quite different than a simple name change. A seated title is acquired by purchasing a parcel of land from an existing Lord or Lady of the British Empire. The parcel of land can be legally named, for example

'Westminster'. Once you have purchased such land you will be legally entitled to call your self for instance Lord Davenport of Westminster. What's more, seated titles can be inherited by your children.

The legal process for such a purchase is quite complicated and requires Land Registration, Title Registration, and the preparation of all legal documents; In the References and Contact section of this manual we have included a list of companies that can provide a full service solution for around \$1500

8. Becoming an Ordained Minister

As with becoming a Lord, becoming a minister can add a certain air of respect to your new persona. Surprisingly becoming a minister does not require years of theological study and a life of chastity, just a church that will take you on, and there are plenty of those.

Becoming a minister will allow you to perform marriage ceremonies, baptisms, and other religious ceremonies as well as forming your very own church, which will be tax-exempt and can own property, securities and other financial instruments.

As I said, there are plenty of churches that will ordain you, some charge a nominal fee so as to support the church, others offer this completely free. So lets take a look at one of these.

Universal Ministries

The Universal Ministries is a nondenominational Ministry founded in the truth of accepting the rights of all to follow their own personal beliefs without their intervention. They uphold the First Amendment of the Constitution of the United States of America, and the right of the individual to legally worship as they please.

The Universal Ministries will ordain anyone that requests ordination for free, online or through postal mail.

Since being originally ordained in the Universal Life Church, and as Ministers in good standing with them, they have founded the Universal Ministries as a truly independent nondenominational order. With members belonging to several denominations, The Universal Ministries was created to encompass all beliefs, and invite all members to contribute to the weekly sermons.

Here are a few questions and answers taken from their web site.

Q: How old does one have to be to be an ordained minister?

A: Ministers are of all ages, however, in some states you cannot officiate at a wedding unless you are at least 18 years old. The legal may vary in different states, so check with your local Marriage Bureau for your state's requirements.

Q: What services do I have to perform as an ordained minister?

A: There are no specific duties required, other than those needed by the congregation. You are authorized to perform all ministerial duties such as: baptisms, marriages, funerals, and to conduct church worship and meetings.

Q: May a minister be compelled to reveal any communications with members of the congregation?

A: Yes, you may be called upon if such communication involves confession of a crime, or the intent to commit a crime.

Q: Is the Universal Ministries legal in all 50 states?

A: Yes it is, and in most other locations too.

Q: Does a church have to reveal the sum and substance of its religious basis?

A: No. A church may be established on the basis of Liberty of Religion and permit to each of its ministers the Liberty of Conscience to which they are naturally entitled. In *Everson v. Board of Education*, 330 US 203, 91 L. Ed. 711, it was held that: "The establishment of religion, of the First Amendment means at least this: Neither can pass laws which aid one religion, aid all religions, or prefer one religion over another. Neither can force or influence a person to go to or remain away from a church against his will or force him to profess a belief or disbelief in any religion. No person can be punished for entertaining or professing religious beliefs or disbeliefs, for church attendance or nonattendance."

Q: What sections of U.S. Title 26, the Internal Revenue Code, apply to churches?

A: Of particular importance are sections 107, 170, 501, 511, 513, 1402, 2055, 2106, 2522, 3121, 3401, 6033, 7605, and 7214. However, it is up to each minister and each congregation to be acquainted with the provisions of the Internal Revenue codes of the federal government and the Revenue and Taxation codes of their own state.

Q: Is the Universal Ministries liable for excise taxes?

A: No, as a public foundation (churches are not private foundations), the Universal Ministries is not subject to the excise taxes required by Chapter

42 of the Internal Revenue Code, U.S. Title 26, and most states follow the same policy.

Q: Should the Universal Ministries file a Form 990T to report unrelated business income?

A: Perhaps, depending upon whether a particular congregation had unrelated income, as defined in sections 511 and 513 of the Internal Revenue Code, a congregation may wish to file a report of unrelated business income on Form 990T.

Q: May the Internal Revenue Service, or any state agency order my congregation to furnish its books and records for inspection?

A: Yes, with the proper court order or warrant.

Q: What prohibits the IRS from examining our congregation's records?

A: Section 7605(c) of the IRS Code prohibits the IRS from examining the books and records of any church.

Q: Can the IRS see our congregation's bank records?

A: Yes, but only if they first get a court order (Section 7609(c) of the IRS Code), check with an attorney.

Q: The IRS has asked me a list of questions about the congregation and its internal operations. Do I have to answer them?

A: No. Section 7605(c) of the IRS Code strictly forbids this type of questioning, as it reveals a more complete disclosure than any audit could.

Q: May a congregation have a postal Bulk Rate mailing permit?

A: Yes, a congregation as a nonprofit organization is entitled to mail at a bulk rate. This is a bulk rate that is available to all nonprofit organizations. Ask your local postmaster about these rates and the permit required.

Q: Can I use my apartment as my church?

A: Most states allow you to use just about anything as a meeting place. However, there are a few exceptions, so we suggest you contact the appropriate authority in your state.

Q: What is the minimum number of people required to organize a congregation?

A: A minimum of three people, a Minister (or Pastor), Secretary and Treasure (who must all be of legal age).

Q: Is it necessary to keep minutes of Board Meetings?

A: Yes. Everything done by a church must be done by resolution voted on and passed by the Board of Directors. You need only those things which passed.

Q: Does the Universal Ministries control the money and property I donate to my congregation?

A: All money and property will be in your congregation's name. Your congregation has no financial obligations to the Universal Ministries.

Q: Can the real property be declared a church where there is no building, and be exempt from tax as such?

A: Your congregation can hold meetings wherever the Board of Directors may decide. However, any property used exclusively for church services, and only that part, may be eligible for tax exemption. Check with your local tax authority.

Q: Can I borrow money from my congregation?

A: Yes, provided that you repay the loan with a reasonable interest. But you should check the IRS code.

Q: Are churches exempt from the payment of sales taxes on items used for religious services?

A: Yes. Check with the state for all exemption requirements.

Q: How could I find out about property tax exemption for my congregation?

A: Contact the local county tax assessor for all such information. It varies from county to county because it is local government function, as it should be.

Q: If we need copies of the Certificate of Authority for the church to

operate in our state, who do we contact?

A: Write to the Secretary of State's office and request specific information. There is a basic fee charged for duplication.

Q: What types of investments and incomes may churches have?

A: It has been the policy of the Federal Government to actually promote organized religion by granting it almost total tax immunity. All income that accrues to a non-profit church is tax exempt (with the exception of unrelated business income). There are about six different kinds of church income, five of which are totally tax exempt.

1. Donation Income - All money and property donated or willed to a church or otherwise received from its church members is tax exempt. A church may perform any type of service or engage in any business activity for the benefit of its members without paying taxes on the income.

2. Fund Raising Activity Income - Whenever a church sponsors a fund raising activity and charges admission, the income is tax exempt. All income that is generated by various church members by donating their services in return for contributions to their church is tax exempt.

3. Passive Church Investment Income - All income earned by a church via its own investments in stock, bonds, rental properties, bank accounts, etc. is tax exempt. A passive investment is any investment that does not require day-to-day management and supervision by the directors of the church.

4. Capital Gains Income - Any income or profit realized by a church from the sale of church owned assets is tax exempt.

5. Related Business Income - any income that accrues to a church from a business venture that can be justified on the basis that the business is related to the mission of the church is tax exempt. Several examples of related business income can be found throughout the Catholic Church with regard to the radio and television stations that the church owns and operates. Churches are also engaged in publishing as well as the life insurance business. The Lutheran Church maintains a \$3 billion insurance fund exclusively for church members.

6. Unrelated Business Income - Church can own and operate any kind of business. If the IRS can prove in court that the income from a particular business venture is not related to the overall mission of the church, then it

can force the church to pay taxes on the income. The most famous and recent example of this is when the IRS finally forced the Christian Brothers Winery to pay income taxes on the revenue they received from the production and sale of liquor related products.

Q: What is "self dealing"?

A: "Self dealing" includes borrowing or loaning money, buying or selling property, and any other activity in which a profit may be made for the Trustees or members of the Board of Directors - except that anyone may receive compensation reasonably related to services actually performed.

Q: Can the congregation buy real estate and other items in it's own name?

A: Yes, any person, natural or artificial, may own real estate. An individual is a natural person, as opposed to an organization that conducts business, such as a church. A church, a Common Law organization, or a corporation, are examples of artificial, or juristic, persons.

Q: Can the congregation own stocks and bonds?

A: Yes, the congregation may own stocks, bonds, and securities as passive investments.

Get Ordained Now

You can get ordained either online or through the post. To find out more information please visit: <http://www.universalministries.com/>

We have also listed several other churches that will provide an ordination service, these are listed in the References and Contact section at the end of this chapter.

9. Escaping the USA

The United States of America was founded on the principles of liberty, limited government, and the pursuit of happiness. However, the practical application of these ideals leaves quite a lot to be desired these days.

In fact, the US Government is undoubtedly the biggest Big Brother of them all when it comes to poking its nose into its citizen's financial affairs and attempting to regulate personal behavior. Consequently, being a forced contributor to the world's number one economic and military superpower may not seem quite as exciting to you as it once was.

Furthermore, you may have decided that your personal freedom and happiness in the "Land of the Free" is not quite up to your enlightened personal standards.

Let's say you've visited one or more countries elsewhere on this globe, and now find yourself considering a full-time move from US shores to live the good life in your newfound expatriate paradise. If you're a US citizen or resident alien, leaving your US taxes behind is not quite as simple as leaving your US home behind.

The US is almost unique in the world in that it taxes on the basis of citizenship, not residency. This means that you can leave the US, abandon your US residency (thereby negating any need for costly US government support services), and take up legal, permanent residence in a foreign land... and still be liable for US taxes!

Regardless of where you're actually living, the IRS still considers you a bona fide, full-liability taxpayer entitled to the fullest possible privileges(?) of supporting your country's legislation-happy bureaucracy in all its glory. Not only that, but also you're subject to the same income tax filing requirements as onshore taxpaying residents.

However, you can be granted exemptions under US tax law if you follow the rules. These exemptions can render you tax-free if you're in the right income bracket!

But if you don't qualify, then there's another approach you could use. Renouncing your US citizenship could be the ultimate answer for you. We'll cover both approaches in this article.

Sneak Under the \$74,000 Wire

If you're not presently a large earner - and if you're not employed by the US government or any of its agencies including the Armed Forces - the foreign-earned income exemption could be an excellent opportunity for you to avoid paying any US income tax once you're no longer living in your home and native land.

You could qualify for a complete exclusion from income tax if your foreign-earned income is presently less than \$74,000 USD. This means you wouldn't owe the IRS a penny! Even if you earn more, your first \$74,000 of earnings would be tax-free and only the remainder of your income will be subject to tax. This could still result in tremendous savings to you.

As far as the IRS is concerned, "foreign-earned income" is generally defined as money earned for services performed outside of the US. "Outside of the US" includes not only the 50 states, but also Puerto Rico, the Northern Marina Islands, the Republic of the Marshall Islands, the Federated States of Micronesia, Guam, and American Samoa. Additionally, you may not claim the income exclusion for Cuba, Libya, or Iraq, as government restrictions prohibit US citizens and residents from engaging in transactions relating to travel to, from, or within those countries.

An important point to note: once you've excluded your income, you may not claim any credits or deductions related to that excluded income. This would include IRA contributions or any other normal deductions you might make in a normal, onshore tax return. Your money is effectively off the IRS radar screens once it's excluded.

You Could Also Benefit From Housing Costs

Another benefit you could be eligible for is tax exclusion of allowable housing costs in excess of the specified base amount, which is presently \$9,865 USD annually or \$27.03 USD per day on a pro rata basis (if you lived less than the full year outside the US in the previous tax year). So if your allowable costs are \$50 USD per day, for example, you could deduct \$22.97 USD for each day you qualify as having a foreign tax home (more on this in a moment).

Allowable housing expenses include rent, utilities other than telephone charges, and real and personal property insurance. These items could have been paid or incurred during the tax year by you or another entity

on your behalf; for example, you can include the rental value of housing provided by your employer in return for your services.

Additionally, you can also include the allowable housing expenses of a second foreign household for your spouse and dependents if they couldn't live with you because of dangerous, unhealthy, or otherwise adverse living conditions at your tax home.

Items that don't qualify under the housing exclusion include the cost of home purchase or other capital items, the wages of domestic servants, or deductible interest and taxes.

But Do I Qualify?

Now that you can see the possibilities, you must pass a simple test imposed by the IRS. You must fall under one of the following three categories to take advantage of the \$74,000 exclusion as well as the excess housing allowance:

If a US citizen, you must be a legal (bona-fide) resident of a foreign country (or countries) for an uninterrupted period that includes a complete tax year; or

A US resident alien who is a citizen or national of a country with which the United States has an income tax treaty in effect, and who is also a legal resident of a foreign country (or countries) for an uninterrupted period that includes a complete tax year; or

A US citizen or a US resident alien who is physically present in a foreign country or countries for at least 330 full days during any period of 12 consecutive months.

Examined closely, you are trying to pass one of two tests: either you're a bona-fide resident of one or more foreign countries for an entire year, or you're just physically present in one or more foreign countries for nearly the same length of time.

What either of the above categories do is establish a new "tax home" for you that's outside the US. Generally, your tax home is your main place of business, employment, or post of duty where you are permanently or indefinitely engaged to work. You should not expect to spend a great deal of time in the US if you wish to qualify for a new foreign tax home. If you spend too much time stateside, the IRS will still consider you to have

your abode in the US and refuse you the exemption. However, being temporarily present in the US (or even maintaining a dwelling there) does not necessarily mean that your tax home remains in the United States.

An additional point to consider is that even if you don't fully qualify under time requirements in any of the three categories (due to a major crisis such as war, civil unrest, or similar adverse conditions in your foreign country), you could still be eligible for the exclusion. However, you must be able to show that you could have met the minimum time requirements if the crisis had not prevented you from conducting normal business in your new jurisdiction.

Paying Foreign Income Tax

Should you be residing in a country where you must pay income taxes, a limited amount of the foreign income tax you pay can either be:

Credited against your remaining US tax liability (usually to your advantage, as it reduces your US tax liability and may be carried back or forward to other years);

Or deducted in figuring taxable income on your US income tax return (this only reduces your taxable income and may be taken only in the current year);

You must treat all foreign income taxes in the same way, therefore you can't deduct some foreign income taxes and take credits for others.

Don't Forget to File

You must always file a tax return for each year that you remain a US citizen. You could find yourself in hot water with the IRS if you fail to do so, even if the net result (had you filed) would have resulted in no tax payable.

However, if your tax home is outside the US or Puerto Rico, you're automatically granted an extension (usually to June 15) to file your return and pay any tax due. You don't have to file a special form to receive the extension but must attach a statement to your tax return showing that you are eligible for it.

Some useful forms to be aware of, and which should be filed with your tax return:

Form 2555-EZ (Foreign Earned Income - Easy) if you were not self-employed, if your income was less than the exclusion amount, and if you're not claiming business and moving expenses (or the housing exclusion) then this is the paper you need for your \$74,000 exclusion

Form 2555 (Foreign Earned Income) use this one if one or more of the restrictions for 2555-EZ are not fulfilled. For example, you could be self-employed, earning more than \$74,000, or claiming various expenses including the housing exclusion

Form 1116 (Foreign Tax Credit) if you wish to take advantage of the tax credit and deduction privileges available if you are already paying income tax in your new tax home

Getting Extreme With US Citizenship

Maybe the \$74,000 exemption isn't enough for you. Or maybe just the idea of filing a bunch of forms every year for Big Brother isn't something you want to do. Maybe you want to be permanently tax free in the paradise of your choice. And maybe you already have an alternate citizenship and accompanying passport, courtesy of your birth, parentage, religion, or other means. For whatever reason, US citizenship isn't vital to you any more.

Then you might want to consider going all the way and renouncing that US citizenship. This isn't for everyone, and you should think very carefully about this. Aside from the emotional and psychological consequences of renouncing something you may hold dear, there could be negative financial repercussions and travel restrictions for you to worry about.

The key issue of concern with renouncing US citizenship is that the IRS may deem you're doing so primarily for tax avoidance reasons. How do they decide? In typical paranoid bureaucrat fashion, you are automatically presumed to be a tax avoider if your average annual US income tax liability for the previous five tax years is greater than \$100,000 USD; or, your net worth is greater than \$500,000 USD

Nobody said the rules were fair. However, you may be able to exonerate yourself if you can obtain (within one year of renouncing your US citizenship) an IRS ruling certifying that tax avoidance was not one of the

principal reasons you relinquished your citizenship status. You might even be able to obtain an IRS ruling in advance (before you leave), although it remains to be seen how much documented proof the tax bureaucrats would require for this.

Why is the determination of tax avoidance so important? If the government decides you're a tax avoider, here's what they do:

You're still liable for income tax on all US-source income for 10 years after shedding your US citizenship; and, during that 10-year period, you'll also be subject to US estate and gift taxes that expose you to tax liabilities those "normal" non US-citizens wouldn't pay in similar situations. In other words, you're subject to a pure "expatriate tax" designed to punish you for daring to leave the mighty US of A

Unless you are prepared to wait 10 years to unwind certain estates and properties you may hold, this could be a serious problem.

And as if that isn't bad enough, former US citizens who are deemed to have renounced their citizenship in order to avoid paying taxes can be barred from entering the US. However, the language of the statute is very broad and therefore the extent of its application remains unknown.

If Isn't Getting Better

There is new legislation on the way, which promises to make everything even worse. The Rangel-Matsui bill (HR 3099) toughens the rules on tax-motivated expatriation and takes aim at gift and estate tax avoidance. The legislation imposes an exit tax on the unrealized appreciation of an expatriate's assets - with an exemption on the first \$600,000 USD (\$1.2 million USD for a married couple) - just as if the expatriate had sold his or her assets for their fair market value on the date of expatriation. An expatriate would be defined as:

Any individual who renounces or relinquishes US citizenship;

Any 'long-term resident' of the United States who relinquishes his or her Certificate of Lawful Permanent Residence (known as a 'green card'); or

Any 'long-term resident' of the United States who commences to be treated as a resident of a foreign country under the provisions of a

double tax treaty without waiving the benefits of that treaty.

Additionally, the bill would impose a tax on the receipt (by US citizens) of gifts or bequests from expatriates in any case where US gift or estate taxes would normally not apply. (The tax would be reduced by the amount of any foreign gift and estate taxes paid.) This provision is directed at wealthy individuals who might expatriate while their families continue to maintain US citizenship.

Other countries including Canada have departure tax laws, but it is only in the US that renunciation of citizenship is necessary to avoid global taxation.

In Conclusion

Given the severity of existing and proposed laws, you will need expert legal and tax advice before considering expatriating from the US. However, it can be done if you're willing to pay the price, and once free, you should be free forever.

If you are serious about leaving, start with the \$74,000 exclusion while exploring and living in foreign countries, and continue monitoring expatriation legislation for pending changes. HR 3099 isn't law yet, so it's still possible to find freedom even in an un-free world.

10. Escaping Canada

How to Become a Non-Resident of Canada And Escape The Income Tax Burden

So you're thinking about leaving Canada behind for the exciting world waiting just offshore. Perhaps you plan to travel or sail around the world, retire to an exotic locale, or just work overseas in a country with a lower cost of living and a warmer climate.

It may come as a surprise that you (and your spouse) could still be liable for oppressively high Canadian taxes - even if you don't plan to spend a single day inside Canada during the next year... or more.

In this report, you'll learn how the tax department tries to keep the taxation ball-and-chain attached to your leg, even if you're no longer living in Canada. And you'll discover how to use the government's tax laws against itself, allowing you to escape the Canadian tax burden if you're out of the country.

The Government is Not Here to Help You

Never expect the CCRA (the Canadian Customs and Revenue Agency, successor to Revenue Canada) to be particularly helpful in assisting you to become a tax-escapee. They're not on your side and they never will be. They want you paying taxes as early as they can get you onto the tax rolls, and they want you to keep paying for as long as legally possible.

They are, however, obligated to provide correct information in response to your specific questions about reducing tax. Just don't count on them to volunteer anything you don't already know. It's up to you to know the questions to ask.

And when you do ask, be sure to get it in writing, as you'll have little recourse if you base your plans on telephone answers that are later found to be incorrect. Besides having a hard copy in your possession in case of a dispute, there's the added advantage that the CCRA's written responses are generally quite accurate. They are well aware that a documented mistake on their part could be quite damaging not only financially but also reputation-wise.

If you decide to handle your non-residency planning on your own, without

the assistance of a qualified expatriate tax advisor - this is not recommended - be sure to avoid the following pitfalls when contacting the CCRA:

Don't call your local CCRA office to discuss your plans and look for hints and tips. A phone call can and will create a permanent trail straight back to your most personal financial affairs. You don't want them to know any more about you and your plans than they absolutely must. Needless to say, appearing on a list as a potential tax escapee is not in your best interests.

Don't take any information from the CCRA at face value. Always attempt to verify its accuracy.

Don't provide your SIN if you should call. Your SIN is the magic number they need to access anything and everything about you on every government database in existence. Handing your personal blueprints to an adversary is not the way to win the game!

Canadian Citizenship and Residency Are Not One And the Same

The basis on which you are taxed by the CCRA is your deemed residency - not your citizenship. This is a much different situation than the one the American taxpayer faces, where American citizens are taxed by the US government regardless of their country of residence.

For clarification, let's make the distinction between citizenship and residency right now.

Citizenship is an asset to you and potentially a liability to the government that issues it, as the government is morally obligated to protect its citizens should they find themselves in a difficult situation outside the country. Citizenship also gives you the right to vote for the pork-barreling, lowlife politician you dislike the least and (most importantly!) gifts you with a passport to the world. Therefore a citizenship can be quite difficult to obtain without spending significant amounts of time and/or money to acquire one.

On the other hand, a residency works the opposite way and is an asset to the government that decrees it. A residency is usually an albatross around your neck thanks to its financial liabilities. As a resident, you are considered to be a consumer of government services, regardless of how much or how little of those services you actually consume. This gives the

government its self-mandated authority to tax you based on your income (unless, of course, the residency is in a tax haven). As you might expect, non-tax haven governments love to make you a resident as quickly as possible. Furthermore, they erect numerous barriers to prevent an easy escape from residential obligations once they are acquired.

A Four Point Escape Route

A solid Canadian non-residency plan has four legs, making a solid platform from which leap from the CCRA's grasping clutches and allowing you to escape Canada as a non-resident. All the legs are equally important. In summary, you must do the following:

Properly cut your residency ties to Canada.

Establish similar residency ties in another tax jurisdiction (ideally in a low-tax or no-tax haven, but there are other considerations as well).

File an accurate and complete income tax return for your year of departure from Canada.

Ensure that any Canadian-source income you will still receive after leaving is properly taxed.

By executing these four steps correctly, you should be confident that Canada and its confiscatory tax laws will not come back to haunt you at a later date.

Cutting the Residency Ties That Bind

The CCRA uses four primary walls (and an assortment of speed bumps) to box you into being a resident of Canada. In no particular order of importance, the four walls are:

The physical location of your common-law or legally married spouse.

The physical location of any dependents you might be supporting.

Your own physical presence within the country.

Whether or not you maintain a habitable dwelling or apartment for your future use within Canada.

Naturally, should you wish to cease being a Canadian resident, you must be prepared to batter down each of these four walls, and then further navigate the speed bumps waiting just outside them.

While they're of secondary importance to the principal residency ties, you could have difficulty declaring yourself a non-resident - even after satisfying the primary obligations - if the CCRA deems you to have too many of the following:

A relative or family friend is living in your former home under a rental agreement (in other words, under a non-arm's length arrangement)

You are maintaining your former home in a vacant state, or otherwise leaving yourself the option of easily re-using it as a dwelling

You keep furniture, furnishings, clothing, personal items, or pets within Canada

Whether or not you maintain a habitable dwelling or apartment for your future use within Canada.

