

PTO
Portable Trades
and Occupations

STATE
OF M.
1900

EXPAT WORLD, the "beat the bureaucracy" company has brought you this series of 5 books written by the PT guru, W.G. Hill. Expat World can be contacted for any of your needs in the PT, bureaucrat busting arena. Just a small list of things we are able to help with are: Expat World Newsletter --The World's Best International Newsletter " Showing You the World in a Way You've Never Seen Before", Second Passports/Nationalities, Banking Passports, Camouflage Passports, International Drivers Licenses, Alternate ID, International Company Formations, Invisible International Investing, International Debit Cards, Alternative, Life-Experience Based University Degrees, Untraceable Bank Accounts, Personal and Financial Privacy Reports and Books, Mail Drops, Diplomatic Appointments, Nobility Titles, PT and International Living Consultancy and So Much More -- just ask.

Contact EXPAT WORLD at: Box 1341, Raffles City, Singapore 911745; Fax: 65-466-7006; Tel: 65-466-3680; email: expatworld@pobox.com and check our website at www.expatsworld.org

In this file are a number of books, reports, and products and services of PT Shamrock Ltd. PT Shamrock is also the publisher of PTO (Portable Trades and Occupations). All questions, comments and observations concerning this book should be directed to them. PT Shamrock Ltd is a first class PT organization and is highly recommended by us (Expat World).

GET YOUR MONEY OUT OF THE COUNTRY BEFORE YOUR COUNTRY GETS THE MONEY OUT OF YOU.

It's legal. It's easy. It's Invisible. Its Offshore.

Many years ago I was in a minor dispute with a government agency. They were wrong. I was right. No question about it. They thought I owed them a few thousand dollars in taxes. I knew they owed me considerably more in rebates and refunds. We figured the case might be heard some years down the line. Maybe in some administrative supervisor's office; maybe in court. But more likely, the odds were, that my high priced Certified Public Accountants would settle the claim. Probably in my favor. That's what I paid them for. It was no worry for me at the start. If the accountants couldn't work out something, it would go to the lawyers. "My team" would insulate me. I was well insured, and well protected against every contingency. So I thought!

Similar differences of opinion had been resolved by negotiation and compromise a hundred times before. In those days, I had a sizable business to run: hoards of employees, rents to pay and a big payroll to meet. There were projects to complete. I was busy! Couldn't be bothered with giving a lot of personal attention to a piddling small tax claim amounting to less than a day's rent for my firm. So maybe I refused to take a call and had staff refer some squeaky voiced government guy to my accountants. I didn't even remember the incident. The disputed matter seemed a vary little thing, like a baby leech on your butt when you're up to your eyeballs in alligators.

DOODOO HITS THE FAN

While at my desk, 9AM one foggy Monday morning, a good, reliable supplier, "Mrs. Zanadu," burst into my inner office unexpectedly: "How could you do this to me?" She was waiving my bounced check for \$75,000. Her people had done a good job and I'd authorized full payment for her on the prior Friday. I told her, "Calm down - let's have a look?" I knew our check was written against a good account. We had more than enough on deposit to cover this check several times over. There was a credit line too. "There's been a mistake," I exclaimed. "You take this downstairs to our good friend, the Bank Manager, Mr. Moneypenny, He'll set things right!" I was writing a humorous memo to Moneypenny, my bank manager about not smoking any more grass. Told him to cash this attached \$75,000 check immediately for Mrs. Zanadu, and to kiss her fine fanny seven times. That was when my ex-wife the former Morgana De Medici (actually La Fey) burst in screaming:

MORGANA [FIRE BREATHING LADY DRAGON] ENTERS HISSING

"You dirty, low down %\$#@#\$. It's enough that you \$#@\$ me in our divorce, but how could you do this to your own kid?" Her scenes were nothing new. "My dear, sweet lady love of my life, what was this itsy bitsy anger all about?" I asked. Sent Mrs. Zanadu on her way, and gently but firmly told Morgana the Terrible, "Calm down darling sweetness, have a seat. Have this cuppa soothing Tizana Tea I made for myself. Tell me what's on your mind. Please dear. Don't be upset." "\$\$#@# you + your ^#@\$#@!!% your tea" She blurted, angrily, as my peace offering hit the wall breaking the cup into an irretrievable archeological artifact. "The G-Men just seized your daughter's Christmas and birthday money: Two Thousand six hundred thirty six dollars. And if you, you %\$\$\$#@#\$, don't hand it over in cash in the next thirty seconds, my lawyers, Stabbim Grabit & Ballsqueezer, will make you wish you were never born." I knew better than to argue with Morgana, so I went into my petty cash drawer and pulled out \$3,000 cash. "No need to threaten me. You know I love you still, and I love our wee baby. I don't know how this happened. But I will take your word for it. Here, this three grand is for our little Snookums. You keep the change and get your pretty hair done up in a Beehive or whatever you like. You always look so beautiful when you're mad." I said it (about her looking beautiful when she was mad) even though it wasn't true. It was a good line from an old Clark Gable movie. It usually worked to keep the ladies in my life from sinking into a self-induced hysteria or throwing things. "Your so cute when you're angry." One of my favorite lines. It often brought a smile to their face, tears to their eyes, and after a few minutes of tender embracing, they were firmly in my control --where all beautiful women belong. But Morgana (still with a magnificent figure) would have none of it. That was how my day started on disaster Monday.

Morgana growled and snarled: "I'm in no mood for another reconciliation on your office couch." She grabbed the money, pushed me away and said rather calmly, "So long dick head. The smartest thing I ever did was to get a quick divorce from you." She moved towards the door like an angry tornado. Then, she paused. What next? Would she stride back to me, strip me naked and force me down to yield once again beneath her powerful loins? No such luck. She pouted with those big pleasure giving quivering lips, angled her legs in the sexy stance of the model she once was, and cooed: "You'll get your comeuppance some day!" She turned her back to me again and headed slowly towards the door, knowing how much I enjoyed the view. I watched her gorgeous little bottom float away from me, swishing the folds of her dress in a most delightful way. Morgana, two marriages after me, was still nicely rounded -a posterior like two well-inflated balloons. At the door she paused again. Aha, she is coming 'round, I hoped. She turned, just her head this time, and gave me the same fleeting smile that once warmed my heart. Then she blew me a kiss. "Bye," she murmured sweetly.

"We sure had some good loving together" I mused. She was wife number three for me (and almost the most expensive of the lot) but I still loved her. Sort of. The next time I saw her it was in court -- again. Ahh, well, I digress. Back to the main tale.

THE LONGEST DAY

To put that very long and disastrous day in a nutshell, at least fifty people complained of bad checks that Monday. My business went into a dead faint and never woke up again. We

had no money, and were locked out! No access to any of our projects. The finished properties and construction projects were all sealed. Workers were greeted with bits of tape and official warnings taped on all entrances:

"WARNING DO NOT BREAK THIS OFFICIAL SEAL THESE PROPERTIES HAVE BEEN SEIZED, BY ORDER OF THE UNITED STATES OF AMERICA, ETC., ETC., ETC."

Every single one of my personal and company bank accounts were empty. Every stock brokerage account was "frozen." I had only the money in my wallet. What the heck had happened? Some pimble faced little twerp in the bowels of some government office building basement, had decided to screw me over real good. He might be a nobody, he might be on a small salary --- but he could show some son-of-a-gun rich tycoon like myself who really held the power in our society. To show who's boss in connection with the disputed claim of a few thousand dollars, he gave an order to place liens on all my properties All my bank accounts (immediately isolated by computer search) were closed -- turned over to his agency for further disposition. Newspapers were notified by official government press release that this action had been taken because of my un-co-operative attitude. [I dared to question the claim!] My special treatment was to serve as a warning to all business and professional people that they must drop everything to kiss the fanny of any junior bureaucrat who wanted to waste their time and make up claims out of thin air. My ex-wife's fury had been provoked because my daughter, then six, had a few thousand dollars in a savings account. Morgana the witch, I mean wife, uhmm, ex-wife was (at that time) the sole signer on the kid's account. But my name and identity number was associated with this account. When the kid was only a few days old, I had opened it. Now, six years later, it had been confiscated, along with every other bank account, stock brokerage account, and property I owned or had any interest in.

I had used my security number to open the account six years earlier because the baby didn't have her own I.D. number yet. Now it belonged to the government. Was this a bad dream? The long and short of it was that from that day on, all my employees were out of a job. Mrs. Zanadu and all my creditors (innocent of any wrongdoing - as I was) were to remain forever unpaid. Most of my old contacts would never do business with me again. They blamed me for defaulting on deals that were no longer in my control. I was soon to be held in criminal contempt and sent to jail (again!) for being unable to meet my alimony and child support obligations. The government agency -- which had tied up hundreds of times more in assets than their claims were worth, insisted I owed them still more. Other state and local agencies piggybacked onto these claims. I soon had so many civil cases, trumped up fraud charges, and other troubles that there didn't seem to be any light at the end of the tunnel.

To PT or Not To PT

Some would have defenestrated (jumped out of a window). This was the euphemism employed during that period in government "resolution reports" i.e., the conclusion in similar cases. Really -- No joke! No defenestration for me! Though not prepared for a totally unexpected battle with the government, I (fortunately) had some experience in

operating offshore. I had moved myself and my assets abroad for a short period when I learned Morgana was going to sue me for divorce. After settling with her, my guard was down. Big mistake! It cost me most of my assets.

THE BODY IS GONE

Six months later, I packed up everything I had left in one small rucksack, borrowed money from the few friends I still had left, and boarded the first flight to anywhere. What flight? I had no plan, just wanted to get out of the country and have space to think. Fortunately, once I was alone -without the pressures of daily depositions and court appearances, I remembered that I still had one bank account abroad. A long deceased foreign aunt and uncle had established it for me as a child. Their small estate had gone into this account before the Morgana divorce, and it stayed there on the very good advice of a lawyer who told me to leave the funds abroad, "just in case." There was enough money there, safe from government attack, to support me for a few years while I decided what to do next. What had been irrelevant small change in my financial heyday became my survival stash: Not enough to support me for life, but sufficient to allow me to relax, smell the flowers, get out from under, and breath freely.

DO WE FIGHT OR DO WE LET IT GO?

Its another story, the litigation's end, but I learned that when your property is seized in litigation (especially when the government is the plaintiff), even if you win -- it can be years and years till you get back any part of it. Even if you are judged to be completely in the right, when the smoke clears, any real estate that was mortgaged has long ago been foreclosed and lost. Maybe it is sold for back (local) taxes. Your business or profession? Forget it. Client's stay away from any lawyer whose client trust accounts are seized and who can't keep himself out of trouble. Even the big star, F. Lee Bailey hasn't made much of a comeback since 1996 when he served 45 days in jail for contempt until he coughed up \$16 Million to pay a government claim.

How about your cash and securities? What a joke! Any recovery - when you don't have money to pay lawyers hourly rates --- is subject to their fifty per cent contingent attorney fees (if you win), plus costs. You might get 25% net, if you are very lucky. The best case scenario is hardly worth seven or eight years of court appearances, depositions, document searches and long waits in lawyers offices and rat hole hearing rooms. Your business goes to pot. Worst of all, when you have been grievously wronged, there is no one to sue. "The government acted in good faith," says the judge. Not sometimes. Every time! And besides, says the judge: "As a sovereign, your government officials are immune to any action for damages." Your lawyer? He's got his half. "Maybe you can get a congressman or senator to pass a private bill to have the US Treasury make you whole again." Sure, if you believe in Santa Claus or Easter Bunnies. Had I to do it over again, it would have been better to walk away. Devote all that time and energy spent in courts and in rat-hole deposition rooms instead towards new projects and a new life abroad. The past is dead. Let it go.

A DIFFERENT WORLD, A DIFFERENT LIFE

Once upon a time, some fifteen years after Bloody Monday, I met another exile in Europe who had owed me \$12,000 for a car I'd sold him just before leaving. He had been a good

friend. Later, he'd had troubles of his own, and like I did, he made a new life for himself abroad. I reminded him of the money he owed me. "Come on my friend," he said, "That was a different world - a different life. Forget it." He was right. I never brought it up again.

THE PAPER GAME

For the little twerp bureau-rat that set up the chain of events that disrupted my universe and ruined me financially, it was all a paper game. I was just one of hundreds of similar lives ruined by him in his brief government career. Such twerps grow up to become politicians or more usually amoral private lawyers. They inevitably change sides. Now they represent victims instead of setting them up. But the government always has the winning hand. They have endless resources, nothing else to do, immunity from counter-suits, friendly judges (who work for the same employer) and special rules of discovery and collection --just for them. They win 98% of all their cases. The "O.J." acquittal in his first case was a one in ten million event. To me, getting caught in the wringer caused my then current marriage to fall apart. Becoming an exile, a fugitive and being impoverished put me in a position where for many years it was impossible to see my own kids. There was a lot of other damage, but I won't bore you with a six hundred page partial summary.

"Well," says you, dear reader, "You were well educated, healthy, relatively young, had money and friends abroad. What are you complaining about? Other people start off far worse off than you were when you left the country."

"WAKE UP CALL HEY! WAKE UP!"

This is not a plea for sympathy. I am not somebody on a crusade - a guy who wants the Justice System to be more just. This is a wake up call FOR YOU. To warn you that there is An Unseen Danger out there. I want to prevent you from ever being caught in a situation --worse than mine ---from where they may be no exit. My story had a happy ending. But I was for months in a mental state where it would have been quite easy to blow my brains out - or to turn to booze or dope for comfort. Stories like mine don't usually have a happy ending. As for me, sure, things worked out. I got to live in Monaco and watch the pretty topless French girls for a while. Then I found lasting romance, a new family and a new career in Europe. Sure, I lost a lot of possessions. It was down the toilet with everything I'd built up over twenty years. I was forced to sever ties with all my old friends. Whatever social position and status I had was gone with the wind. But I was able to make a comeback of sorts -- to survive and prosper. "Living well is the best revenge." Part of my success and survival was because I was young and part because I had some mad money abroad. To be quite honest, I think another key factor was my attitude. I wasn't going to be beaten. But as with Scarlet O'Hara, a whole good life was taken away from me. It was "Gone With The Wind." I was, in effect, a refugee. For you, if you are mentally financially and paperwork prepared, you probably will never have to leave and to suffer nearly as much as I did. Why? Because you won't be fatally injured when the enemy fires their first volley. This process of learning how to protect yourself takes a bit of understanding. You have only 240 pages to go! But let me give you a hint. Being PT or Prepared Thoroughly involves hiding a large portion of your assets and getting your

paperwork in order so that you can disappear (out of the country) and be off of every computer in the world until things cool off. When the money is gone and the body is invisible, there is nobody to sue, arrest or harass. You are as free as a ghost, or a soaring soul.

YOU BECOME A PT: THE PERPETUAL TRAVELER

Years later, after a career in quite unrelated matters, I met Dr. W.G. Hill at a seminar in Monte Carlo. We became closely associated (when I volunteered to be his proofreader and editor). He became a legendary guy who earlier on had very similar problems to mine. He too was a tax exile or Perpetual Traveler (PT). By then he was a successful consultant on "offshore matters." Through him I learned of many other people who didn't come out so well --- and a few who did much better (financially) than I did. But once you lose a great fortune, the value of money falls more into perspective. You need enough dough to cover the basics, but beyond that, relationships health and creative work becomes much more important than collecting more chips or markers. Much of this book will contain the wisdom of my former mentor who has since gone to the land of five flags where all good PTs go. How about the Five Flags? It goes something like this: Every PT should realize that "his" government exists to exploit him, not to serve him. Accordingly, five (probably new) flags should be chosen. They are:

1. A country that will give you citizenship and a good passport -- and not control of tax you when you are gone.
2. A country where you can work or make serious money.
3. A country where you can play or indulge yourself in what gives you pleasure -- even though such activities may be considered illegal, immoral or fattening at the place where you formerly lived.
4. A country where you can have a "legal residence" and where there are no onerous regulations, property taxes nor income taxes. Of course, the country should not require that you actually spend any time there.
5. A country from where your investments financial dealings can be run by trustworthy employees, institutions or banks. This place must have genuine independence, good secrecy laws, a laissez-faire attitude, and a long tradition of the inviolability of private property.

Each of the above five flags should be different from each other, and certainly different from the country you were born in or are presently a citizen of. What does all this mean to you? Probably that you have a lot to learn and there is a whole "offshore" world out there that you don't understand at all.

WHAT'S THE PURPOSE OF LEARNING ABOUT THIS OTHER WORLD?

This new way of thinking? Simply, that the average professional or business guy (or woman) doesn't realize that the only thing between him and sudden disaster (like mine) is a

thing called "judicial and prosecutorial discretion." Or to put it another way, if anyone gets in a lawsuit or comes to the attention of certain bureaucrats who for any reason doesn't like them, that bureaucrat can pull the plug. Like cancer or and AIDS infection, your life then changes radically. Most people won't believe it can happen to them - until it happens! What to do? Like the Boy Scout Motto: "Be Prepared!"

GOVERNMENT ISN'T THE ONLY ENEMY

When you are hit with a lawsuit - maybe just for failure to file an environmental impact report, your whole world can collapse overnight. What about sexual harassment? You pat an attractive passing fanny just as your father, grandfather and great grandfather before you did with their secretaries. Fanny patting for you is just following a historical family tradition dating back to biblical times. For your ancestors, if there was a smile and a kiss from the object of their affections, they had a brief fling or sometimes married the girl. Maybe the divorce cost them something --- but grandpa at least had some cooking, good sex, a few years of company and a few kids out of the deal.

Today, a little feel (and nothing else) can cost you a million dollars, plus attorney's fees of an equal amount. The plaintiff's award in a sexual harassment case can be more than that if you happen to have any visible serious money. In most communities, hungry lawyers roam the streets like scavengers, trying to stir up "class actions" and other lawsuits that will transfer wealth from the deep pockets of productive people into their own ravenous maws. There is one guy around who has never made any legitimate money from his patents, but he has acquired thousands of patents just for their lawsuit potential and has become a near billionaire by filing many patent infringement suits. Another chap in California gets copyrights on short (sometimes rather prosaic) sayings. Then he sues authors and publishers who use them.

"Beware the slivey toves," Alice In Wonderland was told. "They gire and gimbel in the borogroves." Life and love can be surrealistic these days. Another strong possibility is mistaken identity. You are a saint, but computer error or mis-identification targets you as some kind of tax evader, money launderer or criminal. The laws are such that crimes can be tailored to fit any individual who falls into the net. By the time things are resolved, maybe you have spent years in litigation or at worst, jail. My own personal observation (from having been there) is that at least one third of the people in jail or convicted of felonies do not deserved the screwing they got. Your chance? Fully one in five that you will be accused of a crime during your lifetime. About one in seven that you will be convicted! For wealthy people who used to be virtually immune from criminal charges, the odds are changing - not in our favor. We are now prime targets. The "undeserving rich" like Mike Milkin and Leona Helmsley are the means, the stepping stones by which ambitious bureaucrats become successful politicians. Bureaucrats and politicians produce nothing of value, but they love to destroy those who achieve prominence in productive enterprises. At some time in your life, if you are an entrepreneur or innovative professional, it is extremely likely that you will lose your assets and very possibly serve some hard time. Business Risks? We have not even mentioned good old fashioned business risks and economic cycles that have destroyed (or will sooner or later bring down) every economic enterprise that ever existed on Earth.

Assets on deposit abroad, the same "insurance" that will keep you afloat when you are sued, will help when and if circumstances cause insolvency.

CIVIL CONTEMPT

Did you know there is a very good chance of your doing time in a non-criminal matter? Several examples will be cited later in this report. Many people, particularly professional people and wealthy people go to jail for "civil contempt." Once, when (after the divorce) I was having a dispute with good old Morgana over visitation and child custody, the judge got disgusted (mainly with her) and said: "I don't think either of you are fit parents. I am taking your "Snookums" into State custody, and putting her into foster-care. Now, both of you get out of my courtroom!" he snarled. "Come back in sixty days after you have settled this between yourselves!" The reason we were in court was that we couldn't settle it between ourselves. We wanted a decision, but not that decision. All I asked was that Morgana should let me have Snookums on alternate weekends - as the court order had provided. Morgana said no. "You'll see the kid only when I say so." Now the judge was going to put the four-year-old kid in jail? What kind of thing was this? Of course I was furious! My baby was only four! I was so shocked by this order; I blurted out, "Your honor, that is the dumbest thing I ever heard. I withdraw my objections. Give Snookums to my wife. Don't send her to an orphanage!" What did that get me? Guess? "That outburst will cost you five days in the county jail. And a \$500 fine. I am the only one who makes the decisions in this courtroom, and don't you forget it!"

MORAL OF THE STORY

The point is that your personal freedom and your control over your own money and your destiny, hangs by a thread. That thread can be cut by any number of jerks like the judge above. These people are often ignorant, uncaring, jealous people with their own agenda. In my opinion (hereafter IMO) neither State social workers, Judges, nor private litigants who come into your life by random chance, should be allowed to have such control.

Nobody but you should have power over your kids, your ass and your assets.

In coming pages, I will take you through the hidden trails that lead me and many of my clients to take complete control over their own destinies. You should have the right to earn money honestly and to save or dispose of it as you please. We don't need to be part of an unfair system. We can be individual sovereigns, writing our own rules.

Can you afford to ignore the rest of this story? I don't think so. Don't wait until some capricious event deprives you of your money, your business, your family or your precious personal freedom. My foreign bank account, the one that saved my life, was provided for me in a way that amounted to a lucky -- a very lucky, accident. If you don't have a rich uncle abroad who has set you up with survival money, then do it yourself. Opening your own bank or stock brokerage account offshore costs nothing. Its legal and it might save your life. It's a first step toward becoming an Invisible Investor.

Get your money out of the country before your country gets the money out of you!

This article is a chapter from the newly released book,

"The Invisible Investor," by Peter Trevellian and published in co-junction with PT Shamrock Limited.
Just US\$49.95 plus US\$15.00 shipping and handling. Credit card orders accepted.

PT Shamrock Ltd.
St. Georges House
31A St. Georges Road
Leyton, London E10 5RH
Great Britain

Facsimile + 44-171-681-1487
Email<ptshamrock@ptshamrock.com>

Scams & Schemes
Confessions of an Unrepentant Con Man
By Jack Bevan
&
How To Avoid Paying Your Debts
By H. Ilarious Hunnicut

Never arrested, never convicted, and with hundreds of victims who still love him dearly, Jack Bevan was the perfect con man. He separated his marks from their money so skilfully they never knew it happened. Now a respectable land owning member of the gentry, Gentleman Jack tells his the story of his rise from ignominy to wealthy respectability. "No one cares how you got rich, as long as you are rich," says Bevan. Exclusively for PT Shamrock readers, and not available in any bookstore, this unique tome will curl your toes. You may not want to emulate Jack, but if you want to get rich quick (legally or otherwise) you will certainly want to read the book-if only to avoid slick predators like him who can charm you out of your hard won gains.

The world may be an unfair place, but Jack Bevan shows anyone how to squeeze it for all its worth and walk away with all the chips. Morality be damned. Jack regarded everyone as his personal piggy-bank and everyone obligingly allowed themselves to be shaken (not stirred) until the coins all jingled out.

We haven't really counted them, but a suggested sub-title for this book was 999 Clever Swindles I Got Away With. Now a millionaire and retired at 35, this rogue couldn't resist confessing his secrets. It wasn't enough to have gotten away with it, Gentleman Jack wants the world to know just how much he got away with and exactly how he did it. From humble beginnings conning Pen Pals out of pittances, Jack Bevan went on to conning countesses out of castles. For an amusing and possibly profitable read, we suggest you have a look at our newest and most unusual report, Confessions Of An Unrepentant Con Man, by Jack Bevan at £49.95 or US\$79.95, postage and handling included.

Confessions Of An Unrepentant Con Man has been combined with that classic guide for successful deadbeats, How To Avoid Paying Your Debts by H. Ilarious Hunnicutt. If you want a few laughs, a few tears and a lot of useful information presented in a very readable style, have a look at Jack Bevans' Confessions Of An Unrepentant Con Man and the Hunnicutt classic, How To Avoid Paying Your Debts. Two books for the price of one! One philosophy by two different authors.

This limited edition (ideal for gifts) is bound to match the Special Reports of the Hill series. How To Avoid Paying Your Debts was actually the very first book ever written by the Original Hill. It was a ghost written autobiography of his good friend and personal attorney, one of the most colorful and famous deadbeats of all time. So you know its got to be good. Out of print for nearly thirty years, it returns for a limited run. This may be your only chance to learn the secrets of two amiable scoundrels. If you don't want to join them, at least you will learn how to lick them! Our usual, ironclad money back guaranty of satisfaction applies.

Order now while the supply lasts!
Credit Cards Always Welcomed!

PT Shamrock
St. Georges House
31A St. Georges Road
Leyton,
London E10 5RH
Great Britain

Fax +44-171-681-1487
E-mail <ptshamrock@ptshamrock.com>

THE PT'S GUIDE TO THE CARIBBEAN

A guide to banking (and more,) in The Caribbean

By the Salah Brothers

This refreshing report is the first in our "The PT's Guide to The World Series."

It is exceeding difficult to write a report of this nature, but The Salah Brothers have pulled it off in great style. They are very interesting chaps with new and different insights

Their advice? Open Bank accounts whenever you can, wherever you can. The day may not be far away when you cannot do so n that jurisdiction!

And Bank information they have! THE PT'S GUIDE TO THE CARIBBEAN is most comprehensive survey of Banks and Banking information on the Caribbean ever!

Including:

- * The Dutch West Indies
- * Bermuda
- * The Bahamas
- * Turks & Caicos
- * The Zone of despair -Cuba & Jamaica
- * The French Paradise
- * Green Dominica
- * Barbados
- * Montserrat
- * St. Kitts & Nevis
- * St. Vincent & The Grenadines
- * Antigua & Barbuda
- * Anguilla
- * Trinidad & Tobago
- * The American & British Virgin Islands
- * And more than 560 Banks in The Cayman Islands Alone!
- * Plus much, much more!

This incredible report contains everything you need to get started. Where to go, what to ask for, what NOT to do or ask for, who to speak to. Includes names, addresses, telephone, fax email and World Wide Web information.

Just US\$35/£20 plus \$5 shipping and handling

PT Shamrock Ltd.
St. Georges House
31A St. Georges Road
Leyton, London
E10 5RH
Great Britain

Fax +44-171-681-1487
Email <ptshamrock@ptshamrock.com>

Dr. Seymour Samson Reports

Date: June 1998

New "doors" have opened in recent weeks. A REPORT explaining current options is enclosed. In view of our past conversations, I think that the Venezuela situation may be of great interest to you. Why?

1. As a travel document this passport is good for travel to almost all countries of Europe without a visa. The exceptions are France, Portugal and Greece. The French, like the Americans, always want to ask many questions. But with a bank reference showing substantial assets (over \$10,000.00 USA Dollars or equivalent) France will normally grant a 3 month visitor's visa, or possibly an unlimited visit visa good for longer periods. With assets, i.e. no need to get a job, it is usually easy to get a visa or long duration resident's permit for any country in Europe. Of course a PT does not like to be a registered legal resident because that usually means income taxes. The enclosed chart shows how various passports work for visa free travel.
2. Venezuela and also Honduras are liberal in granting citizenship. There are several legal methods. One is by putting \$25,000 in a bank to show self-sufficiency, hiring a lawyer, and going through the official legal red tape on an "investment programme." This could take 6 months or 600 years. It leads to escalating bribe requests, and usually loss of your time and money. Naturally we do not recommend methods involving a slog through an untested bureaucratic program. What's better? Another lawyer, known to be reliable, has worked out another method (requiring the same "investment") that seems to have quasi-official approval. You never see your "investment" again, of course. This happens in the official program too, but you will waste a lot of time in trying to collect either money or documents. Our chap takes only 90 days, usual or 120 day's maximum. ALL MONEY IS HELD IN ESCROW BY ME except for \$2500 advanced for costs. Under the short-cut method, our lawyer does research to determine that one of our client's parents was entitled to citizenship. Thus the client, plus his wife & children are entitled to it also BY BIRTHRIGHT. This LAST CONSIDERATION IS VERY IMPORTANT AS EXPLAINED BELOW IN #3. The client gets his passport, driving license (by reciprocity) and certificate of birth registration. The passport and related papers show that the client is born where he really was born, that his parents really are who they were. There is not one single mis-statement on any documents insofar as the client is concerned. This IS AN IMPORTANT CONSIDERATION FOR MANY CLIENTS.
3. Under a special treaty between Honduras and Spain that is UNLIKE the arrangements between Spain and most of its other ex-Colonies, a citizen of HONDURAS who gets a "residencia" or long term permanent resident's status in Spain is AUTOMATICALLY a Spanish citizen and entitled to the Spanish Nationality and an EEC identification card good for travel throughout Europe. An additional advantage of Venezuela is that it allows visa-free entry into CANADA, HONDURAS does not. Hondurans have a tough time getting USA visas, Venezuelans do not.
4. Theoretically, a residencia can be obtained in Spain 6 months after getting your papers from Honduras. I feel this is too optimistic in most cases, regardless of what your Spanish lawyer may tell you. We feel that after an apartment is rented or home is purchased in Spain to establish a legitimate address there and a local lawyer is hired, it could take perhaps quite a few months more. Still, we feel that the one year we estimate to be needed is not too much time for such a project. The costs at the "Spanish

End" are mainly for rent (on a place you can use to live in full time or not, as you choose). We will be working with several clients this year to find someone who could handle the paperwork leading to a passport there legally and in the cheapest and fastest way. For all other Spanish speaking countries (i.e., ex-colonies), the required residence period in Spain before one is eligible to apply for citizenship is 2 years, not 6 months. Further, for citizens of other Latin-American countries the Spanish citizenship is not "automatic" but it must be applied for and officially granted. Also, it should be noted that mere citizenship by naturalization in a Spanish speaking ex-colony does not give any rights in Spain; But citizenship In an ex-colony obtained by birthright or as a descendant of a Sephardic Jewish person does give these rights! We know of special treaties with Spain [for the six month deal] between Spain & Honduras + Guatemala only. And we have a new and reliable connection in Guatemala! Venezuelans can get a residencia in Spain in the same time' and after 1992, be able to use the residencia card for travel or living anywhere In the EEC without a passport.

In view of all of the above, I think that the VENEZUELA OPTION is something worth considering. The legal fees for a single document is USA DOLLARS- \$25,000. Husband and wife are \$40,000. For very large families after the second document, the price for children is less. Unfortunately children of any age must have their own passports and may not be included on parent's documents. The fees and costs quoted here are NOT NEGOTIABLE but we sometimes consider interesting trades in part payment. HONDURAS officials have proved a bit hard to deal with and as a result of many delays and mistakes, we are not actively promoting Honda. But if you are particularly interested, please discuss in a personal conference.

We hope to be processing a small group of V cases currently and if you wish to be included we will need funds deposited soon in our escrow account in Panama. Also needed are application forms and photographs. If your documents are not delivered within 4 months from the time your application is complete, you get your money back in full. We have never lost any client funds, but as mentioned, you will have a small amount (\$2500 per person) at risk. For an additional sum, [\$1000 per person in total price] we can and will insure you 100% against any loss. If you have any questions about this deal, we suggest you come to see us in Paris or where ever we happen to be, anytime (by appointment). There will be no extra charge for this consultation if you have already paid us £600 or more for one or more conferences on the subject of nationalities.

We look forward to hearing from you soon. As explained, these arrangements are always only around for a short while and we never know when they will be changed or discontinued. We can say that any applications submitted in the next few weeks have an excellent chance [99%] of being approved. We do not "sell" passports but are happy to act as an escrow agent for both sides in transactions involving pending immigration, naturalization or citizenship paperwork. We can't guaranty what Spain will do, because the rules of the game can always change, but we guess the odds of ending up with Spanish and EEC citizenship to be better than 90% for individuals who get started in the near future.

We are enclosing a sample application form. You can see how simple the process really is. On another enclosed chart you can check on visa requirements involved. Can you go visa free to the places you want to visit? That is one object of many of our clients. How about a name change? Normally, you can legally change names; taking a new name on your passport that is more suitable or common in your "new" country. It would be unusual and possibly illegal to have a "new birthday" however. This is something to be discussed along with any other questions you may have.

Our own thinking has undergone considerable changes in recent years. Our commentaries or essays on this subject [Legal Second Passport, Rebirth, General Comments, and Banking Passports Explained] are included if you have previously paid our minimum-consulting fee of £200 or equivalent. If not, you may send for these special mini-reports if you are serious about acquiring a new "instant" second passport. Our information should be helpful in evaluating the options available and in making your choice.

I will look forward to hearing from you again if you have an interest in pursuing the matter further. Our prices and fees are not negotiable although there is a 50% reduction for spouses and children. If you can get the same documents cheaper, you may do so with our blessings. But remember what we said in the Passport Report: " 99.99% of the people who advertise and promote second passports are thieves, confidence men, tricksters or simple incompetents." If you care to send us any alternate passport proposals for evaluation, we will give you our opinion for the £200 minimum fee. We may even act as your escrow agent, if all parties agree. Remember, we make a minimum charge of £600 for a package: Escrow service and personal consulting. We are not trying to sell you a passport, but only to see that you get what you need and what you pay for-from a properly authorized source. Because of legal reasons we can no longer provide a list of the few reputable passport providers and some of the myriads of crooks in the business.

If a second passport is like a spare tire, you must get one that will dependably get you through any conceivable difficulties. The documents we help people procure are generally renewable for life. But the client must follow correct procedures or all bets are off! Many clients want to make direct inquiries at Consulates about these programs. In some cases this is OK, Often in these countries, different advice will be received from every different bureaucrat that is contacted. We suggest that you may check out our arrangements with your own private lawyers or bankers if desired. However, do not muddy the waters by "making waves" without prior consultations. A wrong statement to a diplomatic official of your target country could permanently jeopardise your chances! If one official decides you have rendered "Meritorious Services" entitling you to citizenship, you take your passport and you leave quietly. Another jealous official not in on the deal might decide you are not so meritorious and cancel your document. This is just one example but the point is that if you hire an expert to handle something for you, do not foul things up by attempting to fix something that isn't broken! If we handle your case, it is no longer a "do it yourself project!"

Before our conference you and check to reach us. IN THE EVENT OF EXTREME URGENCY YOU MAY EXPRESS YOUR CHEQUE FOR £600 PLUS PRIORITY CHARGE OF £150 AND FAX YOUR SPECIAL PROBLEM TO THE ADDRESS mentioned, together with your phone, fax, current mailing address. We will then try to give you very fast attention.

Dr. Seymour Samson
St. George's House
31A St. Georges Road
Leyton, London E10 5RH
Great Britain

Facsimile +44-181-1487

PTO -- PORTABLE TRADES AND OCCUPATIONS

FOREWARD

The Publisher Takes the Baton

What happened to the Original W.G. Hill? [Or, the Perils of High Profile!] Those who pay attention to such things, perhaps you, dear reader, may have noticed that the three first Hill books, Think Like A Tycoon, Passport Report and PT were written in a certain style. This syntax was not quite the same in later "Hill" books including Sex Havens, Banking in Silence and anything supposedly authored by Hill (published or revised after 1990). At long last, the truth can be revealed: The original Hill retired in 1990. Everything attributed to him after that time was written by a committee. This group of writers shared his ideas, but Hill feels the quality of expression was not always up to par.

This chapter was proof-read and authorized by Hill personally. Did Hill Retire? Secrets Revealed after Seven Years! Who knew Hill or heard him speak on the international seminar circuit was told by him that "Hill" was only a pen name. His real name, he said (only when pressed), was "Rumpelstilskin". Of course that wasn't his real name, but it doesn't matter. Hill was trying to protect himself against Big Brother's Revenge. He knew that no writer who spoke out against government excess was ever going to be safe against those very excesses.

As every reader of the early Hill books know, Hill said: "The best protection is to blend in. Become as inconspicuous as an earthworm; Keep a low profile." This, obviously, was impossible for Hill personally. When you are writing and lecturing publicly you must have public contact. Hill's Sark address proved to be unsafe. It was the link which led Big Brother to his ass and his assets. Back in 1989, Hill was an unmuzzled crusader for right and justice. A decade earlier he had been a best selling author (under a different name), and a leading light in the American Libertarian Party. As a result of those associations, Hill experienced his first arrest and asset seizure. These experiences in the "land of the free" inspired his defection to England and eventually spawned the PT Philosophy.

What is PT? Basically an avoidance of confrontations with BB and the Bureau-Rats. Hill thought that with a new citizenship and his ass and assets safely out of Big Brother's jurisdiction, he could violate his own low profile rule with impunity. Not so! Tale of Betrayal years after he resurfaced in the United Kingdom as W.G. Hill, agents of Big Brother visited Hill's Sark mail-drop. By making menacing gestures (empty threats) and then offering an appropriate (but very small bribe under the circumstances), they got a treasure trove of stockbroker and bank statements plus other documents identifying the names, amounts and exact locations of Hill's accounts -- plus information on where he was sleeping. Hill actually lived on Sark, as it turned out!

Hill woke up one morning on Sark, denuded of 95 per cent of his assets. The Sark banks gave up his assets without so much as notifying him. Hill's ass was also endangered: A detective-inspector from a nearby island came to visit him with the news that his body, suitably bound and gagged, had been urgently requested by Big Brother. Hill's extradition

was requested. On what grounds? As a former USA resident, he was wanted for non-filing of income tax returns! The real reason of course was his literary and lecturing activities. So much for freedom of speech. He was needed for torture and questioning in New York.

As a result of this fortuitous warning, Hill took his "packed suitcase" and like Bambi smelling the hunters, left Sark forever. Thereafter, Hill advised all his clients that his former confidant and administrative aide there was a double crossing S.O.B. who would sell them out to the highest bidder. The Sark mail-master and provider of residences then proceeded to betray most of his other clients. But he got away with it like the perfidious Swiss. [They, too betray their most vulnerable clients without the others finding out about it.] The majority of these Sark clients never knew (and still don't know) that Sark's "leading" maildrop provider is in bed with the enemy.

If you have not heard the whistle blow before today, you hear it now! Take heed. Seizures in the 1990snet result of BB's offensive in Hill's case was that back in 1990 most of Hill's registered bank accounts, securities, and accounts receivable were seized. The only way for Hill to get them back was to sue and appear personally on Big Brother's home turf. Hill knew from his own past experiences and those of his clients that this option was always fatal to one's freedom and finances. So Hill kissed his assets goodbye. A millionaire no longer, at least his ass was still intact for the time being.

Ass & Assets Update

If BB (Big Brother) wants you, they can do whatever they want to you especially when you come within their territorial jurisdiction. Abroad it is a little harder, but the Feds have certainly penetrated most localities favored by Americans and ex-Americans. If they know where you sleep they can kidnap you or seize your assets. They can also kill you. If they know where you bank, they can apply pressure and usually freeze and seize your accounts. Big Brother doesn't need any "legal" reason to seize property any more. They justify property-grabs by simply alleging that the assets are "related to fraud or money laundering."

The agents and informants who arrange the seizure, the judges who approve and even the holders who release without a court order may be given an incentive to co-operate by being allowed to keep the major portion of your assets for themselves! Recovery by owner? Maybe after a few hundred thousand dollars of non-recoverable legal fees and years of litigation, the owner (if he can prove he is lily white) can recover part of the assets. But this (in the rare instances where it happens) is a pyretic victory. Why? Read on.

Bank Asset Seizures

Assets are now seized (they call it "arrested") from Swiss banks, the Swiss bankers and the Swiss Department of Justice have made an accord with the USA government. This in our opinion is a criminal deal. The Swiss banks and the Swiss Government split and keep two-thirds of any assets turned over to the USA government. Any assets requested by the USA Department of Justice will be seized and frozen in Switzerland. No proof of wrongdoing is needed, just as if these assets were on deposit within the USA!

After confiscation, under Swiss law, "their" two thirds, plus costs amounting to slightly over another one-third would NOT be recoverable from the Swiss banks or Swiss Government by the original owner - even if that claimant proved in a USA court that his seized assets were untainted.

A local Swiss court cannot hear such matters as they are treaty-related and thus part of foreign relations! The logic of the deal for the Swiss (if there is any logic) is that if the USA Government wanted to cause trouble for any individual related in any way to the USA, the Swiss would co-operate. Reason? Because it is highly profitable. They gain control and ownership (legal title) to two-thirds of any account they hold for a customer by turning over one-third of client funds to the USA. When this unholy grab was negotiated, the Swiss didn't have their reputation or clients' interests at heart - just as long as the Swiss could make a profit on the deal and couldn't lose under any circumstances.

There is an old joke about Swiss bankers: "If you see a Swiss banker jumping out of a window, follow him and do the same thing there is sure to be a profit in it!" Of course we wonder what happens when word gets out that the Swiss banks, as a matter of official policy, will always betray their customers. When Nazi Germany seized Poland and central Europe, the Swiss made a deal with the new government (and subsequently the Communists) to retain all Polish private accounts for themselves in exchange for bank assets sequestered in Poland. How nice it is to give away what it isn't yours to give!

The Americans like to make such deals because (in their never-ending war on drugs which is really a war against privacy), when they target an individual they are out to destroy that individual. Who actually gets the money is of little concern to them. Governments want control and power.

Who will do business with a Swiss bank when it becomes generally known that it will confiscate two-thirds of their customer's account for themselves and turn over the balance of any assets of foreigners to any government authority requesting the money? No proof of wrongdoing needed. No criminal conviction needed. Nothing but a simple allegation by the USA Department of Justice that the money is "tainted." For more complete details on how this procedure works, see the chapter on the Wayne Phillips case in this book.

Several hundred cases are now pending in Switzerland. Any American-owned account in Switzerland is in danger if its existence is known or suspected by USA authorities. Of course the authorities in both countries can only act against specific, identified accounts or accounts where an American passport has been used to identify an owner. From Hill's Experience's assume that government enforcement capabilities are static. They are always trying to figure out new ways to grab your assets and put your ass back under their whip.

Keep up with what is going on by subscribing to newsletters and publications specializing in such matters. Just as every new design for a sword (offensive weapon) leads to a new shield (defense) the long running battle between free citizens and oppressive governments

will go on forever. New developments happen (on both sides) every day! Contribute your own experiences and the experiences of others for general publication. As Ben Franklin, a great enemy of Big Brother once said: "If we don't hang together, we shall hang separately!" Keep up with the latest developments by the Enemy and the things you can do to protect yourself.

Don't assume that there is any "eye in the sky that sees and knows everything." There isn't. Their technical powers grow, but then so do ours. PGP codes, for instance, can now effectively protect the honest citizen who doesn't want to accept oppression. Just as Fascism and Communism ultimately succumbed, rampant Big Brother thuggery ultimately will prove unacceptable if we keep the flame burning! Don't assume there is such a thing as bank secrecy! Your account is secret wherever it may be only if it is not known to or discoverable by your enemies or creditors. If they have a location, account number, or even suspect what name it is held under, your goose is cooked. Especially, stay away from Swiss banks! The only way your assets can be secret in Switzerland is if they are deposited anonymously (bearer shares or accounts) or in names known only to you. Further, any bank involved with you must believe you have no connections with the Great Star Spangled Satan (Big Brother). This is accomplished only if you never use a USA passport for any financial dealings. Remember, the USA is the only country in the world today that taxes the world-wide income of non-USA residents or claims (as Nazi Germany did) total jurisdiction over former USA citizens or residents -- regardless of where they actually live or the fact that they may have attempted to renounce USA citizenship. As the maiming, assassination, and capture of foreigners abroad by kidnapping is also legally sanctioned by the USA, we have still another reason to remain anonymous.

Don't trust your secrets, sensitive files, or even mail containing bank statements to any mail-drop operator. Or to anyone at all, for that matter! Don't pay your mail-drop fees with checks or currency transfers leading to your other assets. It is always better to cut your ties to your past life entirely. But we recognize that this may be impossible (psychologically) for most people to do. In such cases where contact (with friends left behind in a potentially dangerous environment) must be maintained, it is best to use an anonymous mail drop service where all briefly stored messages are electronic, preferably coded, and where your identity and whereabouts are unknown to the mail-drop operator. Above all, don't have visions of grandeur and illusions of invincibility! Keep a low profile to the point of invisibility. If you write for publications on PT subjects, do it under a pen name. Keep the whereabouts of your ass and assets secret even from your publisher and the people you (will) meet as a result of your writings. Remember, BB watches the Bureau-rat Monitors. A healthy dose of paranoia is necessary for survival if you are anything but a Johnny Lunchbucket who "respects authority absolutely" and has never had an original thought in his head.

What Happened When Hill's Ass Was Nearly Grass

It was a stroke of good fortune that the detective involved at Sark was a great fan of Hill's. Instead of arresting him, the British cop told Hill that "perhaps a long overdue retirement was now in order." The policeman then said: "I wasn't here, and won't be back

for 24 hours. Use your time well." A much poorer and wiser Hill thus, in 1990, disappeared from the scene. He never again wrote for publication. But was he defeated by Big Brother? We think not. His many great ideas have had consequences in the real world.

Ideas may be the only things that cannot be killed by government oppression. The seeds and many original techniques that Hill thought up in the PT book and his many other writings were nurtured and expanded upon by hundreds of others. The leading Hill successors include his former personal editor and one-time best friend, Peter Trevellian.

Peter Trevellian [also a pen name, of course!] has never had his picture appear in public. He has never spoken in public. Peter intends to keep his whereabouts a secret. Moreover, as "PT" is not a USA citizen and has never set foot in the USA, he feels that Big Brother would have a more difficult time targeting him than they did with Hill. PT has no assets outside of the tax haven where he lives. At his tax haven home he is an attorney (who, like Hill, hates attorneys and accountants) and he is politically well connected. Thus it comes to pass that "Peter Trevellian" becomes the anointed and thrice-blessed successor to Hill.

In our archives we have a signed and witnessed letter from Hill to the effect that Trevellian was chosen by Hill himself to become the new Hill. Dr. Hill has turned over all his unpublished manuscripts to PT for editing, re-writing and eventual publication. Over the next few years Peter Trevellian has decided to publish under his own name, together with the name of Dr. Hill and other contributors some 1,200 pages of new and exciting material. We at Shamrock are delighted to have been selected by Trevellian as his publishers. PTO is the first of these new special reports to be released under the imprimatur of PT Shamrock, Ltd. You can judge for yourself if it comes up to the standards of the original Hill classics, Tycoon, Passport and PT. We think it is just as good, perhaps better. As always, the authors welcome and need reader input, comments corrections and constructive criticism. Be it a factual matter or grammar and typographical errors, any substantial contribution will get the reader a free copy of the next revised and expanded edition of the Hill /Trevellian books of his choice.

CHAPTER 1

If you must get a "job" you would want one that you like and are able to move anywhere in the world and within a short time and be able to establish yourself in a comfortable upper-middle class style? If this is your long term goal or an immediate need, by the time you finish this book you'll know exactly how to do it. For those who have no time to read the entire book and want it in just a few words, here they are: Find A Need and Fill It.

Readers and dilettantes may now replace this book on the shelf and move on to other things. For those who are serious, we will now go on for some preliminary details: Make sure the need you are going to fill requires no special license, permits, or educational background. If the government of the place you are at takes any major interest in what you are doing and imposes regulatory requirements, sell out or abandon the operation and

run as fast as you can in the opposite direction. [Note: This book adheres to the PT Philosophy as set forth by the Hill books on the subject. We do in fact recommend that you read the earlier books in this series to cover the gaps]. Try to find a field of endeavour that does not require you to acquire any fixed or expensive assets. We are talking about things like real estate, production facilities, machinery, transport equipment (trucks, planes, boats, etc.), or even an expensive office or store. And by acquire, we mean ownership or leasing. It should be possible for you to support yourself and your family in grand style without the responsibility of managing any factories or managing property.. Stick to a business that has no upper limit on earnings. If you own a restaurant, there is a physical limit to how many times you can serve lunch or dinner to a given number of tables. If you are selling restaurant franchises or any other tangible or intangible replicated product there is no limit to how much you can make.

Whatever you do should be do-able in many places internationally. There should be both a need and a demand for the product or service that is not purely local.. Go into something that doesn't require too much expertise -- unless you happen to be an expert in something already.. Try to do something that is so "out of the ordinary" that there is little or no effective competition in the field. . What you do should have a relatively low profile to discourage jealousy, regulation, imitation, and interference in your operation by thieves, thugs (who may insist you buy "protection"), bureaucrats or others who, like the thugs, might wish to horn in on your thing.. Make it something you enjoy doing, something creative, interesting, and, last but not least, lucrative.. Whatever it is, don't be so committed that you can't abandon the whole thing and move on without emotional scars or financial losses you can't afford.. It should be a legally permitted activity or, if illegal, it should be tolerated where you do it. Nothing is worth going to jail for. above rules tell you what to stay out of, and the uninitiated might say, "It appears, all that's left is to get a job..."last rule is. Don't get a job.

CHAPTER 2

Right Stuff & The Wrong Stuff

Is there anything wrong with casual labor like fruit picking or washing dishes? Not at all. Most manuals on supporting yourself abroad recommend taking up such unimaginative occupations. It's just that slaving for a pittance isn't our cup of tea. If you want to work for minimum wages and sleep on beaches, good for you. There are plenty of teenage backpackers or ageing hippies who think that living in squalor is a swell idea. Many wealthy and creative people in history liked discomfort, frustration and self-denial. Count Leo Tolstoy ate nothing but gruel (oatmeal). He refused a mattress, preferring to sleep on rough sawn boards. Mahatma Ghandi was similarly nuts. In my opinion if you don't have to live at subsistence level why inflict upon yourself the discomforts of a hobo, or as the Americans would say, "Who needs to be a bum?" With our tips and ideas we expect you to generate a good income and live a comfortable lifestyle anywhere in the world you choose to be.

Forty years ago. I personally lived at the bottom of the economic barrel -- especially when I was a teenager on a starvation budget holiday. But once we hit 25 or 30, well we can't recommend such a lifestyle to readers any longer except as a last resort. Once you have lived at the five star level, it isn't fitting to go back to youth hostels, shared dormitory rooms, and waiting in line for use of a bathroom.

Here are some starter ideas that people living abroad are actually doing now to earn a reasonable income. Activities described in this section are based on common sense. You'll use skills that any literate person should have or be able to learn in a few days. They involve providing services that anyone can do without too much effort or training. The portable jobs listed in this section will surely not make you rich, but they will make enough money to live on, especially if several are engaged in at any one time. As with all our suggestions, the contacts you make while providing any service will lead to other ideas and opportunities. Simply keep your eyes peeled and your ears pricked open. "Think Like A Tycoon." Self supporting white English-speaking people (less well informed than you will be after reading this book) living abroad tend to make sufficient money simply due to perseverance and a determined attitude. They actively pursue every opportunity that presents itself. Hunger and desperation are excellent motivation.

A good friend of mine, 29 years old, has yet to get his first job or earn his first dime. He lives with "mom" who provides a free apartment, laundry and meals. He has explained to me that over the past eight years since he graduated, he has applied for 218 jobs through the want ads. He has also sent out 5,984 resumes to every public corporation in his country! No offers. Does that tell you anything? If I must spell it out, this guy gives off "I don't need the job" vibes. Sitting around and sending out resumes (unless you have a mom or someone else to support you) is a sure way to starve. With corporate downsizing a world-wide phenomenon, the only people receiving checks will be those on the dole, self-employed people, and those who can give their employer more in value than they are paid.

WHAT SHOULD YOU DO WHEN YOU LAND IN A NEW COUNTRY?

See what is needed. Start your first enterprise. Then get involved with as many other projects as possible. Don't put all your eggs in one basket by sticking to only one enterprise. The exception would be that if that one enterprise seems to be hitting the jackpot and making so much money that you must make hay while the sun shines.

In general, you should pursue several jobs (or rather, self employment opportunities) for an interesting life, a wide spread of customers, and greater security. The more activities you get involved in, the more opportunities for serious money will come into your orbit. Also, you won't really know if something will work for you unless you actually try it. Independence means being able to earn money from a variety of sources wherever you are based. Once you have learned how to generate income in one field, this experience can be carried with you from one enterprise and one country to another. You may think we are talking generalities. "Get specific" you may be saying.