You are storing or driving one or more Canadian-registered vehicles inside the country

You decide to keep or renew your Canadian drivers license

You take steps to maintain your eligibility for government subsidized health coverage even after three months outside the country (normally your MSP coverage will expire by default if you depart for longer than 90 days)

You maintain your social, recreational, religious, or professional club/association memberships

You keep one or more bank accounts with Canadian financial institutions

You continue to use Canadian-issued credit cards

You maintain investments in Canada including securities accounts, RRSP's, or other financial investments

You own a seasonal residence such as a summer cottage or a time-

share condominium

You maintain a Canadian based telephone service

You continue to use stationary or business cards with a Canadian address, and/or use a P.O. box or safety deposit box in Canada

You fail to terminate any partnerships, endorsements, or other business relationships within the country

You could have as many as five or six items the above list and still be a non-resident, but it's best to have as few marks as possible against you in determining your non-residency in Canada.

Non-residency is resolved by a very subjective evaluation process defined by CCRA computer logic. The computer will flag various bits of info and prompt further inquiry by a CCRA agent if it thinks you may have too many remaining ties to Canada. Ideally, you want to arrange your affairs so that you will successfully bypass the computer's algorithms, thus avoiding any further inquiries.

Building A Bridge To Freedom

However clever and diligent you are at removing your Canadian residency ties, you must also prove to the CCRA and its computer system that you are in fact a legal resident of another jurisdiction. Just checking off the two lists in the above section is not enough. If you can't establish foreign ties you'll still be considered a de facto tax resident of Canada. You'll be liable for Canadian income taxes just as if you still lived at home.

If you plan to never, ever return to Canada, you just might get away with simply cutting all your ties and conveniently forgetting about a foreign residency. But doing this will make you a potential tax evader and you'll be punished accordingly if you're ever apprehended by the authorities. A visit to your relatives in Canada at Christmas could be considerably less festive than you planned if you spend the holiday season in prison due to tax evasion charges.

The CCRA will want to see some proof that you're serious about living in another country. And unfortunately, they're just as nosy about the personal details of your life as when you were still a captive tax serf. In fact, they'd like to know:

Where your spouse or common law spouse will reside outside of Canada

Detailed information on your dependent children, including their ages, schools, and present educational levels

Information about any other individuals who are your dependents outside of Canada

Description, details, and address of your new dwelling

Any possessions you have in your new country

Whether or not you have a new drivers license in the new country

Whether or not you have medical insurance and the length of coverage

Details of social, recreational, or religious clubs in which you're now a member

Details of foreign investments such as bank accounts and property outside of Canada and why you keep them outside of Canada

Lines of credit and credit cards outside of Canada

Your new telephone number, even if it is not listed

Addresses of any foreign P.O. boxes or safety deposit boxes

Details of business partnerships or endorsements in other countries

Details regarding which countries, other than Canada, you have visited in the past year

Whether or not you're considered a legal resident of another country, with documented proof from that country's government

By the time you've read to the end of this list, you're probably ready to explode with indignation at such a blatant fishing expedition into your financial and personal privacy. However, the good news is that only general answers are required to virtually all of these questions. As determined by the CCRA computer logic, highly specific information does not appear to be necessary.

But by far the most critical of the above items is the last one on the list: do you really have a legal residency in a foreign jurisdiction? To establish such status, you will need a residency visa, a work permit, or similar documentation issued by the government in question. A tourist visa is not acceptable. You must be a legal resident.

Although most people treat it as an afterthought, a proper visa should be a primary consideration for anyone wishing to gain non-residency status outside of Canada.

Ideally, you will have acquired this new residency in a country where there is no taxation on worldwide income, only on income earned within that particular country. This has privacy as well as financial benefits.

However, taxes should not be your over-riding concern in picking a new country in which to reside. There are many other factors such as climate, the cost of living, the pace of life, whether or not there are lots of fellow expatriates in the area, and the healthcare situation too.

Certain individuals, sometimes referred to as "tax junkies", will do anything to save a tax dollar and keep it out of the authorities' hands. This isn't always the best policy. Is saving a few hundred dollars in taxes really worth it if you end up in a country you hate and just can't wait to leave? Your safety and happiness should be your primary consideration, because without it, you just won't enjoy life.

And if you're not happy, why go to all the trouble?

Picking A Departure Date

You must file a tax return for your year of departure that explicitly states your day of departure from Canada. The actual date is important as it will have a direct affect on the tax calculations the CCRA will make to determine what amounts you owe them in departure taxes.

Also, your day of departure is not necessarily the day you step onto the plane to leave the country. Factors affecting your exact date of departure include:

- The departure date of your spouse

- The departure date of your children or other dependents

The date of the sale or arm's-length rental of your dwelling, and other asset ownership complications that could result in it being very difficult or very expensive for you to achieve non-residency status

The date you acquire legal residency in another jurisdiction

Due to the rather personalized and complex nature of departure tax - especially if you control substantial assets - you will probably need the advice of an experienced expatriate tax advisor to deal authoritatively with this step of the non-resident escape plan.

Handling Post-Departure Taxes On Canadian Source Income

If you won't have any financial ties whatsoever to Canada after leaving, then you'll have little to worry about once you're successfully declared a non-resident. However, most people will, and if you retain ownership or possession of substantial Canadian-based assets, you'll probably be paying some amount of withholding tax on your investments.

Canada imposes a withholding tax rate of 25% on most investment-derived income you might receive - even after affirming your non-residency status.

This includes rental income on your dwelling, should you choose to rent it at arm's length rather than sell it. It also includes a myriad of minor financial details that may not be apparent while you are in the process of leaving the country. The tax implications of asset ownership should never be taken lightly, even when you are a non-resident. It's these details which trip up many would-be expatriates.

However, here are a few extra issues you should be aware of to assist your planning efforts.

When Goodbye is Not Forever

After being declared a non-resident, you should not physically reside within Canada for more than 183 days per year, or you will automatically be deemed a resident once more - even if you have maintained a legal residency in a foreign jurisdiction.

If you repatriate to Canada within two years of shedding your previous Canadian residency, you stand a real risk of having been declared a resident for the entire intervening time period. This could result in substantial and unexpected tax penalties to you.

RRSP's: Should You or Shouldn't You?

In general, if your RRSP's dollar value is less than \$500,000 it's not worthwhile to cash out and take the money offshore. There are some very incompetent and even criminal investment advisors in the world, and offshore there is no regulation or transparency available to assist you. In Canada, the provincial securities commissions (OSC, BCSC, etc.) and the Investment Dealers Association (IDA) are available to help you if you feel you have been financially wronged. Offshore you have no legal recourse if your money is being wasted away or stolen.

The question you should always ask yourself is: who's going to be looking after your money? If you have a Canadian advisor whom you trust and respect, the peace of mind from this relationship will outweigh any potential tax savings with an unknown advisor.

There is also the matter of convenience. It may be more difficult to contact your new advisor when he or she is located in an exotic (and inconvenient) time zone or in a hard-to-visit country where it's difficult to maintain top-notch communications. Canada, for all its high-tax aggravations, does maintain a very high-quality communications network and is relatively accessible from most areas of the world.

You should seriously consider expatriating your RRSP only if it is in excess of \$500,000. In this case, the tax savings available with such offshore structures as IBC's and trusts can be of invaluable assistance in estate planning.

Two Choices: Sell It or Rent It

The mistake most Canadians make while attempting to leave the CCRA's clutches is with their dwelling. To be certain that you won't be disqualified as a non-resident, you must either sell your dwelling or rent it in such a way that it is considered merely a real estate asset held for investment purposes.

The CCRA must not be able to build a valid claim that you could return to

live in your former dwelling at your convenience. Therefore, don't leave the house vacant while you're gone - this will not be good enough. And don't rent it to family members, business partners, or other associates who are somehow connected to you in any way other than as a tenant. The dwelling must be held at arm's length as an investment asset only.

Helpful Links and References

The CCRA's website is not tremendously useful to anyone looking to expatriate. After all, they don't want you to stop subsidizing the wasteful and inefficient government programs that are causing you to leave in the first place.

However, the website does have some useful forms and bulletins that you'll need to inform yourself about becoming a non-resident of Canada.

You will find links to documents and other information in the Reference and Contacts section at the end of this chapter.

11. Escaping The UK

English culture, law, and language have been dominant forces with far-reaching effects on modern life. However, all that tradition and history may seem to be expensive anachronisms on your part as a loyal taxpayer in England or its neighbors Wales, Scotland, and Northern Ireland.

The United Kingdom has enjoyed a long and storied tradition marked by numerous major events that have shaped recorded history. But you may be feeling that the financial price of all that tradition is not nearly so romantic and enjoyable as history would suggest. So now you're thinking about getting out, and making your own history and tradition as a tax-free UK expatriate.

There are two key areas that will determine your status as a former tax-serf of Inland Revenue: the source of your income in relation to the UK, and also which of the five possible residency categories apply to you.

We'll discuss income-source taxation further on. For now, let's give some definitions of the ways in which the UK taxman can choose to place you in the grand scheme of things.

The Five Possibilities for UK Tax Status

Your taxation status hinges upon whether or not Inland Revenue considers you resident, ordinarily resident, and/or domiciled in the UK.

1. Resident: if you stay 183 or more days in the UK during a given tax year, you're automatically deemed a resident no matter what other offshore residency arrangements you may have made - no exceptions! Even if you make several short UK visits, if the total number of days hits the magic 183, you'll be an automatic UK resident taxpayer.

2. Ordinarily Resident: This is a longer-term concept where Inland Revenue takes a three to four year view about where you habitually reside. What jurisdiction you consider your "home" is where you're considered ordinarily resident. The criteria: if you're customarily a UK resident year after year (or even if you just visit more than 91 days each year), you're generally declared to be an ordinary resident. This designation can haunt you for three (maybe even four!) years after you permanently leave the UK, unless you plan your affairs correctly. You're still liable for UK capital gains tax as an ordinary resident even if you're no longer a resident.

3. Not ordinarily resident: If you work overseas, intend to continue living and working overseas, and won't be spending more than 91 days each year back in the UK, you can be declared not ordinarily resident. This is a good category to fall into in order to avoid many UK taxes. If you can prove that your intention is to remain overseas before leaving then you can earn this status from the day you depart the UK, not three years farther down the road.

4. Not resident: An even more desirable status you can achieve. If you conform to the tax department's rules for living and working overseas and also not returning to the UK for any period of time which could throw doubt on that intention, you can be declared not resident. If you're not resident you're not liable to pay taxes on most UK-based income.

5. Domicile: Any UK citizen - this means you! - remains UK domiciled unless you permanently emigrate through official channels to a foreign country. You must provide strong evidence that you intend to live in that new country permanently or indefinitely. Simply living in another country for a long time (without emigrating) is not sufficient to prove you have acquired a new domicile.

Essentially, your domicile is linked to the country where your roots are and clings to you for life. It is where your "heart" is until proven otherwise. Usually you acquire your domicile or origin from your father when you're born - his domicile becomes yours. Unless you deliberately change your domicile, it can and will catch up to you on your death when your inheritance taxes are due.

How to Change Your Residency Status

As you might have guessed by now, Inland Revenue is none too keen about losing a tax-serf and thus you will have to satisfy their requirements to escape UK taxes. Arranging matters on your own and arbitrarily deciding that you're no longer a taxpayer could have some rather nasty repercussions should you happen to return to your homeland at a later date.

However, leaving UK taxes (not just the UK itself) behind can be done if you're careful and methodical. Here's how to escape both residency and ordinary residency:

You must leave the UK to work full-time abroad under a contract of

employment (or in a trade, profession, or vocation), with the following stipulations:

Your contract is for at least one full tax year (where a tax year is defined as 12 months starting April 6 and ending April 5 in the following year)

You may be permitted to have several simultaneous part-time jobs and lump them together as one full-time commitment, but all such commitments should be overseas

You should acquire accommodation outside the UK

If you keep your UK home, it must not be maintained in such a way as to provide an abode for you (e.g. you should rent it at arm's length)

Your return visits to the UK must total less than 183 days per tax year, and average less than 91 days per tax year over 4 years

Exemptions to the above requirement can be granted in extraordinary circumstances beyond your control, such as the illness of a family member in the UK

If the above conditions can be met, you will be both not resident and not ordinarily resident on the day you depart the UK for your contract. Furthermore, your spouse will enjoy the same benefits if he/she accompanies you, even if he/she is not working abroad.

However, you will once more be declared a resident and ordinary resident when you return from the contract.

Leaving Permanently

If you declare that you are leaving the UK permanently (by Inland Revenue's definition, this means more than 3 years continuously), you must be sure not to spend more than 91 days per year (on average) in return visits to the region or you may find yourself declared a resident again.

Evidence required by Inland Revenue to support your claim of leaving permanently includes:

A settled purpose for leaving (e.g. a fixed object or intention in which you are going to be engaged for an extended period of time)

Your return visits to the UK must total less than 183 days per tax year, and average less than 91 days per tax year - again, exemptions can be granted in extraordinary circumstances beyond your control, such as the illness of a family member in the UK

Any additional evidence that shows you truly don't intend to return, such as a foreign residency or other documentation

If you don't have a settled purpose for leaving the UK, you could still be considered a resident and ordinary resident for up to 3 years after your departure! The sooner you show evidence that you truly do not intend to return to the UK as a resident, the better off you'll be.

Using Form P85

Much of the relevant information regarding your planned expatriation can be clarified on Form P85, which covers all the technicalities regarding your date of departure, intention of remaining overseas, and any assets (such as property) left behind in the UK.

If you're uncertain as to the length of time you'll be overseas, submit P85 with an accompanying letter or a copy of your contract from your employer. This documentation should confirm that your employment period would be for at least one full tax year so that you may be classified as not ordinarily resident or not resident.

The vital importance of this form is that you'll receive feedback from Inland Revenue confirming your tax status with regards to residency. This not only ties up a possible loose end, it's also useful when communicating with the new tax department (if any) in your new country of residence.

One final benefit is that you could be eligible for a tax rebate on tax already remitted in your tax year of departure.

How To Change Your Domicile

Getting rid of your UK Domicile designation is a little more difficult than changing your residency and ordinary residency status. You must take more extensive actions to remove this final albatross from around your neck if you truly wish to be free of UK inheritance tax on your worldwide assets.

You absolutely must show detailed proof that you've left the UK on a permanent basis. The following list is an indicator of what you should be prepared to do to change your domicile:

Leave the UK, become a UK non-resident, and acquire residency in your new country

Survive (and hopefully thrive) in your new country for at least 3 full tax years, preferably more

Become a citizen of your new country

Buy a house in your new country

Make a will under the laws of your new country, and

Don't return to visit the UK any more than absolutely necessary

Acquiring a new domicile is quite important for ensuring preferential tax treatment once you leave the UK.

Now here's a breakdown of how income- (and other revenue-) sourcing coincides with your planned tax status in the UK.

Income Tax Treatment for Residents and Non-Residents

From Inland Revenue's taxation viewpoint, you could have three different sources of income (letter designations are for the purposes of this section only):

A- income earned inside the UK

B- the offshore portion of a combined UK & offshore income (i.e. your employment is both UK- and offshore based)

C- income earned wholly outside the UK

To determine if your income is wholly earned outside the UK (or not), Inland Revenue decides if your UK-related job duties are considered "incidental" to your job. If they're incidental, then your income would fall under type C rather than a combination of type A and B. Depending on your residency status, this distinction could render you tax-free under UK law. Some examples of job duties that are not incidental (considered type

A and therefore taxable):

Attendance at directors' meetings in the UK by a director of the company who normally works abroad

Visits to the UK as a member of the crew of a ship or aircraft

Visits to the UK in the course of work by a courier

Examples of job duties that are considered incidental (rendering your income type C):

Visits to the UK by an overseas representative of a UK employer to report to the employer or to receive fresh instructions

Training in the UK by an overseas employee if and only if the total time spent in the UK for training is no more than 91 days in a year, and also no productive work is done in the UK during the training

Now that we've established the criteria for types A, B, and C, here's how they apply to the various states of UK residency (or non-residency):

If you're still a UK resident (and ordinarily resident), you already know that you must pay tax on any income arising under either A and B. If you have wholly foreign earnings (C), these earnings are not necessarily taxable unless you remit (deposit) the money into the UK.

If you're a UK resident (but not deemed ordinarily resident), your situation is much the same, save that you're solely liable for tax on A. The B portion of your earnings (if any) is not taxable unless remitted into the UK. C remains untaxed unless remitted, as before.

If you're no longer a resident or ordinarily resident, you're taxed only upon UK-based income (A). Any income earned outside the UK is tax-free regardless of whether or not you remit it to the UK. However, we should point out that remitting foreign income to the UK is perhaps not the most intelligent strategy to follow if you are trying to expatriate and prove your intentions of living elsewhere.

Pension Income for Residents and Non-Residents

If you're resident in the UK and receive a UK pension, you'll be taxed on it regardless of your ordinary residency or domicile status. You'll obtain UK

tax relief on your UK pension only if you're a non-resident of the UK.

On the other hand, if you receive a pension from overseas, you're liable for UK tax on it if you're both resident and domiciled in the UK. However, if you're:

Resident but not domiciled in the UK, or

Resident but not ordinarily resident in the UK, and either a Commonwealth citizen (which includes a British citizen) or a citizen of the Republic of Ireland

Then that overseas pension is tax-free unless you remit the funds into the UK.

And of course, if you're a non-resident, your overseas pension is tax-free.

Carrying On a Trade or Profession for Residents and Non- Residents

You are liable for tax on the entire earnings of any trade or profession (even if you're a non-resident), based wholly or partly in the UK. However, if your professional earnings are wholly offshore, you're liable for UK tax only if you're both resident and domiciled in the UK. See points 1 and 2 in Pension Income (above) for the two exceptions to rendering your overseas income tax-free until it is remitted into the UK.

Investment Income for Residents and Non-Residents

If you're a resident, you must pay tax on all investment (i.e. non-pension) income. As before, see points 1 and 2 in Pension Income (above) for the two exceptions to rendering your overseas income tax-free until it is remitted into the UK.

If you're a non-resident, you'll be taxed on all UK-related investment income, but all offshore investment income is tax-free.

Capital Gains for Residents and Non-Residents

If you're a UK resident or ordinarily resident, you'll be liable for capital gains on all your UK-based assets.

As far as overseas assets are concerned, being resident but not ordinarily

resident will allow you to avoid capital gains tax unless you remit the funds to the UK. (Having both residency designations makes you liable, regardless).

It is only when you're both not resident and not ordinarily resident that you can avoid capital gains tax. However, you'll only to avoid the tax if you were neither resident nor ordinarily resident in the UK for at least four of the seven tax years immediately preceding the tax year in which you leave the UK.

Regardless of your UK residence status, there is some good news - you generally won't be billed for capital gains tax on the following transactions:

- Transferring an asset to your spouse

- Disposing of private motor vehicles

- Disposing of household goods and personal effects up to a value of £6,000 per item

- Disposing of a private home which has been treated as your only or main residence throughout the time you have owned it

- On gains arising from certain other assets - for example Save-As-You-Earn (SAYE) terminal bonuses, National Savings Certificates, Premium Bonds and investments held within an Individual Savings Account or Personal Equity Plan

Also, gains on the disposal of gilt-edged securities and qualifying corporate bonds are exempt from capital gains tax

12. How to Beat Big Brother and other Scammers

Choosing and interacting with an offshore supplier

Choose a reputable supplier that has been recommended to you by close friends or associates. If you are not aware of any such recommendations, try to get hunches on your prospective supplier's real intentions. Trust your feelings, but don't be guided by greed.

Do not discuss personal details or your personal opinions about political matters, revolutionary plans etc. with your supplier. It's better to keep your daydreams and secret plans to overthrow the government to yourself as anything you write could be used against you later if it gets into the wrong hands, and if your online communications are ever traced back to your real identity.

Make sure that you do not get to know your supplier personally and that they don't know anything about you - not your name, not your occupation, not even the country where you are located. NEVER meet your supplier!

Do not use the phone or fax machine. Use PGP to communicate with your supplier.

Scammers and Government Agents

Both scammers and government agents try to present you a "perfect world" and their "perfect solution" in order to get you to move forward. There is no perfect world or perfect solution. Honesty is rare in today's business world; if you find a supplier who "tells it all" and gives you an unbiased overview of the facts you can count yourself lucky!

Scammers are often overly aggressive in their approach and promise you (or imply) instant & immediate freedom if you just send them the money. Watch out for artificial enthusiasm and attempts to get you overly excited!

Many suppliers who don't ask for any money up-front have no intentions to make any, nor to deliver the promised services. The reason is obvious - they are in bed with Big Brother, as scammers would at least take the money!

Be aware that there are many crooks on the client side as well! A responsible supplier will try to minimize the risk for all concerned. Assist them in this approach.

Bureaucrats are sometimes very easy to identify from their style as they are, well, bureaucrats. Watch out for inconsistencies. If you discover any, ask for an immediate explanation. If the answer doesn't satisfy you, cut off all contact immediately.

Check whether your supplier shows you both sides of the coin, or tries to push a specific program from a particular country, and loses interest in you if you suggest a different program. If this is the case you can bet that you're communicating with an agent from the very country he is trying to "push" - or to "invite" you to.

Ordering and Receiving "Documents", "Corporations", "Bank Accounts"

Be prepared to pay at least a partial amount up-front. Send only money once you are completely comfortable with the supplier. Never send money you cannot afford to lose in case something goes wrong.

If you receive your documents by mail, use an anonymous forwarding address (mail drop) in a third party country which you have established through a different, unrelated supplier. For additional security link several mail drops together in a chain.

If you receive your documents by personal courier, be sure to meet this courier in a third party country, i.e. neither the country of issuance nor the country of your residency. Better still, send a courier yourself (who can always say he knows nothing) to pick up your documents.

If you order an offshore bank account, insist that you will reveal your identity only directly to the offshore bank. Don't give any of your details to your provider (other than an anonymous email address). Pay for the service by anonymous Western Union transfer.

Better still, always use an offshore identity (i.e. offshore mail drop plus banking passport) when shopping for offshore services.

13. Resources and Contacts

Below are a collection of resources and contacts for some of the sections of this chapter. This list is by no means complete and you should do a thorough search on Google for more information.

Global Information

Offshore Wire

Email: info@offshorewire.org
Web: <http://www.offshorewire.org/>

Offshore Wire publishes a magazine on everything to do with the offshore world. Subscription is free and the staff will happily point you in the direction of anything you need.

Second Passport Providers

BCL Immigration Services

Tel: + 44 207 495 3999
Fax: + 44 207 495 3991
Email: bcl@work-permit.com
Web: <http://www.workpermit.com/>

A reliable company that offers programs for Belize, Dominica, Grenada and St. Kitts & Nevis.

Henley & Partners AG

Haus zum Engel, Kirchgasse 24, 8001 Zurich, Switzerland

Telephone: + 41 1 267 60 90
Fax: + 41 1 267 60 91

Recognized as the world's leading consulting firm for exclusive private residence solutions. They also specialize in international tax planning for private clients, and advise on trust and corporate structures worldwide. A powerful combination of expertise and experience.

Apex Trust Corporation Ltd

PO Box 214, 37 Regent Street, Belize City, Belize

Telephone: +501 2 72037
Fax: +501 2 74645
Email: apextrust@btl.net
Web: <http://www.belizenet.com/apextrust.html>

If you want a second passports from Belize, this is the company to contact.

KPMG Corporate Services (Belize) Ltd.

Telephone: + 501 2 76629
Fax: + 501 2 71117
Email: kpmg-csbl@btl.net
Web: <http://www.kpmgbelize.com/>

Provider of Belize economic citizenships.