Perhaps we should start with a list of very specific things you can do to generate an immediate income. Don't worry! The lists and details are coming. But more important than our ideas is your mental attitude and the techniques for positive thinking about ways to deploy your assets and talents. This is not bullshit, we assure you. The way you think will be far more important than the things you do of the main things that will make you successful is to learn business creativity. How to be an entrepreneur. How to be creative in establishing new sources of income. You must create opportunities for yourself where none seemed to exist beforehand. The average person only knows how to read the JOBS ads in the newspapers. In a foreign country, where you don't know the language, that is normally going to be an exercise in futility. What you must do is find a need and fill it. If you know how to look, you will find a plethora of un-met needs. Once you think about it, you will know how to fill those needs. You'll get what you need in trades or make cash profits for yourself. Another person standing where you stand and seeing what you see may throw up his hands and say: "It's hopeless." But even if you have never survived on your wits before, by reading this book, and using our ideas, you should be able to make little deals every single day. One way or another, you can always support yourself comfortably. You will find plenty of examples in this book to stir up your creative juices.

SKILLS --portable skill is simply an inherent skill that is part of your character. It is carried with you wherever you go. Most such skills need little or no paraphernalia. But tools of the trade make you look professional and will often help you sell your services. If, for instance, you start your search for greener pastures with a portable notebook computer and little bubble-jet printer many opportunities can be created.

Forty years ago I sought out smaller restaurants in busy touristique locations where the posted menu was only in the national language. I went into the restaurant, asked for the boss, and offered to print up an appetizing description of each dish in a beautiful typeface. I explained that my menu would bring him more business and I showed samples of my work. The restaurateur was wary and asked how much this would cost him. When I replied "Free" his eyes were wide with wonder and he asked "What's the catch?" I explained that, naturally, to be able to write a worthy description of his culinary masterpieces, I would have to sample everything on the menu, but that I would provide a preliminary English language menu he could post outside his restaurant at once. I did this in exchange for one free meal. As my menu brought in new customers the next day and saved his waiters a lot of time explaining what was what, he was pleased to feed me for a month. Every day I revised the menu. I also gave him a few marketing ideas such as a three course "blue plate special" at a very low price explaining that where he made his serious profit was on the beer, wine or mineral water a customer always orders. Plus the tempting desserts. As always happens in such cases, this contact led to other opportunities, as I made suggestions on improving efficiency, decor and profits.

What did I get out of it? Use of a studio apartment above the restaurant for free. One of the waitresses became my local girlfriend. Soon I was eating more free meals by offering similar translations into other languages. Did I know other languages? Of course not, I just translated with the help of a \$2/£1 paperback dictionary. These days you could use a

software translation package! You might even create and market software package of creative menus. One thing leads to another!

I was friendly to visiting tourist customers, made myself useful around the restaurant, replacing waiters or cooks when they were sick or didn't show up. From this base, I was able to lease a four-bedroom house where, renting three of the bedrooms as tourist accommodation, I generated a cash income. Had I chosen to stay, I might have become a major landlord and innkeeper in this town. But of course that would have involved getting my immigration status changed. This is no problem for EU passport holders who can live or work anywhere in Europe.

There is no need to be specific as to where this happened, lest readers think that a particular idea will only work in one place. Fact is, I did the menu translations gig (with variations) twice. Once in Thailand, and once on a Greek island. I know the idea works.

Dealing with Refusals

Your first lesson is that "No" means "Maybe!" Years ago when I trained as a door-to-door brush salesperson, our team instructor told us that the greatest problem of selling door-to-door is avoiding depression. Staying revved up and enthusiastic after having a dozen doors slammed in your face, he advised: keep up your spirits by playing mind games. "If you tell yourself that one out of every 25 attempts is going to result in a big sale, then after a dozen refusals you know that you are getting closer to that big sale." Same with finding a lover. You get refused or have major disappointments in a relationship a few dozen times. Many people give up and become celibate hermits. But success always comes with enthusiastic persistence. In matters of the heart or in money making, don't take "no" for an answer. Partners and special someones are like buses. You stand on a corner and there is always another one to take you for a ride.

It is the same with business. Opportunities are always there. You chase them, but they don't always materialize. Do you give up? Certainly not. You try harder. But persistence isn't enough if you are doing something wrong. Tuning Your Approach if you go in and the restaurant owner says "No." What does this mean? It could mean you didn't make the approach with enough humor, smiles or charm. It could mean your sample work was sloppy. It could mean your own appearance was so bad that the restaurant owner didn't take you seriously, or you smelled so stinky (bad breath or body odor) it was a major turn off. Don't be afraid to ask "Please tell me for my own information why did you turned me down?" Sometimes, maybe usually, you will be told a diplomatic or tactful lie. But now and then you will get a revealing truth. You may think you look fine, but if you have punk-style lip, nose, and ear-rings, plus a tattoo on your forehead saying "Fuck You," it may make your quest for work quite a bit more difficult. As I said, always ask why you were turned down and sooner or later you learn your weaknesses. If you get an assignment, ask "What was it I did right?" You'll be more likely to be told the truth here. Why? Because most people don't mind giving out compliments. Build on your good qualities and assets.

Polishing your image and marketing skills is very important. A 'NO' ISN'T ALWAYS YOUR FAULT. Failure to get the job or make the deal you want may be due to the fact that the person you want to deal with is simply preoccupied with something else. His wife is divorcing him, he has just found out he has terminal cancer, or it could be happy news: his lottery number came in. In any event, if you are acute, you will notice his mood and ask "Something seems to be weighing heavily upon you, I know I am a stranger, but perhaps if you tell me what's bothering you, I can offer some help or understanding." "No" doesn't always mean "No." Another tip is don't go on selling after you have made the sale. Once you have a yes, you can confirm that your customer or benefactor has made a wise decision. But don't go on blabbing or he may change his mind.

OCCUPATION AND THINGS TO DO

Are you an artist or musician? These are the most obvious and easiest examples --to describe two portable skills. Put an artist in any country in the world and (providing his "environment" is sufficiently inspiring) he should be able to draw, paint, sculpt or otherwise create whatever it is he enjoys creating.

The vast majority of good artists fall down in marketing and public relations. Most artists we think of as great today were in their own times as much involved and concerned with marketing and public relations as with the creative process. Examples: Picasso, Raphael, Da Vinci, Dali and Rembrandt. Other famous artists were invariably picked up by marketing people (usually gallery owners) who bought up their works cheap and promoted them after their death. Obviously, the artist who sold himself and his products while alive had a better cash-flow than the posthumously famous.

With a little bit of self promotion and mystique, your works of art produced anywhere can be sold locally or shipped back "home" to sell at good prices in the market there. Most artists try to cultivate gallery owners who will put on shows of their work and handle marketing. Truly successful artists are always good at marketing themselves -- or they team up with a manager who will promote them to create a demand for their works.

ARTISTS AND BAD ARTISTS; BOTH CAN MAKE MONEY

An artist is not confined to an office, nor must he (or she) stay in any specific town or country. An artist can work where he chooses to be and either sell his work locally or make his sales in an entirely different place. One American artist we know living in Paris and Rome sells "soundscapes" - mostly to local governments and art museum. One project was to set microphones on the Atlantic coast at Brittany (France) and to broadcast live the sounds of the seagulls and waves in a Paris Metro (Underground) station. Each year he sells many such "soundscapes" all over Europe. If you paint pictures on an uninhabited island there is nobody to buy them locally. But in New York, London or Paris, there are many rich people in the rat race, and imprisoned by their possessions. Some will get pleasure out of looking at your beaches, palm trees and nude swimmers and other rustic scenes. You have escaped, their only escape comes vicariously, through your pictures. These pictures can be photographs, travel movies or oil on canvas. Good marketing can make any product a status symbol and the right thing to own - even if it is

terrible stuff. In my opinion much art marketing is nothing but a con-game. Ever since dealers like DuVeen sold pictures to the newly-rich millionaires of turn of the century America, peddling art has been based more upon hype than upon the merits of art involved. Many very expensive contemporary works of art don't stand the test of time and become the trash of tomorrow. Moral? You may be a lousy artist but if you do a good job of marketing you can live like a pasha.

Artists are also fortunate that their work is fun for them. Sure, some artists choose to suffer, but speaking as one who knows many artists, the vast majority have a great libertine life. Creative work is always more fun than welding the same fender on a Ford, in a factory job that is the same -- day after day after day. An artist can produce his work on a hilltop, beach or basement anywhere, in any country. He does not worry about work permits. Although I am talking about an artist who creates with his brain, special vision and his hands, the same can be said of a person who is a performer, a musician, a writer, or anyone who is paid to amuse, entertain or enlighten others.

If you read fortunes, cast horoscopes, hold seances, give a sidewalk busking show -- you are a creative artist. The key is simply giving the customer what they want, and if the customer doesn't want your product, perhaps you can educate them to need what you have to sell.

FOR THE ARTIST WITH NO TALENT

"No talent" describes me when it comes to drawing or painting. But from time to time I have made good money doing the same thing that people with much greater talent failed at financially. One story to illustrate. Just yesterday I was walking on a busy street near the theater district of New York. A talented sidewalk artist was displaying a large full color copy of the "Last Supper," done in chalk. He had his hat out for donations. This contained about three dollars, I guessed this \$3/£2 was seed money he had placed there himself as few people added anything to his treasury. Next to the Last Supper was another pavement drawing a squiggly stick figure sketched in about twenty seconds by a smiling wino dressed in rags. The bum sat next to his sidewalk creation and had a paper cup out for donations. Coins of amused passers-by were tossed at the concrete and he was constantly smiling his toothless smile and saying "Thanks gov'ner" as coins cascaded into the slob's cup. He pocketed the change whenever it reached \$5/£4, and was doing this about every five minutes.

Why did the hobo hit the jackpot while the talent artist bombed? Answer? It was the juxtaposition! The bum who was "trying" obviously needed a lot more help than the talented guy! Keep this story in mind as just one of the tricks in your marketing strategy. Particularly if you are not talented! In my opinion, quite a number of the most well paid artists whose high priced works hang in private collections and museums are nothing but charlatans utterly devoid of any creative skills. The highly successful ones have a good talent for self promotion. The value of modern art is, like religion, open to a lot of passionate discussion.

But how to make money at art if you have no talent at all? That is the question. Look at me. My first experience as a highly paid "artist" began with a prank to take the wind out of a pompous art critic: After deciding that early works of Andy Warhol (going for very serious money) were utterly worthless copies of other people's work, basically "commercial art" utterly without creative merit, I got involved in a little escapade. Andy Warhol, for your information, was the guy who painted Campbell Soup cans and made portraits of Marilyn Monroe by copying photographs and printing them in bizarre colors. Anyway, with the aid of a color copier, I made up a portfolio of prints in the style of Warhol. Then I inscribed them in writing with pencil. By accident (or design?) I did the inscriptions in such a way that some people might say they resembled published handwriting samples of the "great" Warhol. I inscribed (but didn't sign) my three sets of prints with little messages of endearment to the first names I made up -- "To Edie on her 21st Birthday, from A. with Love" and such. I gave these prints to a little junk store on consignment. I priced the 20 prints at \$5/£4 each or \$50/£33 for the lot. Another friend brought an art professor to the shop to ask his expert advice on whether he should buy these interesting prints. The art professor being an unethical SOB went for the bait. As we suspected he would, the Professor bought the prints for himself. He told our mutual friend that they were nothing special. Then he "validated" them as original Warhols, and sold them to collectors with a couple of zeros added to the price. Later, I had garage sales in New York City's Soho area where I moved out my remaining duplicates of the same set for sale at bargain prices. Displaying a lot of junk and a few of these prints in grungy frames, it never failed. I'd be offered \$50/£33 or \$100/£66 by an art connoisseur who thought he had discovered and was stealing valuable originals by the famous guy.

Another time I created an "original" Betsy Ross Flag that is now on display in a major museum. I have painted a dozen Picassos, Paul Klees, Piet Mondrians, and lots of other artists who were easy to copy. I never sold them as originals but always let the buyers take them for a few hundred dollars. Some of these are now in honored places - in museums! I know from my own experience that up to half of the paintings in museums and modern collections were created by fraudsters who have as little intrinsic talent as the drunken sidewalk artist.

CAST-OFF TRINKETS OF CELEBRITIES

You think asking ridiculous prices for ordinary things owned by famous people is a silly thing to do, but people do it. That is why I bought up several dozen used Harvard-type rocking chairs made in the 1950s. They were not cheap. I had to pay from \$25/£16 to \$75/£48 for each one. Of course the Harvard Seal that I restored adds to the value. And just to be sure, I painted under the wooden chair bottoms "JFK". I wonder if John F. Kennedy actually ever did sit in any of them. At his widow's junk auction, the same chair went for \$250,000/£160,000. Do you think I can move my collection out at \$1,000/£666 each? I won't say a thing. Just put them out in an upmarket neighborhood (one at a time) with my garage sale merchandise and maybe a or Mondrian painting. When people start asking to buy the chair, I'll say it's not for sale as it was a present from some American who lived in London back in the 1950s and has sentimental value. When they offer me thousands and thousands I will say, "No it couldn't be worth that much, but I will let it go

for \$999/£666 if you throw in that little Mont Blanc fountain pen you are carrying around in your pocket. The buyer will think he swindled me!

MARRIAGE & BEING KEPT

IT should not be forgotten that many individuals, male or female, have made more money in five minutes at the altar saying "I do", than the average bloke can save in five hundred lifetimes. Look at who has married rich. They are not always beautiful or handsome, talented or socially acceptable. Many people marry into the "wrong " age group or social class just to get even with their parents for being too conventional. Thus, if you are a disgusting ugly slob with a rusty iron nail stuck through your tongue, and the manners of a wart-hog, there is still hope. Just find a rebellious young heiress who wants to shock her parents. Get her pregnant as soon as possible. Then marry the money.

More seriously, my dear Mum always used to say: " It's just as easy to fall in love with a rich girl as a poor one". Fact is, in my own personal life I followed her advice and as a youth went out of my way to find and date super-rich girls. I even married a few of them. The lifestyle was good, but as I learned how to make money on my own, I concluded that it was more work to cope with a rich wife than to get rich without one. Most of the time the rich girls were too spoiled or neurotic to be good wives. Later I came to the same conclusion about any women from the first world. (There may be few good potential wives in the USA or Western Europe, its just that I never met or heard of them.) Don't let my experience deter you! If I were starting over again, being a serial husband or marrying a few daughters of the wealthiest families would be high on my priority list. One does make interesting contacts this way and marrying well does tend to give a jump start to an ambitious guy who for one reason or another can't get his act together with the resources in hand.

When you are abroad, many of the opposite sex will like you because you are different and exotic. They will find your strange accent ever so charming. And if your manners are not so good, they and others may excuse you because after all, you are from a different culture. Human nature, being what it is, should enable you with practice, to seduce any woman (or man, if you happen to be female) within about five minutes of the time you meet. I suppose there is another book on this subject: I once learned the trick of instant seduction from a master. Basically you don't have to say a word. But your actions say " I am irresistibly attracted to you. I am absolutely crazy about you. I love you with all my heart, I must have you at once. I will never leave you. I need you. We are destined for each other". You rip off all her clothes and, just like that, you take love wherever you may be. It isn't rape, it is simply overwhelming them with your desire and your love. I don't want to go into detail here and now. As I said, maybe that is the making of another best seller.

I was skeptical of the Speedy Gonzales Technique when I heard of it, but nine times out of ten, this "Gangbusters" approach works. Once I even met a girl whom I didn't care for. With the same technique used on me, she had me plonking her so quickly I didn't have time to think about it. Had I stuck around, there would have been a shotgun wedding, no

doubt. The main thing to remember is not to waste your time on the fiscally undesirable. Look for the suitably wealthy potential spouses and they will enter your life as if by magic. If the above seduction doesn't work at first, keep trying. There is nothing a woman (or man for that matter) likes better than being perceived as a big time sex object who is wanted so badly that the suitor can't even think of anything else. An exception might be a gay or lesbian (of the opposite sex from you of course) whom you will (usually) never turn on no matter what you do.. However, for their own reasons, they might wish to marry and even pro-create with you. Sometimes sexless marriages of convenience can last longer and be more honest than romances. But in general, the road to the altar, begins with a pleasurable romp in the hay. Its all downhill from there!

Once you've seduced the target, providing you have had plenty of practice and know how to satisfy a partner, it is simple to move in with them and if you wish, marry in a few days or weeks. There is nothing like whirlwind romance to sweep them off their feet. Most women and men for that matter are suckers for old fashioned sweep-them-off their feet romance. Give them the least excuse (like "I'm a creative artist and can't be bothered to think about money") and most lovers and spouses are too happy to support a pure parasite who seems to only have eyes for them. They cast caution and rationality to the winds. It is, of course, better to marry a wealthy partner than to merely live in sin together. {Naturally, you insist that you don't want an unromantic property settlement or pre-nuptial agreement before marriage. It would hurt your bargaining power for a truly huge settlement when you finally separate or divorce}. On the other hand, if your partner wisely refuses to marry a poor slob like you, it isn't a bad idea to secure your future (in case they die or get tired of you) with an appropriate transfer of funds or property.

Bottom line? When you arrive in a foreign country, pick out the wealthiest potential spouses as sexual partners. Zero in on a wealthy young lonely widow breaking out. More provincial mentality how much fun we PTs have. Contrast our lives with that of a typical employee, clerk, or factory worker. They are so boring. Worse than that, they are truly INSECURE!

You can survive and prosper in many Portable Trades & Occupations. The average guy's skills may be specific to one company or one factory alone. If he is fired, other factories will probably not need anyone with his particular skills and experiences. In the USA he may well join the ranks of the rust belt hard core unemployed. If our typical factory hand is lucky enough to work for a paternalistic company like Ford or in a socialistic country like the UK or Scandinavia he will be undergoing retraining with every new change in technology. He is entirely at the mercy of his employer and doomed to the indignity of standing in line for the dole.

AVERAGE WORKING STIFF

The average "Joe Lunch Bucket" has corrupt union bosses negotiate his working conditions and wages. The rights of the workers are always second to how much is paid to the union boss under the table. The owners and managers of the company regard

employees as a machine. As long as he's up to the job, he can stay. If a newer model human or machine can replace him, out he goes.

Making our typical worker into a man of mobility, a PT, is obviously not high on the union's priority list. In fact, the union (corrupt or otherwise) wants to keep workers working where they are and paying their union dues. Because of pension and seniority benefits, a worker may not be able to change employers within their own country, let alone move to another country. Being deemed a "general laborer", he will find that the immigration laws of most countries prohibit employment of foreigners with such ordinary, low level skills. Suppose the local factory or mine simply folds and closes. Without a factory near him, he will be unable to earn a living. Thus the typical wage slave is forced to spend his entire working life in his native country--being more than likely to stay in a particular town from cradle to grave.

Most people are extremely immobile. They are tied to one place by a web consisting of home ownership, family relationships, debts, obligations and lastly by dead-end jobs. Most people dislike their jobs and their lives. Yet they find it impossible to conceive of the idea that they could survive in a foreign country. They don't recognize breaking out as an option. Obviously you want to break out or you wouldn't have bought this book.

We threw in the stories above to shock you out of your lethargy and illustrate how some people survive and prosper while you are at home feeling sorry for yourself. Maybe you said to yourself, "I don't like those PTO ideas, I am an honest person." That's OK. You don't have to do anything that you think is immoral though I can almost guaranty that when you are obliged to survive, your ideas of morality will change a little. Our own personal ideas of morality is that we don't believe in violence or taking away anything from anyone by fraud. But the world is full of sharpshooters. Remember the story of my JFK rocking chair?. The one I sold for \$999/£666 and a pen? Here's a footnote to the tale: The Mont Blanc pen was a cheap \$2£1 Taiwan copy of a \$250/£160 Mount Blanc pen. The buyer of my rocking chair didn't bother to tell me. Is it wrong for him to have remained silent when he thought he was buying a \$250,000/£160,000 chair from me for \$1000/£666 ? Was it wrong for him to have not told me the pen I wanted was a cheap fake? Who swindled whom? But enough morality. Let's look at a chart of Portable Trades & Occupations:

Actors

Aerobic dance teachers

Artists

Authors

Buskers

Cooks

Dancers

Entertainers

Gamblers

Models

Musicians

Prostitutes
Project promoters
Radio disc jockeys
Sports competitors

PORTABLE PROFESSIONS

A portable profession is one that involves special talents and experience, usually acquired after much studying and apprenticeship. These learnt skills are in demand throughout the world. Possessors of such skills are more able to lead an international life than individuals who have never done anything more than work at some industrial or clerking job for years and years. The most important difference between a wage slave and a PT is that the wage-slave has a deadened spirit and low levels of creativity. The beauty of a portable profession is that it involves knowledge or experience that is restricted to a very small group of seemingly privileged people. They will create a demand for their services anywhere in the world. If you have a portable profession, you should also be able to travel and work anywhere in the world. The portable jobs as listed above are just a small sample of categories. We will explore others as this book progresses. Following are examples of portable professions: Boat mechanics, Consultants, Health care givers, Engineers, English teachers, Journalists, Nurses, Tax experts and Traders.

A profession differs from a trade or occupation in that most professionals need licenses or permits to practice. The problem with licenses or permits is that they are normally locally issued.. As a result, even for such occupations as airline pilots or ship's officers, the holder may travel a lot as part of his work, but he is still based in a jurisdiction which taxes and regulates him. In a way, most professions are as confining as wage-slave jobs though the remuneration is much better and the possibilities of moving to another country and using those skills are greatly enhanced. As we shall see, the best and most mobile of the professions is that of consultant. Fortunately, most professionals (medical doctors, chartered accountants, engineers, etc.) can use their knowledge and experience to become consultants abroad.

PRIVILEGES

Readers are going to look at the two lists above and complain "Oh drats! What shall I do? I simply don't have any portable skill or profession. I can't take advantage of overseas opportunities. I might as well quit now. I am stuck where I am. There is no hope for me." If you don't go on reading this book from cover to cover, you will never know that this defeatist stance is quite unnecessary. Like my 29-year-old friend who is still, eight years after graduation, ready to give up looking for his first job.

Everyone has or can easily develop some portable trade or occupation.. There are always skills possessed by an individual that get overlooked, usually due to a low self esteem or ignorance about worldly matters. For instance, consider the abilities that appear in the following list: European Union, Canadian, American, Swiss & First World Passport holders.

The holder of such passports are able to travel nearly anywhere in the world without hassle. Most countries do not require visas for respectable country passport holders staying for less than three months. Passport holders of some countries aren't so lucky. Think what it would be like trying to travel on a Haitian or Cuban passport! Intelligent, well educated, even wealthy people from Lebanon, Africa, China, Pakistan, India, North Africa, Philippines, they all have great difficulties getting a visa to go to most places. The passports of nine-tenths of the world's population are little better for crossing borders than a packet of used toilet paper. That is why lost or stolen passports (with a new photo inserted in them) are sold on the black markets for between five and ten thousand dollars. But we are not advising you to peddle your passport. The new passport you receive will be labeled as a replacement. Using it can lead to interrogations and confrontations that PTs should avoid unless there is a very good reason for having a replacement passport. Like really having your passport lost or stolen.

Freedom of travel as provided by your passport is valuable in and of itself. You can use it to make money! Become a courier, runner of errands, trader, nominee for others, by utilizing your privileged status to do what others cannot do. Also, you can confer the privileged status on others by marriage or in some cases by merely having a long term relationship. Besides sex and domestic services, a wealthy spouse could be an enriching experience.(Want more details? In Scams & Schemes by co-author Jack Bevan he describes how holders of "good" passports can receive large lump sums of money by selling these travel documents and reporting them lost. If there is larceny in your heart or you just want to be thrilled by "perfect crime" ideas we hope you'll never use, send for this book at \$70/£50 per copy.- Jack. PS: This is a commercial just in case you didn't realize it!)

TO SPEAK ENGLISH

You get outside the English-speaking world you will realize just how many people are desperate to learn the English language. It is rapidly becoming the international language and many people need to master it to get better jobs. They therefore need teaching or tutoring. You do not need to join a registered school for this work. Once established in a particular location abroad you can soon make contact with potential students. The best sources of students are professional people, hotel staff and schools. So, make friends at local schools. Put up printed card adverts in local shops, phone booths, school and Consulate bulletin boards. Advertise (classified) in newspapers. Talk to accountants or lawyers. Perhaps you can teach a group of students with only basic English at an accounting firm, for instance. English is one of the most popular languages, but it also has the most teachers. You'd expect that, wouldn't you. So if your French, Italian, Hebrew or whatever is fluent, the same suggestions apply. Also, we will discuss other far more lucrative things you can do with language skills besides teaching.

Unfortunately, there is presently a glut of students and backpackers in desirable places such as Thailand who are attempting to earn a living from teaching English (this often being their only skill). Many European backpackers teach English, even though their native language is something else and they are far from fluent themselves. Unless you can

distinguish yourself from these slobs you will be earning minimum wages from teaching English. One way is to emphasize that you are also a specialist in something else like math, history or accounting and that you will do tutoring in your language in this other discipline. Some students are impressed if you advertise that you hold a TEFL [Teaching of English as a Foreign Language] certificate. Of course like a BS (Bullshit) or an MS (More of the Same) or a Ph.D. (Piled higher and Deeper) certificates and diplomas are only as good as the holder, and often those with the proper credentials are worse teachers than those without them. Still the public thinks that credentials mean something and so you are well advised to get yours, even if you have to print them up yourself.

Pay rates for teaching English have remained static lately, if they have not actually declined over the last four years. The best pay for teaching English is currently in Japan and Malaysia where it is easy to get students. The biggest problem there is finding a cheap but decent place to live. If you were good at mathematics, biology, physics, chemistry, history, English literature, business law, economics, ethics or any other subject at school or university then you have a skill that is in great demand in the Third World. Many of the good schools abroad, especially the international schools, teach all of their subjects in English. Teachers who specialize in tutoring these subjects are in strong demand. Whilst there is a glut of otherwise unskilled English teachers living in a highly popular destination like Thailand, there is still a shortage of science and math tutors (for instance). Rates are good. You can earn US \$15/£10 per hour in a Third World country where this sum goes three times as far as in a place like Europe. Even in countries like India that you think of as deadly poor, there are millions and millions of middle class people who can and will pay well for tutoring their children. In the third world, even in darkest Africa, there is a big market for luxury goods, for books, for knowledge and for many of the other goods and services we will talk about as this book progresses to its inevitable conclusion. That conclusion, in case you are wondering, is that you can and will make a go of it almost anywhere you target.