Newport Pacific Financial Group S.A.

Telephone: + 1 780 424 5700
Fax: + 1 780 428 5100
email: info@newpac.com
Web: <http://www.offshore.ca/>

One of the few immigration consultants licensed and bonded to the Government of Belize.

Ascot Advisory

Telephone: + 1 809 334 5387
Fax: + 1 809 293 9427
Email: info@ascotadvisory.com
Web: <http://www.ascotadvisory.com/>

David S. Lesperance

84 King Street West, Suite #202, Dundas, Ontario, Canada

Telephone: + 1 905 627 3037
Fax: + 1 905 627 9868
E-mail: dsl@globalrelocate.com

Grenada passports.

FX Consultants Pty Ltd

Craig Alexander, GPO Box 4698, Sydney, NSW 2001, Australia

Telephone: + 61 2 8920 8900

Fax: + 61 2 8920 8999

E-mail: craig@magna.com.au or fx@consultant.com

Grenada passports.

Law Offices of Shutts & Bowen

Marshall Langer, 43 Upper Grosvenor Street, London, W1K 2NJ, UK

Telephone: + 44 20 7493 4840

Email: mjlanger@aol.com

Grenada passports.

Life Offshore Group in Grenada

E-mail: dfinzer@life-international.com

Grenada passports.

Barrington Group, Inc.

Telephone: + 1 507 210 0001

Fax: + 1 507 210 0004

Email: hanna@barringtongroup.com

Web: <http://www.barringtongroup.com/>

Offers legal second residency/passport programs.

Fake Identity Documents

I Hate Fake ID

<http://www.ihatefakeid.com/>

A good site with links to good and bad providers.

Fake Photo ID

<http://www.fakephotoid.com/>

PHIDENTITY

<http://www.fakeiduk.co.uk/>

High quality professionally produced identity cards. Good personal service.

PhonyID

<http://www.phonyid.net/>

MYOIDS

<http://www.myoids.com/>

Prestigious Titles

GVS Consult Inc.

<http://www.prestigious-titles.com/>

Elite Titles

<http://www.elitetitles.net/>

Benedictus Genty Bulu

Apt 7D, PMUC-Akwa Bldg, BP 4892, Douala, Cameroon, Republic of Cameroon

Telephone: + 237 95 48 90

E-mail: benbulu@yahoo.com

Become a prince, princess, duke, duchess, earl, countess, baron or baroness from the Kingdom of Gobari.

British Feudal Investments

Telephone: + 44 207 419 5011

Fax: + 44 207 831 9489

Email: info@nobletitles.com

Web: <http://www.nobletitles.com/>

Provide legitimate titles of nobility from a variety of countries including England, Scotland, Wales, Ireland, France, Germany, Hungary, Albania,

Croatia, Serbia & Montenegro, Armenia, Republic of Georgia.

Degree Consulting

Web: <http://www.degreeconsulting.com/lairdeng.html>

Offer the opportunity to purchase small plots of land located in the Historic Scottish Highland County of Caithness. Each plot of land gives the owner the legal right to bear the title "Laird".

International Solution Group

Email: pt@ptclub.com

URL: <http://www.ptclub.com/>

Get a fully legally valid British, French or German titles such as Sir, Lord, Baron, Graf, Count etc. Can also supply you with the Scottish title of Laird as well as British Lord of the Manor titles.

Most Noble Order of the Sword

La Fontenotte, 21120 Til Chatel, France

Become of Knight or Dame of The Most Noble Order of the Sword. However membership is restricted to those already possessing heritable honors and titles of nobility.

Nobilitat Regalia-CB

Email: countborelia@themarketplacedirect.com

Web: <http://www.themarketplacedirect.com/peerageconferred/>

Become a Viscount, Duke / Duchess, Marquis / Marchioness, Count / Countess. Prices start from \$1000.

International Driving Licenses / Permits

Trans Global Ltd. / International Automobile Association

Tevat Doar 5809, Herzliya, ISRAEL, 46100

Trans Global Automobile Association recognized world-wide. The international driving license is issued from European Union. Conforms to

United Nations Convention on International Motor Traffic. Translated into the required 9 languages. Valid for life. Price is: US\$135.

Ida Vnukova I.V.A.

Digitarni Pereulok 5, P.O. Box 64, 103050 Moscow, Russia

United Nations operations license and permit recognized worldwide, confirms to United Nations international motor traffic convention. Valid for 10 years. Price is: US\$120.

Become an Ordained Minister

Universal Ministries

<http://www.universalministries.com/doctrine.cfm>

Spiritual Humanism

<http://www.spiritualhumanism.org/>

Free Will Christian Church

<http://www.freewillchurch.com/>

Universal Life Church

<http://www.ulc.org/hq-beta/>

Escape Offshore

Explanations of the Foreign Income Exclusion and Related Matters

<http://www.harveycpa.com/expat.htm>

Resources for Expatriates

<http://www.escapeartist.com/expatriate/resources.htm>

Information on the Rangel-Matsui Expatriation Bill

http://www.morganlewis.com/PDFs/5B7DA420-A9D2-41E9-9282AC8C4DA72AB5_PUBLICATION.PDF

For IRS Forms Relevant to Exclusion and Expatriation

<http://www.irs.gov/formspubs/lists/0,,id=97817,00.html>

CCRA

<http://www.ccra-adrc.gc.ca/menu-e.html>

Inland Revenue Links

The following link to Inland Revenue's Guide to Tax Liabilities for Residents and Non-Residents is highly recommended, particularly for its helpful tables on tax treatments:

<http://www.inlandrevenue.gov.uk/pdfs/ir20.htm>

<http://www.inlandrevenue.gov.uk/menus/non-residents.htm>

<http://www.inlandrevenue.gov.uk/leaflets/c9.htm>

And a General Info link you might find useful:

<http://www.uktax.demon.co.uk/>

Chapter Four

Company Formations

There are a variety of reasons for forming your own corporation or Limited Liability Company. In this chapter we explore company formations in the US, the UK and International jurisdictions.

1. How to set up a Corporation or LLC

Corporations and Limited Liability Companies provide a degree of protection for you and your business. The information below is relevant to the US. We will also take a look at forming Limited Companies in the UK a little later on in this chapter.

The Advantage of a Limited Liability Company

A Limited Liability Company has the advantage of being a hybrid between a partnership and a Corporation. The advantage of a Limited Liability Company is that most states require fewer formalities be observed in an LLC in comparison to a corporation.

Advantage: One LLC Member Required. Historically, most states require that a Limited Liability Company be comprised of at least two LLC members. Today most states and the IRS recognize the single-member LLC as a legitimate business structure.

Separate Legal Entity. Like limited partnerships and corporations, the Limited Liability Company shares a similar advantage -- it is recognized as a separate legal entity from its "members."

Limited Liability. Ordinarily, only the LLC is responsible for the company's debts thus shielding the members from individual liability. However, there are some exceptions where individual members may be held liable:

Guarantor Liability: Where an LLC member has personally guaranteed the obligations of the LLC, he or she will be liable. For example, where an LLC is relatively new and has no credit history, a prospective landlord about to lease office space to the LLC will most likely require a personal guarantee from the LLC members before executing such a lease.

Alter Ego Liability: Very similar to the judicial doctrine applied to corporations where a court may hold the individual shareholders liable where the business entity is merely the "Alter Ego" of its shareholders, a member of an LLC may also be held liable for the LLCs debts if the court imposes its "alter ego liability" doctrine.

Please note, however, that although a corporation's failure to hold shareholder or director meetings may subject the corporation to alter

ego liability, this is not the case for LLCs in California. An LLC's failure to hold meetings of members or managers is not usually considered grounds for imposing the alter ego doctrine where the LLCs Articles of Organization or Operating Agreement do not expressly require such meetings.

LLC Management and control. Management and control of an LLC is vested with its members unless the Limited Liability Company's articles of organization provide otherwise.

Voting Interest. Ordinarily, voting interest in an LLC directly corresponds to interest in profits, unless the articles of organization or operating agreement provide otherwise

Transferability. No one can become a member of an LLC (either by transfer of an existing membership or the issuance of a new one) without the consent of members having a majority in interest (excluding the person acquiring the membership interest) unless the articles of organization provide otherwise.

Duration. An LLC does not have a reliable continuity of existence. The articles of organization must specify the date on which the Limited Liability Company's existence will terminate. Unless otherwise provided in the articles of organization or a written operating agreement, an LLC is dissolved at the death, withdrawal, resignation, expulsion, or bankruptcy of a member (unless within 90 days a majority in both the profits and capital interests vote to continue the LLC)

Advantage: Formalities. The existence of an LLC begins upon the filing of the Articles of Organization with the Secretary of State. The articles must be on the form prescribed by the Secretary of State. Among the required information on the form is the latest date at which the LLC is to dissolve and a statement as to whether the LLC will be managed by one manager, more than one manager, or the members.

To validly complete the formation of the LLC, members must enter into an Operating Agreement. This Operating Agreement may come into existence either before or after the filing of the Articles of Organization and may be either oral or in writing.

Forming a Corporation or LLC

To form a LLC you will need to prepare 'Articles of Organization' and in

some states 'Operating Agreements'. You will also need to decide which state your LLC will be formed in and who and where its registered agent and office is going to be.

Articles of Organization for an LLC

The articles of organization are the founding documents of the LLC. Once filed, the LLC begins its existence as a limited liability company. Articles of organization are considered to be the controlling provisions in an LLC; therefore, conflicting provisions in other LLC forms or documents (the operating agreement, member agreements, or corporate/llc resolutions) would thus have no significance.

Sample LLC Articles of Organization

The provisions that are required in an LLC's Articles of Organization will vary amongst the different states. In general, however, most states require that a limited liability company's articles of organization contain at least the following information:

The name of the LLC

The mailing address of the proposed entity

The name and address of a registered agent in the state of filing. this must be a physical address.

The name and address of the LLC's organizer

The LLC's stated period of duration or date of termination

Some states may require that your articles of organization list the name and address information for each LLC member

The signature of the Organizer or person filing the articles of organization

The Registered Agent listed in the LLC Articles of Organization

Most states require that an LLC have a Registered Agent who maintains a registered office within the state of formation. This Registered Office may be at an address that is different from the LLC's business address (as where the LLC's business office is not located within the state).

Most often, YOU may act as registered agent for your limited liability company. Please note, however, that your Registered Agent Address as stated in your Articles of Organization MUST be within the state of formation. Furthermore, the registered agent address MAY NOT be a post office box.

The main purpose of including the registered Agent information in your articles of organization is to provide potential claimants against your LLC with a designated person who is authorized to receive service of process on behalf of the LLC. Because your articles of organization will be a matter of public record, potential claimants can merely research public records to retrieve your LLC's registered agent information in order to serve your LLC with a subpoena or summons.

LLC Articles of Organization and Public Records

To prevent process servers, unsolicited sales calls, and junk mail from being delivered to your home address by individuals marketing to "registered agents," consider using a service such as MyCorporation.com as your registered agent for your LLC. By using our their registered agent services, their registered agent information will be designated in your articles of organization.

Operating Agreement

After the Articles of Organization , the LLC operating agreement is one of the most important documents in your LLC. While many states do not require that this LLC operating agreement be in writing, best practice dictates that agreements amongst Members be memorialized in writing, especially once your LLC begins to earn profits and hold assets.

The Member-Managed LLC Operating Agreement

The typical agreement usually ranges from 12 to 16 pages in length depending on its complexity, and contains the following information:

- Company name and address information
- Registered agent information
- Name and address information for each LLC member
- LLC management structure and operation
- Items contributed by each Member
- Fair market value of each item contributed
- Date of company dissolution

- Accounting method
- Tax treatment for your LLC
- Sample LLC operating resolutions
- Appointment of LLC officers
- Designation of a final capital pay-in date

LLC Meetings

While many states do not require that your Limited Liability Company hold meetings on a regularly scheduled basis it's always wise to conduct meetings with your members to ensure the LLC is in agreement in all its endeavors.

Opening a Bank Account

Most banks require only a copy of your Articles of Organization and your federal Employer ID Number to open a bank account. Some, however, may also require a resolution passed by the Limited Liability Company's members and a copy of the LLC Operating Agreement before opening an account. To better determine your bank's requirements, you should contact the branch manager and ask about their requirements for New Accounts.

Where to form an LLC

Under which state's laws should an LLC be formed? State laws governing LLCs vary from state to state. However, if the LLC will have significant business or member contacts (a.k.a. "presence") within a state, there is usually not much reason to form the entity outside of that state. For example, forming a California LLC for a business centered in California is usually the logical choice for the following reasons:

Filing Fees: An out-of-state LLC that will be conducting business in California must "qualify" to do business in California. This "qualifying" requires the LLC to pay filing fees to the California Secretary of in addition to whatever filing fees were paid in the state of LLC Formation. California's filing fees and franchise taxes for "qualifying" to do business in California are the same for an LLC formed in California as they are for a foreign LLC (e.g. and LLC formed in Delaware).

State Taxes: An out-of-state LLC doing business in California will have to pay franchise taxes to California. The corporation may also have to pay taxes and annual fees in its state of formation (even if the LLC is

not conducting business in that state). Thus, the LLC is potentially exposed to taxing by more than one state.

Corporate Rules: Regardless of where the LLC is formed, many provisions of California Law, for example, apply if the LLC has a sufficient "presence" in California.

A Simple Solution

Filing and preparing company formation documents can be a daunting task, especially if this is your first company. I would advise making use of one of the many company formation agents available on the Internet. The agents will properly prepare your Articles and submit them for you. The next time you need to form a company you can then use these documents as a template. Below is a list of several company formation agents that can prepare documents according to the requirements of all 52 states.

Contact Details

A1A Corporate Services

<http://www.a1acs.com/>

Corporations USA

<http://www.corporationsusa.com/>

Delaware Intercorp

<http://www.delawareintercorp.com/>

Business Filings Inc,

<http://www.bizfilings.com/>

Quick Inc.

<http://www.quick-inc.com/>

A and A Companies

<http://www.aandacompanies.com/>

2. UK Company Formations

In comparison to the US with its varying State rules and regulations, forming a UK Limited Liability Company (LTD) is a relatively straightforward process.

What type of companies are there

There are four main types of company:

Private company limited by shares: Members' liability is limited to the amount unpaid on shares they hold.

Private Company Limited by guarantee: Members' liability is limited to the amount they have agreed to contribute to the company's assets if it is wound up.

Private Unlimited Company: - here is no limit to the members' liability.

Public Limited Company (PLC): - the company's shares may be offered for sale to the general public and members' liability is limited to the amount unpaid on shares held by them.

Who can form a company?

The Companies Act generally allows one or more persons to form a company for any lawful purpose by subscribing to its memorandum of association. However, a public company or an unlimited company must have at least two subscribers.

How do I form a company?

Ready-made companies are available from company formation agents. If you incorporate a company yourself, you will need to send the following documents, together with the registration fee of £20 to the Registrar of Companies:

- A memorandum of association
- Articles of association
- Form 10
- Form 12

Each of these documents is explained below.

Memorandum of Association

The Memorandum of Association is document which sets out the objects of a company (this can be very generic)

Articles of Association

This document sets out the rules for the running of the company's internal affairs and also a list of subscribers to the company. (Shareholders)

Form 10

Form 10 gives details of the first director(s), secretary and the intended address of the registered office. As well as their names and addresses, the company's directors must give their date of birth, occupation and details of other directorships they have held within the last five years. Each officer appointed and each subscriber (or their agent) must sign and date the form.

Officers acting as both director and secretary: The same person can be both a director and company secretary, provided there is another director. A sole director cannot also be the company secretary.

Form 12

Form 12 is a statutory declaration of compliance with all the legal requirements relating to the incorporation of a company. It must be signed by a solicitor who is forming the company, or by one of the people named as a director or company secretary on Form 10. It must be signed in the presence of a commissioner for oaths, a notary public, a justice of the peace or a solicitor.

Signing the declaration on Form 12: Form 12 must be signed and dated after all the other documents are signed and dated. This is because Form 12 confirms that all other registration requirements have been completed.

The form must clearly show if a person has signed on behalf of a corporate director. If it appears that the person who signed is not a director, this will cause delay.

Registered Office

It is the address of a company to which Companies House letters and reminders will be sent. The registered office can be anywhere in England and Wales (or Scotland if your company is registered there). The registered office must always be an effective address for delivering documents to the company, and to avoid delays it is important that all correspondence sent to this address is dealt with promptly. If a company changes its registered office address after incorporation, the new address must be notified to Companies House on Form 287.

Valid addresses

Companies House uses the Post Office address file to verify addresses; so, to avoid delays, please ensure that your proposed registered office address is recognized by the Post Office and always give the correct postcode on forms sent for registration.

What is the minimum number of officers a company requires?

Every company must have formally appointed company officers at all times.

A private company must have at least:

One director - but the company's articles of association may require more than one.

One secretary - formal qualifications are not required. A company's sole director cannot also be the company secretary.

Can anyone be a company director?

In general terms, yes, but there are some rules. You can't be a company director if:

You are an undischarged bankrupt or disqualified by a court from holding a directorship, unless given leave to act in respect of a particular company or companies;

There is no minimum age limit in the Companies Act for a director to be appointed in England and Wales. However, he or she must be able to consent to their own appointment. You should seek legal advice if you intend to have a very young person as a director of your company.

In Scotland the Registrar will not register for any company the

appointment of a director under the age of 16 years old. A child below that age does not have the legal capacity to accept a directorship - Age of Legal Capacity (Scotland) Act 1991. If you need more information, contact Companies House, Edinburgh.

Some people not of British nationality are restricted as to what work they may do while in this country. If you need more information about whether such a person can become a director of a UK-registered company, contact:

Home Office Immigration and Nationality Department
Lunar House
Wellesley Road
Croydon
CR9 2BY (Tel: 020 8686 0688)

What happens to the documents sent to the Registrar?

All company formation documents are subject to certain checks including checks of prospective officers against the disqualified directors' register.

The Registrar then keeps the documents and makes them available for public inspection.

Can I choose any name I want for my company?

No. There are some restrictions on your choice of company name. Take a look at the following booklet on guidelines for company names:

<http://ws1.companieshouse.gov.uk/notes/gbf2.html>

Briefly, the restrictions are that:

You cannot register the same name as another company;
The use of certain words is restricted; and
Names likely to cause offence are not allowed.

It is also important to check whether your chosen name is similar to any other names already on the register. If your chosen name is too like another name, an objection could be made within the 12 months following the incorporation of your company and you could be directed by the Secretary of State to change the company's name.

Required Documents

Below is a sample Memorandum and Articles of Association for you to change to your requirements. Typically you will only need to change the company name and the shareholders/directors details.

Form 10 and 12 can be downloaded in PDF form from the companies house website which is given below:

<http://www.companieshouse.co.uk/>

You need to change Items marked in **YELLOW**

THE COMPANIES ACTS 1985 AND 1989
PRIVATE COMPANY LIMITED BY SHARES
MEMORANDUM OF ASSOCIATION

OF

Your Company Limited

- 1 The Company's name is **Your Company** Limited.
- 2 The Company's registered office is to be situated in England and Wales.
- 3 The Company's objects are:
 - (a) To carry on the business of a general commercial company.
 - (b) To carry on for profit, directly or indirectly, whether by itself or through subsidiary, associated or allied companies or firms in the United Kingdom or elsewhere in all or any of its branches any business, undertaking, project or enterprise of any description whether of a private or public character and all or any trades, processes and activities connected therewith or ancillary or complementary thereto.
 - (c) To acquire by purchase, lease, exchange, hire or otherwise and take options over any property whatever, and any rights or privileges of any kind over or in respect of any property of any kind necessary or convenient for the purpose of or in connection with the Company's business.
 - (d) To apply for, register, purchase and otherwise acquire and protect, prolong and renew whether in the United Kingdom or elsewhere any patents, patent rights, licences, trade marks, trade names, designs, inventions, protections, concessions, copyrights, secret processes or any other intellectual property rights that may be advantageous to the Company and to use and manufacture under or grant licences or privileges in respect of the same, and to expend money thereon.
 - (e) To acquire or undertake the whole or any part of the business, goodwill and assets of any person, firm or company carrying on or

proposing to carry on any of the businesses which the Company is authorised to carry on and undertake all or any of the liabilities of such person, firm or company as part of the consideration for such acquisition, or to acquire an interest in, amalgamate with or enter into partnership or into any arrangement for sharing profits, or for co-operation, or for mutual assistance with any such person, firm or company, or for subsidising or otherwise assisting any such person, firm or company, and to give or accept, by way of consideration for any of the acts or things aforesaid or property acquired, any shares, debentures, debenture stock or securities that may be agreed upon, and to hold and retain, or sell, mortgage and deal with any shares, debentures, debenture stock or securities so received.

- (f) To improve, manage, construct, repair, develop, exchange, let on lease or otherwise, mortgage, charge, sell, dispose of, turn to account, grant licences, options, rights and privileges in respect of, or otherwise deal with all or any part of the property and rights of the Company.
- (g) To invest and deal with the funds of the Company not immediately required in such investments or securities and in such manner as may from time to time be determined by the Directors.
- (h) To lend or advance money or give credit to such persons and companies and on such terms (including as to security), as may be thought fit and to deposit money with any bank, deposit taker or other financial organisation.
- (i) To guarantee and/or give security for the payment of money by, or the performance of contracts and obligations by, or the payment or repayment of principal, interest, dividends and premiums on, and any other monies due in respect of, securities or obligations by, the Company or by any other person or company, including any company which shall at the time be the holding company of the Company or another subsidiary of such holding company or a subsidiary of the Company and any undertaking which shall at the time be a subsidiary undertaking of the Company or of any holding company of the Company or of any subsidiary of the Company or any holding company of the Company notwithstanding the fact that the Company may not receive any consideration or benefit from entering into any such guarantee or security.
- (j) To borrow or raise money or accept money on deposit and to secure the payment of money or the observance of obligations in such manner as the Directors shall think fit and for such purposes to mortgage or otherwise charge in any manner whatsoever

permitted in any jurisdiction in which the Company has assets or carries on business and in particular by way of fixed charge or floating charge over the whole or part of the undertaking and all or any of the property and assets (both present and future) and the uncalled capital of the Company and to create, issue and accept securities.

- (k) To draw, make, accept, endorse, discount, negotiate, execute and issue cheques, bills of exchange, promissory notes, warrants, debentures and other negotiable or transferable instruments.
- (l) To issue and allot securities of the Company for cash or in payment or part payment for any property purchased or otherwise acquired by the Company or any services rendered to the Company or as security for any obligation or amount or for any other purpose.
- (m) To subscribe for, underwrite, purchase or otherwise acquire, securities of any company, fund or trust and to deal with and dispose of the same.
- (n) To control, manage, finance, subsidise, co-ordinate or otherwise assist any company or companies in which the Company has a direct or indirect financial interest.
- (o) To promote any other company for the purpose of acquiring the whole or any part of the business or property of undertaking or any of the liabilities of the Company, or of undertaking any business or operations which may appear likely to assist or benefit the Company or to enhance the value of any property or business of the Company, and to place or guarantee the placing of, underwrite, subscribe for, or otherwise acquire all or any part of the shares or securities of any such company as aforesaid.
- (p) To sell or otherwise dispose of the whole or any part of the undertaking, property and assets of the Company either together or in portions for such consideration as the Company may think fit.
- (q) To insure against losses, damages, risks and liabilities of all kinds which may affect the Company and to purchase and maintain for any officer of the Company or the auditors of the Company insurance against any liability as is mentioned in section 310 of the Companies Act 1985.
- (r) To act as agents or brokers and as trustees for any person, firm or company, and to undertake and perform sub-contracts.

- (s) To remunerate any person, firm or company rendering services to the Company either by cash payment or otherwise.
- (t) To distribute among the members of the Company any property of the Company, or any proceeds of sale or disposal of any property of the Company, but so that no distribution amounting to a reduction of capital be made except with the sanction (if any) for the time being required by law.
- (u) To pay out of funds of the Company all expenses which the Company may lawfully pay for, or incidental to, the formation and registration of or the raising of money for the Company or the issue of any securities, or the application to any recognised investment exchange for listing of, or dealing in, any or all of its securities, including brokerage and commissions for obtaining applications for or taking, placing or underwriting or procuring the underwriting of securities or rights of the Company.
- (v) To give or award pensions, annuities, gratuities and superannuation or other allowances or benefits or charitable aid and generally to provide advantages, facilities and services for any persons who are or have been Directors or employees of the Company, or any company which is a subsidiary of the Company or the holding company of the Company or a fellow subsidiary of the Company or the predecessors in business of the Company or of any such subsidiary, holding or fellow subsidiary company and to the wives, husbands, widows, widowers, children and other relatives and dependants of such persons.
- (w) To compensate for loss of office any Directors or other officers of the Company and to make payments to any persons whose office, employment or duties may be terminated by virtue of any transaction in which the Company is engaged.
- (x) To do all or any of the things authorised in any part of the world and either as principals, agents, contractors or otherwise, and by or through agents, brokers, sub-contractors or otherwise and either alone or in conjunction with others.
- (y) To carry on any other business which may advantageously be carried on in connection with any of the objects of the Company.
- (z) To do all such things as may be deemed incidental or conducive to the attainment of any of the objects of the Company.

And it is hereby declared that none of the provisions set forth in any sub-clause shall be restrictively construed but the widest interpretation shall be given to each such provision, and none of such provisions shall, except where the context expressly so requires, be in any way limited or restricted by reference to or inference from any other provisions set forth in such sub-clause, or by reference to or inference from the terms of any other sub-clause of this Clause, or by reference to or inference from the name of the Company.

4 The liability of the members is limited.

5 The Company's share capital is £2 divided into 2 shares of £1 each.

We, the subscribers to this Memorandum of Association, wish to be formed into a Company pursuant to this Memorandum; and we agree to take the number of shares shown opposite our respective names.

In this Clause where the context so admits, "property" means any property, heritable or moveable, real or personal, wherever situated.

Subscribers:

Shareholder 1 Name
Shareholder Address

Number of shares held by Shareholder 1 Name is 1.

(Shareholder signature) (Date)

Shareholder 2 Name
Shareholder 2 Address

Number of shares held by Shareholder 2 Name is 1.

(Shareholder signature) (Date)

Witness to the above signatures:

Witness Signature:

Date:

Witness Name:

Witness Address:

THE COMPANIES ACT 1985
PRIVATE COMPANY LIMITED BY SHARES
ARTICLES OF ASSOCIATION
OF
Your Company Limited

PRELIMINARY

- 1 The Regulations contained in Table A in the Schedule to the Companies

(Tables A to F) Regulations 1985 as amended by the Companies (Tables A to F) (Amendment) Regulations 1985 ("Table A") shall apply to the Company save insofar as they are varied or excluded by or are inconsistent with these Articles. Regulations 23, 27, 64, 73, 74, 75, 80, 81, 93, 94, 95, 96, 111, 115 and 118 of Table A shall not apply to the Company and the following Regulations thereof shall be modified:

Regulation 18 by the addition, at the end, of the words "and all reasonable expenses that may have been incurred by the Company by reason of such non-payment."

Regulation 24 by the deletion of the first sentence.

Regulation 46 by the deletion of paragraphs (a) to (d) inclusive and the substitution of the words "by any Member present in person or by proxy."

Regulations 30 and 31 shall not apply.

Where the context requires, words importing the singular shall include the plural and vice versa and words importing the masculine shall include the feminine.

SHARE CAPITAL

- 2 The Directors are generally and unconditionally authorised for the purposes of Section 80 of the Companies Act 1985 ("the Act), to exercise any power of the Company to allot any relevant securities (within the meaning of Section 80(2) of the Act) up to the amount of the authorised share capital with which the Company is incorporated at any time or times during the period of five years from the date of incorporation of the Company.

- 3 Section 89(1) of the Act shall not apply to any allotment of shares in the Company.
- 4 The Directors shall have power to allot, grant options over and otherwise dispose of any un-issued shares of the Company to such persons, on such terms and in such manner as they think fit, subject to the limitations imposed by Article 2 hereof.
- 5 Subject to the provisions of the Act any shares of the Company may be purchased by the Company on such terms and conditions as the Company, before it enters into a contract or contingent contract for the purchase of such shares, may by special resolution determine. A payment in respect of such a purchase by the Company may with the sanction of a special resolution be made otherwise than out of the disposable profits of the Company (within the meaning of the Act) or the proceeds of a fresh issue of shares made for the purpose of the redemption, notwithstanding that such payment may constitute a payment out of capital.

UNDERWRITING

- 6 The Company may pursuant to Sections 97 and 98 of the Act pay commission at a rate not exceeding ten per cent of the price at which the shares in respect of which the commission is payable are issued.

SHAREHOLDERS AGREEMENT

- 7.1.1 The instrument of transfer of a share shall be signed by or on behalf of the transferor, and the transferor shall be deemed to remain the holder of the share until the name of the transferee is entered in the Register of Members in respect thereof; provided that in the case of a partly paid share the instrument of transfer must also be signed by the transferee.
- 7.1.2 The Directors shall refuse to register any transfer of shares made in contravention of the provisions of Article (2) but shall not be entitled to refuse to register any transfer of shares made pursuant to paragraph 7.1.3 of this Article or pursuant to Article (2) or any transfer to which the consent in writing of all Members for the time being of the Company is given.
- 7.1.3 (a) Any Member being a corporation may transfer any shares to another corporation resulting from a re-construction or amalgamation of such Member or to any subsidiary or holding company (as those expressions are defined in Section 736 of the Companies Act 1985) of such Member or to another subsidiary of such holding company.

(b) Any Member may during his lifetime transfer or by Will, bequeath or otherwise dispose of on death any shares to the husband, wife, widow, widower or any child or children of such Member.

7.1.4 The Directors shall register as a Member or Members the legal personal representatives of a deceased member where under the provisions of the Will or the laws as to intestacy the person beneficially entitled, whether immediately or contingently, to the shares in respect of which such legal personal representatives are intended to be registered, are persons to whom a transfer may be made under the provisions of paragraph 7.1.3(b) of this Article.

7.2 Subject and without prejudice to paragraphs 7.1.2, 7.1.3 and 7.1.4 of Article (1), the following provisions shall have effect in relation to the transfer and transmission of shares, namely:

7.2.1 Any Member who desires to sell any legal or beneficial interest in any shares (in this Article called "the Vendor") shall give to the Company notice in writing (in this Article called "a transfer notice") accompanied by the deposit of the relevant Share Certificate of such desire and stating the number of shares which the Member desires to sell. A transfer notice may not relate to more than one class of shares and it shall not be revocable except with the sanction of the Directors.

7.2.2 A transfer notice shall constitute the necessary authority for the Directors to be the Vendor's agents for the sale in the manner provided by this Article of the shares to which the transfer notice relates at a price to be agreed between the Directors and the Vendor or, in default of agreement within 30 days of the date of the transfer notice, at a price which the Auditors for the time being of the Company shall certify in writing to be in their opinion the fair selling value thereof as between a willing vendor and a willing purchaser and in so certifying the Auditors shall be considered to be acting as experts and not as arbitrators.

7.2.3 If the Auditors are asked to certify the fair selling value as aforesaid, the Directors shall as soon as they receive the Auditors Certificate furnish a certified copy thereof to the Vendor and the Vendor shall be entitled, by notice in writing given to the Company within seven days of the service upon him of the said certified copy, to cancel the Directors' authority to sell the said shares. The cost of obtaining the certificate shall be borne (by the Company) (by the Purchasers) unless the Vendor shall cancel the Director's authority as aforesaid in which case the Vendor shall bear such cost. On receipt from the Vendor of a notice of cancellation as aforesaid the relevant Share Certificate shall be returned to the Vendor.

- 7.2.4 Within seven days after the price shall have been fixed as mentioned in paragraph 7.2.2 of this Article or after seven days referred to in paragraph 7.2.3 have expired (as the case may be), the Directors shall give notice to all the Members (other than the Vendor) holding shares of the same class as the shares comprised in the transfer notice of the number and price of those shares, and shall invite each of them to state in writing within twenty one days, after the date of the notice whether he is willing to purchase any and if so what maximum number of the said shares.
- 7.2.5 If within the period of twenty one days mentioned in paragraph 7.2.4 of this Article Members to whom the notice therein mentioned was given have expressed their willingness to purchase all of the shares comprised in the transfer notice the Directors shall allocate those shares among those Members so far as may be necessary pro rata to their existing shareholdings, subject to the limitation that no Member shall be under any obligation to purchase more than the maximum number of shares which he himself has notified as being willing to purchase. As soon as such allocation has been made and provided that such allocation comprises all the shares to which the transfer notice relates (but not otherwise), the Vendor shall be bound, on payment of the price, to transfer those shares to the purchaser or respective Purchasers thereof, and if he shall make default in so doing the Directors shall receive and give a good discharge for the purchase money on behalf of the Vendor and shall authorise some person (who shall be deemed to be the attorney of the Vendor for that purpose) to execute in favour of the Purchaser or respective Purchasers a transfer or transfers of the shares allocated to him or them and shall enter his or their names in the Register of Members as the holder of those shares.
- 7.2.6 If within the period of twenty one days mentioned in paragraph 7.2.4 of this Article Members to whom the notice therein mentioned was given shall have expressed their willingness to purchase part only of the shares comprised in the transfer notice or no such Member shall have expressed his willingness to purchase any of those shares the Directors shall within seven days after expiration of that period give notice to all the Members (including the Members referred to in paragraph 7.2.4 of this Article but excluding the Vendor) and the provisions of paragraphs 7.2.4 and 7.2.5 of this Article shall apply mutatis mutandis to every notice given pursuant to this paragraph.
- 7.2.7 If within the period referred to in any notice pursuant to paragraph 7.2.4 of this Article the Members shall have expressed their willingness to purchase part only of the shares comprised in the transfer notice or no Member shall have expressed his willingness to purchase any of those shares, then for a further period of three months from the expiration of

the said period the Vendor shall be entitled to transfer to any person whom he selects all but not part of the shares to which the transfer notice relates at a price not lower than the price fixed as mentioned in paragraph 7.2.2 of this Article and on the terms not less favourable than those offered in the transfer notice.

7.2.8 (a) If any person (other than an existing shareholder or pursuant to Article 7.1.3(b)) shall become entitled to any shares by reason of the death or bankruptcy of any Member he shall forthwith give to the Company notice in writing to that effect, and if that person shall fail to give such notice the Directors may give notice on his behalf.

(b) All the foregoing provisions of this Article in relation to a transfer notice and the procedure to be adopted following the service of such a notice shall apply mutatis mutandis to a notice given pursuant to (a) above which shall accordingly be deemed to be a transfer notice in respect of all of the shares to which such a person has become entitled provided however that there shall be no right pursuant to paragraph 7.2.2 to cancel the Directors' authority to sell any of the shares.

7.2.9 If any shares to which any person has become entitled on death or bankruptcy of any Member shall not be sold pursuant to paragraph 7.2.8, then after the expiration of the period during which such shares might have been purchased by the Member or Members pursuant thereto such person shall, upon such evidence being produced as may from time to time be required by the Directors, have the right to elect either to be registered himself as the holder of the shares in question or to have some person nominated by him registered as the transferee thereof, but in either case the Directors shall have the same right to refuse or suspend registration as they would have had in the case of a transfer of the shares in question by the deceased or bankrupt Member before his death or bankruptcy. Regulations 30 and 31 of Table A shall not apply.

DIRECTORS

8 A Director shall not be required to hold shares of the Company in order to qualify for office as a Director but he shall be given notice of and be entitled to attend and speak at every general meeting of the Company and at every separate meeting of the holders of any class of shares in the capital of the Company.

9.1 Any Director may at any time appoint any person otherwise qualified to hold such office to be his alternate (hereinafter referred to as "the Alternate Director") and such Director (hereinafter referred to as "the Principal") may at any time terminate such appointment.

- 9.2 The appointment of the Alternate Director shall be determined on the happening of any event which if he were a Director would cause him to vacate such office or if the Principal ceases to be a Director.
- 9.3 The Alternate Director shall be given notice of meetings of the Directors and be entitled to attend, be counted in the quorum and vote at any such meeting at which the Principal is not personally present and generally at such meeting perform all functions of the Principal. If the Principal is for the time being unable to act for any reason the signature of the Alternate Director to any resolution in writing of the Directors shall be as effective as the signature of the Principal.
- 9.4 The Alternate Director shall be entitled to be repaid expenses and to be indemnified as if he were a Director, but he shall not be entitled to receive any remuneration from the Company in respect of his appointment as an alternate.

BORROWING POWERS

- 10 The Directors may borrow money and give security for the payment of money by, or the performance of other obligations of, the Company or any other person.

POWERS OF DIRECTORS

- 11 A Director may vote in respect of any contract or proposed contract or arrangement notwithstanding that he is interested and if he shall so vote his vote shall be counted; and whether voting or not he shall if present be counted in ascertaining whether a quorum is present at any meeting at which any such contract or proposed contract or arrangement is under consideration.
- 12 The Directors are empowered to exercise all the powers of the Company set out in Clause 3 of the Memorandum. Any Director may vote in favour of the exercise of any such power notwithstanding that he is or may become interested therein and he shall be entitled to retain any benefit received by him pursuant to the exercise of any such power.

DISQUALIFICATION OF DIRECTORS

- 13 The office of Director shall be vacated if the Director:
- 13.1 resigns his office by notice in writing to the Company;
- 13.2 becomes bankrupt or makes any arrangement or composition with his creditors generally;

- 13.3 becomes prohibited from being a Director by reason of any statutory provision.

ROTATION OF DIRECTORS

- 14 The Directors shall not be subject to retirement by rotation and all references in Table A to retirement by rotation shall be disregarded.

PROCEEDINGS OF DIRECTORS

- 15 A resolution in writing, signed or approved by letter by each Director, or by each member of a committee, shall be as valid a resolution duly passed at a meeting of the Directors or of such a committee.

NOTICES

- 16 Any notice required to be given or served by the Company shall be in writing and may be served by personal service or by first class post or by e-mail, to the address for the time being supplied for the purpose to the Secretary of the Company by the person entitled to receive the same. Any notice served by personal service shall be deemed to have been received at the time of delivery; any notice to be sent by letter posted to an address within the United Kingdom shall be deemed to have been served on the expiry of twenty four hours from the time of posting and every notice to be sent by airmail to an address outside the United Kingdom shall be deemed to have been served on the expiry of ten days from the time of posting; and any notice sent by e-mail shall be deemed to have been served on the expiry of twelve hours from the time when the notice was dispatched by or on behalf of the Company. In the case of service by e-mail the notice will only be effectively served upon the person entitled to receive it where that e-mail has been sent to that person's personal e-mail address. The person entitled to receive the notice must confirm in writing to the Company his personal e-mail address. Where a person no longer wishes the Company to serve e-mail notices upon him he will give the Company seven days notice thereof.

WINDING UP

- 17 If the Company shall be wound up any Director, agent, trustee or Member of the Company alone or jointly with any other person may become a purchaser of property belonging to the Company.

INDEMNITY

- 18 Every Director or other officer of the Company shall be entitled to be indemnified out of the assets of the Company against any loss or liability which he may sustain or incur in or about the execution of the duties of his office or otherwise in relation thereto, including any liability incurred by him in defending any proceedings whether civil or criminal in which decree is granted in his favour or in which he is acquitted or in connection with any application under Section 727 of the Act in which he is relieved from liability by the Court, and no Director or other officer shall be liable for any loss, damage or misfortune which may happen to or be incurred by the Company in the execution of the duties of his office or in relation thereto, subject to Section 310 of the Act.
- 19 The Directors may from time to time require any person whose name is entered in the Register of Members of the Company to furnish them with any information which they may consider necessary for the purpose of determining whether or not the Company is a closed company within the meaning of Section 282 of the Income and Corporation Taxes Act 1970 as amended; and if such requirement is not complied with they may withhold any dividend or other payment otherwise due or becoming due in respect of the shares registered in the name of any such person.

Subscribers:

Shareholder 1 Name
Shareholder 2 Address

(Shareholder signature) (Date)

Shareholder 2 Name
Shareholder 2 Address

(Shareholder signature) (Date)

Witness to the above signatures:

Witness Signature:

Date:

Witness Name:

Witness Address:

3. How to set up International Business Corporations

International Business Corporations (IBC's) can for an effective tax barrier or asset protector for most situations. The complexities involved in setting these up varies from jurisdiction to jurisdiction and typically requires a registered office in the country of your choice.

There are basically two ways in which you can go about forming an offshore corporation; 1. By contacting a lawyer in the desired country and negotiating a rate for his services. 2. Using a standard company formation agent that offers these services.

We have found that on the whole, contacting a lawyer in the country and explaining your requirements then engaging them to perform the set-up and act as registered agents and/or a registered address is the cheapest and most secure way of doing this. On the other hand, using a formation agent can be quicker and more convenient depending on the situation.

Below is a list of formation agents that actively form International Business Corporations.

Contact Details

Company Express

<http://www.com-exp.com/>

Offshore Corporation

<http://www.offshorecorporation.com/>

Midland Services Inc.

<http://www.panamaoffshore.com/>

International Business Company Formation Inc.

<http://www.ibcf.com/>

NetIncorp.com

<http://www.netincorp.com/>

Offshore On Web

<http://www.offshore-companies-company-formation.com/>

Chapter Five

Private Investigation, Security & Surveillance

The methods and techniques that are used by Private Investigators in their day-to-day work can be invaluable to the rest of us. In this section you will learn some of the essential methods of the Private Investigator. You will almost certainly find these often deceptively simple techniques to be of great usefulness in your daily life.

1. Performing Background Checks

There are various reasons why you may want to perform background checks on people. Maybe you want this information to check out a new employee or to find out about a potential business partner or even someone you are thinking of having a relationship with. Whatever you are planning to use the information for, this section describes some types of information that may be accessible to you and explains different ways to access this information.

It is a common misconception that private individuals are not allowed access to many types of government records. This is often not the case. Currently in the US, for example, nineteen states allow private individuals to access criminal conviction records from state repositories (a list of these is included for reference further on in the document). It is worth finding out exactly what records are available for public consumption in whatever region and country you are interested. While some of the following content has specific examples based in the US, the general principles are applicable in many other countries.

Accessing Courthouse Records

Background investigations carried out by private investigators in the US often lean heavily on the fact that many courthouse records are quite readily accessible. Generally, most courthouse records are public records and can be reviewed by just about anyone. A complete courthouse records check can often provide a great deal of information concerning most people who live in the county.

The different departments in the courthouse give us some indication of the sort of data that may be available:

- Circuit Civil Records
- Small Claim Civil Records
- Auto tag registration
- Fishing And Hunting License
- Real Estate Property Records
- Traffic Records
- County Criminal Records
- Voter Registration
- General Index Records
- Marriage Records

- Building Permits
- County Police Records
- Tax Records
- Business License
- Probate Records
- Circuit Criminal Records
- Mobile Home Registration

The list could go on through a dozen or so minor records kept by the county. The point is that a courthouse records search can be used very effectively for a fast background investigation in the development of all kinds of information on any one person living within the county. In fact, a courthouse records check is a standard part of insurance claims investigations and is often used in a skip trace.

One of the secrets in going to the courthouse to check courthouse records is that a lot of people just do not know such an all-encompassing investigation can be done. For example, lawyers might know to have their clerk check auto tag registration from time to time but most have no idea that a complete investigative profile can be worked up on someone in a very short time checking all kinds of records. Even some investigators who are somewhat familiar with record checks have no idea such a great volume of information can be found at the courthouse. They tend to think of records at the courthouse in various departments and run down one day to check tax rolls unaware of the fact that needed information could be pulled from several dozen or so other departments.

If you are not that familiar with your county's courthouse records it will take you some time to get used to them. You might find several departments that will not just give any stranger who walks in access to the records. However, once they know who you are and what you are doing you will generally be able to walk right in and start digging.

Indexing of records takes various forms. You will find some small county records use old ledger systems. Other types of record indexing systems will be kept on microfiche units. The most modern counties will have everything on computer. You may or may not need a clerk to help you look up the indexes. Almost all indexes are sectioned by year or month and then list the names in alphabetical order.

Old Telephone Directories

You can find these old directories at the public library in your city. Most libraries keep old directories dating back fifty years. Look up the subject's name and when you find an old address for them, go to the Henderson Directory and locate their former neighbours. Begin calling them. If you are patient, you are likely to find some neighbours who still remember the subject and who can provide important historical background information.

Birth Records of the Subject's Children

These will show the address of the parents (your subject) at the time of the child's birth. You must know the town or district where the child was born to find out a former address. These records are at the Department of Vital Statistics. The subject's birth records also can be used but are not likely to be as helpful, since you can only learn the location of the subject's birth and not their adult residences.

Marriage and Divorce Records

These records may be found at the Department of Vital Statistics and the Courthouse, respectively. They are also good sources for locating a subject's former addresses. Divorce records usually contain valuable information about the subject's assets, real and personal property, former associates and friends. The latter can be contacted through telephone pretext (see below).

Bankruptcy, Civil and Criminal Records

By following search procedures previously discussed, you will find a subject's address at the time a bankruptcy, civil or criminal action was filed.

Criminal Records Searches

Criminal records can reveal a lot of startling information about individuals. Typically criminal records searches are carried out at the local county level. At the time of writing, nineteen states allow private individuals to access criminal conviction records. These states are listed below.

Colorado

State Criminal Records Repository 303-239-4680

Connecticut

State Criminal Records Repository 860-685-8480

Florida

State Criminal Records Repository 904-488-4931

Hawaii

State Criminal Records Repository 808-587-3106

Iowa

State Criminal Records Repository 515-281-5138

Kansas

State Criminal Records Repository 913-296-8200

Kentucky

State Criminal Records Repository 502-573-2350

Maine

State Criminal Records Repository 207-624-7009

Minnesota

State Criminal Records Repository 612-642-0670

Missouri

State Criminal Records Repository 573-526-6153

Montana

State Criminal Records Repository 406-444-3625

North Dakota

State Criminal Records Repository 701-328-5500

Oklahoma

State Criminal Records Repository 405-848-6724

Oregon

State Criminal Records Repository 503-378-3070

Pennsylvania

State Criminal Records Repository 717-783-5592

South Carolina

State Criminal Records Repository 803-737-9000

Texas

State Criminal Records Repository 214-358-2840

Washington

State Criminal Records Repository 360-705-5100

Wisconsin

State Criminal Records Repository 608-266-5764

2. Pretext

Pretext is a technique that investigators use in order to obtain information by deception. It is much frowned upon in some circles, but it remains one of the most useful techniques for a skilled investigator. Ethical considerations aside, some uses of pretext are legal and others illegal and yet others exist in a grey area somewhere between the two. If you plan on using pretext then you need to make sure you understand which uses of pretext could be considered illegal so that you can safely avoid them.

You may not feel comfortable with using deception to gain information. This is an entirely personal ethical standpoint on which I will make no comment – I am not trying to be a moral guide here. Suffice it to say that you must make a decision for yourself whether the benefits you are hoping to gain from using deception outweigh any negative factors that may be involved. One important point that I hope you will come away with after reading this section though is that if you are approached by an inquisitive stranger asking questions about a person or situation you are or have been acquainted with, things may not always be as they appear. You should be on your guard in such situations and stay aware that someone may be using pretext to gain information from you.