TO PHYSICALLY MOVE

You can always work as a guide for tourists who speak your own language or any language you are good at. Provided you know where the good bars are and where to go for a great meal, you should always be able to earn money from acting as a guide for holiday makers. One English gentleman we know has made an excellent living for over three decades. He has garnered favorable reviews in many newspapers and magazines. All the guidebooks mention him and give his telephone number. What does he do? Twice a day he gives an hour-long tour (in English) of the Cathedral of Chartres, near Paris, France. He is so popular that these tours are usually fully booked in advance. He sells tapes of his lectures with church music he has recorded, a guidebook, and a coffee table book of photos of the famous stained glass windows in that church. An interesting talker with oodles of good business instincts, by now he probably sells stained glass replica kits, and model churches too. I believe he started out as a student or backpacker. He studied the history of the Cathedral and made a deal with a few bus tours to do a little talk for their passengers -- for free. He passed the hat for tips and was self-supporting in his first year on the job. After 30 years, judging from his lifestyle, he has done very well.

Modeling doesn't necessarily require good looks but more of projecting a certain image. Modeling or television advertising requires little more than the ability to move when and where directed and not to pull moronic facial gestures. Good looks are useful for modeling, but not always necessary. A mature well defined face is just as likely to succeed. Not every advert requires a 21-year-old stud with well defined pectoral muscles or a sexy Marilyn Monroe look-alike. Sometimes a homely parental look is sought by advertising agencies, or a middle aged executive character. Don't be dismissive of your own portly, ugly, or elderly figure. Youth doesn't have the corner on the entire market -- just most of it.

I don't mean to offend you again so early in the book, but there are a lot of wealthy people out there who like youthful bodies! So why not capitalize on it? You would be surprised how easy it is to become acquainted with tourists or locals who fancy you. Let them pay for it! Earning money from the oldest profession in the world is quite easy. Why give it away for free when you can sell it for a pretty penny. George Bernard Shaw said that marriage was the socially acceptable face of prostitution.

We have always found it amusing that so many otherwise intelligent men and women get sexually involved with real losers because they are "in love." As I write this, a weeping sister-in-law sits in my kitchen, re-telling the story we have heard (with endless variations) a hundred times. Her heroin addict husband has stolen her tenth TV set and next month's rent money to get yet another fix. She needs a loan from her sister (my wife). This girl "Amy" is a 35-year-old college graduate with a responsible job she will probably lose soon. She used to be a "perfect ten" in looks, but after a decade of worry and stress coping with her dope addict spouse (and their three kids) she is wan and worn out. Probably if she got a decent husband even now she could be elevated from a "six" to an "eight" or so. She still has a good body and bone structure. And "Amy" has a really great personality. She is a real keeper for any guy. Just incredibly stupid on one subject. Her husband.

Amy's employer, a respected bank, can't keep Amy as an officer whose husband is soon to be convicted of his twelfth burglary, especially with his latest hobby --- robbing convenience stores at gun-point. For eight years she has supported a guy who is the scum of the earth. He has beaten and abused her. She has had many a black eye, broken finger and bruised butt. The same with their three kids. The kids hate him with a passion. They run away to stay with relatives when he comes home. None of Amy's friends or relatives, including us, will allow this creep anywhere near their homes or children. All her relatives and friends have told her to dump the jerk. If he doesn't already have AIDS he will certainly get it. Is he faithful? Hardly. He has gotten two of his own kids' baby sitters pregnant. Rapes. Other people go to jail for much less, but this guy always gets suspended sentences or probation. When we tell her to move and change locks, to get a divorce; what does she say? Get this: "He needs me and I love him!" Subject closed. Ten years ago when they were still dating and she was pregnant, we already knew about this guy's drug problem. At the time I was doing some consulting work for an internationally

famous surgeon and businessman who was around sixty-five. Amy then 25 was pregnant and trying to get Mr. Scumbag to marry her. The surgeon met her at our house and fell in love at once. He later asked me to convey the message that he would handle the abortion, or if she wanted to keep the baby, he'd pay all expenses, support the child as his own and set up both of them in a luxury apartment. He wanted her as a girlfriend, and being Catholic and married to an invalid, he couldn't and wouldn't consider marriage. But as I began negotiations and he got to know Amy even better, his admiration for her increased to the point where he agreed to immediately put into her bank account a sum of money, the interest on which would set her and her child up for life. He would also buy them a house. As he had no kids, he would adopt her kid and leave the baby his entire fortune. If I were Amy, I would have jumped at the deal. Amy said "no", of course. She was in love. She didn't want to be someone's mistress. The guy begged her on bended knee. He was a handsome, well mannered and distinguished guy. Just old. He died a few years ago. Broken-hearted and still in love with Amy who (as far as I know) never slept with him though he did give her many expensive presents and gifts of cash when she was beat up and broke.

Why do I tell this story now and in this context. Simply to let the reader know my opinion that if you are young and beautiful and get a chance to return the affections of someone very rich and not overly demanding, I think it makes more sense than throwing your life away on some jerk. Also, if you are any age, male or female, you would be surprised at older people's ideas of beauty. Maybe if you are 50, you look very good to someone who is 75!

Also, exotic is in. It always has been in. Using love, companionship and sex as a vehicle to gain security and wealth is open to both male and female PTs. At the time of writing, many tourist resorts the world over are being deluged by young Russian women who come for a three month holiday, work on the game and make US \$100/£66 a trick from Third World locals who love all things foreign. They return home with up to \$10,000/£6000 savings from each three month trip. These Russian girls have certainly grasped the concept of being a PT: They spend the cruel Russian winter in a warm climate. They enter on tourist visas. They use their natural talents to earn money. They avoid income tax (but have to evade, or service the police if caught). They return to their homeland with enough savings to buy a house or apartment.

The younger co-author of this book has received several offers (unsolicited and thoroughly unwanted) even at the age of 35, especially from visiting wealthy American women. Usually widows. They find him "cute" due mainly to his Hugh Grant style English accent and mannerisms. Some of the offers have been very interesting, including marriage. These days, with 75 per cent of all couples living in sin (in places like New Zealand) and 80 per cent of all children born out of wedlock (in places like Manhattan), morality isn't the big issue it used to be. As I said, there's no accounting for taste. I am old enough so that I don't get any good offers to sell my body any more. Unless I come up with a special clever seduction technique if I want to play, I gotta pay. The young companions I fancy start off thinking of me as a sexless old grandpa. With all the DHEA and Melatonin I take

however, I am still as potent and eager to prance as a young stallion. Of course, in my new book FREE TRAVEL, I discuss how I sometimes get love and companionship (without paying) from wannabe authors who want to follow in my footsteps. Of course if a young author wants to be taken under my wing, there is a trade, because that is what life is all about. Dirty old men need love too. You give someone what they want, and they give you what you want.

TO WRITE

To write you need at least one working finger, then you can type on a word processor. In fact, these days, with Dragon Dictate (, a voice operated system, it isn't necessary to type. You just talk to your computer and like magic, it types up your stories. You'd be surprised just what you can create with a little imagination. You don't need to write five kilo novels like War and Peace, nor do you have to be the same standard as a Nobel Prize winner. Until recently, none of us conceived that we could earn a living by writing. But we do. And most of us write for other publishers and under several pen names. Thrillers, detective stories, cook books, memoirs, how to do it?

An average author can make upwards of \$150,000/£100,000 per year, although a lot of this income comes from consulting, lecturing and other work generated by books and reports. It is important to realize that most authors make very little in the way of actual royalties on their book. Thus it is important (when you sit down to write) that you consider the back end money-generating possibilities and write the book in such a way as to support a back end. For instance: You write a book about investing or computer codes. A natural back end would be a newsletter or a software program that you talk up in your book. As you will have noted by now, Jack Bevan is pushing his book Scams and Schemes as a back end. We hope you will buy his other books or maybe use him as a consultant. If we can do it, then there's no reason why you can't do it even better.

BILLING & INVOICING SERVICES ABROAD

An asset frequently overlooked by aspiring PTs, is that the PT lives abroad. Think about it for a moment. Of all the people alive, how many are actually permanently living abroad? How many people don't live in their birth-country? The answer is something like two per cent expats from reasonably prosperous countries like the USA or England. It's the same percentage in countries it is difficult to escape from -- like Russia, China or Pakistan. Roughly two per cent. Yet many more people (another five per cent) have a great desire to be working or living abroad for part of the time, or, at the very least, to have an administrative base abroad. We've already talked about helping tourists. You can also help people from your home country or with the same language in business. There are many reasons why an English person residing in the UK (or an American) might want an overseas administrative base. A foreign corporation may be taxed at a far lower rate than the same company operating from a high tax country. Somebody might want to give the impression that he was residing abroad rather than in the UK, for instance if he was trying to hide from a creditor. Another person might want to give the impression that he was a foreigner rather than English, for instance a con man planning a scam. You'd want to keep away from these chaps, of course. A businessman might want to establish an overseas

administrative base in order to create expenses or billings or to pass income or expenditure through it for tax purposes. A frequent traveler to the place where you live might need an accommodation address where he can have correspondence sent to for collection upon his next visit. Whatever reason an overseas base is needed, the reasons shouldn't matter to you if fee income is involved. Naturally, if you provide mail-drop or other services you must avoid criminal responsibility by refusing illegal business. That is, you must not participate in anything that is criminal at the place where you live and work out of. In most countries you can't be a party to such dealings as receiving stolen goods, facilitating the smuggling of contraband, illegal drugs, or child pornography.

Having said this, let's look at PO BOX SERVICES OR MAIL DROPS. A basic service that a PT can offer is the use of his own PO Box for other people's correspondence. Your task would be to collect customers' mail from your PO Box, place the correspondence in a new envelope and forward it to your customers' home address. Confidentiality is required, so do not open your customers' letters out of curiosity. Also, do not simply cross out your address, writing the customer's address on the face of the original envelope with "Please forward" in large letters for the Post Office's attention. If for any reason, such a letter is returned to sender, the sender will know the recipient's true or final address and you will have betrayed your client. You must place the original envelope into a new envelope, with new stamps and write the customer's real address on this new envelope.

The first step to starting this service is to obtain a PO Box. Nearly every main post office throughout the world operates a box service. If you can't get a public post office box, you can usually find a private box service. Many companies and individuals prefer to use them because they move location too much and forwarded mail would never catch up with them. There is nothing mysterious, nor devious, about PO Boxes, they are just practical vehicles to maintain a stable postal address. Many post office workers abroad do not speak English, so it is worth taking a local friend with you to assist in filling out forms. A PO Box is usually extremely cheap to hire. In Switzerland it is free! There is usually a key deposit in case the key is lost. So to set up a mail drop service, your initial investment may be ten or twenty USA dollars. Merely getting a PO Box will set you up with potential for a viable business from the first day you arrive almost anywhere -- or wherever you are at this very moment.

The next step is to advertise your services. There are two sources of customers to be tapped into. Firstly, there are long-stay tourists on the beach and in the bars that can be talked to about your mail receiving and sending service. Always bear this service in mind when meeting a new contact, there is never any harm in mentioning it. If you have a business card, then the PO Box number and address should be placed on it for easy reference for new contacts. The other source of customers are those back in their home country who might not be able to get over to wherever you are for a holiday, so adverts need to be placed to attract their attention. Will this cost you a bundle. No! There are many Free Ad papers such as Loot in London and Cerca and Trova in Switzerland and Italy. Many of these papers are tied into a world-wide web and you can get free ads world-wide by starting with the Free Ad paper wherever you are. If you offer the usual re-

mail services (to make people think the writer is somewhere where he isn't) and mail + fax receiving and re-mailing you will probably get customers. But be imaginative. Offer other services too. Pen pals, dating services, advice for tourists, discount travel deals. Read the ads and promote good and useful services that would appeal to you. Many clients will want you to open and run an offshore bank account for them. Be aware that money laundering rules usually require proper identification. But in many countries, there are no anti-money laundering laws so whether you know your customer's real name and business or not is not important. Still, on general principals, it may not be a good idea to get in bed with rough customers who are in seriously illegal deals or who use you to move large sums of money.

Journals like the Mouse Monitor and the Privacy Newsletter that appeal to PTs are obviously the best in which to promote this service. Then there is the World Wide Web which has some two million computer nerds who believe in conspiracies and codes and are privacy freaks. You can offer an anonymous web site. This is sort of an electronic mail drop and re-mail service.

The following advert is the type that you can place to attract customers: PO Box in Bangkok. Do you want to receive mail confidentially? Use my PO Box address for your own personal correspondence. I'll forward your mail to you anywhere in the world. Complete secrecy guaranteed. Please contact Toby Hayward, PO Box 93, Patpong Post Office, Bangkok 10506, Thailand. [This is the actual address and mail drop service of yours truly, infamous author, Jack Bevan] You will need to design an attractive, logical and self-explanatory letter to send back (to inquirers) by way of introduction to anyone who replies to the above advert. You will also need to immediately establish a reference system so that you do not get customers' correspondence mixed up. One way to achieve this is to ensure that each customer uses a unique code, either a number or a name to identify their letters. The usual thing is to give every customer a secret number. When the customer calls he gives his code number and in this way, can change his forwarding address, have mail held, or otherwise deal with his account.

To get new business you could have an irresistible trial offer of say one month at \$5 per month. Then the price goes up. Many customers -- after they have printed up letterheads with their new mail-drop's address, telephone, fax and e-mail numbers won't change -- especially if they have been satisfied with you on a trial basis. You can (and should) always discuss fees with the clients rather than simply imposing higher charges arbitrarily. The fact that you charge a certain schedule of fees for your services can be stated clearly in your introduction letter. You may charge depending on the volume of correspondence received. For instance, for very small accounts you could charge a fee of £5 for each letter received and forwarded to the customer, with a minimum fee of £50 per quarter year. Even though others charge less, you could win business by emphasizing you are more efficient and reliable. In addition, you should request a float to cover postage costs for forwarding mail, say £50 minimum. Alternatively you could charge £6 per letter inclusive of postage. Discounts could be given to customers collecting their mail on their next visit or high volume clients.. The service you offer would be an ongoing activity and an

account should be maintained for each customer, noting how many letters have been dispatched and the postage costs applicable. An account for settlement should be sent regularly to the customer to ensure that you have sufficient funds to meet the volume of replies received. Do make sure that you receive cash up front to fund all the postage costs. Don't forward any mail for which you haven't received fees and postage costs, or you'll finish up bankrupt. If a customer is a late pay or a no pay, you simply hold all mail until they settle up. I

If you possess a word processor and can run off sticky label addresses for your customers, then your life will be made easier. If you have to write your customer's names and address in longhand every time you send out a letter, then you're going to suffer writer's cramp very quickly. An alternative would be to get the customer to provide or pay for a rubber stamp with his forwarding address on it.

ADDRESS SERVICE

A similar operation to the PO Box service described above can be offered using your residential address instead. Although a PO Box offers anonymity to the controller of the operation, it might not always serve the customer in their best way. Someone living in say, England might want more than a PO Box address, they might need a proper residential address for correspondence. When a residential address needs to be disclosed (e.g. on bureaucratic forms), an overseas PO Box address is often not sufficient, the address of an actual house on a street must be supplied.

The PT should generally not offer his own address for such a service. Why? Because the heat from a customer's activities may lead to a raid or search of his personal home. It is far better to come to an arrangement with a local friend to use that friend's house as a mail receiving place. Anyone trying to pretend that they are living abroad should be attracted to your service. Aim your marketing strategy and brochure copy writing at people who are trying to avoid been tracked down (by banks, credit card companies, ex-wives, etc.). Suggested copy headline: "Want your friends or creditors to believe you're in Goa?"

One additional service that is going to be extremely beneficial to the customer is where you re-post letters on behalf of the customer, thus giving the impression that the customer is living in some faraway exotic land. For instance, a customer wishing to avoid a debt collection agency will give your mail drop address as being his own, pretending that he is living abroad. A threatening letter is received from the debt collection agency. You forward this to your customer in say, England. The customer writes a "come and talk to me in Thailand if you want" type of reply, seals it in an airmail envelope addressed to the debt collection agency, but places it in another envelope and sends it to you in Thailand. You then take his letter to the post office and send it to the debt collection agency in England.

Eventually, the debt collection agency will tire of writing and the debt is likely to be written off as not collectible.

SECRETARIAL SERVICES

You may find that some customers want to establish a genuine business. They may ask you to forward their correspondence to business contacts back home, or elsewhere, to make it seem that their office is in say, Bangkok. This type of request can yield fees because you act as a secretary for the customer. Since they would obviously be engaged in some profitable business, don't feel shy about charging a decent fee, say £5 or more per letter! (The book Scams & Schemes describes several virtuous reasons why a businessman might want to pretend he has a business based abroad.)

PRINTING SERVICES

Have you ever had business cards or headed note paper produced in England? Or books for that matter? The costs are horrendous! 100 business cards usually cost \$55/£37.50, yet in South East Asia those same 100 cards would cost L5. The postage costs of a small little parcel containing 100 engraved letterheads and calling cards is minimal, maybe L2 if sent by surface mail. There's room for a bit of profit there. Even if you only charge half the usual UK shop price, you'll still be making a profit of \$16/£11.50 per order. That's equivalent to a 258 per cent mark up!

Printing books on behalf of UK-based customers is another profitable business to engage in. Books such as this one typically cost \$3/£2 each for orders of 1000 copies in paperback covers. The printed books can be sent to England by air at a freight cost of under \$5/£3 per kilogram. The cost of printing such a book and sending it to England would be under half. For a run of 1000 books, some \$10,000/£6000 can be saved. Any customer should be willing to pay a fee of \$1600/£1000 to you for this service, since he will still make a \$8000/£5,000 saving. If you handle packaging and drop shipping direct to the ultimate customer, the publisher saves even more as postage to places like the USA markets is cheaper than if the same book is mailed from England. This business can be a nice little earner for anyone organized enough to have a partner in the UK to obtain orders. Alternatively, just advertise yourself in local Friday Ad type newspapers, or even in trade magazines like the Impex monthly magazine or World Trade Report.

STOP THE PRESS!

A new chapter for PTO was received too late to be included in this edition but you can receive a FREE copy on application to the publishers.: Shamrock Ltd, Court, Parliament Street, Isle of Man, United Kingdom. Just say send me a FREE copy of the latest chapter of PTO. I purchased PTO

from _____ or
about _____ paid _____
_____ am interested in more information
on _____

CHAPTER 3

RATS & MORE RATS

Want more Reasons to Take Up A Portable Trade or Occupation? Big Brother is expanding. European Union Bureau-rats are looking at the "efficiency" of Uncle Sam and adopting its techniques. Back on his home turf, the USA, all businesses and professionals have been forced to become informants or "rats" for years. In Britain, a rat is called a "Super grass." rule previously in the USA and now in the UK is squeal or get squashed. What is there to tell about? All large or "unusual" cash transactions or "suspect travel plans" must be reported. Potential money launderers are described by your friendly travel agents, ticket sellers, bankers, even car dealers on special forms. Who is reported? Anyone who pays cash. The amount isn't specified. These reports often trigger a special multi-bureau team, a "strike force" of criminal investigators to check up on things. Often this takes the form of arresting and giving the third degree to the person denounced. Don't inform and you may be accused of "aiding and abetting."

It's not the Nazi, Communist or Fascist scheme it appears to be. No, it's all just part of the ever expanding drug war, they say. Of course Hitler and Stalin also had only the good of society at heart when they set up similar informers networks. At first, banks and stockbrokers were the only American civilians dragged into the Bureau-Rat Auxiliary. Those who didn't report cash transactions made to entrap them by "G- Men" or government agents, like First Boston Corporation suffered heavy penalties. Corporate officers got jail sentences. This brought the industry into servile compliance. Then accountants, lawyers, car dealers, travel agents, airlines, retailers and almost every other business handling cash was forcibly enlisted as an unwilling, unpaid informer.

NEED YOUR LAWYER TO DEFEND YOU - MAYBE HE WILL & MAYBE HE WON'T

In the USA, even the fee you pay your own lawyer must pass the smell test. You must report the receipt or pay out of any money. If your money (cash or otherwise) is not lily-white, it may be confiscated from the lawyer who then will not represent you, despite having been paid. A strange situation indeed --- where legally speaking, an American is presumed innocent until convicted. It seems those who use cash in the USA today, are presumed guilty of drug trafficking until they prove otherwise. In the United States, citizens may be searched "on suspicion," and all unusual amounts of cash on your person can now be confiscated. Even buying an airline ticket with a hundred dollar bill could result in your being reported, detained, and your money confiscated until you proved it was not illegally earned and that it was going to be reported for income tax purposes. Students of logic know that proving a negative is difficult, if not impossible. USA government presses other countries to adopt its theories and methods. Canada, Australia and the UK seem to be falling in line. There are only a few European countries where petty cash transactions are not assumed to a badge of criminality. This is where cash transactions are not generally reported: Germany, Luxembourg and Switzerland. But even in these countries, large cash transactions by new customers may result in a police interview.

Control Tip: One PT reports that after attempting to pay for an airline ticket with a hundred dollar bill, and then being detained "on suspicion" and missing his flight, he sued the airline for the maximum amount (\$1,000) in small claims court. The airline didn't defend, presumably because costs of sending in a lawyer would have cost them more than the maximum award. Our PT collected \$1,000 for unwarranted harassment and damages. The judge felt that persons paying for a domestic flight in cash certainly had that right. Consider suing each time your life is interfered with. On second thought, it's probably better to keep a low profile and follow the basic PT formula for self-preservation: Know the local game and never call attention to yourself by doing anything considered unusual. In other words to keep your ass and your assets, When In Rome, Do As The Romans Do.

Banks abroad were inducted into the informants network years ago. But as of 1993, British banks, travel agents and airlines have agreed to report all suspicious transactions, such as big cash bankrolls or unusual travel plans to police. We don't like the arbitrariness of the current war on drugs which is more of a war upon privacy, with no apparent deterrent effect on drugs.

The Final Word? PTs can retain their assets, their privacy and their freedom by simply knowing how to keep a low profile and staying out of trouble. Hoist your five flags and sail free.

PTO HISTORY

This is purportedly a transcript of a training session for Department of Justice Employees given at Washington DC, June, 1996. It was obtained by us from a known, and reliable source to whom it was leaked by a person who attended the session. It is believed that similar training sessions were given in the United States of America during summer 1996. Some names have been changed to protect the identity of our source and for other legal reasons. of Training Session: The Moment! Financial Opportunities for Law Enforcement Officers Instructor: National Strike Force Organisational Supervisor, "Willard Butkis": No recording is permitted. This session is "off the record". Butkis work is getting more exciting and interesting every day. We are finally armed with the powers we need to fight organized and white collar crime. And of special interest to you ladies and gentlemen here today, we will comment about this new era where there are more and more material incentives for individuals. Substantial bonuses can result from seizures and confiscations you recognize and report, organize or participate in Investigative Agencies as Self-financing Profit Centers. Biblical times until rather recent history, tax collectors were local war lords who had the power to collect or confiscate what was due the sovereign. These war lords or aristocrats were expected to keep for themselves a generous percentage of all collections or confiscations. This was necessary to cover costs and provide adequate incentives for the tax collectors (who also served as courts, prosecutors and police) in maintaining order and quelling revolts. New programs in the United States restore us to the more uncomplicated roles before the unworkable system of constitutional checks and balances were introduced and customs collectors of old always had certain duties to their government. They were autonomous, self-financing and never needed to go hat in hand to

a legislative body for money to do their work. Nor would any court second-guess them. I am happy to say we are getting back to that old, more efficient system today. Federal employees are becoming the new aristocrats. Our mission? To protect the government and the citizens from the troublemakers who infest the country and threaten the existing order courts, the House and Senate, while not yet publicly espousing this view of our Federal bureaucracy, recognized the necessity of acquiescing on all the important issues. Rather than speaking generally, I will use the Case Study Method to show you all how drastically things have improved for us over the last few years. Look at the Case of Wayne Phillips. He reputedly began his career in the 1960s as a jazz musician, a drummer.

For his own sake, he should have stayed in that profession. was brought to our attention when we received complaints from the Small Business Administration that he was sponsoring a television program, Free Money, that caused our brother-agency to be swamped with telephone calls and letters demanding "free money." appeared that Phillips produced and sponsored a long commercial disguised as a TV interview show. The interviews with successful applicants (who had read Phillips' book of course) made it appear quite easy to get government loans and grants for almost any purpose. real purpose of his show was of course to get those watching to send for a \$49.95 "kit" which gave information about thousands of little-known government grant and loan programs. Phillips also ran weekend seminars priced at \$300 and up. Those who bought his "kit" could supposedly get further, more detailed instructions on getting government loans and grants at these seminars.

Our undercover agents purchased several kits and attended several seminars. They reported that in their opinion, only a small proportion of those attending seminars or buying these kits would ever be successful in their quest for "free money." reports indicated that by the late 1980s Phillips was selling hundreds of thousands of these kits, and making a great deal of money (probably millions of dollars) from his seminars. His kits were nothing more than legally permitted reprints of government brochures and application forms he had personally obtained over the course of a few months of personal visits to various government agencies, mainly in Washington DC. These brochures were available free upon request from the agencies involved. loan programs Phillips described did exist but it was never the intention of Congress or the agencies involved that they should become known to and applied for directly by members of the general public. Such loans and grants always were, and should remain the province of a small informed group of specialist attorneys and insiders. The insiders were of course former employees of the agencies concerned who, until Phillips came along, were able to make a comfortable consulting income. put information on all the government grant and loan programs directly in the hands of the general public creates an intolerable burden on the government employees involved, not to mention the loss of income to our brothers who went over to the other side of the fence after putting in many years of loyal service. the agencies involved might have had none, or only one or two applications per week to cope with, they now had hundreds, sometimes thousands of applications to deal with. Naturally supervisors at the Federal Housing Authority, the Veteran's Administration, the Small Business Administration and various art, social work and educational bureaucracies were

very disturbed with Phillips. They asked us at Justice to do something about him. Basically they wanted him shut down. at the Department of Justice saw the need to preserve order, and to prevent Mr. Phillips from making obscene profits from government programs certainly not designed to benefit the likes of him. We quickly identified Mr. Phillips as the sort of vermin that must be eradicated. He was a clear and present threat to the orderly functioning of bureaucracy.

Our strategy with all such criminals is to burn them alive, to barbecue them, in Government Speak, to give them the KABBOb treatment: (Confiscate Their Assets) Put Them Behind Bars. Put them Out of Business. This end we unleashed a Strike Force on Phillips. As you all know, the Strike Force is assembled for top priority cases and involves assembling and assigning an interdisciplinary group from the various agencies. The people involved will later be involved in prosecutions, confiscations, licensing matters, and tax collections. Their main purpose is to investigate, and to put together a list of crimes committed by the strike force target. In this case Phillips was proved to be an exemplary target. Strike force is used against high profile enemies of government who espouse ideas repugnant to the bureaucracy. This word, "repugnant," pretty well describes Wayne Phillips. A strike force is unleashed, we always come up with several dozen crimes, and the evidence and witnesses to prosecute these creeps effectively. Recent years, another purpose of the Strike Force has been to identify assets for seizure and to sequester such assets. This program has been growing at an exponential rate for the past five years. Seizures and collections under it are providing billions of dollars in revenues for the Treasury, plus magnificent personal wealth enhancement opportunities for individual law enforcement officers. Finally we have a situation where the good guys have a chance to enrich themselves at the expense of the bad guys.

We will go into more detail on this interesting topic, but first, let's look at what's expected of you when you get involved in such a case: Phillips had been a musician ten years before our investigation began, and as we know that all musicians are involved with drugs, we felt that Drug Enforcement Administration personnel should be made part of the strike force to investigate Phillips' undoubted links to drug users and drug traffickers from his days on stage where he worked with many South American black musicians and singers who used drugs. "Michael Smernov" of the DEA was assigned to investigate all past contacts and to assign other agents to work undercover in the matter. To infiltrate Phillips' office with one or more of our operatives was also given priority. Potential Government Witnesses, Undercover agents and Informants should remember during investigations, that we have in excess of 3 million Federal prisoners currently in jail and on parole. One out of every four black men has a criminal record. Any of these who have had prior contact of any sort with a target (or who form future ties as an undercover agent) are potential government witnesses. Mere association with underworld characters, drug users and admitted felons is often sufficient to taint any defendant in the eyes of a jury. To get very damaging testimony from our criminal element, we have to do little more than suggest that immunity will be granted, their existing sentence will be reduced, or pending charges will be dropped. We rarely need to script or invent any testimony. Usually it is enough to ask a leading question like " When did the subject last sell you illegal drugs?" The potential

witness seldom fails to rise to the bait especially if can be released from incarceration and in appropriate cases, be given such treasures as financial support and a new identity immediately under a witness program. Selling drugs is of course only one of the possible offences to suggest. Merely discussing or giving advice about any questionable matter is the crime of "conspiracy." Any discussion or actions regarding money can be crafted into a case of money laundering." Any use of the mails or advertising mediums can be construed as fraud. Every investigation suggests many possibilities of the target being tangentially involved in an illegal enterprise. The mere fact that the subject enjoyed playing cards for money is clear evidence that the target was engaged in organized crime, i.e. gambling. If target provided his cronies with marijuana or untaxed liquor while playing poker, such actions are very serious felonies known as "continuing criminal activity" under the RICO Act and the penalty can be confiscation of the home or building where the gambling took place. At the very least, new environmental laws give us the option of initiating confiscations or criminal prosecutions in connection with the improper storage of waste materials, over-use of utilities, excessive size of home or office windows, improper use of motor vehicles such as Phillips' Rolls Royce motor car with a grievous emissions problem. Finally, if all else fails, accusations regarding abuse of children (especially target's own children) are easy to make, easy to corroborate, and very effective at tainting any target of the Investigation of Wayne Phillips a first step, even before the active investigation began, our agents compared the names on the target's 800,000 name customer mailing list (surreptitiously acquired from his mailing list broker) . These names, together with the names of all persons he telephoned or who telephoned him in the past ten years were correlated against the names of all prisoners, drug users, suspects, known criminals, and past offenders in our data base. We came up with a goodly number of matches -- approximately 3,675 potential witnesses against Phillips. Associations of one to two per cent of any target's customer list and personal address book is common for any "legitimate" business. criminal element is very susceptible to the use of the carrot and the stick. Thus, the threat of prosecution or cancellation of parole, or merely pressing charges with a few hundred well selected witnesses will cause a squealing and singing to warm your hearts. Trick we use for retail stores is to test cash for minute quantities of contraband drugs on currency. Positive chemical analysis and the possession of tainted money justifies seizure of all cash and the business itself. Unfortunately, Phillips dealt mainly in checks and credit cards. Agents of the Internal Revenue Service arranged for a mail intercept, as they always do. Eventually, all cash and incoming checks were photocopied for five years to see if every single one of these items were deposited to Phillips' customer accounts and reported as taxable income. We later learned that some cash items not reported as income had never been received by Phillips because they were pocketed by dishonest IRS agents who were in the team that monitored his mail. These agents were quietly dismissed. There was no reason for us to reduce the proof of Phillips' income by the amounts stolen. The law is that such funds are income, whether received or not. Our undisputable evidence was IRS records of cash sent in by customers and not reported as taxable income by Phillips. Mail intercepts can be very useful for other reasons. They pick up such items as foreign bank account statements, and correspondence relating to foreign assets we can later identify and seize. Plus we find love letters and discover many other secrets that can be used as the basis for criminal charges against the

subject. In the Martin Luther King case, such letters were very effectively used to discredit King and his Communist fellow travellers. Phillips, from all sources we expect to have over 400 different criminal charges to choose from in the Phillips case. Admittedly, none of them separately amounted to a hill of beans, but taken all together the evidence will paint a picture of an irresponsible member of society who, for instance, seldom bothered to use his recycling containers. He failed to renew his automobile safety sticker for three months after it had expired because he wanted to pollute. He cheated on his wife with Laura, the undercover agent we sent in. with his tax lawyers and accountants proved to be very useful in getting those professionals to give evidence against their client – or face loss of their own licenses. As we all know, proof of an intention to reduce taxes legally is now sufficient to cause the loss of any tax benefits. In many cases "tax planning" itself may be a crime.

Phillips spent a great deal of time on minimising his taxes with offshore vehicles that the courts let people like California attorney Margulies and his clients get away with. But times have changed from the days of "Operation Haven" and we have ways of avoiding judicial review. Scoundrels like Phillips can be reduced to poverty and forced to plea bargain because the weight and variety of charges we lay on them would cost far more to defend than any private citizen could afford. But if we can seize all of the targets assets during an investigation, he can't even afford to confer with any defence lawyers. Trap Snaps Shutinter-agency strike force raid was extremely useful with regard to our objectives for Phillips. No charges had been brought after five years of surveillance and investigation. We didn't feel absolutely confident that we could win a court case.

In the old movies, the crooks could say "You ain't got nothing on me." If they were right, we had to back off. But not any more. We were going to shut this culprit down! A full scale raid, with guns drawn and doors kicked down is an excellent way to put most operators like Phillips out of business immediately. No warrant or court permission is needed any more. It is an administrative decision. his case, the several hundred attendees at the Phillips' Free Money weekend seminar we raided were told to go home and on their way out, we instructed them to ask for refunds. We knew that half the cash generated by the seminar had already been spent on promotion, the meeting rooms, salaries, refreshments and guest speakers. Thus, having to fork out nearly \$900,000 at one crack would be a considerable financial blow to Phillips. Advance notification to the news media on our raid of a seminar created bad publicity to scare away future attendees. At the raid we confiscated all or most of Phillips' supplies of books, tapes, scripts, projectors, films, computers, and so on. Nothing puts a lecturer out of business more quickly than a raid. It destroys his credibility, grabs his cash and confiscates needed props. But this was only the beginning. We were also able to confiscate from Phillips' person several check books, and his US passport, plus his legally obtained foreign passport. We confiscated the cash in all of his personal and company bank accounts the same day on the grounds that they were the proceeds of money laundering. Were we correct? He made the money with advertising fraud (more about this later) and thus it was tainted money – just as if it had been speckled with cocaine powder. We also got from one of Phillips' safe deposit boxes a third passport from a Central American country (with a different name on it). This

document must have been obtained by bribery or fraud. This single item alone could be the basis of several felony charges with a total of six four year jail terms for the advertising fraud charges: Our associates at the Federal Trade Commission examined old tapes of Phillips' TV programs. They determined there were several possible counts of advertising fraud involved in the programs indicated that it was advertising. Yet the program was today what would be called an "infomercial." This is advertising, pure and simple, yet described in the program itself as "educational." Unfortunately, as Phillips was the first to present a national infomercial, the laws were not entirely clear until the FTC sent a registered letter (a few days before the raid) informing him that past and future programs would be deemed fraudulent advertising unless they were clearly labelled as "Paid commercial messages." did something else that was clearly fraudulent advertising however, and each act was a serious crime with a five year jail term possible for each act under both past and present laws. He offered an additional "free book" on some related subject to the first 100 callers. When thousands of callers rang up his toll-free "800" number to order his \$49.95 Government Loan & Grant Kit, the operators were instructed to congratulate all callers (not just the first 100) that they had won a free book. In the supposed resulting euphoria, the order-takers then solicited the customer to purchase still another \$25 book, which over half of all callers did. The Federal Trade Commission labeled this procedure clear consumer fraud, and with the strike force co-ordinator's approval, instructed the target (Phillips) that the FTC would at his expense, send out an apology to every single past customer, and offer them a full refund plus interest and postage costs, without the need for returning any of the books or merchandise. There had been no prior complaints to the TV stations or the Federal Trade Commission from the public, but this was only because he cleverly avoided trouble with his customers by giving a full refund to any customers who asked for them. The giving away of these free books meant that Phillips could be charged with some 800,000 felonies calling for his imprisonment for five years on each offence. Or four million years, give or take a hundred thousand. [Laughter]our letter offering them a refund has been circulated and publicized, over two per cent of all of Phillips' 800,000 customers demanded their refund. [Author's note: When a similar letter was sent to 1 million purchasers of Levi's blue jeans whom we felt had been defrauded in a similar scheme, there were 2 million refund requests, over twice as many refund requests as Levi's had been sold during the period in question.]

We Can Finally Do Our Work Effectively, and Profitably!

You recall from our introductory remarks, one of our primary goals, is to put criminals like Phillips out of business. These days, we are able to do that by means of raids, seizures, and refund orders like the above -- without the need for inconvenient trials or judicial review. If there is a judicial review, administrative bodies and strike force work is undone or criticised in under two per cent of all cases. American courts have correctly recognised that the end justifies the means. As a result, old constitutional restrictions have slipped away. Illegally-obtained evidence can now be admitted. In tax cases and many others, a target can no longer refuse to give us documents and evidence we can use to convict him. If we entrap a target into committing a crime, he can no longer get away with it by showing he wouldn't have done it if we hadn't lured him into it. The case of Mayor Marion Barry of Washington DC illustrates how we successfully hired the ex-girlfriend of the

mayor to invite him to a hotel room offering him drugs (supplied by us) and sex, supplied by her at our request. [Laughter]. We videotaped the whole set-up and got him a nice long jail term for drug possession. Unfortunately, the stupid people of Washington re-elected Barry after his jail term. Our next action will be to take away the vote of the undeserving people of Washington DC to insure that responsible, appointed city managers run the town, not the convicted felons they elect. A target like Phillips dares to flee abroad, we don't have to extradite any more, we just kidnap. The courts have ruled that kidnaps or even murders outside of our borders by government agents are not criminal offences for which the agents can be charged. Bringing in a suspect from abroad with illegal force is no reason to free the suspect. But here's the important thing!! The past five years we could confiscate any assets we found in this country. Even if the target was never found guilty of any criminal charges we could keep the money or tainted property. There was and is no clear rule about how we have to identify or deal with such money and it can certainly be kept or distributed within the department. Any assets can be seized upon suspicion that it is tainted in any way. With Phillips, his background as a musician alone was sufficient to assure us that any money he earned or saved would be tainted money. But fraudulently giving away some 800,000 in free books sealed his fate.

Assets Abroad Can Also Be Seized

WE can now confiscate any assets of the target we locate abroad because of mutual assistance treaties. No trial or legal proceedings are usually necessary. In Phillips' case, we were able to use our new powers to the fullest. But this is only the beginning of Phillips' nightmare and our triumph. The best is yet to come recall that we placed an undercover agent in Phillips' office. This woman was an experienced embezzler and thief, who also had worked part-time as a prostitute and exotic dancer. She proved to be an excellent operative for us at no cost! "Laura" was out on bail for pending charges. We agreed to give her a pass and complete immunity if she could come up with anything useful on Phillips for us. A natural-born criminal, she produced results beyond our expectations. She was able to get Phillips involved in an adulterous affair with her, and also to participate with her in tax evasion activities. That his new "tax planning" activities were new for him and inspired by our agent is no longer a defence. Letters of recommendation we had produced for her, and by using all her charms Laura was hired and she quickly became Phillips' personal secretary and mistress. She suggested to Phillips that as long as he was under a lot of heat, he should start skimming cash and depositing this to a secret account that she would set up as his nest egg. Laura did in fact set up an account to which \$350,000 in cash receipts were eventually diverted. With our permission, Laura took this money for herself, putting it in her own foreign bank account. Laura concealed the theft from Phillips by, from time to time, showing him her own foreign bank statements with the growing cash balance. She told Phillips the name and address of the depositor and the bank were removed by her for "security purposes." Of course the statements were for her own personal account to which the Phillips' skim money had been transferred. Her testimony about his skimming at any trial will clearly show that he diverted these unaccounted for sums intending to use the money to pay his attorneys or to live on after he escaped the jurisdiction. The matter of her theft is not admissible, and we have agreed not to prosecute her or demand any tax on the funds. She certainly deserves them for her

excellent services. [Laughter] came up with the additional information that Phillips had transferred a "mother lode" of about \$20 million in fully taxed profits to a bank in Switzerland over the years. But she wasn't able to pry the exact location and account number out of him despite valiant efforts. [Laughter] for The Mother Lodemail opening and wire taps in the year before the raid also yielded some indication that Phillips had substantial funds abroad, probably in Switzerland, because he regularly visited Zurich. Yet there were at first substantial problems in front of us if we were to seize funds on deposit in Switzerland. Under the old rules of the game (pre-1996) we had to identify the holder by the name he used in Switzerland. We had to identify the exact bank and branch, we had to convince the Swiss Department of Justice that the funds were the proceeds of a crime that was also a crime under Swiss law. In 1995, we came to an agreement that money laundering is a crime. Money laundering is any activity regarding tainted money. If we knew only the name of a suspected criminal like Phillips, the Swiss Department of Justice would circulate that name to all banks in Switzerland. In the event of a possible account, the info in our USA file copy of the passport, plus passport on file with the bank would be compared. In the event of a positive match, the account would be frozen. The Swiss account would be turned over to the US Treasury if and when the target was convicted of any crime in the USA. Swiss rules made it extremely difficult for us to actually gain control over an account and so we began seizing all the USA dollar deposits of any Swiss banks where accounts we wanted to seize were held. This resulted, as might be expected, in a good deal of screaming in pain by the Swiss bankers. A compromise was then reached. And this deal, gentlemen, is to be kept secret as long as possible. We always knew the Swiss banks were whores who would sell out to the highest bidders. Their public relations image was to pretend that their much vaunted bank secrecy was put in force to protect Jews who were persecuted in Nazi Germany. The fact is that any non-legally-resident pre-war Jews were shipped right out of Switzerland during the war into the hands of the Nazis, even though the officials knew murder was to be their fate. The banks were happy to transfer the dormant Jewish accounts to their own capital. So much for the good attentions of the Swiss. When the Jews wanted short term sanctuary, the Swiss said "The boat is full!" Big accounts protected by bank secrecy against victorious allies were Nazi accounts which, like the secret owners of I. G. Farben, were never to this day released. Many fugitive Nazis in South America lived off their stolen money in Swiss banks all these years. Yet I digress. Deal that we should all know about was negotiated to cover the Phillips case and a dozen or so similar cases where the amounts involved come to over \$200 Million in aggregate. From now on, we can grab any accounts owned by Americans in Switzerland with no trial, and no proof of anything. It will be almost as informal and easy as grabbing an American-based account. We fill out a standard form and presto, the account is "arrested." There was a price to pay, but considering the benefits, we think it is a fair price.

Here's the deal:, we give the Swiss Department of Justice the name of the miscreant whom we believe to have a Swiss account with either cash or securities in it. Every unreported offshore account of every American citizen involves money laundering, insider trading or some kind of fraud, as far as we are concerned. Our laws clearly require the detailed reported of all assets. Failure to report is felony tax fraud and money laundering –

at the very least. There is no good reason for any honest American citizen to hide assets abroad. Even safe deposit boxes are covered by the new agreement. The Swiss will circulate the name and freeze any accounts in this name. Subject to a cursory check with the owner to make sure they are not grabbing a totally unrelated account from a similarly named but uninvolved individual, the account is then divided up three ways. The Spoilsbank gets to keep a third. The Swiss Department of Justice gets to keep a third. And the US Treasury gets the last third. So as you see, the banks have a real incentive now to help us with cases like Phillips. With them being able to keep a third of the account, they would give up their own mother without a fight. The target can't do much to fight us. Even if a criminal like Phillips has fled the jurisdiction, he can't go to court in Switzerland to claim the old traditional defence that he did no crime under Swiss Law. That would have been a complete defence against seizure in Switzerland up till last year, but now, under our agreement, any defendant who shows up in a Swiss Court and is not a legal Swiss resident will simply be delivered to a waiting US Marshall and without benefit of extradition hearing. Just like the unwanted Jews of World War Two, our accused criminals will be placed (without trial) on the next plane to the USA. As part of the deal whereby they keep two-thirds of the money, the Swiss have agreed that anybody we want is somebody they don't want in their country – regardless of how good a bank customer they might have been. So, in the procedure technically called "rendition" the unwanted deadbeat, having been stripped of his assets by the Swiss, is escorted by Swiss police and our US Marshal to the airport. He is forcibly placed on the next plane to us. If he yells and screams enough to disrupt the flight, we will inject him full of thorozone and put him on a military plane. The concern of the Swiss authorities for human rights where foreigners are concerned is illustrated by our discussions with them about the implementation of the new accords. Swiss Department of Justice people asked us: "What if after we take our third, and the banks get their third, and the depositor's government takes a third – what if, against all odds, the depositor manages to overturn any convictions and he emerges "lily white" with a court order in his home country that all funds must be returned to him, with costs? Under international law, wouldn't a Swiss court be obliged to order the Swiss government and the bank involved to return the depositor's money, and wouldn't we be then out a lot of money for our trouble?" The Swiss "win-win" solution was to pass regulations that in such cases, the "innocent victim" of government mistakes, false arrest and perjury would **NOT BE ABLE TO RECOVER ANY DAMAGES IN SWITZERLAND, AND FURTHER, THE GOVERNMENT AND BANKS INVOLVED MAY, BEFORE MAKING RESTITUTION, DEDUCT ALL THEIR COSTS AND LAWYERS' FEES.** This arrangement gives the USA government everything that we want: If it ever turns out that we have seized money wrongly (according to a USA court) there will be so many costs and fees deducted that the depositor won't get anything back, even if he wins! The Swiss government gets to keep their blood money, win or lose! Because Switzerland isn't a member of the European Union, there is no appeal to the European Court of Human Rights. In the case of Phillips and others like him, I am sure you agree, they should have no rights! Bankers' fees only about one per cent per year, it would take 33 years for the Swiss bankers to earn what they get in one day under our deal. For public relations purposes, the Swiss banks will no doubt downplay the fact that they are selling out their customers. We can expect to see them make reassuring noises,

telling other customers that only drug dealers and serious criminals are affected. But as you see from the Phillips case, under the old rules we could never have attached his money. Why? Because giving away free books on television and not reporting a foreign bank account is definitely no crime in Switzerland. The Swiss don't protect their consumers as the US Government does and that is their business. But consumer fraud here is enough for any American to lose their freedom and their money. And that is as it should be. From the consumer fraud, the rest of the stuff we have on Phillips is either petty or stuff that used to be called entrapment. But we in Justice know that if we are able to get a person to commit a crime, he would have committed a similar crime eventually anyway. Thus, we need entrapment as a crime prevention tool. Phillips is unquestionably guilty as hell: For disrupting our entire grant and loan programs he deserves at least the 20 years in Club Fed that we are going to impose on him when we get him back here. And mark my words, we will get him back here, one way or another. But for Phillips and his ilk, for the first time, in this breakthrough, the Swiss are with us instead of against us. As I said at the outset, it is really sweet when the customer's whore finally comes in out of the cold and becomes a government agent. The Swiss, having tasted the easy money to be made from confiscation programs will no doubt be rushing to make similar deals with the French, Italians and Germans. And that will be the end of the myth of bank secrecy in Switzerland!

Now let's go back to the story of Phillips. Let's say we didn't have his assets in hand yet. If we had him in custody, we now have legally sanctioned ways to get an inmate to not only spill the beans about any secret offshore accounts they may have, but also we can get him to sign it over to us. Our methods are no big secret. We throw the bastards into a metal box without any windows -- without any food, water or toilet facilities. We tell them to signal only when they are ready to co-operate. And then we "throw the key away" and forget all about them. We get co-operation or else they are dead. Our statistics are roughly 100 per cent co-operation within five days. (Laughter) Phillips' case, we couldn't arrest him in the past because preparation for our criminal case wasn't complete. In every case, when we throw someone in the can, here in the USA we still have to bring charges within a few days. Of course what we need is the continental Europe system where suspects can be held indefinitely in prison without trial. But for the moment, we don't have this system. We still have to convince a jury that the guy has committed enough crimes to warrant a jail sentence. Our 99 per cent conviction rate means we are doing our job very well., the jury can't be told whether their conviction verdict carries a year sentence or 20 years. They might refuse to convict a guy like Phillips if they knew we'd send him away for the rest of his life for giving away books. Part of the case against Phillips will be proof that he controlled \$20 million on deposit in Switzerland. This isn't ipso facto always a crime of course, but as we saw in the famous Leona Helmsly case, of a few year's back, anyone with serious money in cash, is an automatic guilty verdict -- unless they are perceived as a great philanthropist. The American Common Man (and Woman) will always sock it to a philandering millionaire.

The wife of Phillip was a key factor in our case. We would turn his wife against him and were able to do this far more effectively than usual in this case. Phillips' wife was shown a video taken surreptitiously by one of our investigators clearly showing that he was

bonking his secretary Laura. This screening at our offices was met with a "so what" attitude. But we know from bugs in their home, that there was a mighty furious row about it that night. We also know from taps on Phillips' home phone, fax and E-mail that within days, Phillips' wife was cruising the net (Internet), looking for dates, presumably to give him a dose of his own medicine. With our inside information, we were able to arrange for her to be complimented, courted, and eventually invited to move in (with her two kids) with another of our own people, that famous Romeo, "Kevin Wooster." And at this point after a 15-minute refreshment and toilet break, I'll let Kevin take over the floor and tell you how to handle a broken hearted woman. Seduction of Cathie Phillips. Kevin Wooster: "Kevin Wooster" [not his real name]." Formerly an FBI agent, now specialising in undercover work. Now I'm a freelance private detective who works mainly for government agencies. I am hired as a last resort when serious matters are involved and when the reliability and credibility of the undercover agent might be a big issue -- if there is a trial. With my FBI background I am much more effective as a witness for the prosecution than the zonked out freaks who get out of our penal institutions. Too often these convicted felons are pathological liars who couldn't tell the truth if their life depended upon it. Such scumbags often fall apart under cross examination. And then we at Justice don't look good. Courts have always found me to be a "credible witness." There are no surprises when I testify for the government. I don't get emotionally involved with my targets, and I always get the job done. came to me with this Phillips situation: The fraudster Phillips was believed to have moved his entire net worth of something between ten and forty million bucks outside the jurisdiction. He was in contact with a lawyer in Liechtenstein and another in Switzerland. Preliminary investigation with our moles in Zurich indicated that if he had any accounts with the banks favoured by Americans, they were not in his own name. Maybe he used another name (for which he'd have to have a passport) and maybe he had his money in some sort of corporate or trust set up. If I was able to find the details of his account, under the new accord with the Swiss it could be seized. Better yet, if Mrs. Phillips had signature authority over the account, I might be able to convince her to transfer it to the USA where it would be seized immediately, without the need to give up a substantial portion to the Swiss. My deal was up to 20 per cent of any net recovery to myself as a personal bonus, plus, all expenses and \$1000 a day while working on the case weak link in the case for Phillips as it is for almost any man, was of course Mrs. Phillips. Could we turn her? You see, I am a well developed male, in my early 40s. She was about 40. Butkis had found out she was very vulnerable. I was the kind of guy who could conceivably be attracted to her. After seeing our feature film of her husband fornicating with our undercover agent Laura, we knew she was contacting chat groups on the Internet, sending out sexy messages. These clearly indicated she was looking for either short term sex, or a "relationship." My experience has been that most wives of long duration know all the secrets of their husbands. If I can get them into bed, most wives are eager to inflict maximum damage and happy to tell every nasty secret they have on their cheating husband. I ever contacted or met Mrs. Phillips whom I'll call Cathie from now on, I had my assignment and a game plan in mind. The main object was to get a balance sheet out of Cathie and to discover the exact location and identity of her husband's secret accounts abroad. Of course my personal object was to end up with a possible 20 per cent of \$40 million bonus, or \$8 million for my trouble. As it turns out my bonus will be

quite a bit less, but still in the million plus range, not bad pay for two weeks' work – if you can call it that tuned into the encounter group--chat lines that Cathie was known to frequent and sent her an informal E-mail letter, portraying myself as a lonely single guy who liked kids and was anxious to meet someone attractive like her, with good breasts and around forty. I was tipped earlier that Cathie had a boob lift and was proud of her new breasts. After a few E-mail letters, I volunteered to visit her in her town, then Las Vegas. On our first date, after a good dinner she was in my motel room. Then she visited me at my home in a nearby town in California. Cathie apparently enjoyed the sex, the first in 20 years not with her husband. Obese at the time, he was no longer attractive to her. She was still good looking and had an excellent figure. Naturally, I did not press here for financial information during our first two dates because I knew that sooner or later everything she knew would be coming out. Course, it all worked out according to my plan. On her second weekend visit to my home she told me all her complaints and confided that she would love to get a divorce and send her husband away for a long stretch in prison if she only had an alternative place to go with her two kids. For the wife of a very wealthy man, she was not thinking rationally. She was looking for revenge and another man to support her. I suggested that she might get a cash settlement from her husband. so many middle-aged housewives anxious to "find themselves" and dump a husband who took care of all their material needs for years, she was blissfully unaware of the difficulties of supporting herself and her two kids by getting a job. Without any work experience she would be slinging hamburgers at minimum wage. Yet she insisted she didn't want a penny from Phillips. She conveyed her thought that I would be there to take care of her. Fat chance! "Move In With Me" line was that I didn't like to carry on with married women, but if she did in fact get a divorce (and could then as you all know, be compelled by Justice, if need be, to testify against her ex-husband), I would invite her to live with me – along with her two kids. She took the bait, and did in fact move in with me, bringing her two brats, aged eight and 12. She filed for divorce and began child custody proceedings. The kids hated me and wanted to stay with their father. Cathie was not in control of herself from the moment she moved in with me. Even if I didn't have other motivation, she'd have been an impossible woman to live with. She was often hysterical, crying, and flailing herself around senselessly -- like a chicken with its head cut off. When her husband contested child custody, he brought in witnesses and experts to testify she was emotionally unstable and unable to care for her children properly.