Telephone Pretexts

The telephone is certainly the most common tool in the use of pretext. Like other forms of pretext, telephone pretext can be illegal, so you must be very careful. Telephone pretext involves calling someone and pretending to be someone else in order to get information about a third party. You may be pretending to be an insurance agent, a friend of a third party, a landlord and so on. The beauty of using the telephone is that the person on the other end will never see you, so you can be sat at home or in your office pretending to be someone totally different and be very convincing about it. Used properly this method will enable you to get access to a whole host of useful information about almost any subject.

A note regarding the legality of this method of information gathering; never pretend to be a law enforcement officer, a doctor, a lawyer or a member of any real organisation – In most areas of the US, this is illegal.

We will now go on to look at potential targets for telephone pretext.

1. Employers

Current and past employers can provide valuable information concerning a subject. By questioning these sources over the phone in the correct way, you can often get detailed information such as the following:

- Is the subject responsible and dependable?
- Did they steal anything from the company?
- Do they get along well with other employees?
- Do they have any problem with alcohol or drugs or any other personal problems?

A good pretext to use when calling employers is to tell them that the subject is applying for a job with your company and then ask the usual sort of questions that might be expected on a pre-employment check. Remember, the friendlier you are with the person you are talking with (within reason), the more information you can hope to get. You should aim to strike up a good 'professional' rapport with the person on the other end of the phone. Do not be too casual as this may give away your pretext – you are calling in a 'professional' capacity, so stay professional but friendly. One good way to get the person to open up a bit more is to use leading questions based around facts you already know of the subject – e.g. "I heard that Mike has a penchant for gambling – did that affect his work much?"

As an aside, if you plan on using telephone pretext much; you should understand some basic psychology. There are various techniques that can allow you to get more information out of people over the phone, and there are various sources to learn these from. One good source of information that can offer valuable assistance with this subject is to read some of the works of the so-called 'psychological illusionists'. People such as Derren Brown (<http://www.derrenbrown.co.uk>) have turned the ability to persuade other people to give out information into an art form!

2. Landlords

Current and past landlords are an excellent source of information about their tenants. They are often quite communicative. You can use a variety of pretexts to get the information from a landlord. You could tell the landlord you are considering hiring the subject and you need some information, or you can pose as a loan officer. With either pretext, you can ask about the subject's personal habits, their characteristics as a tenant, their reliability in paying the rent and maintaining the apartment in

good condition. One thing to avoid with landlords is to pretend to be another landlord. If the landlord you are interviewing wants to get rid of the subject as a tenant, they will tell you that he/she is a fantastic tenant. Conversely, if they want to keep the tenant, they are likely to give you negative information so that you won't steal him away. These practices are so widespread that many landlords simply don't bother calling other landlords to verify information on new tenants.

If the subject is a property owner rather than a renter, check the records of property transactions in which the subject has been involved. These records will provide names of others with whom the subject has been involved in property transactions. You can contact these other people and tell them you are planning to buy or sell property from or to the subject and ask about their experience with the subject.

Neighbours

Neighbours can reveal a lot personal information about your subject if you know exactly what you are after. They can relate how a husband and wife get along, if a subject smokes, drinks or uses drugs. They can tell how the children are treated, how the subject entertains at home, whether they are loud, quiet or secretive, and what kind of hours they keep. In other words, neighbours can report on what they hear or observe and this may be what you want to find out. Suppose you are preparing to phone the neighbours of a subject and use a pretext. What should you do? First, you must have the neighbour's phone number. If you do not have the neighbour's name, correct address and phone number, use your subject's address and then find addresses of immediate neighbours. When you make the call you could pretend to be an insurance sales agent. You may use a fictitious personal name, but do not mention an existing company name. You might ask questions that are about automobile insurance coverage, such as:

- Does the subject keep his car in a garage or on the street?
- Have you noticed any minor children driving the car?
- Have you noticed any dents or accidents to the vehicle?

As you engage the neighbour in conversation, be casual and courteous. Then, obtain any other personal information you must have through "chit-chat" and small talk. If you are friendly, you won't have any trouble getting that additional information. Be careful to solicit only factual information, what the neighbour saw or heard. Personal opinions and value judgments are not useful, although you will get those too.

4. Former Spouses

Former spouses can be good sources of information, as they know the subject most intimately. But, they also can be very bitter and under emotional stress. Therefore, the information you gather from former spouses should be verified in other ways. To begin, you can get divorce records from the Courthouse and then by using a phone book or the Henderson Directory, get the phone number of the ex-spouse. When you make your call, you may pretend that you are the subject's new "boyfriend or girlfriend" and that you are having some problems with them. You may begin by discussing these problems, and see what you can find out. Some former spouses will be very honest and tell you about their ex-spouse's good, as well as bad, qualities. But, some are so bitter that they may tell you a string of horror stories. When this happens you should check other sources and compare your notes to get a true picture of the subject. Remember, your goal is to get good, objective information, not simply to "dig up dirt" or damage anyone's reputation.

3. Little Known Database Searches

The Internet is a vast resource and can be put to very good use for investigative purposes. More and more information is being put onto the Internet every day by individuals, private organisations and government agencies alike. While everyone knows about search engines such as Google, knowing where to get the information you need on the Internet is often difficult. The following links are designed to get you started. This list includes many little known database searches and information stores that can be of great use to you in your investigations.

Telephone Searches

- [InfoSpace White Pages](#) - Includes region/metro search & several countries
- [Lycos People Finder](#) - Search name/city for address, phone, map, directions
- [The Ultimate White Pages](#) - Search multiple white page services at once, including reverse searches and much more
- [Switchboard.com](#) - Find a Person, Find a Business, Maps & Directions
- [555-1212.com](#) - Reverse lookup, Region/Metro search, some other countries, Maps
- [Excite PeopleFinder](#)
- [Four11 Directory Services](#)
- [InfoUSA Database American People Finder](#)
- [InfoSpace Reverse Phone LookUp](#)

Yellow Pages - Find businesses

- [InfoSpace Ultimate Directory](#) - Search by name/city (Find yellow pages below white pages)
- [InfoSpace Reverse Phone Business LookUp](#)

Zip Codes, Address Corrector, & Phone Number Decoders

- [Zip Codes & Address Correction \(USPS\)](#)
- [United States Post Office - Other Zip Info](#)
- [Worldwide Postal Information Service](#)
- [US Navy Ship ZIP Codes](#)
- [Semaphore's ZP4 Address Corrector](#) - Corrected 180 annarbor to 180 Ann Arbor Ave. given the city and state, or zip code
- [Area Code Decoder](#) - Two-way Area Code/City name decoder (US & Canada)
- [Telephone Prefix Location Directory](#) - Enter area code, then telephone prefix; returns city name

Social Security

- [Social Security Death Index \(SSDI\)](#) - Enter name and state and get names, dates, SSNs, and demographics of all deceased with same name/state. Sometimes an address, also.
- [The Structure of Social Security Numbers](#) - Informative article includes a list showing state of issuance by SSN

Tax Appraisal Districts

Find property owners, landlords, neighbours, and their phones & addresses

- [Texas County Tax Appraisal Districts - OnLine Links](#) - Online Index of TX Appraisal Districts
- [Various \(US\) Tax Appraisal District Links](#)
- [City Finder](#) - Provides county & nearby cities (Bottom of screen, after select city)

- [County/City Cross Ref](#) - Select a Texas county for a list of cities their Texas Appraisal Districts
- [Harris County AD - Houston](#)
- [Travis County AD - Austin](#)
- [Dallas Central AD- Dallas](#)
- [Tarrant County AD - Ft Worth](#)
- [Bexar County AD - San Antonio](#)
- [Gregg County AD - Tyler](#)
- [El Paso AD - El Paso](#)

Criminal Justice Sites

- [Federal & State Criminal Justice Links](#) - Some international links, all state governments, many other criminal justice links
- [Denton Couny Justice Information System](#)
- [Federal Bureau of Prisons](#) - Contact information & Inmate information (write)

Inmate Locators

- [Federal Inmate Locators](#)
- [State Inmate Locators](#)
- [Online Inmate Locators](#)

Military

- [Web Gator - Military Search](#)
- [Military Base Directory](#) - Base Locator contact info and other data for most military bases

- [Defense Finance & Accounting Svc: Money Index](#) - Info on military pay and garnishment; current & past pay scales; Get addresses, phones, & FAXs for withholding orders; Other useful links
- [DFAS Links to Other Military Websites](#)
- [National Military Personnel Records Center](#) - Instructions for requesting information; services explained; Information Request form available

Federal & State Government

- [National Archives & Records](#) - Military & Civilian employee personnel records; discharged & deceased
- [Social Security Administration](#)
- [US Post Office Zip Code Lookup](#)
- [Security & Exchange Commission](#) - Searches for public corporations (with stock)
- [Federal Employee Wage Scales](#) - Includes the General Schedule (GS), Law Enforcement Officer Pay Schedules, and the Federal Wage System (FWS)
- [State Public Records Databases](#) - Web Index of miscellaneous searchable databases: City to county cross reference, county courthouse address/phone listings, corporate records, vital records, departments of corrections, and state government listings - various states
- [State Agency Database Search](#) - A library of links
- [County & District Clerks of Court](#) - A Texas directory

Licensing Agencies & Job-Related Listings

- [AMA National Physicians Finder](#)

- [World Alumni Net](#) - Searchable international college, university, and high school alumni directories. Very limited, but good for lists of colleges & high schools by name/city.

Vital Statistics - Death & Birth Record Contacts

- [All States - Vital Records Info](#) - Contacts For Vital Records Info For Every State

Additional References

- [Online Search Agency](#)
- [Apartment Listings - Search by Zip & Search Other States](#) - Find the name of an apartment from the address and/or city name to call the landlord
- [Finding Apartments and Projects](#) - Try this when the link above doesn't help
- [Finding Utility Companies](#) - For a specific address
- [County Courthouse Addresses](#) - A national directory
- [Local Information For U. S. Cities, Counties, & Metro Regions](#) - Click state, enter city, see bottom of screen for county name, nearby metro areas, local businesses, etc.
- [Geographic Names Information Service](#) - Enter city, park, or school name to get county name (US)Example: "austin, tx" returned every city, county, school, church, airport, park, hospital, etc., in Texas with "Austin" in the name
- [City Finder](#) - Provides county name and nearby cities & state, if that field left blank)
- [Newspaper Links](#) - Check birth & death announcements, etc.
- [Family & Home Information Sources Checklist](#) - A checklist of sources of information that might be found in the home that can help with the Locate process

- [Web Index of Free Searches](#) - Governmental, postal, property records, criminal justice; over 170 links to searchable databases
- [Direct Search](#) - A huge Internet Index of searchable databases and other links
- [Web Links for Investigations](#)- - Another Locator link library
- [Find People](#) - Try the Free Public Records links for various states
- [Investigative Resource Links](#) - Another private investigators' Internet link library

4. Uncovering Hidden Property

Unclaimed property offices currently hold several billion dollars of "lost property" belonging to millions of people. Some of your money could be sitting in an unclaimed property office, just waiting for you to claim it. You can find out for free whether there is unclaimed property belonging to you, and claim that property. There is also good money to be made in uncovering this 'hidden' property and passing it on to its rightful owners – for a fee. This section will explain how and give you links to the resources to enable you to do this.

What is Unclaimed Property?

Unclaimed property can include the following:

- Court Deposits
- Customer Deposits, Overpayments, Credit Balances, and Refunds
- Deposit
- Dormant Savings and Checking Accounts and Certificates of
- HUD/FHA Refunds
- Health and Accident Insurance Payments
- Insurance Payments
- Mineral Royalty Payments
- Oil and Gas Royalty Payments
- Paid Up Life Insurance Policies
- Probate Court Judgments
- Property Overlooked in the Probate of an Estate
- Safe Deposit Box Contents
- Stock Certificates
- Uncashed Death Benefit Checks and Life Insurance Proceeds
- Uncashed Money Orders, Cashiers Checks, and Travellers Checks
- Uncashed Payroll Checks
- Uncashed Stock and Mutual Fund Dividends
- Unclaimed Security Deposits
- United States Unclaimed Property
- Unused Gift Certificates
- Utility Deposits

What Happens To Unclaimed Property?

There are laws in every state of the US that govern 'unclaimed' property. Money, property and other assets is deemed to be abandoned after a

period of inactivity of three to five years. During this abandonment period the banks and other companies who have responsibility for these assets must attempt to return the property to its owner. If this is not accomplished, they then turn the property over to the states abandoned-property division or unclaimed property office. The assets are returned to the state of the property owners most recent known address. If no address is known the assets are returned to the state in which the business holding the funds resides. There is no time limit on claiming this property and some states have unclaimed property dating back to the 1800s. If the owner of the property is deceased then surviving relatives can claim the property.

In order to find this property, all you have to do is to contact the unclaimed property offices in each state and get them to check their database to see if there is any unclaimed money waiting for you. If any is found, you will need to provide proof of identity, and then the property will be passed along to you. A list of the property offices in each state follows. Many of these offices have web searches available – to locate these, do a search on [Google](#) with the name of the state and then 'unclaimed property' – e.g. 'Alabama unclaimed property'. A good web search that purports to search all the databases can be found on the [Missing Money](#) site.

3. Unclaimed Property Offices by State.

- **ALABAMA**
State Treasury Unclaimed Property Division PO Box 302520
Montgomery, AL 36130-2520 1-334-242-9614
- **ALASKA**
Department of Revenue
Unclaimed Property Unit
1111 W. Eight Street, Room 106 (99801)
PO Box 110420
Juneau, AK 99811-0420
1-907-465-4653
- **ARIZONA**
Department of Revenue
Unclaimed Property Unit
1600 West Monroe
PO Box 29026
Phoenix, AZ 85038-9026
1-602-542-4643

- **ARKANSAS**
Auditor of State
Unclaimed Property Division
1400 West 3rd Street, Suite 100
Little Rock, AR 72201-1811
1-501-324-9670
- **CALIFORNIA**
Division of Collections
Bureau of Unclaimed Property
PO Box 942850
Sacramento, CA 94250-5873
1-916-445-8318
1-800-992-4647 (in CA)
- **COLORADO**
Unclaimed Property Division
1560 Broadway, Suite 1225
Denver, CO 80202
1-303-894-2443
- **CONNECTICUT**
Unclaimed Property Division
Department of Treasury
55 Elm Street
Hartford, CT 06106
1-860-566-5516
- **DELAWARE**
Bureau of Abandoned Property
PO Box 8931
Wilmington, DE 19899
1-302-577-3349
- **DISTRICT OF COLUMBIA**
Office of Finance & Treasury
Unclaimed Property Unit
810 1st Street NE, Room 401
Washington, DC 20004
1-202-727-0063
- **FLORIDA**
Department of Banking & Finance

Bureau of Unclaimed Property
101 E. Gaines Street, Fletcher Building
Tallahassee, FL 32399-0350
1-904-487-0510 or 1-904-488-0357
1-800-848-3792 (Comptroller's Hotline)
1-888-258-2253 (Unclaimed Property Office, FL only)

- **GEORGIA**
Dept of Revenue
Property Tax Division
Unclaimed Property
270 Washington Street, SW, Room 404
Atlanta, GA 30334
1-404-656-4244
- **HAWAII**
Unclaimed Property Section
PO Box 150
Honolulu, HI 96810-0150
1-808-586-1589
- **IDAHO**
Unclaimed Property Division
PO Box 36
Boise, ID 83722-2240
1-208-334-7623
- **ILLINOIS**
Unclaimed Property Division
500 Iles Park Place
PO Box 19495
Springfield, IL 62794-9495
1-217-785-6992 or 1-217-782-2832
- **INDIANA**
Attorney General's Office
Unclaimed Property Division
402 West Washington, Suite C-531
Indianapolis, IN 46204
1-317-232-6348
1-800-447-5598
- **IOWA**
Treasurer

Unclaimed Property Division
State Capitol Building
Des Moines, IA 50319
515-281-5366
See also the Great Iowa Treasure Hunt.

- **KANSAS**

Unclaimed Property Division
900 Jackson, Suite 201
Topeka, KS 66612-1235
1-913-296-4165 or 1-800-432-0386

- **KENTUCKY**

Unclaimed Property Branch
Kentucky State Treasury Department
Suite 183, Capitol Annex
Frankfort, KY 40601
1-502-564-4722/6142

- **LOUISIANA**

Louisiana Dept of Revenue & Taxation
Unclaimed Property Section
PO Box 91010
Baton Rouge, LA 70821-9010
1-504-925-7407/7425

- **MAINE**

Treasury Department
Abandoned Property Division
39 State House Station
Augusta, ME 04333-0039
1-207-287-6668/2771

- **MARYLAND**

Unclaimed Property Section
301 West Preston Street
Baltimore, MD 21201-2385
1-410-225-1700
1-800-492-1751

- **MASSACHUSETTS**

Abandoned Property Division
1 Ashburton Place 12th Floor
Boston, MA 02108

1-617-367-0400

The Boston Globe has also published the 1996 Unclaimed Property List.

- **MICHIGAN**

Department of Treasury
Unclaimed Property Division
Lansing, MI 48922
1-517-335-4327

- **MINNESOTA**

Minnesota Commerce Department
Unclaimed Property Section
133 East 7th Street
St. Paul, MN 55101
1-612-296-2568
1-800-925-5668

- **MISSISSIPPI**

Unclaimed Property Division
PO Box 138
Jackson, MS 39205-0138
1-601-359-3600

- **MISSOURI**

Missouri State Treasurer
Unclaimed Property Division
PO Box 1272
Jefferson City, MO 65102-1272
1-573-751-0840/0123

- **MONTANA**

Unclaimed Property Division
Department of Revenue
Mitchell Building
Helena, MT 59620
1-406-444-2425

- **NEBRASKA**

Unclaimed Property Division
PO Box 94788
Lincoln, NE 68509
1-402-471-2455

- **NEVADA**
Department of Business & Industry
Unclaimed Property Division
2501 East Sahara Avenue, Suite 304
Las Vegas, NV 89104
1-702-486-4140
1-800-521-0019
- **NEW HAMPSHIRE**
Abandoned Property Division
Treasury Department
25 Capitol Street - Room 205
Concord, NH 03301
1-603-271-2649
- **NEW JERSEY**
Department of the Treasury
Property Administration
CN 214
Trenton, NJ 08646
1-609-984-8234
- **NEW MEXICO**
Department of Revenue & Taxation
Special Tax Programs & Services
PO Box 25123
Santa Fe, NM 87504-5123
1-505-827-0767
1-505-827-0769
- **NEW YORK**
Office of Unclaimed Funds
Alfred E. Smith Building, 9th Floor
Albany, NY 12236
1-518-474-4038
1-800-221-9311
- **NORTH CAROLINA**
Department of State Treasurer
Escheat & Unclaimed Property
325 North Salisbury Street
Raleigh, NC 27603-1385
1-919-733-6876

- **NORTH DAKOTA**
Unclaimed Property Division
State Land Department
PO Box 5523
Bismarck, ND 58506-5523
1-701-328-2805
1-701-224-2805
- **OHIO**
Division of Unclaimed Funds
77 South High Street
Columbus, OH 43266-0545
1-614-466-4433
- **OKLAHOMA**
Oklahoma Tax Commission
Unclaimed Property Section
2501 Lincoln Boulevard
Oklahoma City, OK 73194-0010
1-405-521-4275/4273
- **OREGON**
Unclaimed Property Unit
775 Summer Street, NE
Salem, OR 97310
1-503-378-3805 x283
- **PENNSYLVANIA**
Pennsylvania State Treasury
Office of Unclaimed Property
PO Box 1837
Harrisburg, PA 17105-1837
1-800-222-2046 Claims inquiries
1-800-379-3999 Reporting questions and Instructions
- **RHODE ISLAND**
Unclaimed Property Division
PO Box 1435
Providence, RI 02901-1435
1-401-277-6505
Includes a copy of the money list.
- **SOUTH CAROLINA**
Office of the State Treasurer

Unclaimed Property Division
PO Box 11778
Columbia, SC 29211-1778
1-803-737-4771

- **SOUTH DAKOTA**

Unclaimed Property Division
500 East Capitol Avenue
Pierre, SD 57501
1-605-773-3378

- **TENNESSEE**

Unclaimed Property Division
Andrew Jackson Building, 9th Floor
Nashville, TN 37243-0242
1-615-741-6499

- **TEXAS**

Unclaimed Property Division
Texas State Comptroller's Office
Box 12019
Austin, TX 78711-2019
1-512-463-6060
1-800-654-3463 (in Texas)

- **UTAH**

State Treasurer's Office
Unclaimed Property Division
341 South Main Street, 5th Floor
Salt Lake City, UT 84111
1-801-533-4101

- **VERMONT**

Abandoned Property Division
State Treasurer's Office
133 State Street
Montpelier, VT 05633-6200
1-802-828-2301
1-800-642-3191

- **VIRGINIA**

Division of Unclaimed Property
Department of Treasury
PO Box 2478

Richmond, VA 23218
1-804-225-2393

- **WASHINGTON**
Unclaimed Property Section
Department of Revenue
1101 S. Eastside Street
PO Box 448
Olympia, WA 98507
1-360-586-2736 or 1-800-435-2429
- **WEST VIRGINIA**
Unclaimed Property Division
Office of State Treasurer
Capitol Complex
Charleston, WV 25305
1-304-343-4000
- **WISCONSIN**
Unclaimed Property Division
State Treasurer's Office
PO Box 2114
Madison, WI 53701-2114
1-608-267-7977
- **WYOMING**
Unclaimed Property Division
State Treasurer's Office
1st Floor West, Herschler Building
122 West 25th Street
Cheyenne, WY 82002
1-307-777-5590

5. Sources of Security and Surveillance Equipment

There is a huge array of security and surveillance equipment on the market at the moment that can come in extremely handy for many purposes. In this section we have compiled a list of various sources for this equipment.

- [!Advanced Hidden Camera Source](#) - sells wireless hidden video surveillance equipment.
- [#1 Home Security Surveillance Equipment Systems](#) - offers security and surveillance equipment systems like pepper sprays, stun guns, and spy cameras.
- [#1 Spy, Security and Surveillance](#)
- [00 Security Cameras & CCTV Systems](#) - sells wireless surveillance devices, digital video recorders, and camera systems.
- [007 Hidden Spy Cameras Inc.](#) - offers cameras and surveillance equipment.
- [007 Spy Store](#) - offers telephone recorders, spy cameras, bug detectors, keyboard loggers, discreet mics, and more.
- [1st Digital Video Security](#) - offers digital video recorders and DVR systems for CCTV and remote surveillance needs.
- [3R Inc.](#) - manufactures and sells high resolution DVR enabling remote real-time CCTV surveillance, recording, tracking, and display equipment.
- [4 Hidden Spy Cameras](#) - offers wireless and CCTV security cameras as well as counter surveillance equipment including radar jammers and detectors, phone recorders, voice changers, and more.
- [A-1 Services Unlimited](#) - offers a variety of video surveillance equipment.
- [A.T.S.I.](#) - maker of video-enhanced microwave equipment, LCD monitors, armoured video recorders, power supplies, rechargeable batteries, and more for the military and law enforcement.