That's the American system: Whoever has the money for the best lawyers wins the case! As a result, Wayne won the divorce and an interim custody order for him to keep his kids with him Cathie Co-operates this point Mrs. Phillips lost the little coherency, sanity and self-control she had left, screaming at the divorce hearing that she wanted to crucify her ex-husband. Back alone with me she had wild ideas like hiring a mob hit man for \$50,000 to cut off his hands, feet and testicles. "Hell hath no fury like a woman scorned." Naturally, I wondered about my own safety when this nutcase found out the truth about me. But then if you expect to earn \$8 million for a few weeks of bonking, there has to be some risk (Laughter).

Once Wayne Phillips gained custody of their kids, Cathie gave me every bit of damaging information she had on him. The most important bit was that [after we began our strike force activities,] Wayne had sworn under oath to his own lawyer that he was insolvent. His lawyer using this false oath, represented that there was no point in sending out 800,000 notifications of entitlement to refund since his client did not have the resources to meet such claims. The truth, according to Cathie, was that Wayne was far from insolvent. He had a net worth of over \$20 million at the time. He had stashed his money abroad in a Liechtenstein "family trust" or foundation. Technically he didn't control the foundation's money – a board of directors had the signing power. But the reality and understanding (as it had been explained to Cathie when they were on good terms) was that Mr. Phillips called the shots. The Foundation Board did whatever he told them to do. This meant that Phillips was guilty of perjury, obstruction of justice, and unlawful concealment of assets. He didn't list the foundation's income as his income on his tax returns, and for the purposes of his insolvency statement, he "forgot" about his \$20 million altogether. Lapses of memory as documented by Cathie, would be worth some 55 years in jail and several million in fines for Wayne Phillips. Cathie came through for me by going back to Wayne for a weekend visit with him and her kids, pretending she was returning to him for good. During this reconciliation visit she swiped Wayne's most secret papers. These included all his offshore bank account statements. The Foundation accounts didn't have his name on them, just an account number. But as she had broken open his well-hidden attache case and had given us an affidavit that she knew these were his secret funds, we now had the ammunition to go after Phillips' main stash. The KABBOB was ready to roast it Rich -- The Mother Lode Uncovered big prize in this case was what Cathie referred to as the "Mother Lode." It turned out to be \$18 million dollars in securities and cash on deposit with the "B" Bank of Zurich in the name of a Liechtenstein Anstalt or Foundation. Although the assets were registered to a foundation, the papers that established the foundation (which Cathie provided) indicated that the person in control was non other than her husband who was identified as an American citizen. This was important because as you will note, our deal with Swiss Justice clearly covers Americans who use Swiss accounts to conceal assets. Phillips had legally obtained an European Community passport in a different name. But fortunately for us, he didn't refer to his European citizenship when setting up his foundation or the bank accounts that it controlled. The "B" Bank account might have given us a bit more trouble to seize of it were "European-owned." Maybe we would have been able to seize Phillips' money anyway, but USA-owned private funds are clearly within the agreement. Our seizure agreement with the Swiss banks only covers American citizens at present. Possibly dual-citizens are included, but this was not an issue here. Cathie gave me the exact name and number and agreed to personally deliver this information (in the form of bank statements she had snitched) to the IRS (criminal tax evasion division).to help Cathie get her revenge, I arranged for her appointment with Department of Justice prosecutors. They worked quickly and two months later were able to initiate the seizure of Phillips' account in Zurich. To this day, Cathie doesn't know I am an undercover agent nor what my real purpose was in wooing her. But Cathie betrayed her husband big time that day. Essentially she made a gift of her husband's \$18 million to the Federal Government. In one way, part of me understands that she wanted to hurt her husband, but with any sense she would have also protected her own interests. Her children

and she herself, were the beneficiaries of the foundation! Under the marital property laws of her state, half that money was legally hers, and the other half would one day be inherited by her children. Had she told her own lawyer about this account, it might have been frozen for her benefit. Had she told Phillips about giving this information to us, he could have moved the money. But she didn't tell him over the next 60 days and he didn't have a clue that he was about to be KABBObed.

I guess he thought the foundation's money was well protected and she, well she just wasn't thinking at all. In case you don't know it, a Liechtenstein Foundation is sort of a private trust established only to conceal the true owner's name from tax authorities. All instructions re asset management and withdrawals must come from a "Board of Directors" usually a firm of lawyers. These Swiss lawyers, usually with two signatures, are the only ones empowered to give orders to the bank. In this case, without the information of Cathie, we wouldn't have been able to identify this account because even the bank didn't know it belonged to Phillips. All they had was the name of the "Grant & Loana Foundation." Once Cathie went to the IRS with me, we quickly put in place the mechanisms to raid Phillips' personal home, his office, his USA banks and stockbrokers, seizing all his personal assets and the company cars. Most important was the mother lode in Zurich. We knew he wouldn't get any warning and a chance to move his assets if the raid on everything came the same day. It took over two months to make all the arrangements for the raid and seizures was important to keep our plans secret and to seize all of Phillips' assets on one day. If we hadn't been able to do this, he might have been able to afford a high-priced dream team of lawyers that could have applied for court injunctions prevented the seizure of his Swiss money, and also beaten the criminal rap he was eventually going to be convicted of. But Phillips went on giving seminars and made no effort to move the mother lode even though he was now involved in bringing criminal charges against Laura for theft. The stupid oaf had to know that his wife was no longer his trustworthy best friend. Feds don't ever want an OJ. Simpson case. We used to win 98 per cent of all cases a few years ago. If we are able to prevent a defendant from having a good lawyer, by tying up his assets before trial, we will be batting 100 per cent. Even if Phillips was able to beg, borrow or steal for lawyer's fees, in money laundering cases like this, we can claw back those lawyer's fees as tainted money. Asset seizure is one of the most effective prosecutorial tools available. The second most important thing after getting enough evidence to make a case to a jury is making sure the defendant doesn't have a pot to piss in. (Laughter) That's why it is important to cut off his income stream by putting him out of business. When we KABBOb someone, we do it right.

What does KABBOb stand for? Response: , Confiscate Assets!, Behind Bars! OB, Out of Business! " We Win All the Chips. Raids and the seizures went off like a charm. The money at "B" Bank was "arrested" as the proceeds of crime, and moved to the "B" Bank's branch in New York. Eventually, if Phillips does not come to the USA to defend, or if he is convicted, it will be transferred to Treasury any lawyer and without any money, Phillips is now pretty powerless. He's in no position to negotiate anything, I feel he has no choice but to cop a plea and spend around 14 years serving out a 20 year sentence. We won't settle for anything less than a guilty plea bargain and a 20 year incarceration. If he defends

with an incompetent lawyer, he is likely to get 40 years. At his age, 50, that means he will be 80 before he sees the light of day again. His other alternative is to flee the country and spend the rest of his life as a fugitive. If he does that, he will never see his kids, friends or relatives again. As we have his three passports, flight abroad may not even be possible for him. Being a fugitive certainly can't be pleasant life for a man who is penniless. If he is somehow able to get a lawyer in Switzerland, he won't be able to defend his claims to the mother lode in a Swiss court because we have a deal with the local police to ship him back to us without any trial or hearing as an undesirable. Our financial arrangements with the Swiss police put the cooler on any judicial review in Switzerland: If he shows up there to defend his phoney foundation, we get his ass. Predict Phillips will straggle in to beg for mercy during the next few years. He will try to work out a deal and take his medicine. He can't stay afloat long without money and he can't work in the States or get a work permit or legal residence abroad. As a fugitive, he can never again take a high profile and do the only things he knows how to do – playing jazz or peddling his worthless products on television. Phillips is history. He is a KABBOb! (Applause!)?

What happened to Cathie? Well, once we had the needed information, I picked an argument with her. This wasn't hard as she was hysterical and running around like a freshly killed chicken most of the time I knew her. I told her we couldn't go on with her emotional state and said that after seeing how she treated her last husband, I was fearful she'd do the same hatchet job on me some day. This was met by a lot of screaming and a physical assault on me--as was usual with her. The next time I had the opportunity, when she was out of my house, I piled her luggage and the brats' stuff on the street and changed my locks. I bolted the shutters and then left for a week. Never saw them again. I will probably move out of my old place. Who knows what she might be capable of when she learns the truth about me? I heard that after I threw her out she moved back in with Phillips---even though they were divorced by this time. He was foolish enough to take her back. But I guess he didn't want his kids on the street. Of course she didn't mention spilling the beans on his Zurich account and all the other stuff. He was a sitting duck when we grabbed all his books, papers, files, computers, bank accounts, safe deposit boxes and the Swiss mother lode the raid took place, Phillips disappeared, leaving the family home. Cathie was evicted for non-payment of the mortgage soon after. The kids were abandoned and will become street kids, I suppose. His 12-year-old daughter has already been arrested several times for shoplifting and drug offences. A 12-year-old pretty girl on the streets of Las Vegas doesn't have a bright future, but that's what happens when you choose a criminal for a father. His boy is eight. He sleeps at a youth shelter. The Phillips kids will both end up in a juvenile detention home. We are keeping them under surveillance just in case Phillips tries to contact them. I foresee Cathie Phillips being a bag lady. She is too crazy to hold down any job and care for herself, much less her children is Wayne Phillips? We believe Phillips is floating around Mexico somewhere. At this writing, we haven't filed any criminal (or any civil) charges against him. The beauty of it all is that we have put him out of business and we have seized all his assets. Phillips the criminal has been turned into a cringing, hiding dog with his tail between his legs by the mighty and magnificent force of Justice. , if he doesn't turn up, we won't do anything and he can just dangle in the wind for the rest of his life! . Does Phillips have any money left? One time, we thought he had

upwards of 40 million stashed away. We have uncovered around 21 million. In my opinion, he's broke, down and out for the final count. How does one make money in these confiscation deals? Well Deserved Reward of Rooster Wooster much will I personally make out of this all? It looks like the total seizure of assets uncovered by me will amount to \$20 million. After giving two-thirds to the banks and the Swiss government, I personally could net up to 20 per cent of the remaining \$7 million or \$1.4 million. But Cathie, in the unlikely event she can snap out of her irrational mode long enough to hire a contingent fee lawyer, may be able to claim a ten per cent finders fee. [In the worst case scenario for us, she could go after all the assets in the Foundation.] But assuming she just claimed the standard IRS finder's fee for informants, that would reduce my take by ten per cent. I stand to make over a million personally. Then too, those agents who seized cars, furniture files computers books and other things out of safe deposit boxes get to use them for undercover work and such. Our somewhat loose procedure for seized cash and assets from our targets does provide for individual agents holding on to them as sort of incentive awards. For example: I got Wayne's \$40,000 Rolex watch as a gift from Cathie and I'm keeping it of course. It's all legal. This sort of gift is duly reported and possession worked out in meetings between the agents involved and their supervisors. Of course a lot of things just "disappear" these days. Especially creeps like "KABBOB" Phillips and their ill-gotten gains! [Laughter]

CHAPTER 4

BROKER

I Learned a Trade In Prison & Made a Million at it in Less Than Two Years! I was as un-international as one can be. I knew nothing about foreign citizenships or passports. In those days I couldn't think of any reason why anyone should want a second or foreign passport. Like most people, I was relatively happy with my work, my life, and my family. If there were times I wasn't so happy, I wasn't aware of any alternatives to doing what I was doing and staying put. While I might have considered relocating in my own country, the nation where I was born was the only country where I felt I could make a living. It was the only place I felt comfortable. I knew the people. I thought I knew my rights. There were long established contacts with relatives and friends. With an ignorance typical of 99 per cent of the world's population, I wasn't made aware of the need for contingency planning. An international lifestyle? That was "foreign" to me! Not an option. The fact (now fully realized) that I should have had a contingency plan in case of disaster was not apparent until what I am about to relate actually happened.

In those days, planning ahead for the unthinkable was, well, unthinkable. Or to put it a different way, it was not part of my consciousness. What disaster could possibly befall me? I was no criminal. And I had medical insurance. Plus car insurance, fire and theft insurance, even life insurance. But I didn't have the insurance that I needed. Maybe most people ought to know about the PT philosophy as most people will need it at one time or another. I didn't know it existed. Now I know that it can make your life work better by allowing for more choices and flexibility. Suppose nothing went wrong. Was there some

way to be more "international" and thus more prosperous, more free and happier? If there was, I had no clues about it. I had never heard of the "PT" concept. Being quite honest, if I'd been exposed to the PT ideas at an earlier stage in my life -- before my "problems" ---I probably wouldn't have been in the least interested. Who wants to fool with alternate identities, and take time to cultivate talents to survive and prosper abroad? I had enough little problems at home and in my business to keep me busy. If somebody tried to sell me on the idea of being a "perpetual traveller" or having secret offshore bank accounts and alternate identities, I'd have said they were simply nuts. These were ideas for criminals, not for an ordinary hard working bloke like me.

ALL ANYONE COULD EVER NEED IS ONE PASSPORT.

I did take a few package deal vacation trips abroad. I had one legally issued passport in my own birth name from my country. It was good for travel anywhere I cared to visit. This passport would take me most places without any visa. For other places where a visa was needed, I could always get visas at the local consulate. Why should anyone want a second passport in different name? A foreign one? I wasn't entitled to a foreign passport (was I?) and couldn't get one (I thought) if I tried. Besides, why would anyone in their right mind consider changing from comfortable stability to a PT -style rootless existence. Why would anyone want to become "a man without a country?" Why would anyone want an offshore bank account and name aliases? As I said, when things were going along normally, I'd have said, "Don't bother me with such nonsense." Maybe a criminal or a con-man would have use for PT ideas -- but certainly not me. I was a patriotic, white, middle class, college graduate. I had a loving wife, great kids, a prosperous small business of my own, and a promising future. Sure, problems and arguments came up every day, but compared to most of the people I knew I was doing pretty well. There was no reason for me to make any changes or contingency plans. Or was there? Knowing what I know now, I went through a lot of unnecessary grief and turmoil because I wasn't a P.T. (Prepared Thoroughly).

I KNOW THE SECRETS OF SECOND PASSPORTS

There are perhaps three dozen countries in the world where citizenship and passports are sold for cold, hard cash. The way it works is that certain local officials are empowered to make grants of citizenship at their discretion. These grants are made when the proper incentive is given to the politicians in charge of the program. There are another two dozen countries where legally issued citizenship certificates and passports can be easily obtained (by those in the know). This situation occurs due to some particular local law, quirk or practice. The most common method is legal immigration followed by a period of residence. The residence period is often shortened by using an old tourist arrival date as the effective time the clock starts running on residence. Finally, there are all the other countries: In these places and almost anywhere citizenship and legally issued instant passports are possible -- These may be obtained under the table or over the counter--if you know the right people or the right ways to do it yourself. Also, it is not generally known that many governments print up excellent forgeries of other countries passports for the clandestine use of their own agents or "special friends." France issued such British passports to the military personnel assigned to blow up the Greenpeace ship in Auckland

Harbour. Intelligence operatives can arrange for the forged passport to be properly backed up on the computerised records of the supposed issuing country. More details coming up later in this chapter. The only problem is that an outsider can't easily gain entry into the intelligence community. You have to know someone. Once you do, it is not difficult to get these perfectly useable passports. People who run top secret intelligence, spy and terrorist operations can (because of their very nature) never properly controlled. They can be motivated to do favours for deserving friends. If you become known as a big time passport broker, they will come to you to make a deal. A decade ago I could not have made any money from being an expert in this subject because I could not see any need for a second passport for myself or for anyone I knew. One can't get enthusiastic about starting a business as a passport broker when you can't see any use for or value to the product! That was all to change suddenly and without warning. But as I was to learn, if you can survive a crisis, it can bring new opportunities--opportunities that you couldn't conceive of before prior to your "experience." I was unaware in many ways, but my eyes were soon to be opened. Just as the biblical tax collector St. Matthew or Mattias was struck blind by a lightning bolt that made him "see the light," it took sort of a lightning bolt to jolt me out of blissful ignorance.

EVERYONE SHOULD HAVE ALTERNATE IDENTITIES & NEW LIFE OPTIONS

Why indeed? Because things can change. The odds are that everyone reading this page will in the next ten years be subjected to at least one serious lawsuit, an unwarranted confiscation or a criminal charge. Or a divorce? Such unexpected events can overnight make an ordinary person into a pauper or a fugitive. Not to mention that a war, civil disturbance, natural disaster or even a crazy spouse, neighbour or customer [who stalks you] can be as lethal as being struck down by cancer or blindness. Governments of course are responsible for more premature deaths, insanity famine and injuries than any natural causes. But most people don't think they can insure or protect themselves against persecution, prosecution or the modern mischief of bothersome bureaucrats...Yet there is protection. We call it "Proper Paperwork."

A major vicissitude arose in my life. I will tell you about it. Could it happen to you? If you think you are immune, you are simply unwilling to see the obvious. Such problems don't always happen to the next guy. They can happen to you. If you are prepared and ready to cope, you can survive and even come out smelling like a rose. Let's cut to the chase: **THE DAY OF THE TRAGEDY** my life changed and my smug self-satisfaction was stripped away like a daydream's end. What happened? First, I was unexpectedly sued for divorce after nine years of marriage. I thought it was a fine relationship and a happy marriage. But I found out though I was happy, she wasn't. My wife preferred another guy to me. Or maybe she just wanted to get rid of me and he happened by. She resented me -- even hated me on some level. I never knew about these feelings of well, real hatred! With her boyfriend, they planned how to grab my assets and keep the kids away from me after the divorce. The house and car had been placed in her name, at her request for "insurance and tax purposes." I didn't think anything about it. Certainly had no idea that I was going to be the tragic figure in a little drama that really wasn't so unique. Similar domestic break-ups

are being played out a thousand times a day. The events of one day changed my life forever. We had three little kids whom I adored -- and vice versa. Because her opening volley included totally false criminal charges of "child abuse" against me, on the day I was served with papers she got full custody of the kids and I was completely shut off from my family, my home and most of my assets. Branded as some sort of pervert, I spent some time in jail until the court appointed psychiatrists and social workers finally were forced to admit that they had not a shred of evidence of child abuse. But now I was deeply in hock to my new lawyers. My stocks were sequestered by court order, and our joint bank accounts had all been drained by my wife. I was locked out of my own home and served with a court order not to come back there -- not even to pick up my clothes. The kids were kept from seeing me with a "joint-custody" decree that permitted "supervised visits in the company of a state social worker every third Sunday". This "joint custody" turned out to be a complete separation from my kids. Why? The wife or her good buddy the social worker always found excuses why it was inconvenient for me to see them. Until you have been involved personally in such a situation, you can't begin to imagine the hurt and personal emotional trauma of it all. Adding insult to injury, I was ordered by the divorce judge to pay roughly triple the old costs to support my kids plus what amounted to two years' gross income for costs of my psychiatric experts who got me released from custody, her attorney's fees (and my own attorney fees).

Over the next couple of months because of my general depression, local bad press, and the heavy expenses of paying for both her lawyers and my lawyers, my business was destroyed. Without going into detail, my associates decided (probably rightly) that I was ineffective and dead weight. Not wanting to keep me on the payroll when my mind was occupied elsewhere, they invited me to step out of the picture until I got my head together and re-establish my reputation.

Jobless, I couldn't pay the real estate loan. My family lost the equity in our (my former) home. There was a foreclosure. To be frank, there was some slight joy in seeing my wife put to a bit of discomfort! I had been ordered by the divorce court to keep up mortgage payments but with no income from my former business, I could no longer afford it. That, plus my attitude problem as the judge put it, declared me "in contempt of court." For my "attitude," I was given an indeterminate jail sentence. [I'll bet you didn't know they could do that.] I was told to petition the court for release from county jail when I "was ready, willing and able to meet my financial obligations to my ex-wife and children." The divorce had already triggered tax problems, because when I discovered all my savings were gone and I had nothing to live on, I took all the loose cash in our till. It was only a few hundred dollars but the revenue boys claimed this should have been held back for the withholding taxes due on our staff. So now unless I got all the money together, with interest and penalties, and hired a lawyer and accountant to represent me, I was going to be charged, and no doubt found guilty of tax fraud, a criminal offence. My personal insolvency or inability to pay my bills soon led me to the office of a bankruptcy lawyer.

With everything going wrong I was at an emotional low point. I developed an ulcer and migraine headaches. But as far as the divorce judge was concerned I needed more jail time

to cure me of a continuing bad attitude towards everyone and everything. It was no surprise when I was thrown into a disgusting, horrible county jail a second time -- again for contempt of court. Why? Because I couldn't (and to be honest, didn't try too hard) to make my court ordered mortgage, alimony and child support payments.

While in jail my "new" and as yet unpaid for car was stolen and my newly furnished rental apartment was ransacked and looted -- probably by my own landlord who then didn't need to bother with an eviction. Of course this added another few thousand dollars to my debts.

IF ONLY I'D HAD A SECOND PASSPORT AND A CONTINGENCY PLAN

If I'd had a second passport, a plan of escape and a "portable trade or occupation" I very well might have taken one or more of my kids with me and escaped the nightmare at Boracay Beach, Philippines or somewhere like it. Instead I was back in a filthy jail. Crammed into a small cement cell with 14 scum and only a stinking open toilet for furniture, I had a general feeling of worthlessness. No sunlight, no exercise, and to eat, stale white bread, overcooked white noodles and white flour and salt gravy over both. My crime? A bad "attitude." I rolled myself into a ball, and sank to the damp concrete floor. I cried a lot and went into a deep catatonic, hopeless depression could things go so sour so quickly? If I could have drunk my way into oblivion or taken some mind blowing drug for relief, I would have, but there wasn't anything like that available to me. In my mind, at that time, there was no light at the end of the tunnel. I owed more in court ordered support, attorney fees, back taxes, debts and fines than I could ever possibly pay. There seemed to be no way I could ever enjoy the companionship of my children, get on my feet (financially) again, or have a normal sex life. In my cell to give me still another thing to worry about, I knew from the way one cell mate was coming on to me I'd have some difficulty protecting my ass. When I discovered that even the disgrace of going through bankruptcy would NOT discharge me from my court ordered marital obligations and onerous tax liabilities I wondered how I could ever escape this downward vortex. I reflected, but could find no reason for or justice in my predicament. There was no discernible fault of my own. I had not dated any other women during my marriage (while my wife was having a secret affair). Being so unfairly and unjustly dumped and deprived of my three little kids was something I dwelt upon endlessly. Why had such misfortune come to Mr. Nice Guy? While in county jail I received notice that upon my release I would be required to go to court in my tax case and "show cause" why (once again) I shouldn't be held in contempt, and committed to (another) prison" for wilfully failing to pay certain tax obligations. As I had no more money for lawyers and didn't relish the thought of being shunted around from courtroom to courtroom and prison to prison I was ready for some new ideas. My eyes were open, and I was ready to see the light -- if there was one.

My US passport? The only one I would ever need? It was useless --presented to the Judge by my wife's lawyer and confiscated by court order at an early stage of my troubles. Why? Because my wife's lawyer claimed I was a "flight risk." Without any money or way of surviving in a foreign country, flight abroad was not an option I considered. At least not until I was actually in prison and met "Lopez."

LOPEZ was one of my cell-mates. It was because of him that it dawned upon me that my problems were not really unique. My mistake had been in being unprepared. Lopez, my first jail-house confidant and buddy made me realise that there was no future in being depressed into inaction. I had to have a plan to escape from the country. Lopez would help me. He helped me realize that there were quite a few ways out of the quagmire. At the time I didn't dream that in the next eighteen months I'd make over a million dollars by solving my own problems and then using those same solutions to help those with similar problems. Here's how it happened.

In jail my new found friend Lopez, lent me copies of some so-called underground books from Eden Press and Paladin Publishing. These special reports included: Paper Trip, Passport Report and PT. Ideas (like how to start a new life abroad with a new identity) in those books were beacons in my despair, making me aware for the first time, of the option to leave my problems behind and emerge in a different country as a new person without a past.

There is no way in this short chapter I could impart all of what I learned from those books. If you want to live abroad and make enough money to support yourself comfortably, they show you how to handle the paperwork and how to avoid all future confrontations with courts, lawyers, tax collectors, ex-wives, creditors, relatives, etc. There are some general ideas on how to earn money, but I understand from the editor compiling it, that this book, PTO, is meant to fill the gap in the previously described trilogy. Portable Trades and Occupations is all about how to earn some serious money when you are in effect, a fugitive. My assignment is to tell my unique success story and encourage others that they can create a new life for themselves; survive and prosper abroad by simply engaging in an act of will. Anyone can climb out of a miserable and seemingly hopeless situation.

OUT OF JAIL

Getting out of jail and staying out was my first problem. On my release day, after a second 60-day term, my total assets were a cheap Timex watch and the clothes I had checked in with. All my bank accounts and other assets had been tied up either by my wife's lawyers, my own lawyers or the government. My home was gone and as mentioned, there was a restraining order saying that if I attempted to see my ex-wife or kids, she could call the cops. If that happened I would be thrown back into jail for at least another 60 days. It was time to quit being a passive victim --time to break the vicious cycle.

There was another hearing scheduled two weeks after my release date -- both in the divorce case and in the tax case. As I couldn't see any way to raise enough money to meet my court imposed obligations or to hire a new lawyer, it seemed inevitable that one way or another I would be sent back. It seemed I no longer had control of my life or my freedom. If I didn't do anything about it, I was going to become a professional defendant spending the most productive years of my life shuttling between courtrooms and jail cells. The system would grind me up and spit me out someday, but I wasn't going to wait for that to happen. My judge had expressed the idea that I could get a job and as he quaintly put it "rehabilitate myself" if I really wanted to. Maybe that was true. Sure, I could. I could beg

him to approve a delayed payment plan in line with my new income. I would have to file regular reports on everything I did. I'd become sort of a ward to a disagreeable, man-hating lesbian social service worker who was put in charge of me. My guardian and supervisor could file a report with the judge and have me thrown back into jail any time if my attitude wasn't right. Her vision of my future was to let me "live," celibate in a tiny little rat-hole crappy rooming house eating hot dogs and beans while the two thirds of my income not spent on subsistence went for never-ending obligations --- like paying fines, interest and back taxes while supporting my ex. This depressing thought about my future prospects was enough to quash any enthusiasm I might have mustered for a job search. Besides the fact that I might be facing jail on tax fraud charges as well. It became clear that somehow I had to start all over again and leave the past behind me.

IF NOT FOR PT I'D BE A DEAD MAN TODAY

I'd read the new identity and PT books and saw a way out for myself, I was very desperate: Cornered and angry. It seems melodramatic and silly today, but being dispossessed, degraded and incarcerated had an effect on me (and others in similar predicaments) that an outsider can't imagine. Old American Indian proverb: "Don't judge anyone till you've walked a mile in their moccasins." Please recognize that unexpected adversity can make you crazy. During the first few days in jail a plan I considered was this: I had the notion that just as soon as I got out, I'd buy a shot gun and blow everybody away -- especially my wife's lawyer, her boyfriend, the judge and the snotty, arrogant agents of the tax collector. After getting rid of my wife, I'd swallow the smoking shot gun barrel and finish myself off. This "simple and quick" solution seemed appropriate to me at the time. I knew from my cell-mates that they all had considered violence in response to what they perceived as injustice. Quite a few guys acted out variations on such desperate plans. I mean they did plan and carry out violent acts of revenge and self destruction. But after meeting Lopez and reading the PT series of books, I cooled off, thought more rationally and decided that leaving the country and starting a new life PT-style somewhere else was the more sensible option. It could even be a happy-making experience, an adventure.

Lopez told me tales of his career as a "Chicken Hawk" or transporter of undocumented aliens. He said that he was the best and most honest specialist in for this victimless crime. He simply helped people overcome bureaucracy and traverse borders -- for a fee. I didn't think that what he was doing was nearly as criminal as what judges, lawyers and my wife were doing to me. One's perspective changes when confined with others in trouble. They (at least some of my cell-mates) had become people with problems, not criminals in jail. Now with some time and distance between my early jailbird days, I can see that Lopez was a good for nothing, big mouthed braggart, but at least he was kind to me when I needed a friend. Lopez gave me information, direction and hope at the lowest point in my life. They say that prison is an excellent institution for educating future criminals. To a certain extent, the viewpoints of the "friends" made in that crowded stinking cell gave me a new outlook -- and surely a lot less respect for the law. After all, I was a decent, hardworking, patriotic, law-abiding, right-wing Republican who never did anyone any harm. I always paid my mortgage and taxes on time, supported my family, and always, always, always

obeyed the law. I'd never even had a parking ticket! Now overnight I had lost everything and was a jailbird. The system wasn't treating me the way I deserved to be treated. As mentioned, my old conventional values were swept away by what happened to me. My personal code of conduct didn't work. I needed a new philosophy. That's why I found a sort of salvation in PT. I recognize that it is sort of an amoral philosophy and way of life, but from day one, it would have served me a lot better than simply going along with the program planned for me by others. On the day my troubles all began I was unexpectedly served with divorce papers and criminal abuse charges filed by my wife. I was arrested, chained up, tossed like a sack of potatoes into a "Black Maria" the government van used to transport prisoners. Clubbed and forcibly given an injection to forestall any resistance to this unexpected arrest at my home, I woke up in county jail. For the next few weeks, if I'd have had my freedom back and a shotgun, I was mad enough to use it on everyone who'd had a part in pushing me around. If I'd had access to the right buttons I could have easily nuked my oppressors and finished myself off in the process.

Stage one was general hostility and a desire to destroy and hurt. I hated the government and the courts, my wife and her shyster lawyer. I hated that lover-boy she'd been seeing all those years. I would have blown them all up without a second's hesitation. Yes, I know I have been repetitious here, but I want the reader to understand how YOU would surely feel in similar circumstances. I am no nut, but I was radicalised by this experience as you would be. When you are injured and have your face pushed in the toilet, you want to get back at someone!

During my second term in the cooler, my anger had subsided a little. I had to think of what I would do with the rest of my life. Negative thoughts of revenge were clearly not a long term solution. To cheer myself up I thought about how I could start a new life in another town perhaps. When my father visited me in jail and we spoke by phone through a glass partition we had a laugh when dad said "Things can't get any worse for you Patrick. Truth, they will have to get better!"

A drastic change in my view of the world and in my attitude towards the law started when I was forced into uncomfortably close contact with some nice guys and also seriously deficient people in my overcrowded cell. It was built to house two people, but there were 14 of us in there. One guy had kidnapped, terrorised, cut up and serially raped quite a few women. Another murdered for pay and set fires that killed people. Then there was a Japanese fishing boat captain who was doing his thing (i.e. fishing) within the 200-mile limit when he was arrested for poaching. Half were young black kids held on dope dealing charges. All of my cell-mates had this attitude: "I like doing what I'm doing, don't know how to do anything else, and when I get out I'll do it again." Remorse and promises to go straight were reserved for recitations at the parole board or in front of the judge perhaps. But you learned the truth from your cell-mates quickly enough: All of them, the serious criminals anyway, thought they would be more clever and not make the same mistakes the next time. Others expected that every twenty-fifth crime or so might require a plea bargain, or a bit of ratting on fellow criminals. Nobody was worried about another short stint in jail. There were even a few connoisseurs of jails who compared the merits and

demerits of the cuisine and service in Mexican, Swiss, German, French and other prisons. It may not have been true, but according to one drug-dealer, you got wine and Quaalude pills with every meal served in France -- and the food was three star. It was the first time I heard anyone say "If you can't do the time, don't do the crime."

I learned from my cell-mates that long term prisons (as opposed to county jails) were much more relaxed, less crowded, and more comfortable in every way. The food was also varied and nutritious -- especially in Federal prisons. For the regulars, a stint in prison wasn't thought of as the horrible experience I was having at the very moment. It would be almost looked forward to --- a time free of all worldly pressures, lawyers, threats and demands. A relaxing time to meet new crime partners, recharge batteries, exercise, have needed medical and dental work performed, and above all, take a refresher course to prepare for their next career move -- in crime. It was very clear that all of my new roomies understood how to manipulate the system a lot better than I did.

I was lucky enough to meet a mulatto-Mestizo (Mayan, Spanish, African) Belizian-American man, a cut above the rest, who called himself "Chicken Hawk." This was Lopez. His business, he said, was to hang about bus terminals in Mexico City, finding confused new arrivals -- usually poor young single people (sometimes boy or girl prostitutes) from Central and South America who wanted to immigrate to and work in the USA or Canada. For a price, he provided them with guidance, false ID papers and transport to a city in the USA where a job or situation he arranged was waiting. "Lopez" explained all the details of his interesting work to me.

He had been caught in a sting operation: An undercover female who was getting out of jail in exchange for her services pretended to be a Brazilian drug dealer's girlfriend who needed to get herself and some money into the States. She offered Lopez drugs, her delectable body, and \$5000/£3300 cash to accompany her to a Los Angeles court room where she wanted him to translate for her so she could spring her boyfriend on bail. Instead Lopez was arrested. She had planted some drugs on him, but he had figured it was a mistake and had left them somewhere else so that when he was arrested, the charges against him didn't stick. His unexpectedly light sentence was 30 days in county jail (where we met) and then deportation (a free bus ride) back to Belize.

He told me he was going back to work immediately upon his release. His work (he said) was perfectly legal in Belize or Mexico, and as long as he avoided being lured into the USA again, Lopez felt it was a very good, very safe, very profitable business. He had been prepared for the contingency of his arrest, and his organisation had deal-making, lawyers on retainer.

Lopez bragged about how rich he was and invited me, upon my release, to stay for free at his comfortable, large luxury home in either Mexico City or in Belize. Lopez hinted that I could learn his business, work with him and earn myself "fifty, maybe a hundred thousand a year -- easy money." He was the one who had lent me the PT books to read while sitting on the floor in our cell. I was very grateful. By explaining to me (and showing me

the reference in the Passport Report) that anyone with USA ID could travel through Mexico to Belize, most of Central America, Bermuda, the Caribbean and Canada. NO PASSPORT was needed! This bit of information made my next move upon my release, appear to be both obvious and essential.

ESCAPE PLAN

Escape was my plan: The day of my release I would visit city hall to register to vote in the name of a high school classmate who had been permanently brain-injured in an auto accident. My former school friend was vegetating, bedridden, and permanently confined in an institution for the totally disabled. As I knew his birth-date, parent's names and could get his social security number, it was possible for me to acquire a wallet full of ID cards that would enable me to leave the country and live indefinitely in over a dozen countries, including Canada. This is exactly what I did, following the detailed instructions in Eden Press' Paper Trip. Of course I needed money too.

Upon release, to get a little stake I went to my father. It was like pulling teeth to borrow \$5000/£3300. But I needed at least this much for my get-away and a new start in life-- free of old obligations and emotional baggage. I regretted having to leave my kids, but if I stayed, I wouldn't have seen much of them anyway.

Lopez promised that when I got to Belize, he would introduce me to a lawyer who for \$300/£200 cash, would get me a Belizian passport good for visa-free travel to a long list of countries including some in Europe. Lopez said he could make connections for me. I'd make some easy money operating out of Belize. I took down his addresses in Belize and in Mexico's Distrito Federale. I promised to meet him one place or the other in a few weeks.

It took me only a few days to borrow my \$5000/£3300 stake and get my voter registration card, plus a plastic birth certificate ID card. All this wallet debris was courtesy of "Carl Anderson," a guy my age who wasn't ever going to be going anywhere. I dropped into a Mexican tourist office and they gave me a blank "tourist card" good for a six months' stay in Mexico. I could have filled in any name, as they didn't even ask for ID! The girl at the counter said "If you want to live in Mexico more than six months, you just leave Mexico for a day and come back in. The six month visa is automatic." I asked if I could exit and return from Belize. "Sure, why not?" It was a beautiful day in every way. My ex-wife, the tax collectors, my other creditors, my problems, my past life and my past identity were all history now. I took a bus to the border and just for fun, crossed into Mexico at a place Lopez told me about. It was a resort area without any fence. I didn't need to show any identification or even my tourist card. I walked into Mexico. If there was any surveillance, it was on would-be immigrants who were going the other direction. It felt good. A few days out of prison and I was already a PT who could cross borders without encountering or confronting any bureaucrats!

The weather in was fine and sunny. My first stop was the once grand Rosarita Beach Hotel where for peanuts I got a sub-standard, no-view room that had seen better days. But I didn't plan on staying in my room. There was a great beach, the night life of Tijuana, a

magnificent pool. Best of all, I stumbled into the hotel while the Miss Nude Universe contest was going on. This was not the same thing as the better known Miss Universe Pageant. It was also a business booster, but for the Rosarita Beach Casino operation. It certainly did fill the hotel up during low season. Fifty pretty, single, college-age girls from around the world were offered a free trip. It was ten days in sunny Baja, Mexico, if they would participate in a few events, dance every night (clothed only in a few feathers), plus sing a song or two. The big event was for them to parade around in high heels on the last night, without any clothes. Three winners would take home cash prizes.

Every afternoon and evening there was a lot of beauty contest related activity -- always with alternating big bands and mariachi music. Plenty of free snacks at the bar. It sure beat county jail. Tropical drinks served by near-naked girls in coconut shells were incredibly cheap and tasty. There was a lively gambling casino operating. With beginner's luck, I was able to wager \$15/£10 at a crap table and walk away with \$180/£120 in ten minutes. My first week in Mexico was paid for with my gambling winnings. An incredibly well shaped Swedish college girl, a gymnast around 22, came over and stood beside me while I was accumulating chips. It turned out that she had responded to a "send in your nude photo ad" winning a ticket to participate in this Miss Nude Universe Contest, back in Malmo, Sweden. "Would you like to join me for some tacos and enchiladas at the hotel bar?"

My hospitality with the free lunch at the bar led her to reciprocate. "Would I care to stay the night with her in her (free) room at the Rosarita Beach Hotel?" You bet! Her room was much superior to mine, and I saved \$20/£15. But you guessed it. These weren't the only reasons I accepted: I felt I deserved this incredible luck and a few simple pleasures after my recent bad experiences. When Krissie wasn't participating in contest events we were together over the next five days. Things were indeed looking up. I was able to smile and laugh for the first time in six months! Not having had a woman for all those months during my divorce proceedings and being celibate in jail had contributed to my depressed mood and low self-esteem. This fortunate encounter with Krissie, brought back my libido, my joy in life, and my dormant sexual drive. With gambling winnings in my pocket and her in my bed, I felt powerful and in control -- like a winner again, not a hopeless burnt out case.

After the beauty contest was over (she came in fifth out of 50 narrowly missing the big prizes); we took a boat across the Bay of California and then a bus bound for Distrito Federale de Mexico. After a three day trip (with stop-overs), I saw her off at the Mexico City airport. I had her address in Sweden and an invitation to visit and stay with her any time I could get over to Malmo.

In the first week I didn't think carefully about my new identity because I was too busy romancing Krissie and making up a story that I thought would appeal to her. For Krissie, Carl Anderson (my new persona) was a cocaine dealer from Beverly Hills who had recently jumped bail and was a fugitive. I told her the truth about how I'd obtained my new identity by taking on the name of a brain-dead high school classmate. She seemed to

have been impressed by this story, but once we were separated, I reflected that it had been incredibly stupid of me to portray myself this way. She would tell her friends about her little fling with me. In a way, I gave her the power to blackmail me. We might have a falling out. She, or perhaps a friend who heard the story I made up, could turn me in to the Swedish police. Even though I was neither a fugitive nor a dope dealer, I might get into serious difficulties because I was not who my papers said I was. Why had I given her a cock-and-bull story when it couldn't possibly do me any good ?

From my experiences in prison, it seemed altogether likely that when the cops wanted a quick solution for a local crime, a guy with a shady past (especially a foreigner) could easily be, and often was, FRAMED. I already had her affection before I blurted out this ridiculous story. Now that we had parted I realized it was not a sensible thing to have said. Yet I had a need to confess, to tell someone at least part of the true story. That was a big mistake. The fact that I embellished the theme with even more incriminating stuff would keep me from ever looking up Krissie again. Having a big mouth was my first, but not my last mistake as a would-be PT. But I learned from it. It is better to pose as an unimportant nobody than to try and impress someone that you are a big time criminal. THE PT BOOK newly-purchased mail-order personal copy of PT became my evening reading. It provided me with valuable information and common sense guidance. "Create a low profile, an easy to remember, simple background story --- and stick to it come hell or high water." It had been a mistake to tell my secrets to Krissie and to then embellish them. From now on my real past life and my old identity would be known only to myself. I would never give my secrets away again, not even with the woman I eventually married some years later. My old life was gone. To have a future unburdened with my past obligations, I was determined to take the PT book's advice to "cut all ties, truly becoming a new person." For a lovely week, my luck at gambling and my little love affair had been an excellent confidence builder. [By the way, I told you the story of my first week out for a reason. The PT book didn't mention this, but I feel it is very important to do things to feel good about yourself and your new life. After being incarcerated, I was suffering from low self-esteem and a lot of doubts about the future. Giving myself a few treats and putting some good experiences below my belt (so to speak) was important for me, as it might well be for you.

PARANOIA IS NORMAL AT FIRST

At one point during the beauty pageant, a photographer seemed to be taking photos of me at the Rosarita pool side. I was gripped by momentary paranoia and hid myself behind a post. Had Krissie betrayed me ? Was a private detective hired by my ex-wife following me? Was Big Brother tracking me? According to PT , these feelings are normal. But the world is such a big place, it is beyond the realm of possibility that anybody is going to find you once you have new identification and are across an international border. Besides, even a big target -- like someone who operated a very big swindle --can't easily be followed. It only happens in the movies. You just couldn't get caught if you had good ID, told no one of your plans, kept your trap shut, and stayed out of trouble. The biggest single thing that gets people in trouble is their own big mouth. If I didn't yakity-yak my way into the soup, as I had with Krissie, potential problems would never materialize. My past would fade

away. To be a success in your new life, your old life has to be spun off or at least compartmentalised. That means if you do contact old friends, kids and relatives, do it from a public phone in a town where you don't live. That way, the call, even if traced, won't lead directly to your doorstep. Don't tell your new friends about these old life contacts -- or about your past. Your new acquaintances only know what you choose to tell them. Better you are an orphan without any relatives. Nobody from your old life can know your current whereabouts --certainly not the exact address, or telephone number. They shouldn't even know the town or country!

IN MEXICO CITY

Lopez's house in Mexico City wasn't nearly as opulent and luxurious as I'd pictured it. An apartment door in a run down apartment building had the name "Carreras," on it. That was the name I was supposed to look for. At least the whole story wasn't baloney. But I never got inside the door. Nobody home. After ringing the bell a while, I talked to the caretaker and learned that the guy I knew as Lopez hadn't been there for many months. "Senor Carreras is out of the country, in America I think." Every PT uses other names for business. Lopez or "Carreras" had told me he might have to be in Belize. As it was my intention to get a new passport and identity there, I spent only one night in polluted Mexico City. The next morning I was on another bus for the southern border and Belize.

BELIZE BECKONS

St. Louis Missouri was once described to me as "the rectum of the Earth." But compared to Belize, St. Louis was paradise. Belize is a sprawling slum. The houses, hotels and commercial buildings are made of rotten, termite infested wood painted 30 years ago and which has been peeling ever since. Open sewage canals carry floating street-gutter turds in a slow meander to the beach. Local kids whiz around on thousands of noisy, beat up motor bikes. Noisy? Like mosquitoes in your ear amplified a hundred times. The Japanese motor bikes were a gift from the United States Foreign Aid Program called "Friendship for Progress." A lot of progress if noise is progress. When it rains in Belize (which is every day, most of the year) there is flood water and mud everywhere. Downtown, if you are lucky, you will find some elevated boards to walk on. It's almost impossible to keep your feet dry. Walk through the mud and your legs get full of leeches, scum, excrement and parasitic water insects. Outside of Haiti or Africa, Belize is the poorest, most dangerous, ugliest city on Earth. To call Belize an unpleasant place is to give it a compliment. Belize is a rats' nest.

Belizians speak a sort of English that is almost impossible to understand. I called it "Shuckin n Jivin." The population of the city is mostly fourth generation escaped African slaves. All the commerce, such as stores and most restaurants are run by Indians from India. The local Indians or native people are a small minority in their own former country and these people, mostly Mayans, live outside the cities and towns in rural enclaves. Belize, a black majority country with the official language being English, is very different from the rest of Central America. Almost all the other places use Spanish. In the rest of Central and South America, with a few exceptions, people have a similar racial make-up to Mexico, mixed Spanish and native. There are also the former colonies of French, British

and Dutch Guyana -- all terrible countries with lousy climates. There, the languages of the former colonial masters are still used. In Brazil, Portuguese is spoken. But the rest of Latin -America is Spanish speaking. I was looking forward to Belize because my Spanish (at the time) was pretty non-existent.

In Belize, the official language is English because it used to be a colony: British Honduras. But Belize was freed in the 1960s. Under corrupt and inept home rule, it has gone downhill every day in every way ever since independence. At the one clean hotel in the whole town, run by British ex colonials who stayed on, we were told that the entire population of Belize is about 200,000. At least half are in the USA at any given time. For the most part they peddle dope, do underworld sort of things, and collect USA welfare benefits. Because Belizians blend in with American blacks, it is easier for them than for Mexicans to get in and out. As Belize is such a lousy country, the younger people are "up North" most of the time.

A young Italian backpacker type in our Belize City hotel complained that he was robbed at knife-point the day before. He was tortured and cut up a bit -- just for the amusement of his juvenile assailants. I am warned by him to never travel alone in Belize. I ignore this advice, still believing in my anti-theft technique in poor countries. I run around wearing tattered shoes, no socks. I have never more than a dollar or two in my pocket -- unless I know I'll need more for something. My only clothing is a pair of very light, unravelling cut-off shorts. No wallet, no watch, no shirt, and obviously nothing to steal. If I am moving myself into or out of a lawless town like Belize City with money and personal documents, I'm always in an official hotel or airport cab. Even then, any valuables are well hidden in a money belt under my clothes. I have a "give away" wallet in my pocket with a small amount of currency, bogus ID and a camouflage passport I don't mind losing. This has helped me avoid thefts in the past 25 years of travelling in often dangerous places. Fortunately, I am not such a good looking hunk that I'm ever a candidate for homosexual rape (except in American county jails). Naturally, I tried to look up Lopez. This time, to find his digs it took a 45 minute boat ride out to the barrier reef island of Cay Cawker. The reef is a much nicer place than Belize City, but it's hard to imagine any place that could be worse than Belize City. Cay Cawker has a few nice resorts, and a reasonably clean sand beach. One sees a bit of the unpainted or paint peeling wood and the tin roof slums present in any Caribbean island. Right on the beach, there are quite a few houses of relatively wealthy foreigners. I'm told a few are owned by mid-level Belizian drug dealers who move their merchandise up to the States with light planes, fast boats and four wheel drive vehicles bearing California plates.

One of these beach houses turned out to be where my contact Lopez stays when he is in the area, but he "sure ain't here now mistah" a sexy looking black chick tells me at the door. Lorraine tells me she is a "ho" in Belize city who is "lookin fo de" which means she is looking after the house when she isn't being a prostitute in town. Lopez she says, "He doon time in da monkey house (jail) in Merica" so far as she knows. Then Lorraine wants to know if I'd "like to stay over at da house, take me out fo roas sea turtle dinnah, and gimme a good fukkin tnight.". I ask her if the lovin is going to be free, or if I have to pay.

"If youse gonna play youse gonna pay" "How much" I ask politely. --"Dat depen on how much you got boy?" she giggles. We quickly settle on \$50/£33 plus the best endangered giant green sea turtle dinner you can get on Cay Cawker. Dinner is good and Lorraine in bed is, well, different.

I figured \$50/£33 or maybe double that is what I'd have had to pay to rent a hotel room on the Cay and if pretty Lorraine comes with Lopez's place to spend the night, at \$50/£33, I'm a lucky camper. I was glad that my meeting with Lopez a few weeks earlier had led me out to his beach-front pad at Cay Cawker ---- until I wake up the next morning and my real, not the decoy wallet with \$200/£132 in it and most of my Anderson [phoney] ID is gone. "It will be impossible to replace," I worry. No sweet Lorraine in sight. I go to visit the local cop station on Cay Cawker and after outlining what happened I'm told No point in lodging a formal complaint. I'm told that that is the way Lorraine operates. Her fee is whatever you've got in your wallet. No help from them. But they have received my ID from Lorraine, and politely return it to me -- after soliciting a \$20/£15 bribe that I gladly hand over. Fortunately, I have another two \$100 bills imbedded under the sole of my running shoes and my mother lode of some \$4650/£3400 is still in a safe deposit box in Belize City. Falling into the vernacular, I ask the cops: "How about dat lawyer, Attorney Shookin, dat my fren Lopez recommended?" For another five dollar tip I get his address from the cops and go to see him. A Belizian displaying a degree from New York University, and admitted to the New York Bar. He welcomes me with a friendly handshake. "Any friend of Lopez is a friend of mine." "Are you also into marijuana and shit (meaning heroin)?" he asks. I explain that I am into nothing illegal, but " I would sure like one of those \$300/£200 Belizian passports you're so famous for. Ha ha." The lawyer, who looks and sounds a bit like Harry Belafonte did 30 years ago, explains that the price is now "slightly higher." It's \$20,000/£15,000! I turn around to walk out. "But wait." As I don't have that much, he can handle my request for "Well, how much you got boy?" "A thousand bucks? OK. you pay it 100 per cent up-front." Though I should know better after Lorraine, I go along with the program and reluctantly give him the cash -- even though it is over one-fifth of my entire net worth.

"Come back in two weeks and your passport will be ready for you," says Mr. Shuck n Jive. I call him attorney Shuck n Jive because that's what I got for the next four weeks. Stalling. "Things aren't as easy as they used to be." Staying in a flea-bag hotel with no money coming in and my remaining \$3600/£2400 in resources draining away at \$50/£33 a night was daunting. After I week I used my waiting time to get a part time job helping to set and pull in lobster traps near the Cays. Low pay, hard work, but free lobsters for three meals a day. A French guy who was doing a good business lobster fishing was glad to have my help. He said the locals were too lazy to tie their own shoes and too stupid to know how to do it. Being a lobster fisherman in Belize was not a career I wanted to pursue. Even though Belize is a tropical country, it could get uncomfortably cold out there in the water spray and wind. My hands got sore and often badly cut from pulling in ropes and metal cages. Not to mention that live lobsters can deliver a nasty bite with their pincer-claws or puncture your skin with their spines. But at least I was breaking even and not depleting my resources. Four weeks went by and all I got from the lawyer was "I'm

workin on it," or "I am too busy to talk to you now." When I had a day off from lobstering was to take a bus to Belmopan, the nation's capital. Belmopan was reached by a dirt road. But surprise, surprise, for a single block as you come into Belmopan, the dirt road became half kilometre of four-lane super-highway leading to a single office building in the middle of nowhere. That's all there is to Belize. The office building was a parting gift from the United Kingdom when British Honduras the colony, became the independent Commonwealth state of Belize. It was designed in the no frills reinforced concrete architectural style of a 1950 Public Housing Project. In a word, Ugly. Belmopan was to have been a new city, like Brasilia. Strategically placed in the undeveloped interior to attract the population away from sordid Belize City. There was a nice model city in the lobby of the already decaying office building, but outside, aside from a few shanties and a bus station, that was Belmopan. Belmopan was nothing but a foundering dream.