- [AI-Spy](#) - offers cameras and surveillance items including covert miniature video and audio equipment, bug detectors, and more.
- [Absolute Spy](#) - offers surveillance equipment and spy tools including wireless and wired cameras, listening devices, and complete observation systems.
- [Acode](#) - distributes a line of barcode scanners, portable terminals, and electronic article surveillance (eas) systems.
- [ADC Technologies International Pte Ltd](#) - producing building integrated security and access control systems.
- [Advanced Home And Business Systems](#) - providing video surveillance systems, cameras and accessories, alarms systems, home theatre components, home automation systems, and more.
- [Advanced Intelligence Spy Shop](#) - sells small, wireless video cameras.
- [Advanced Spy Equipment](#) - features a variety of spy gadgets, including hidden cameras, CCTV, voice scramblers, metal detectors, and more.
- [Advanced Surveillance Technologies, Inc.](#) - AST supplies equipment and installation for retail clients, law enforcement, residential and remote observation applications.
- [Aegis Micro, Inc.](#) - manufacturer of Video Picture On Net (VPON) remote video web camera servers and CCTV security, surveillance, and monitoring accessories.
- [Alba Control Systems Ltd.](#) - manufacturers of closed circuit television, ccd cameras, access control equipment for industrial & residential use.
- [All Phase Video Security](#) - offers security equipment including video multiplexers, monitors, lighting, and cameras.
- [All Security & Video Inc.](#) - offers security systems, spy cameras, remote access control, and video surveillance products.
- [Alpha Systems Lab](#) - designs and manufactures remote video surveillance and digital recording products for the security industry.
- [AMC Sales, Inc](#) - electronic surveillance equipment and anti-surveillance equipment; free catalog.

- [American Excel Engineering, Inc.](#) - features wireless color cameras and night vision products.
- [Archer Video Systems](#) - manufactures digital video surveillance systems, integration services, product sales, and remote monitoring features. Serves Illinois , Michigan , Wisconsin , and Indiana.
- [ASTEL](#) - offers CCTV products, video amplifiers, switchers, and more.
- [ATV Research](#) - specializing in CCTV, MATV and SMATV products.
- [Audio Video Supply](#) - products include video and industrial vision equipment, security and surveillance, and medical cameras.
- [AVCOM Wireless Security Cameras](#) - offers wireless security cameras, baby video monitors, and complete home surveillance systems.
- [Bartec](#) - making advanced telephone surveillance products for law enforcement.
- [Batko](#) - manufacturer of camera housings and CCTV products.
- [Brewster Alexander](#) - manufactures DVR hardware and remote software viewing programs for the security industry.
- [Camera Super Store](#) - source for security and surveillance equipment.
- [Canal Alarm Devices, Inc.](#) - distributors of CCTV cameras, monitors, recorders, lenses, and more.
- [Canwood Products](#) - design and sale of electronic security equipment.
- [Carisa International](#) - distributors of electronic security equipment to Latin America and the Caribbean.
- [CCS International](#) - the real world of spy versus spy, corporate espionage, counter intelligence, surveillance, and ultra-high tech detection systems.
- [CCTV Security Camera](#) - wholesale CCTV, security, cameras, DVR, spy/covert, Internet, wireless and remote video systems.

- [CitizenSAFE](#) - sells a variety of products including surveillance systems, survival kits, weather radios, and more.
- [Codex Data Systems, Inc.](#) - privacy services and technology; includes detection advice and equipment.
- [Control Electronic Security](#) - designs and installs local and international electronic security systems.
- [Corner Spy Shop](#) - sells spy video cameras, telephone taps and recorders, cell phone jammers, room bugging devices, bug detectors, and more.
- [Covert Systems Group](#) - offers wireless hidden video camera systems, GPS vehicle tracking devices, night vision, telephone recording, countersurveillance equipment, pepper spray, and more.
- [Covert-Systems.com](#) - surveillance equipment includes, cameras, video, night vision, airborne, antennas, custom surveillance van's, and more.
- [Crime Busters 911](#) - from hidden cameras to bug detectors, phone-recorders to bomb detectors. Surveillance and spy products for a variety of needs.
- [CS Technologies](#) - access control and security equipment manufacturer.
- [Culligan, Joseph](#) - books, spy cameras, and resources.
- [Daiwon Optical](#) - manufacturer of lenses for security cameras and CCTV equipment.
- [Defense Shop](#) - sells hidden cameras, surveillance equipment, and phone recorders.
- [Dell-Star Technologies](#) - manufactures broadcast quality video transmitters and receivers, and related remote video and surveillance system.
- [Delta Scientific](#) - high security vehicle barriers, parking lot equipment and guard booths.

- [Denning Electronics](#) - manufacturer's rep specializing in physical security equipment, CCTV, peripheral security, and access controls.
- [Diamond Traffic Products](#) - offering traffic-counting products and surveillance systems.
- [DielectroKinetic Laboratories](#) - manufacturer of LifeGuard handheld detectors.
- [Digital Surveillance Solutions, Inc.](#) - provides DVR cards, digital video surveillance servers, digital CCTV products, and cameras to security companies.
- [Digital Watchguard](#) - wholesale distributor of video security products including hidden cameras, night vision equipment, digital video recorders, and more from major closed circuit television (CCTV) product manufacturers.
- [Discount Personal Security](#) - offers personal security and surveillance products.
- [Discount Security Cameras](#) - camera systems, closed circuit monitors, timelapse VCRs, multiplexers, and accessories.
- [Discreet-Surveillance](#) - offering miniature video products including spy, hidden, and pinhole cameras, as well as nanny cams and video transmitters.
- [DocuDrive, Inc.](#) - in-vehicle video surveillance systems for your car or boat.
- [DPON NetMedia Co.](#) - offers analog security system and DPON digital Internet system providing real time live video.
- [DVR Cards.com](#) - offers remote surveillance systems, digital recording, video monitoring equipment, and security cameras.
- [DVR Mart](#) - expertise in DVR systems design, integration, digital surveillance systems and security products.
- [DVR Surveillance](#) - specializes in PC based DVR surveillance systems to remotely monitor a business over the Internet from anywhere.

- E-Spyzone.com - offers bug detection, night vision, surveillance, personal protection, and other spy tools.
- e-Watch - enterprise wide multimedia surveillance and monitoring system which is adapted for transmitting MPEG video streams, high resolution images, and audio signals.
- Eagle Net Solution - sells a range of products for security and surveillance including digital video recorders, network DVRs and cameras, video servers, and CCTV cameras.
- Eagletron - makers of TrackerPod, a robotic pan/tilt mount for webcams. Comes with TrackerCam artificial intelligence software that allows remote pan and tilt, surveillance, person tracking, and videoconferencing.
- Electronic Countermeasures Inc - provides cellular, pager and fax surveillance monitoring systems to law enforcement and other investigative agencies world wide.
- Electronic Security Warehouse - provider of electronic security and life safety systems. Specializing in heavy industrial CCTV and covert video.
- Elitar Electronic - manufactures CCTV surveillance equipment such as CCD camera, PTZ dome camera, multiplexer, digital video recorder, IR products, and more.
- Erdman Video Systems - Remote computer controlled video monitoring. Access camera thru phone lines. Pan/tilt/zoom. Automatic Internet page update.
- EverFocus Electronics Corp - manufacturer of surveillance equipments.
- eWATCHING.com - distributors of digital monitoring and recording systems with remote access capabilities for the Caribbean, South, and Central America.
- Excelsior Services, Inc. - devoted to surveillance and covert (hidden) video surveillance. Also does process service.
- Eye Tech Surveillance - surveillance equipment manufacture and sales, with world wide mail order. Specialist services and products available; free advice line.

- [Federal Security Camera Inc.](#) - offers imitation surveillance cameras and fake shoplifting sensors.
- [First Witness Video Surveillance Systems](#) - offers long range wireless video transmitters for use in hidden camera systems and other covert video surveillance cameras.
- [Flaman Security](#) - offers a range of equipment from CCTV cameras to high-end complete digital surveillance.
- [FlexWATCH](#) - manufactures network cameras and video servers and provides TCP/IP-based remote monitoring and surveillance solutions.
- [Flexwatch Direct](#) - offers network video solutions with products to remotely view live video using just an Internet web browser.
- [Formosa Industrial Computing, Inc.](#) - manufacturer of remote video web camera servers and accessories for remote video monitoring and surveillance applications.
- [G-Com Technologies](#) - offers cellular, computer, and fax monitoring.
- [Garden State Fire & Security Alarm Company](#) - provides installation, service, and monitoring of all types of security and fire alarm products and systems.
- [General Microdisplay Systems](#) - provides microdisplay systems to governmental and military agencies.
- [Get Smart Tech, Inc.](#) - provides surveillance equipment for home, business, and family security.
- [Global DVS](#) - specializes in remote video surveillance. installs networks and CCTV for residential and commercial buildings.
- [Global Security Network](#) - electronic security manufacturing and distribution company field targeted towards the Latin American market.
- [Global Security Products](#) - offers closed circuit television, mirrors, domes, access cards, and more.
- [Gordon Electronics](#) - video surveillance, CCDs, and other security system related items.

- [Great Southern Security](#) - offers counter surveillance and electronic listening devices.
- [Guardwiz.net](#) - sells digital video surveillance equipment including standalone DVR systems, PC-based DVR systems, cameras, accessories, and more.
- [Hanlon Security Corporation](#) - remote video surveillance monitoring systems, equipment, design, installation and service.
- [Hidden Camera Depot](#) - offers wireless hidden cameras, surveillance systems, and security cameras.
- [Hidden Camera Solutions](#) - covert video surveillance and hidden camera security equipment.
- [Hidden Video Spy Cameras](#) - offers cameras, monitors, video recorders, receivers, and systems.
- [HighCom Security, Inc.](#) - offering CCTV, tactical robots, aviation security, and military and law enforcement products. Includes products, pricing, and shipping information.
- [Hisco-DVR Corp.](#) - manufactures and develops surveillance equipment.
- [Home Security Surveillance Systems](#) - offering home security and surveillance systems.
- [Home Security Wireless Cameras](#) - offers wireless home security cameras and equipment including indoor/outdoor bullet cams, nanny cams, and pinhole cameras.
- [IBT Video Systems](#) - distributes a full line of digital video surveillance systems and security cameras and hardware.
- [Intelynx Inc.](#) - offers CCTV cameras, digital video recorders, stand alone, video capture card, network and server web cameras, and more.
- [Inter-Pacific](#) - manufacturer and distributor of mobile video systems and a complete line of digital surveillance equipment.
- [Intercept Investigations & Spy Technologies](#) - investigator, detective and information agency. Also sells surveillance, counterfeit detection, security and countermeasures equipment.

- [International Police Technologies, Inc.](#) - designs and manufactures portable in-car video camera systems for law enforcement agencies and fire departments.
- [International Security Agency](#) - specializes in selling and installing surveillance equipment, placing security guards and bodyguards for VIPs, running theatre screenings, and providing translation services.
- [International Surveillance Services, LLC](#) - a retailer of spy cameras, hidden nanny cameras, security, and industrial surveillance equipment.
- [Intertraff](#) - manufactures webstreaming and video-over-Internet products for surveillance applications. Also specializes in number plates recognition and vehicles identification.
- [Investigators Online](#) - services include people locator, property owner search, skiptracing, and background investigation services. Covert surveillance equipment also available.
- [iON Digital](#) - digital home security system.
- [IQinVision](#) - manufactures programmable megapixel network cameras producing CMOS images for IP video with wireless ethernet and IQpoet (power over CAT-5) available.
- [Isis Surveillance Systems and Equipment Company](#) - sells hidden cameras; security, police, and audio industrial surveillance video equipment.
- [James E. Fowler & Associates](#) - offers state-of-the-art electronic surveillance equipment to the law enforcement community.
- [Just Stop Crime Hidden Cameras](#) - offers surveillance equipment, hidden cameras, and spy accessories.
- [Keystrokegrabbers.com](#) - sells computer keyboard data logging devices which can be used to monitor an employee's or child's Internet, e-mail, and chat room activity.
- [Kinder Guard, LLC](#) - sells covert, wireless, remote, and traditional cctv equipment and accessories.

- [Kipp Visual Systems](#) - specializes in commercial video and multimedia systems and the engineering and integration of large-scale security installations.
- [Lasco Electronics](#) - sells cameras, security systems, quads, monitors, and other surveillance equipment.
- [Laslink](#) - providing telecommunications, surveillance, imaging, and cargo services with high-altitude airship systems.
- [LCM Electronics](#) - distributors of hidden cameras and surveillance equipment.
- [Lectrolarm Custom Systems, Inc.](#) - surveillance cameras and equipment.
- [Legato Electronics, Ltd.](#) - manufacturer of modems and digital video surveillance systems.
- [Linkwise Technology](#) - designs and manufactures industrial automation products and video monitoring devices.
- [Mackman](#) - carries surveillance and spying equipment for individual and business use.
- [Marshall Electronics, Inc.](#) - manufacturer of lenses, optics, CCD and CMOS cameras, video transmitters, and more.
- [Matco Inc.](#) - offers CCD board, hidden, and wireless cameras, quad processors, and accessories.
- [Maximum Security Co.](#) - sells stun guns, tasers, pepper spray, knives, hidden cameras, and surveillance products.
- [MCQ Associates, Inc.](#) - products including surveillance and remote sensors.
- [Micro Technology Services, Inc.](#) - offers video surveillance products, as well as hardware and software design services.
- [Micro Video Products](#) - offers miniature & wireless video, pinhole video cameras, and surveillance & spy systems for a variety of security monitoring purposes.

- [Microcam Technologies](#) - offers miniature and covert video camera rentals, sales, and service.
- [MicroTek](#) - offers micro video transmitters and wireless cameras.
- [MillionEye.Com](#) - sells digital surveillance equipment, web cam servers, Internet monitoring cameras, CCTV, network recording security, and more.
- [MITEC Special Products - Surveillance & Security Systems](#) - features products, services, links, and support information.
- [Mobile-Vision, Inc.](#) - manufacturer of in-car video systems and tape management solutions.
- [MPEG-4 DVR for All](#) - offers hardware compression and software compression for the web-based or PC-based DVR board.
- [netZeye](#) - offers digital management surveillance systems and CCD cameras.
- [Neurodynamics Ltd.](#) - working with pattern recognition systems, advanced digital imaging and surveillance, and biometrics.
- [Nevada Systems](#) - wide range of cameras, monitors, professional communications and security equipment.
- [Ningbo Seko Electronic Co.](#) - manufacturer of video doorphones, doorbells, and building visual intercom systems. Also offers security monitors and camera devices.
- [North American Surveillance](#) - offers wireless, hidden, and spy cameras.
- [Novex \(Canada\) Ltd.](#) - offers a high-tech, PC-camera adapter for remote video surveillance.
- [NTC Electronics, Inc.](#) - specializes in the design, sales, installation, and service of closed circuit television (CCTV), card access control, and video badging systems.
- [Nutech Engineering](#) - specializes in the engineering and installation of security and communications equipment, and theater sound and lighting systems.

- [Orcom](#) - Israeli representative of American manufacturer of electronic surveillance equipment.
- [OzVision](#) - developing digital cameras for security applications.
- [PalmVID.com](#) - sells hidden cameras and nanny-cams, VCRs, Internet video, and more.
- [Panther's Surveillance & Police Supply](#) - offers hidden cameras, law enforcement batons and holsters, flashlights, and more.
- [PC Patrol](#) - a hardware and software combination that converts a home or office PC into a security and surveillance system.
- [PCSurveillance](#) - specializing in remote video surveillance products, miniature cameras, quads, multiplexers, and DVR cards.
- [Philips Communication, Security & Imaging](#) - designs, manufactures, and supports a broad range of communications and security products and systems.
- [Pioneer Security Services, Inc.](#) - authorized First Alert professional security systems dealer.
- [Plescon](#) - supplies electromagnetic, radio frequency, self issue, CCTV, and people counter security solutions for public, academic, school, and business libraries.
- [Plus Guard](#) - provides hidden camera and audio bug detection.
- [Prescient Systems](#) - video surveillance motion detection software. Records images only when triggered by motion, providing time stamped video files. Includes E-mail, pager, FTP, and sound notification.
- [Preston Video & Electronics](#) - offering surveillance and security equipment as well as satellite systems.
- [Privacy Connection, The](#) - security and surveillance products and services including bug detection and sweeps, hidden video cameras, and audio equipment.
- [Privacy Electronics](#) - wiretap and bug detection sweeps and equipment.

- [Private Eye Enterprises, Inc.](#) - tape recorders, mini cameras, phone security, nanny cams, investigative books and videos, and much more.
- [PriVID Eye Systems Corporation](#) - makers of RemoteVision and HiddenVision systems.
- [Pro Security Warehouse](#) - supplies name brand security equipment including CCTV cameras, surveillance systems, digital video recorders, and access control equipment.
- [Pro-Max Security Systems](#) - manufactures CCTV security cameras, remote digital video recorders, and other products for personal and professional security system needs.
- [Probe Cam](#) - specializes in video cameras for tactical surveillance, law enforcement, and search and rescue.
- [Progressive Systems LLC](#) - designs, manufactures, and installs customized network and Internet digital video surveillance systems nationwide.
- [Protection One](#) - specializes in security and alarm systems with pager notification, medical emergency and more for homes and businesses.
- [Q5, Inc.](#) - offers spy and debugging equipment including hidden cameras, telephone recorders, night vision binoculars, covert cameras, and investigation books.
- [QuikStor](#) - offers self-storage management software, access control, video surveillance, wireless door alarm security, and automatic rent collection.
- [Relco Sales Company](#) - manufacturers agent and distributor of covert audio and video equipment, closed circuit video, two-way radio equipment, tire deflation devices and more.
- [Reliable Chimes](#) - offering cameras, recorders, and alarms.
- [Rock House Products](#) - offering video surveillance equipment including CCD, color, ultra miniature board, hidden smoke detector and hidden clock cameras and time lapse VCR recording.
- [RuMe Corporation](#) - distributor of refurbished EAS equipment.

- [S J Development](#) - features computer video phone systems.
- [Safe Security, Inc.](#)
- [Safety Vision](#) - designer and manufacturer of closed circuit television cameras (CCTV) and digital video surveillance equipment.
- [SafetyNet-Security](#) - store for personal security and surveillance products.
- [Sea View](#) - offers underwater cameras, video surveillance equipment, and security cameras for home and commercial use.
- [Search Systems Incorporated](#) - designs and manufactures technical search, surveillance, and inspection systems.
- [SecureEye.com](#) - develops hardware and software for remote presence viewing and monitoring.
- [Security Haus, The](#) - sells surveillance cameras and alarm equipment for home and business security system needs.
- [Security Labs](#) - full featured video surveillance recorder designed for commercial and home use. Can be set to record continuously or as events occur.
- [Security Products Inc.](#) - specializing in sensor and video security products including cameras, monitors, multiplexers, switchers, and article theft protection.
- [SecurityandMore.com](#) - offers a variety of video observation and surveillance based security solutions, including cameras, monitors, accessories, and more.
- [SecurityCameras.com](#) - distributor of security cameras and CCTV equipment.
- [securityideas.com](#) - offering a variety of professional security electronics.
- [Segutronic Int'l](#) - video recording system for banking transactions, electronic cash protection, CCTV, and more.
- [Self Defense Depot](#) - sells stun guns, hidden cameras, spy equipment, and other personal protection, self defense, and surveillance products.

- [Sentech EAS Corporation](#) - manufacturer and worldwide distributor of Electronic Article Surveillance (EAS) systems, tags and accessories.
- [Sentry Security Systems](#) - offers video surveillance systems, digital security cameras, and PC based CCTV.
- [SETA.ca](#) - offers a range of concealed and wireless camera and video products.
- [Shield Security Systems](#) - offers home systems through business opportunities.
- [Shryock Communications](#) - manufacturer of advanced law enforcement surveillance equipment including in-car video systems.
- [Sitter Observation Systems](#) - sells covert Nanny-Cam-style wired and wireless hidden camera surveillance systems.
- [Skyquest Aviation](#) - suppliers of specialist airborne surveillance equipment including Moving Map Systems, ruggedised video recorders, microwave link equipment, and more.
- [Skyway Security](#) - offers remote video surveillance systems, digital recording, security camera equipment, and security cameras.
- [SmartSource Inc.](#) - sells digital surveillance systems offering Internet connections for remote management options, video streaming, and more.
- [Special Electronic Security Products Ltd.](#) - design and manufacture surveillance and counter surveillance equipment and systems.
- [SpectraTek Corporation](#) - manufactures micro-electronic surveillance equipment for law enforcement and government agencies.
- [Spectronic Denmark](#) - offers electronic surveillance equipment for law enforcement and intelligence agencies, specializing in wired and wireless audio surveillance, fax and telephone monitoring.
- [Spy Base](#) - state of the art surveillance and anti-surveillance equipment.

- [Spy Cam Surveillance Equipment](#) - offering a range of items including hidden cameras, tools, phone recording, and counter surveillance devices.
- [Spy Camera Specialists, Inc](#) - offers a variety of do-it-yourself video surveillance systems.
- [Spy Cameras and Spy Equipment](#) - sells wireless and hidden video cameras, CCTV security equipment, and phone recorders.
- [Spy Centre](#) - offering hidden cameras, tape recorders, wireless video, nanny cameras, phone line video, and more.
- [Spy Chest](#) - specializes in spy and surveillance equipment including pinhole, nanny, and spy cameras, telephone and DVR recorders, and parabolic microphones.
- [Spy Company](#) - Spy store. Same day worldwide shipping, secure online catalog. Surveillance equipment, pinhole video cameras, privacy theft personal protection, bug detectors, lock picking, and more.
- [Spy Connection](#) - offers competitive prices on cameras and specialty items.
- [Spy Country](#) - supplier of spy surveillance equipment, hidden cameras, and personal security items.
- [Spy Exchange](#) - electronic products for investigation, security, privacy, bug and wiretap detection, surveillance, and self defense.
- [Spy Gear](#) - offers hidden cameras and other spy gear for home and commercial use, including nanny cams, wireless remote cameras, and surveillance video equipment.
- [Spy Guys Discount Catalog](#) - surveillance, spy, counter-spy, crime prevention and detection products.
- [Spy King](#) - offers surveillance and security products including personal protection, cameras/CCTVs, locksmith tools, voice changers, two way radios, and more.
- [Spy Link International, Inc](#) - offering surveillance products including hidden cameras, video glasses, and closed circuit televisions.

- [Spy Marketplace](#) - offers hidden video cameras, nanny cameras, night vision scopes, and audio counter-surveillance equipment.
- [Spy Pros, The](#) - offers hidden cameras, nanny cams, bug detectors, surveillance systems, spy equipment, and room and phone recorders.
- [Spy Shop International](#) - sells covert video and audio spy and surveillance equipment online.
- [Spy Shops International, Inc.](#)
- [Spy Store, Inc., The](#) - selection of covert wireless video and audio surveillance, security, and loss prevention equipment.
- [Spy Stuff](#) - night vision optics, audio/video surveillance equipment, listening devices and more.
- [Spy Tech Agency](#) - featuring surveillance, intelligence, TSCM, security, and law enforcement products and publications. Global Intelligence Technology including design, manufacturing, sales, and rentals.
- [Spy USA](#) - offers high tech surveillance and counter surveillance products.
- [Spy Wholesaler](#) - manufacturers of covert/spy video cameras. Sells to retailers and the public.
- [Spy Yard](#) - featuring pepper spray, night vision, hidden and wireless cameras, bug and tap detection, and stun guns.
- [Spy-City](#) - offers counter surveillance, bug detection equipment, and general information.
- [Spy-Mall](#) - sells hidden, pinhole, and wireless cameras as well as other spy gear items.
- [Spy-Tech](#) - surveillance equipment.
- [Spygate.com](#) - sells nanny cams, covert cameras, surveillance equipment, spying, and wireless video security systems.
- [SpyLab](#) - source for video, telephone, and general security; including body armor, radios, and safety devices.

- [SpyOutlet.com](#) - specializes in surveillance, hidden video, and privacy assurance devices.
- [SpyShop World](#) - sells audio and video spy and surveillance equipment including telephone recorders, room bugs, and covert cameras.
- [Spysite! - American Innovations, Inc.](#) - surveillance and security equipment.
- [SpySite.net](#) - offers GPS vehicle tracking device systems, phone recorders, nanny-cams, wireless hidden cameras, and more.
- [Spysonic, Inc.](#) - offers a variety of security cameras including hidden cameras, surveillance cameras, CCTV, and surveillance equipment for home and office.
- [Spytec](#)
- [Spytronix Spy Cameras](#) - offers video surveillance equipment including hidden spy cameras, nanny cams, telephone recorders, and counter-surveillance products.
- [Spyville.com](#) - specializing in covert and wireless security cameras and related security products.
- [Spyworld](#) - specializing in privacy, asset protection, financial privacy, surveillance equipment, offshore banking, Swiss banking, offshore corporations, spy equipment, telephone security, encryption.
- [StarTech Outlet](#) - sells spy gadgets, security software, observation systems, and surveillance books, cameras, and equipment.
- [Supercircuits](#) - offers microvideo security and surveillance equipment.
- [Surveillance Equipment \[surveillance-equipment.net\]](#) - manufactures surveillance equipment, remote video systems, hidden cameras, audio devices, and spy cameras.
- [Surveillance Solutions](#) - offers spy cameras, security systems, and privacy assurance devices.
- [Surveillance Specialties, Inc](#) - manufacturing electronic surveillance bugging equipment.

- [Surveillance Specialties, Ltd.](#) - specializing in covert and overt CCTV systems, access control systems, and other aspects of electronic surveillance.
- [Surveillance Technologies](#) - offers wireless cameras, remote surveillance systems, digital video recorders, and more.
- [SurveillancePros.com](#) - Dallas based company that sells and installs custom covert, digital, or remote surveillance systems.
- [Sutter Companies](#) - Sell, install, and service video camera and surveillance systems.
- [SwitchDoctor, The](#) - offers hi-tech security video/CCTV including wireless systems, computer based surveillance, video repeater, and more.
- [SystemsWebstore.com](#) - offers security alarms, surveillance equipment, and CCTV systems as well as installation support services.
- [TBO-TECH](#) - offers stun guns, pepper sprays, tasers, spy and surveillance equipment, as well as other self defense and personal protection products.
- [Teletron Ltd.](#) - providing electronic surveillance solutions, particularly in the area of voice and facsimile monitoring and recording.
- [TEMP-AIR](#) - provides portable, temporary heating and cooling for construction sites, temporary video job site surveillance security, and non-chemical pest control (thermal remediation).
- [ThirdEye](#) - turns PCs into digital surveillance systems enabling the remote monitoring of home and building with DVR and data compression features.
- [Top Secret Spy Devices](#) - offers security, countermeasure, surveillance, and intelligence gathering equipment for civilian and law enforcement use.
- [Tracer Technology](#) - offers surveillance and counter-surveillance equipment and tactical military and police gear.
- [Trango Systems, Inc.](#) - manufacturer of wireless video systems and video transmitters for remote video and remote surveillance.

- TurboRack.com - offers circuit surveillance and digital video recorder systems, rackmount computer servers, PC components, and more.
- Tyco Fire & Security Video Systems - designs, manufactures, services, and supports video based security, surveillance, and productivity solutions under the brands of American Dynamics and Robot.
- U R Busted, Inc. - offering surveillance devices including personal, corporate, and nanny cams. Also offers digital vehicle GPS tracking systems.
- USTRackers.com - performs people-finding and background check services. Also sells portable drug testing devices and hidden cameras.
- Vellyn Store - sells stun guns, pepper spray, home protection products, spy and surveillance equipment, and child safety products.
- Verint Systems - develops intelligent digital voice, video, and data recording and content management applications for the security, surveillance, law enforcement, and contact center markets.
- Versus Technology - designs and manufactures automated identification and tracking systems using infrared technology.
- Video Domain Technologies Ltd. - digital video and audio, CCTV and remote surveillance products for the security market.
- Video Spy Shop - sells covert, miniature video cameras for use inside mobile phones and clocks as well as wireless video systems, security surveillance devices, and more.
- VideoSurveillanceDepot.com - offers a guide to video surveillance equipment.
- Videotronix Inc - security and image systems integrators.
- ViewGear.com - offering video surveillance equipment and test and measurement items including spectrum and network analyzers, oscilloscopes, and more.
- Viking International - provides professional telephone surveillance equipment.

- [Viscom Products](#) (AMEX:[DVS](#)) - offers electronic security and surveillance systems.
- [Visionary Solutions Incorporated](#) - customized video cameras, components and technology licenses.
- [Visual Data](#) - provides cameras systems for the industrial, security, machine vision, Internet and general surveillance applications.
- [Visual Zoom](#) - specializes in turnkey video monitoring systems.
- [Watchful Eye](#) - supplier of hidden video cameras and wireless transmitters for nanny and other surveillance requirements.
- [Watchnet DVR](#) - manufacturer of surveillance equipment including digital video recorders and closed-circuit television cameras.
- [Wholesale Security Cameras.com](#) - offers hidden spy cameras, home security systems, video surveillance equipment, night vision cameras, telephone recorders, and other surveillance systems.
- [Wireless Security Direct To You](#) - sells home security systems, zone alarms, wireless alarms, and other home automation products.
- [X-10](#) - designs, develops, manufactures and markets a wide variety of home automation, home security and home entertainment products.
- [Xipix](#) - manufactures network based surveillance, archiving, and programmable control devices.
- [Xlent Technology, Inc.](#) - offers web-based embedded video network servers and cameras for digital real-time streaming using advanced audio/video codecs for conferencing, surveillance, security, and broadcasting.

Chapter Six

Communications

“Good communication is as stimulating as black coffee and just as hard to sleep after” Anne Morrow Lindbergh, 'Gift From the Sea'.

Communication is the lifeblood of the modern world. We all need to communicate with other people, whether they are next door, in the next city or on the other side of the world. These days though, it is often difficult to know if our communications are as private as we would want them to be. The information in the following pages will help you to keep your communications private.

1. How to set up telephone numbers in practically every city in the world.

Having a phone / fax number in another city can be very useful. Whether you are trying to hide your tracks or attempting to assert your business presence in another country, this is a valuable tool to have up your sleeve.

There are several companies around that offer this service. We will look at a couple of them and explain how the service works.

jConnect

jConnect (formerly jFax), is a company based in Hollywood, CA. that offers a variety of communication services. (<http://www.j2.com/>)

The useful service from our perspective here is called 'jConnect Premier'. At the time of writing, this service costs \$15 per month. It includes the following features –

- **Local or toll free number**

Use a jConnect number to unify and manage your communications: create a virtual office, receive voicemail and faxes in your email, and establish a local presence in over 1000 cities across the world (or get a US toll-free number for nationwide coverage).

- **jConnect Voice Conferencing**

Conference calling with all the bells and whistles you need. In a few simple steps, you can set up your own conference call.

- **Email-by-Phone**

Access all your communications via phone, including email, voicemail and fax headers. Reply to an email with a voice message and forward faxes to the nearest fax machine.

- **Send and Receive Faxes**

Receive faxes in your email inbox — easily forward faxes via email, and store faxes on your PC. Send a fax from your email, the web, or a Palm VII organizer — to one person or broadcast to a group.

- **Send and Receive Voicemail**

Receive voice messages via email — listen to them over your computer speakers, and store them in your email. Record your message and send it as an email attachment — to one person or broadcast to a group.

There are hundreds of US cities covered by this service, and many cities elsewhere in the world. The worldwide locations as at the time of writing are listed here for your convenience (There are too many US locations to list here!!!)

Europe

Aachen (+49 241)
Amsterdam (+31 20)
Augsburg (+49 821)
Berlin (+49 30)
Bochum (+49 234)
Braunschweig (+49 531)
Bremen (+49 421)
Brussels (+32 2)
Dortmund (+49 231)
Dresden (+49 351)
Dublin (+353 1)
Duisburg (+49 203)
Dusseldorf (+49 211)
Essen (+49 201)
Flensburg (+49 461)
Frankfurt (+49 69)
Halle (+49 345)
Hamburg (+49 40)
Hannover (+49 511)
Helsinki (+358 9)
Karlsruhe (+49 721)
Kassel (+49 561)
Kiel (+49 431)
Koln (+49 221)
Leipzig (+49 341)
London (+44 20)
Ludwigshafen (+49 621)
Magdeburg (+49 391)

Mainz (+49 6131)
Mannheim (+49 621)
Milan (+39 02)
Munich (+49 89)
Nuremberg (+49 911)
Oldenburg (+49 441)
Paris (+33 1)
Regensburg (+49 941)
Rostock (+49 381)
Saarbrücken (+49 681)
Salzgitter (+49 5341)
Schwerin (+49 385)
Stuttgart (+49 711)
Sylt (+49 4651)
UK (+44 845)
Ulm (+49 731)
Wiesbaden (+49 611)
Wolfsburg (+49 5361)
Würzburg (+49 931)
Zurich (+41 1)

Asia / Pacific

Auckland (+64 9)
Brisbane (+61 7)
Hong Kong (+852 30)
Melbourne (+61 3)
Osaka (+81 6)
Perth (+61 8)
Sydney (+61 2)
Tokyo (+81 3)

Latin / South America

Bogota (+57 1)
Buenos Aires (+54 11)
Mexico City (+52 55)
Santiago (+56 2)

As you can see there are plenty of locations around the world that this service can be used in. You can tell your customers / business associates that you have an office in London, Hong Kong, Milan etc. and give them the number to prove it! They can call the number and leave messages.

This is certainly the lowest cost way I've ever found to give your organisation an international presence.

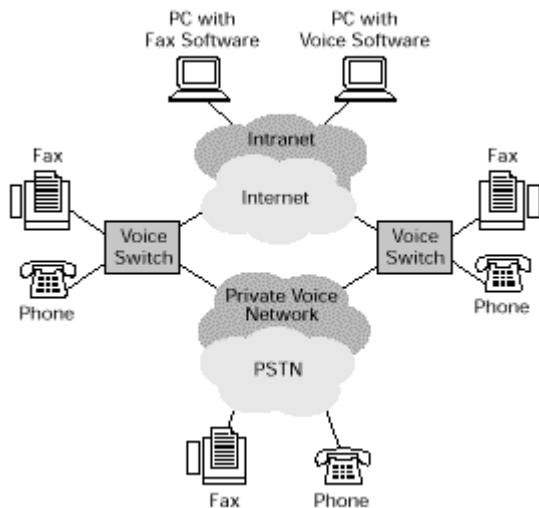
eFax

eFax offers a similar service to jConnect, except it only works with faxes (<http://www.efax.com/>). If faxes are important to your business then the faxing capabilities of jFax are superior to those offered by jConnect, and they have the same sort of presence in over 1000 countries worldwide. The service is slightly cheaper than jConnect too – at the time of writing it was \$12.95 per month. It doesn't offer phone services though, so if you need those you'll need to go for jConnect.

Incidentally, if it's still there when you read this, take a look at “A Tale of Two Faxes” on the eFax page. This is the worst animation I've seen in a long time – I can't find the words to describe it... (Don't let that put you off the service though!)

2. How to Get Cheap Telephone and Fax Calls Worldwide

If you regularly need to make calls or send faxes to people outside your country, then the costs soon start to get quite high. Thanks to the latest communication technology though, this needn't be the case. The increasing prevalence of high speed internet lines and standardised compression algorithms have led to a situation where voice and fax calls can now be routed over the internet. In case you're interested, here's a very basic overview of how it works. You make a call from your normal fax or telephone and the signal goes to the phone company, off to another specialist company who convert the signal to compressed data and route the call over the Internet to another country. In the other country the process happens in reverse – the data is uncompressed and fed into the normal phone lines where the person / fax machine you are communicating with would be completely unaware that the signal had travelled across the internet instead of across the standard phone company communication networks. Here's a little diagram:



This technology is known as Voice Over IP or VOIP. So, what's the point of all this routing the call over the Internet malarkey then? Well basically it's cheap. The companies that offer VOIP services to make calls to different countries can do so at a fraction of the cost of the telephone companies using their standard networks.

Here are some sample rates for VOIP calls from a popular communications service company:

US > China \$0.089

US > Philippines \$0.169

US > Australia \$0.069

US > Brazil \$0.149

US > Germany \$0.069

US > France \$0.069

US > Argentina \$0.149

US > Mexico \$0.190

Compared with standard international rates, I think you'll agree, these are fantastic!

So, how do you make VOIP calls?

Most companies that offer VOIP services work in the same way. You sign up with them on the internet and then whenever you make a call you first dial their toll free number and then when prompted just enter the international number you want to dial. It's as easy as that. Your call is automatically charged at the lower VOIP rate, and you can talk to someone on the other side of the world for as long as you like without worrying about the cost of the call! With most providers, you don't need a special phone or any other equipment to make VOIP calls – just your standard phone connected to your standard phone line. Alternatively, you can hook specialist equipment up to your computer and in some cases get even cheaper calls that way.

You can find VOIP providers by doing a web search on google, but here are the best ones we've used – these providers are both cheap and reliable.

Phone to Phone Providers

go2call.com

go2call.com offers a reseller option as well as top notch phone to phone and pc to phone services

<http://www.go2call.com/>

Internet to Phone Providers

iConnectHere.com

iConnectHere.com offers visitors a great solution with their PC-to-Phone service. I use PC-to-Phone to call friends in Europe from my computer and have never paid more than 7 cents/minute. I've listed some example rates to the right... The number for Italy is pretty much standard as far as cost for their VoIP calls to continental Europe phones. (Cell phones can be a bit more, but still cheap.). I am currently signed up for their call Europe plan, and calling from my computer to anywhere in Europe is only 4 cents/minute!

<http://www.iConnectHere.com/>

NET2Phone.com

NET2Phone.com lets you "Call Any Telephone, Anywhere In The World" Their user interface is very easy to use. You just enter a number and click "DIAL." You can call any regular telephone, anywhere in the world, from your PC. Net2Phone has some of the best calling rates available.

<http://www.net2phone.com/>

3. How to Surf the Internet Anonymously using Proxy Servers

Proxy Servers

A proxy server is a buffer between your computer and the Internet resources you are accessing. Proxy servers accumulate and save files that are most often requested by Internet users in a special database, called a cache. Therefore, proxy servers are often able to increase the perceived speed of your connection to the Internet. The cache of a proxy server may already contain information you need by the time of your request, making it possible for the proxy to deliver it immediately. The overall increase in performance may be very high. Proxy servers can also help in cases when some owners of the Internet resources impose some restrictions on users from certain countries or geographical regions. In addition to that, some proxy servers are 'anonymous proxy servers'. These hide your IP address from the sites and servers you are connecting to, thereby saving you from the vulnerabilities associated with giving out your IP address.

Anonymous Proxy Servers

Anonymous proxy servers hide your IP address and thereby help prevent unauthorized access to your computer through the Internet. They do not provide anyone with your IP address and effectively hide any information about you and your reading interests. Besides that, they don't even let anyone know that you are surfing through a proxy server. Anonymous proxy servers can be used for all kinds of Web-services, such as Web-Mail (MSN Hot Mail, Yahoo mail), web-chat rooms, FTP archives, etc.

There are various sources of proxies on the Internet. E.g. ProxySite.com, where 'a huge list of public proxies has been compiled'.

Why Should You Use Anonymous Proxy Servers?

Any web resource you access can gather personal information about you through your unique IP address – your ID in the Internet. They can monitor your reading interests, spy upon you and, according to some policies of the Internet resources, deny you access to any information you might need. You might become a target for many marketers and advertising agencies who, having information about your interests and knowing your IP address as well as your e-mail, will be able to send you regularly their spam and junk e-mails.

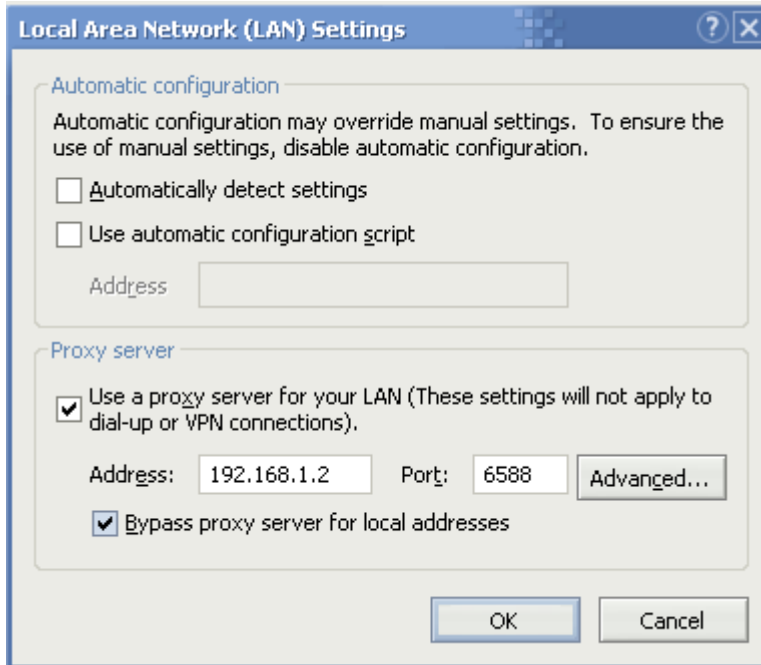
A web site can automatically exploit security holes in your system using not-very-complex, ready-made, free hacking programs. Some such programs may just hang your machine, making you reboot it, but other, more powerful ones, can get access to the content of your hard drive or RAM. The only thing a hacker or other malicious intruder may need in order to mount such an attack on your system is the IP address.

The Solution

Using an anonymous proxy server you don't give anybody chance to find out your IP address to use it in their own interests. There are two main ways to solve your IP problem:

1. Pay proxies – there are several of these available. A good one we would recommend is Anonymizer - a pay proxy server with plenty of features. Effective for personal use, when your Internet activities are not involved in very active surfing, web site development, mass form submitting, etc. In short, Anonymizer is the best solution for most of Internet users. Ultimate protection of privacy - nobody can find out where you are surfing. Blocks all methods of tracking. URL Encryption protects you from your own ISP. Web Based - does not require any program installation or a configuration on your computer.

2. Using free or pay proxies manually. You can simply enter the details of a known proxy server into your internet browser. In Internet Explorer this is entered in the connections section of the Internet Explorer settings dialog in the following way :



You can find proxy server lists at the following sites :

[Multi Proxy](#)

[Proxy Mania](#)

[All Proxies](#)

There are several others too – as always, do a search on google to find what you want!

How to route your anonymous Internet connection through multiple countries

Why would you want to do this? Well basically it makes it much harder for anyone to track down your Internet connection. By making sure your Internet connection runs through a chain of proxy servers in multiple jurisdictions, you can make it extremely difficult to track your connections back to your computer.

How do you do it? Quite simple – we alluded to it in the sentence just above. Basically you need to set up a ‘proxy chain’ – this is a list of proxy servers that your internet connection is routed through before it gets to its destination – think postal depots and you’ll have the general idea.

There are several pieces of software out there to set up and use proxy chains.

One of the best of these is the ‘Anonymity 4 Proxy’ package available from inetprivacy.com - <http://www.inetprivacy.com/a4proxy/review.htm>. This has built in proxy checking and several other features to ensure your privacy.

Chapter Seven

Computer Security

Right – lets get this out of the way – hacking is bad – it's illegal and we don't condone it. The tools and techniques described in this section of the book are intended to demonstrate how easy it is for even a fairly inexperienced person to gain access to computer systems and data that they shouldn't be anywhere near... We hope this information will instil in the reader a healthy sense of paranoia concerning the computer systems they have dealings with in their day-to-day life! Of course, an unscrupulous person could use the information found herein for malicious purposes, but that is not its published intent.

1. Introduction

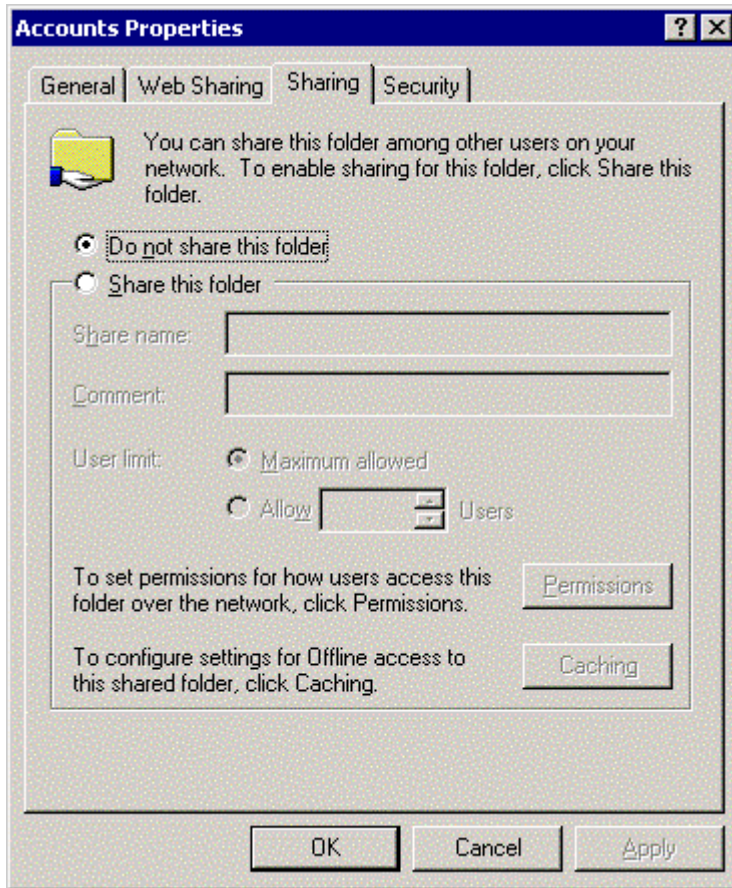
We decided to lay this section out in the following way. First we are going to do a simple hacking walkthrough to throw you in at the (not too) deep end – this is something you could do yourself right now if you were so inclined, with any windows based computer connected to the internet and get instant access to other users systems and data. After that, we are going to discuss a couple of automated hacking tools that are available for free on the Internet. Finally, we'll give you a list of computer security tools and resources available from various places. This is not designed to be a complete guide to hacking / computer security. It is meant to demonstrate some of the basics and give you the inspiration to find out more. Often the best place to find out about the latest exploits and system vulnerabilities is on the Internet, due to the rapidly changing nature of the Internet and computer systems.

2. A Basic Hacking Walkthrough

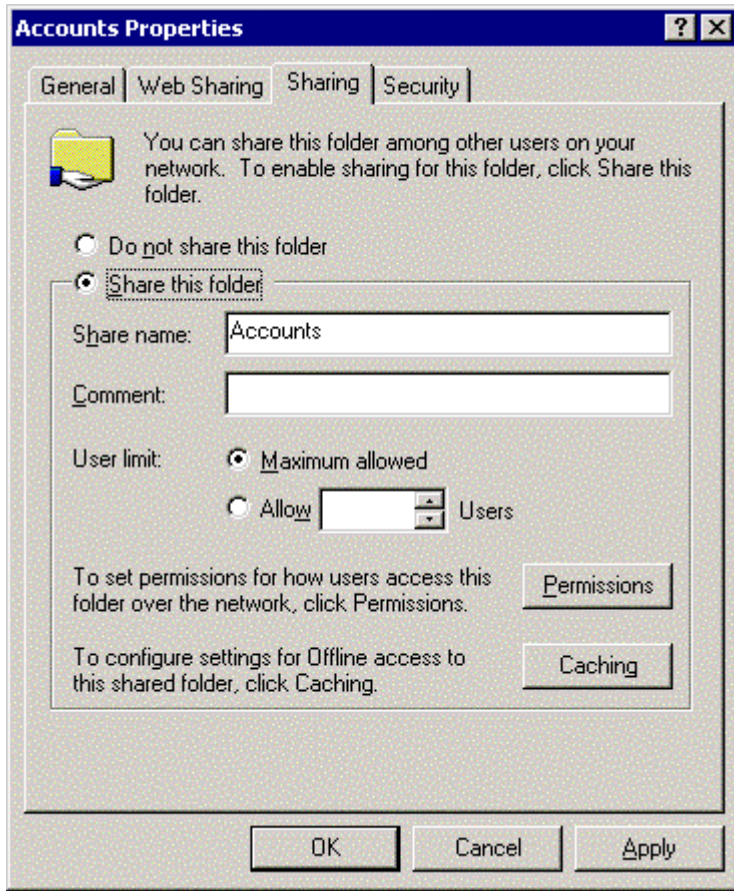
Right then lets get started. I don't know how much experience you have with the windows operating system, but if you've used it much at all then you've probably set up a shared folder at some point. Shared folders are easy to set up on windows. In fact, you might say too easy to set up... To be fair, Microsoft have tightened up security a little on their Windows XP and 2003 Server products, but it is still easy for home users with XP to share folders if they select a couple of options and answer yes to a couple of warning dialog boxes without really understanding what they are getting themselves in for.

Anyway, when you share a folder on windows, you have set up what is called a NETBIOS share. Anyone out there who understands how this works may want to skip the next section. For those of you have don't have much experience in this sort of thing though, lets look at an example.

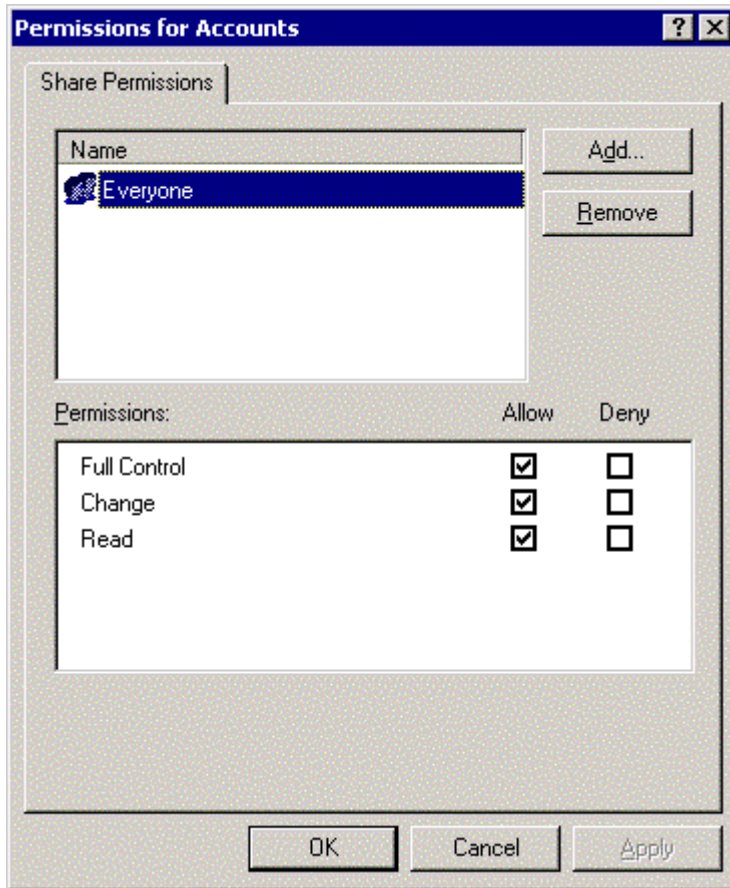
A network administrator has been asked to share some files on the 'Accounts' folder on a server. He goes into windows explorer on a windows 2000 box, right clicks on the C drive and selects 'Sharing'. A window pops up as below, showing that this folder is not shared yet (NB this is a Windows 2000 server machine, but other windows OS's work in pretty much the same way).



So our hapless administrator selects the 'Share this folder' radio button. Windows helpfully fills out the data as below, suggesting a name for the share that is the same as the name for the folder – sounds reasonable. Then our administrator clicks 'OK'. This is what a lot of people do. I've worked in IT for over 15 years and trust me people really do this.



If our administrator had taken the time to click on the permissions button then he would have got the window below, which shows him that 'Everyone' has permissions to access this share, and moreover, 'Everyone' has 'Full Control' over the share.



Hmm. Nice one Microsoft...

So now, our administrator sends an email to everyone in Accounts telling them that they can access the shared folder 'Accounts' by navigating to the server in windows explorer, mapping the drive, or by typing the following link in their windows explorer address bar:

```
\\server1\Accounts\
```

What our administrator probably doesn't realise is that if he replaces the name of the server with the IP address of the server then that still works (in case you don't know, an IP address is a number that identifies a computer on a network)

So for example if the IP address of server1 was 192.168.0.1 then everyone on the network could access this folder by typing the following into the windows explorer address bar:

```
\\192.168.0.1\Accounts\
```

Fine. So this isn't really a problem – only people on the local network can access this folder. Well that's true, unless the network is connected to the Internet. Then things can get a whole lot more interesting. On most corporate networks, firewalls are in place to stop NETBIOS shares being accessible from the Internet. For many small business networks and home users though, this isn't the case. Many of these types of users have shared folders on their computers that are directly accessible from the Internet. All a hacker needs to do is to find these open shares and then err... No, actually, there is nothing else. That's all he needs to do!

Right then, lets think about this from a hackers perspective. How are we going to find open NETBIOS shares on the Internet? First, we need an IP range that we can scan through. Finding an IP range is pretty easy. These are often detailed on ISP sites or perhaps we can scan a range around any IP address that we know exists (the IP address of someone's ADSL line etc.). If we are really desperate and can't find an IP range to use, we could use our own external IP if we are on broadband as a starting point, but this is pretty desperate. (If we didn't know our external IP address, we could point our browser at something like this:

http://www.urgentclick.com/whats_my_ip_address.php

Which will tell us our IP address - there are loads of these on the Internet – type 'what's my IP' into google

Right then. Now we have a starting address – say for example it's 100.100.23.23

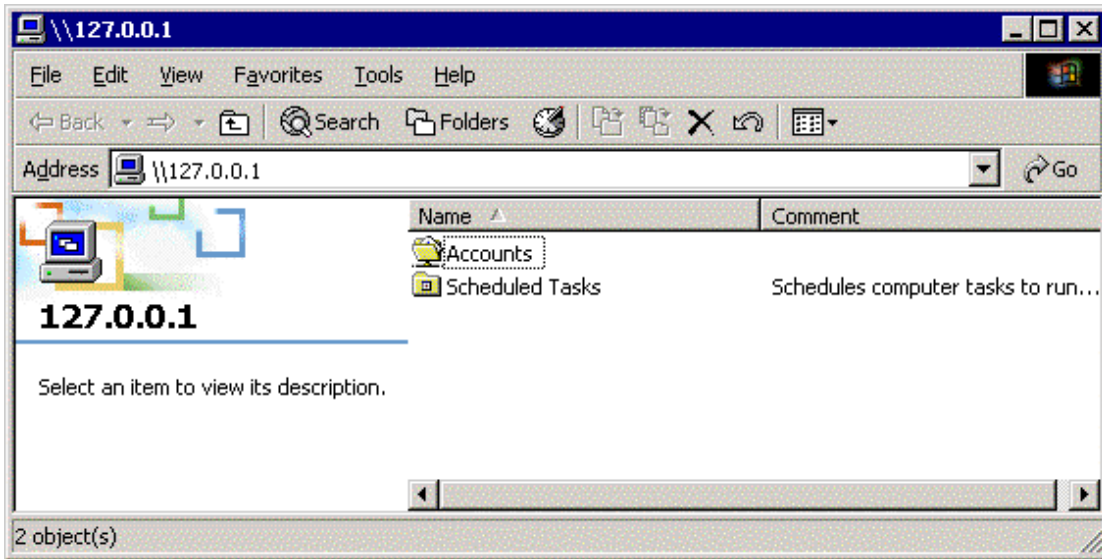
Lets start at the next address block – 100.100.24.1

We could now go into windows explorer and type the following into the address bar in windows explorer:

```
\\100.100.24.1\
```

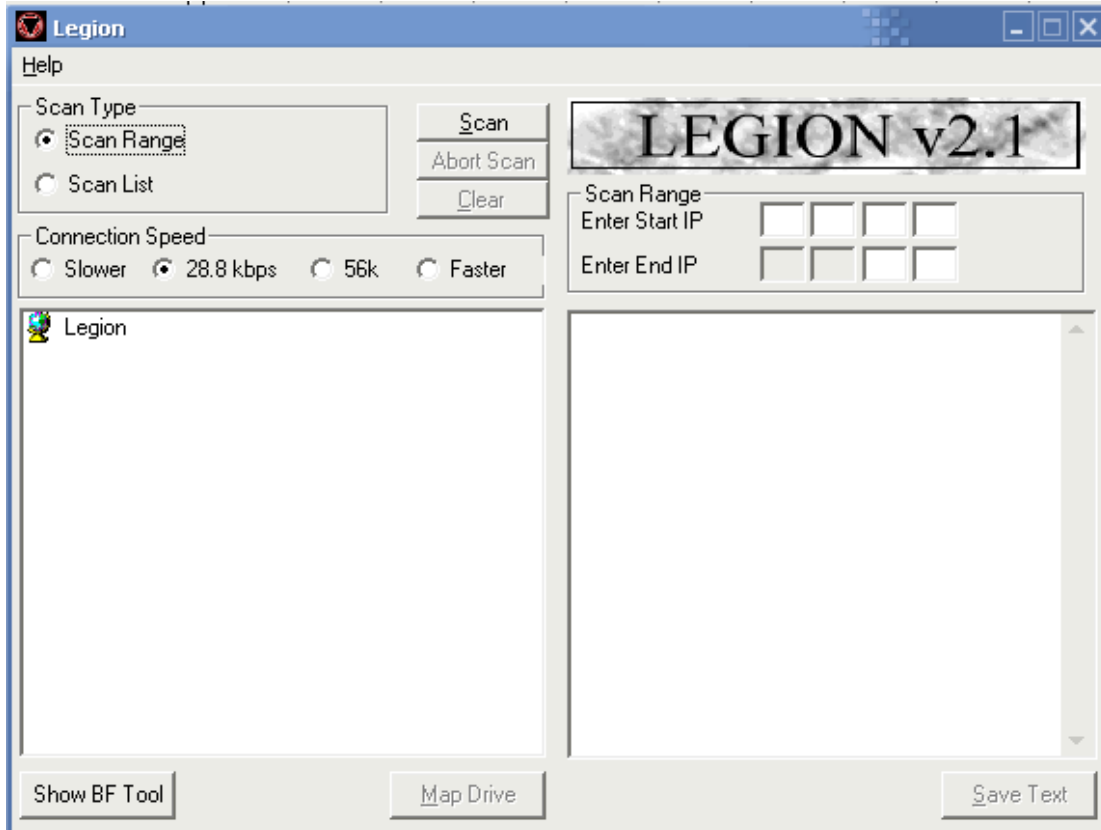
And hit enter and wait for a bit...

If we get a timeout error, then we know there is nothing at this address and we can carry on – if we are lucky we'll get something like this (going back to our earlier example)



This method would work, but it would also take ages. There must be an easier way... Well, it just happens that there is. There are several tools out there to automate NETBIOS scans across IP ranges. We are going to look at a popular shareware package called Legion. Legion can be downloaded from various places on the net (do a search on 'legion NetBIOS' in google).

Once we've downloaded and installed the program, we can start it up and we get an interface like this –



Basically we just need to set our connection speed, enter a start IP and an end IP and hit the start button – Legion will scan the IP range for us and report back any open NETBIOS shares. There is also an option with this tool to try to get into any password protected shares – we won't go into that here – it is very time consuming and typically we don't need to do it as there are enough open shares out there to keep us occupied. We don't want to make the IP range too big here otherwise it will take ages to scan. We would probably scan the same IP range a few times on different days and at different times of the day – a lot of people don't leave their machines on all the time, and we won't pick anything up if the machine is turned off.

When this completes, and as long as we have picked a decent IP range, we will get a list of shares that we can open. The easiest way to open these shares is to copy the share path from the Legion window and paste it into the windows explorer address bar. Then we can open the share, browse the files and copy them at will to our own machine for whatever purpose we wish. If we have access to the C: drive then we can put files into the start-up path to run our own programs on the users computer when they next start it up.

There – we could now have access to a number of remote computers on the Internet. So what are we going to do now we have this access? Typically hackers use ‘compromised’ machines in a number of ways –

- To perform denial of service attacks on the remote computer – making the computer unusable
- To steal files and data from the remote computer – typical targets on windows machines are outlook / outlook express data files, Word documents, Excel files etc. Basically anything that could have useful or lucrative information in.
- To send spam emails from the remote computer
- To use the computer as a base for hacking other, possibly more lucrative, targets

Right that's it for our simple walkthrough. I hope that proved how easy it could be to gain access to other people's computers – or your computer if you're not careful!

3. Automated Hacking Tools

In this section we are going to describe two general-purpose hacking tools that are in fairly widespread use amongst the hacking community. These tools are BackOrifice 2000 and SubSeven.

BackOrifice 2000

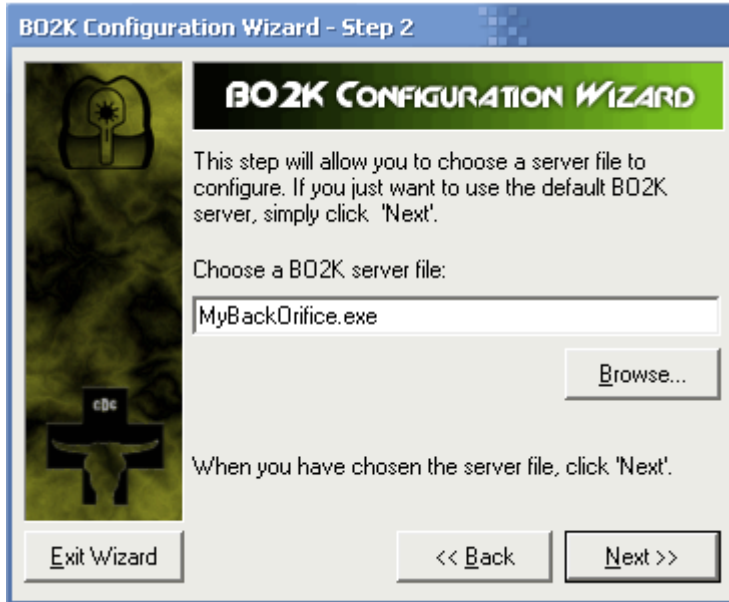
This is probably still the most well known hacking tool available for windows, although it is now getting slightly long in the tooth. It is billed as a remote windows administration tool, and allows a hacker to gain a high level of control over a system, including the ability to reboot the system, modify the registry, view passwords, start programs, transfer files and much more besides. You can download the program files for this tool from the Internet – see the tools and resource section later, or try typing 'Back Orifice 2000' into google.

Once you have downloaded and installed BackOrifice 2000 (BO2K), there are a few steps you need to go through to get the software working. (This assumes you have version 1.0 of BO2K that has a configuration wizard – if not, the steps are very similar without the wizard)

Configure the Server

In this context, 'Server' means the program that goes on the target machine

You need to customise this program. First, make a copy of the bo2k.exe file that is installed in the program directory – call it anything you want as long as it has an exe extension. Then run the BO2K Configuration Tool from the start menu. This starts the BO2K configuration wizard. Click next and choose the file you copied.



Click next, make sure TCPIO networking is selected, type in any port number above 1024 and below 65535



Click next; choose 3DES unless you have the non-US version in which case you can only choose XOR, and then click next again. Enter a password, and then finish the wizard. This will write the program file to disk in the same folder you picked it up from.

If you want to make any more specific changes then you can load the program into the Configuration Tool and make these changes now – otherwise, you can exit the configuration tool.

Install the Server

The server needs to run on the target machine. If you were really hacking, you would have to put it there surreptitiously (over a NETBIOS share into a start-up folder, or some other way...). For now, just to test (You're not really hacking are you? That would be illegal!!!), you can just copy the machine to the server (or leave it on this machine), and run it.

Start Up The Client

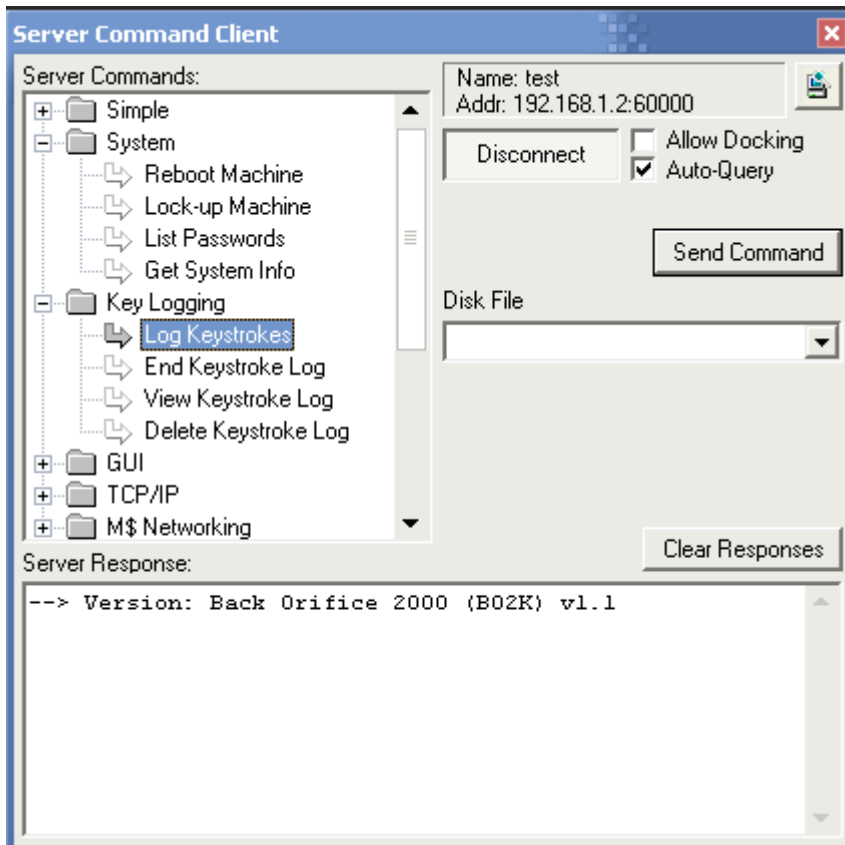
Now start the client program by running 'BO2K Client' from the start menu. It should open, and maximize itself. Now you need to create a new server connection. Click on the computer icon on the left hand side of the server list window at the bottom.

Enter a name for the server (doesn't matter what it is). Type in the IP address and port of the server in the following format – 127.0.0.1:6666 (replacing the IP (127.0.0.1) with the actual IP of the machine you are connecting to and the port (6666) with the port you entered earlier. Leave the other settings to their defaults and hit OK.

Once you've hit OK, the *server command client* pops up for this server. You can minimize and restore the server command client by double-clicking the server name in the server list box at the bottom.

Connect To The Server

Hit the 'Connect' button on the Server Command Client. It should display the version number of the server it has connected to in the output window at the bottom of the command client. Once connected, select commands out of the 'Server Commands' tree control. When you choose a command, the parameters for the command will appear in the right of the box. Some parameters are optional, as indicated by either brackets [], or opt). All other parameters must be entered.



Right then, so now you've got pretty much complete control over this machine... Not too difficult is it? Right, next.

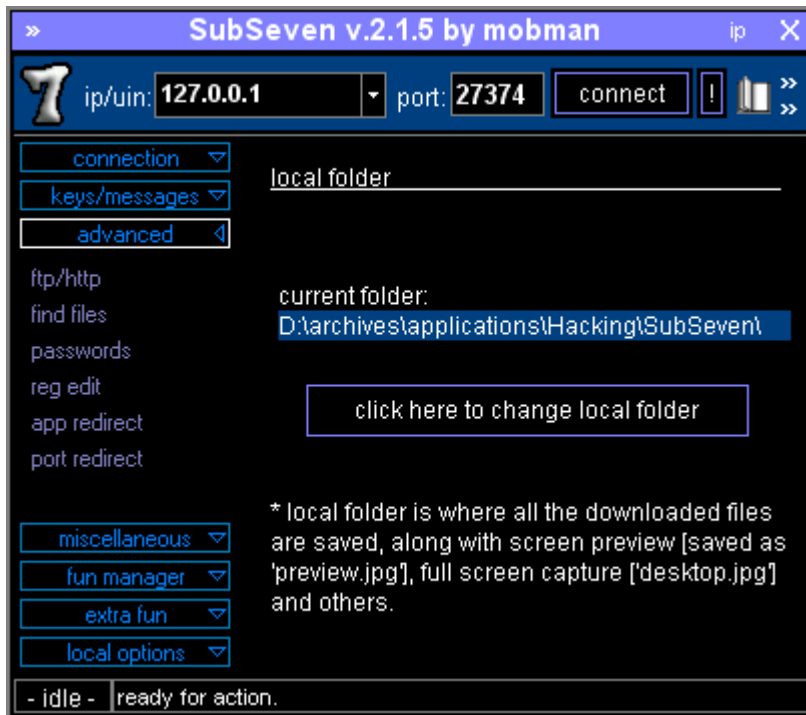
SubSeven

Next we are going to look at a similar program called SubSeven. This is more widely used than Back Orifice, presumably as it is more stable and offers greater functionality. You can find this program easily enough on the internet – see the Tools and Resources section later, or search on google for 'SubSeven'.

Once the zip file for this program is downloaded, you can extract the files, and you should get the following files –

- editserver.exe
- ICQMAPI.dll
- server.exe
- SubSeven.exe
- tutorial.txt

I'm not going to go into detail on this one – you can read the tutorial, which gives you all the information you need. In terms of the overall system architecture it works in a broadly similar way to Back Orifice, with a server configuration tool, server that runs on the target machine and a client that runs on your machine. At first the interface will feel a bit weird as it is not built to a standard windows style, but don't let that put you off – it has loads of features and is well worth having a look at.



4. Tools and Resources

Anti-Hacking White Papers

It papers, the White Paper Search Engine, links to papers on anti-hacking security issues and other IT topics. Quick, logical, free searches.

<http://www.itpapers.com/>

AntiOnline - Computer Security

AntiOnline's mission is to educate users about computer security related issues.

<http://antionline.com/>

Astalavista

Astalavista search engine for computer security related material

<http://astalavista.box.sk/>

Attrition.org

Attrition is an eclectic collection of Internet and computer security resources.

<http://www.attrition.org/>

Cult of the Dead Cow

Offers team background, tools and BackOrifice downloads, and news archive.

<http://www.cultdeadcow.com/>

Def Con

The largest hacker convention in the US. This site holds past speeches, video, archives, and updates on the next upcoming show as well as links etc.

<http://www.defcon.org/>

Hack Canada

Hack Canada: The source for Canadian hacking, phreaking, freedom, privacy, and related information.

<http://www.hackcanada.com/>

Hackers

Hackers.com - teaching the world the ethics of true hackers and of hacking.

<http://www.hackers.com/>

Hackers Home Page

Huge on-line catalogue dedicated to the serious phone phreaker, casino cheater, fruit machine beater, DSS and cable TV user, gambling hacker, magnetic stripe hacker, and electronics enthusiast.

<http://www.hackershomepage.com/>

Hacking Exposed

The Hacking Exposed Official Companion Web Site

<http://www.hackingexposed.com/>

L0pht Heavy Industries

The L0pht is a collaborative group of white hat hackers who publish full-disclosure advisories, usually including demonstration exploits.

<http://www.l0pht.com/>

Neworder

Hacking, cracking and security exploits.

<http://neworder.box.sk/>

The Happy Hacker

Guides to (Mostly) Harmless Hacking. Focus is mainly on Windows 95 and 98. Some mention of Windows NT.

<http://www.happyhacker.org/>