My visit to Belmopan was to meet a few government ministers. I wanted to pitch my idea that they could raise some money, one hundred million USA dollars to be exact, for the Belize Treasury by selling 1,000 passports to selected foreigners at \$10,000/£7500 each. I got their attention. But all they were interested in how they could personally profit from the scheme, preferably in advance. Without appointments, I met the Prime Minister and most of the top officials of the country who seemed to be twiddling their thumbs in Belmopan and glad to see a new face. They were exceedingly receptive to my idea and felt it was possible that I could be appointed deputy foreign minister in order to administer the passport sales program. But I later learned that nothing happens in Belize until you grease palms. They don't believe in contingent fees. So nothing happened. Years later I learned that an enterprising under-secretary of state from the USA got the same concession I had outlined to the government ministers, and quite a few passports were sold at not \$10,000/£7000, but \$50,000/£33,000 each with this chappie, known as Clark Kent (of all things) in charge. I wondered how much he had to pay to get the project rolling. But peddling Belize passports was a bust as far as I was concerned. At least for the next three years. Later on, I did sell a few. \$1,000 GROWS WINGS day I visited the lawyer whom I suspected had spent my money to pay a few debts and forgotten entirely about getting me a \$1,000/£700 Belizian passport. Eventually I got angry. After four weeks I told him to: "Give me a passport or return my money! No more avoiding me and treating me like a mushroom. You keep me in the dark and cover me with horse manure." Shuck n Jive responded by saying "Mon, the local police are looking for you. A white boy's face on a passport application in Belmopan is unusual. They know its passport fraud." The lawyer told me he supposed I wasn't the person whose ID I was carrying. If a dope dealer like me needed a passport he suspected the law (back in my home country) was also after me." If I were you I'd be careful and get out of town right away. Don't make enemies of your only friend in these parts! ". This was his way of getting rid of me and keeping my \$1,000/£700. My Shukin n Jivin lawyer said the local cops knew that there were fewer than 1,000 white people resident in the country, and they knew I wasn't one of them. They sent word to him (he said) that I wasn't entitled to a passport and wouldn't get one. Shuck n Jive said "You clear out of mah office and keep moving right on outta dis country iff you don't want you white ass thrown in jail." I didn't doubt he could cause me trouble. He was of course lying and I had been conned again. But what can you do? As the sun set

over the beautiful Belize City beaches and the odor of decomposing turds wafted over the noisy slums, I was on a bus going west to the next country -- Guatemala.

A GOOD DAY IN GUATEMALA

This time I'll spare you the local colour. But in Guatemala City I had some good luck for a change. I found a fairly pleasant hotel for \$3/£2 per night, enrolled in a free Spanish class run for would-be missionaries, and attended a few Sunday church services at an Anglo (English Speaking) Church. Food was cheap and I figured even without a job I could live in Guatemala for two years on the \$3500/£2400 I still had left. That doesn't mean I wasn't always on the lookout for ways to make some money. In church I got to know a few local businessmen. Most of them were white Europeans with local, dark skinned wives. I let it be known that I wanted to settle in Guatemala and become a citizen as soon as possible. At coffee hour after church services, I made contacts with several men who invited me to visit their homes. I told them the (partial) truth that I had come to Guatemala after a disastrous divorce experience. I needed to start a new life. They all recommended I marry a local girl, but I said I wasn't ready for that quite yet. As one of my new friends had a similar divorce experience, he said he'd be able to save me a lot of time on the learning curve. "We'll introduce you to old Senator Flores, and he will fix you up with the needed immigration." Senator Flores, apparently a big time politician for over 50 years, was most cordial. We spoke for a while (in English) about the technical requirements of immigrating to Guatemala. This involved registering with police and starting a business that employed Guatemalans. After ten years one could apply for citizenship and a passport. I tried to turn on all the charm I could muster. When I sensed that he liked me a little, and was thoroughly amused by the story of my experience with the Belize lawyer, I asked: "Is there any way or shortcut the ten year wait and to get a passport and become a Guatemalan citizen more quickly?" Then I got what I had been praying for. Like the good lawyer he was, he asked me first, "Didn't the man who introduced you to me say that you were the son of my old friend, the late Enrique El Cordoba ? As he was a citizen at the time of his death, you would be automatically a citizen. On your documents, Senor Cordoba, you could be born any date or anywhere you choose, including here in Guatemala. It is a simple matter and we can arrange everything in a matter of days. Our fee would be \$10,000/£7000- payable in cash and in advance.

I indicated that this would be fine although I told the Senator, having been bilked recently in a similar situation, I would prefer an escrow arrangement where my money was released only when the passport was actually delivered to me and in my hands. The Senator quickly agreed that any local bank could hold the money. The banker would release the funds to him only after I had a chance to inspect the passport. No passport within 60 days, I take my money back. So far so good. I told Senator Flores that I would need a little while to obtain the money from my former place of residence and I'd get back to him when I had the cash.

I SOLVED THE MONEY PROBLEM

For those few readers who have been paying attention to my finances, my entire net worth at this point was around \$3500/£2400. But during my stay in jail I had met a few

prosperous young men from Colombia and Bolivia who said they were in international commerce. Import and export, they said. Then there was the Japanese ship captain and a dozen others from various countries who gave me addresses and telephone numbers. The guys from South America spent only a single day in my cell and were quickly out on bail. After I had read PT in the joint, I knew it was in my interest to cultivate foreigners I met who might later do me some good. I had suggested to the South Americans that I might be in a position to help them. In the joint you don't know who is for real and who might be a government agent, but you can tell who has class and money by their haircut, manicure and manners. Cops usually are not very articulate nor very classy. The one suspected undercover agent in our cell was immediately identified and known to all.

These South American chaps were suave and had the smell of serious money. I doubt that they trusted me or took me seriously, but I did have some post office box numbers and probably fictitious names for them.

The next thing I did was to go to a hotel in the elegant Zona Rosa where they had all the latest IBM office equipment for the use of their guests. I charmed the girl in charge to let me use her office as my return address for calls or faxes. Then I sent some two dozen nicely typed letters to my recent acquaintances offering them Guatemalan, legally issued passports for \$15,000. A week went by and I got only one reply. But the reply, a fax in perfect English from a law firm in Medellin, Colombia, was good news: "We always have use for documents such as you have described and will not quibble over your price. We find it to be quite fair for legally issued documents that are properly backed up by records in the issuing office. If you can provide such documents for 23 of our people, we will order them now! Please be aware that we are not playing games and it will be a very serious matter if you accept the partial payment you ask for and do not deliver exactly as promised."

It was a very excited Enrique Cordoba, Jr. who went to see the Senator that afternoon. I asked if it was possible to order not one, but TWO DOZEN passports. "If we can do the order over a six month period, I see no problems." he said. In such quantities, the price to me would be \$5000/£3000 each. We worked out the deposit details. These were streamlined and refined in the coming years. In real life, nothing ever goes in a straight line, nor is it simple or smooth. And so it was here. There were little glitches and anxious moments. But my first 23 deals as a passport broker worked out very well in the end. Senator Flores was an honourable man who always did what he promised. My Medellin clients never again put anything in writing, but after the first few deliveries, they never hesitated to pay in advance and in full.

Whenever I asked for money it was in the bank on the next day. They were honourable and dependable clients. We filled their orders--spaced out and one at a time. Each passport applicant came from a different town. Flores knew the dangers of having too many bad apples in one batch. There were no consecutive passport numbers or other links between his clients. Six months after my first order alone, I had my own documents free and clear. Plus I had over \$300,000/£200,000 in profits socked away. With a reliable source for product, I was able to find new customers and also seek out new passport sources in

neighbouring countries. Life was looking up. I rented a beautiful penthouse apartment in Guatemala City, bought a car, and dated local girls from the better families. Nobody outside of Flores knew how I made my money. I paid my dad back the \$5000/£3000 I had borrowed and made him a gift of another \$15,000/£10,000.

THE FIRST PASSPORT

The way it worked (with variations for later orders) was that an assistant from Flores office took me to a police station where I was registered for a "cedula" or voting card with my photo and fingerprints on it. No identification was needed for this document. Then we got a driving license, a few other pieces of identification. Finally after a \$1000/£700 bank deposit was made locally, I got a visa card -- also with my photo on it. It was a very good package. As I wanted to have a birth certificate showing me born in Guatemala, this was accomplished by Senator Flores office staff lining up several sworn statements from people who knew me as a small child and my dad, the late Senor Enrique Cordoba and my mother, Mellorica . A delayed birth certificate and baptismal records from the Catholic Church were provided. The passport application was filled out and shunted through Guatemala bureaucracy by Flores personally. Surely he passed out small and welcome cash gifts to the various employees involved with the processing. Pedigrees took only a week to issue. He could do same day service any personal appearances if paid an extra \$2000/£1500.

HORIZONS

I had my own new passport in hand, I went to Europe. There I made an effort to contact my mentor, Dr. Hill, author of the Passport Report and PT. I figured he'd have plenty of leads from readers who wanted his help in getting a second passport. Hill was easy to find, easy to talk to and always a pleasure to do business with. I proposed that he send me clients and we split profits on passport deals. I was going to put them through in Guatemala of course. By then I'd figured out how to get any European passport a client might want. Hill readily agreed to give my name out to possible clients once I'd obtained for him a couple of passports at my cost to show that I was for real. I never told him about Senator Flores and he never asked. Until the day Hill retired, I never received less than 20 orders a month from him.

The average order was \$20,000/£13,000. The problem was supply -- not demand. Senator Flores decided upon an absolute maximum of 10 per month. With demand many times that, it was necessary for me to seek out other sources of travel documents. Hill referred me to several prospects who had written to him offering documents. By the way, we agreed early on that between us we'd call passports "Pedigrees" and the issuing governments were "Kennel Clubs." Thus we had interesting correspondence about the Guatemala Kennel Club and the Cuban Kennel Club, etc. The clients were American Terriers, British Female Sheep Dogs and so on. We also took different names. I was Graf (Count) Rex Von Vow Vow. (That is a dog's bark, in German) As a joke, I recommended myself for inclusion in Who Is Who as the president of the International Dog Lovers Society and other doggie related associations. I gave myself all kinds of crazy, non-existent medals and awards. Somewhat to my surprise I was listed in Who Is Who, and

used that name in my business. My partner was "Harvey Penquino" and our main office was listed on engraved stationery at "Rockefeller Centre, Antarctica." When staying at hotels and travelling, this was my business card. My puckish sense of humour had come back!

Hill had so many clients he used a code of conduct that resulting in him turning away more business than he accepted. Selecting his clients carefully, Hill wouldn't accept any business from individuals who didn't smell right. He tried to weed out real criminals who used force or fraud. If he suspected his applicant was a journalist or an undercover agent, he gave them strictly legal advice and sent them on their way, empty-handed. He told me he never had any spies or terrorists apply to him. They had better sources: Their own governments. Because he knew where they got their passports and tipped me off, I was later to be able to place orders with and personally visit these passport "factories" in several countries. As I value my life, I won't name any but the one in Bulgaria that I believe to have been shut down some years ago. As I moved into the upper echelons of the shadowy world of real and phoney passports, I did get to see and actually purchase documents from government people who used the highest quality equipment to produce copies that even experts could not spot as forgeries.

The way that these documents passed computer checks before has been revealed: Israeli and Cuban governments forged British passports for instance, used real names and real identification numbers that were obtained from photocopies taken of real passports by their agents in hotels, airlines, banks and restaurants.. In the novel Day of the Jackal the author got it slightly wrong. The Jackal character on which the book was based [and about whom there is another chapter in this book], did not get his British identity by starting from the tombstone of a dead child. He got it from a copy of a real passport, the number of which was professionally inserted on a blank manufactured in Cuba. As a man who did favours for Cuba, Jackal could have as many of these "pedigrees" as he wanted, without charge. When he was shot in possession of a seemingly genuine British passport, there were two passports in circulation with exactly the same information. Only the photos were different. One was a genuinely issued one to a real British subject. The other was a perfect copy of it, made in Cuba. We were offered unlimited quantities of passports from little countries such as Chad, Tonga and the Dominican Republic. They were cheap, too. Part of the reason we didn't handle these documents except in special cases, was that if too many "bought" passports were floating around from any single issuer, they would lose their credibility and acceptance for travel. This is what actually happened with the Dominican Republic. There were so many Chinese with this passport that Britain automatically gave all holders who didn't look like Dominicans (white, black or partly white and partly black -- not Asian) a quick quiz in Spanish. If they didn't pass, they were refused entry. The same thing happened with Gambia.

I OBTAINED MY EUROPEAN UNION PASSPORT

Examining my new Guatemalan pedigree and birth certificate, I noticed that my dad was born in Spain. I asked Flores if, on this basis I could get a Spanish passport. To my great surprise he indicated that this was not a problem. It was in fact, a lot easier to parlay my

Guatemalan ID papers into a Spanish passport than getting the original Guatemalan papers. He said he would have charged me only \$2000/£1500 for his services in getting me a Spanish one if I was a new client. As I was sending Flores over \$200,000/£150,000 in revenues every six months, he did it as a favour. We walked over to the Spanish Consulate in Guatemala where he knew everyone. Flores presented them with a properly filled out passport application, a copy of my birth certificate and my father's birth certificate. These were genuine documents fully backed up on public records. As my father had dual-nationality, I was Spanish at birth. With a small tip to the Guatemalan employees of the Spanish Consulate who handled such things, my Spanish passport was ready in 48 hours. Now I was a citizen of the European Union and could live as long as I wanted to -- or work anywhere in 12 different first class countries -- without any permit!

As there had been plenty of people in Guatemala who were both Guatemalan and other nationalities, when we wanted to make someone American, British, Swedish, Greek or Lebanese it was never a problem. Thus, my Guatemalan connection could supply both legitimately issued Guatemalan passports and whatever other nationality we desired. I priced the European Community passports at \$50,000/£33,000. We did a few dozen of these "Big Pedigrees" by getting a Guatemalan document first. This all went on until the inevitable scandal developed. One of our clients was picked up on an unrelated charge. Possession of a small amount of drugs for his own personal use when his plane from Caracas to Madrid made an unscheduled stop in Puerto Rico. Sniffer dogs found two grams in his socks. Our client, an otherwise legitimate businessman, to reduce his own sentence in the USA from 20 years to two, blabbed about Graf Von Vow Vow. His passport sponsor was found to be Senator Flores. There were a few newspaper stories, but as culpability wasn't clear, and Vow Vow took off at the first whiff of danger, it all died down.

Unfortunately, this brought some negative feelings to the partnership and Senator Flores decided to retire. At around 75, he decided to devote his remaining years to his 22-year-old wife, his several thousand head of high-grade cattle and his racehorse stud ranch in Europe. He was many times over a millionaire. I think he is still alive. Long before the good Senator retired, I had made many other connections. Best of all, I learned how to obtain virtually any passport from any country by doing research on my own -- without the help of Senator Flores or any other intermediary. I still know these techniques, sharing them with personal friends and a very occasional referred client with impeccable credentials. After this scare stirred up by Uncle Sammy, Count Von Vow Vow disappeared from Guatemala took on a new identity (not Mr. Sojourner, either) and kept a much lower profile. I too, had made enough money to retire. I wound down the business over the next few years and then quit altogether.

Obviously, I could never put it into the Guinness Book of Records, but after my move from Guatemala, as a little hobby project I decided to get [for myself] a legally issued passport from every one of the 212 political entities which issue passports. I pursued this "hobby" as a stamp collector might do. While I won't say I managed to get every one, I certainly got more than half and I'm still working on the project. Every man needs a goal --

- something to do! And I like this better than playing golf. I also like practical jokes and used to picket with animal rights activists on behalf of Plant Rights. After all, isn't it cruel that fruits and grains are cut down without a chance for them to become parents? I only quit when I developed a large following who seemed to take me seriously! They were ready to blow away farmers who were cruel to bushes.

PASSPORTS BECOMES BIG BUSINESS

Success always breeds more success. Going back in our chronology, once I had made the connection with Flores, Hill and a few others, I went to all the publishers of passport advice books and made deals with most of them. My net profit as a passport broker hit over one million USA dollars per year during my second year. And this was on selected business. Had I taken on all comers and serviced them with any old garbage available, I could have tripled my income. But then I would have been a schlocky operator like my competitors. In my first year I had to get a stake together. I wasn't so particular. After the first batch, I jettisoned my Medillin clients. I figured that if I sold to people in the smuggling business, it would be just a matter of time before one of them went down and I would somehow be implicated for facilitating their activities. So I adopted Hill's policy of vetting my clients to find out who they were and what they were up to. Most of them were surprisingly, lawyers who used their second passports to hide assets for themselves and their clients. It was one of these lawyers who blew the whistle. The Medillin people would have probably kept a tight lip. Many of those "legitimate" clients had divorce and government problems similar to mine --except they were usually much richer. I heard some really sad stories and realised that my own divorce experience was rather mild compared to some of the horror stories I heard from others. My divorce story, the one I began this chapter with, was the most traumatic thing that had ever happened to me. Now, looking back, it was just a blip. The pain of it all is almost forgotten. I moved on to bigger and better things, a much higher standard of living, more interesting work, a lot of great women, and eventually a happy and prosperous retirement.

DID I MAKE A MILLION A YEAR?

It was no magic really. Once I had the Guatemala connection and an income of \$50,000/£33,000 a month from it, it was easier to visit other countries where I made similar connections. I simply visited top attorneys, Ministers of Immigration, trust officers at banks. I responded to any and all ads re immigration, passports or travel documents. In the case of Panama, for instance, I met with top people from the National Guard (who ran the country). But I could never get my wholesale price below \$10,000/£7000. As a result, I never used them until cut off from Senator Flores. Then for a while, we sold quite a lot of Panama pedigrees. I remember them well because getting a picture with a red background was often something clients couldn't get done right. With the help of many friends and contacts I made during my years in the business, I actually persuaded several countries to institute legal investor-passport programs. In two cases, they put me in charge of them. Once for a short time, I became a "Minister Extraordinary and Plenipotentiary" in Macao (near Hong Kong). Along with the truly grand title, I picked up a diplomatic passport with my new honorific inscribed within. I loved the title even more than the nice profits made from investor-program legal passports. Similar deals were made with half a

dozen small countries including Belize. There were others in the business and I was a broker rather than the lead underwriter in most of the deals. I even sold a few Belizian passports at \$40,000/£30,000 a pop. I helped another half-dozen people get appointed Honorary Consul with a brief to issue passports.

CUSTOMERS

Getting good pedigrees to sell was always a lot harder than finding customers to buy them. We once had a client in Hong Kong who wanted to buy 10,000 passports at a crack. I didn't sell that many in my entire career as a passport broker. Obviously this mass marketing approach would have never worked. A customs officer at Heathrow would soon catch on if a planeload of 600 non-English speaking Chinese from Taiwan all with fresh passports from Fiji got off. No nation is obliged to let anyone in if they smell something fishy. They don't have to give any reason for refusing entry. People's pedigrees have to match their appearance and language skills. As we never advertised directly to the public, our customers were all referrals who came from financial consultants who gave talks at seminars, wrote newsletters, or were trust officers at banks. Often satisfied customers sent us friends and relatives. Wealthy Arabs from Saudi were always a giant pain in the arse because they had a psychological need to bargain you down by at least 50 per cent from your original asking price -- whatever it was. Normally I ran a fixed price operation. "Take it or leave it!" But I lost a lot of Arabs that way. Eventually in my "special deal for Arabs" I priced pedigrees I'd normally sell for \$20,000 at \$100,000. After that we started negotiating down from \$100,000/£70,000 and they were always happy to get their pedigree (after hard bargaining) for \$44,750/£30,000 or thereabouts. There are a lot of stories to tell about my many different sources and even more amusing tales about outrageous clients. We'll save them for a later edition of this book --- if the publishers invite me back for the revised and expanded versions that are bound to follow.

YOU DO IT?

Why not? When Hill retired a few years back, I also retired. I may still have a few of my old connections in this business. But when you don't stay in contact, they rust away quickly. But I can still do a one off custom deal for a deserving person. Why did I quit? I feel that one has a limited life-span in this business. It is better to quit while you are ahead. By its very nature, the clients who want new identity are more likely to be shady characters than the general run of the population. You may even get some dangerous types. If something goes wrong at a border, even if it has nothing to do with the client's passport, they may suspect you fingered them and come after you packing heat. Also, government agencies get very interested in your activities. Sooner or later they will shut you down. Any businessman in a place like the USA or Russia faces confiscation, raids, lawsuits, assassins from the Mafia and worst of all, environmental impact SWAT teams. These days the bureaucrats can, in the name of Nature, confiscate your entire wealth without filing any charges. Nothing is risk-free.

When you are a passport broker, remember always, it is a fringe sort of enterprise at the edge of the law. That is why I never advertised, appeared in public or took on any assignments from clients who were not referred to me by others. My best referrals for

many years came from Hong Kong, Swiss, Liechtenstein and Luxembourg bankers. They always knew their clients and gave me the straight scoop on what they were up to. American clients tended to be paranoiacs who were rightly afraid of what could happen, but at the same time often unable to cultivate the proper PT attitude. Their government has become the main international thug and bully boy now that the Russians have dropped out of the scene. To avoid heat after my second year in business, I took on no more Americans for pedigrees unless they had already expatriated themselves.

IT'S TIME TO QUIT

In my opinion, there is no point in grubbing for more and more money [in an inherently dangerous profession] when you already have more than you can spend. There comes a time when you want to follow the advice in PT: Lay back with a little brown girl in a little grass shack on some tropical paradise island. That's what I did too. My sort of girl isn't exactly brown and I don't live in a grass shack. But I do hang out in a nice house on the beach. It took a long time to find an almost perfect year round warm and sunny climate. I won't say if I'm at Newport Beach, California, but if I'm not, it's a place very much like it. I piddle around here and there, and have even re-established contact with my kids who are now grown up, college graduates. My ex-wife is divorced for the fourth time and so far as I can tell seems to be a pretty miserable woman. In a way I owe her a debt of gratitude for kicking me out of my rut and into a way of life I'd have never dared to start without such a shove. I made far more money and met more interesting people than I'd have ever done running the little business I had before the divorce wiped it out.

CROOKS IN THE PASSPORT BIZ

In my experience, over the years I've heard of hundreds of crooks like Shuck 'n Jive who were happy to take money and deliver nothing but promises and excuses. A lot of them were lawyers. Of all the ads in the Herald Tribune and Economist offering second passports, almost all I ever followed up on were worthless. The others sold near-worthless documents (needing visas to travel anywhere) that were grossly overpriced. They bought African documents like Cape Verde for \$200/£150 and sold them for up to \$50,000/£33,000. In a few cases, my suppliers -- who started out good and supplied good paper eventually accumulated a lot of deposit money from clients and disappeared. I dropped at least a quarter million on deposits where my suppliers defaulted. Covering frequent losses is one reason I had to make a good profit on the deals that went through. Eventually I insisted upon all my deals being COD or placed in escrow. Then there were quite a few clients who had not paid in full and who didn't pick up their pedigrees. They left me stuck paying for them. I still have a box full of passports I've paid for. The clients will never pick them up, I'm sure. As a result of these experiences, I insisted upon 100 per cent deposits from my clients and strictly COD deals with my suppliers.

We were able to offer first class, first world countries --- legally issued passports often at far lower prices than our competitors offered "St. Kitts" or the totally fictional countries of "Minerva or Melchezadeck". I can't explain why there were few if any class operators in this business. But then there are thousands of McDonalds and only one Tour D'argent. If you have any questions for me or want to get into this lucrative business yourself, I have

helped several people establish themselves. Maybe I can help you. Drop me a note c/o the publisher. Expect to pay a \$1000/£700 consulting fee plus transport costs to wherever you want to meet -- if you want to meet. We can also do telephone, fax or E-mail. Tell me about yourself and your plans. I don't guaranty I will talk with you at all, but if I do, I think you'll get your money's worth. Write to: Ed Ferrans, c/o PT Shamrock, Ltd., Kissack Court, 29 Parliament Street, Ramsey, Isle of Man, United Kingdom.

CHAPTER 5

WRITING FOR A LIVING

If you jump up and down, scream that you can't put over two words together, screech that you hate writing, shout that you never even send postcards, bellow that you have no desire to pen a novel and consequently intend to boycott this chapter, - HOLD ON! Calm down, make yourself a cup of tea, sit in a comfortable armchair and read on, patiently. You will do yourself a grave disservice by ignoring this chapter -- no matter how low your level of writing skill.

Suppose you can 't type and hate picking up a pen. These days, if you get a multi-media computer and software called Version 2 Dragon Dictate "!" You can write by merely dictating into a microphone. The machine will do everything else. A multimedia computer costs around \$1,000/£700 and while Dragon Dictate software theoretically costs around \$700/£550, there are ways of getting it free -- until you earn enough from your writing to buy a fully authorized version. As to other software, that basic workhorse, Windows, plus Word for Windows is responsible for my clever first sentence. I put "scream" down as my first word, pressed "Thesaurus" and was given these words: Outcry, shriek, squeal, yell, cry, howl, screech, shout, bellow, exclaim, explode, erupt, discharge, detonate, blast, and it could have gone on for hundreds more words. How can a computer help you? The biggest problem used to be that first paragraph. Now, you just start with one word, any word, press a button for thesaurus, and you can get lots of words suggested. I've found it isn't too hard to then string some of these words together and presto, you've got an interesting start to a book or advertisement.

Other equipment: A decent-enough bubble jet printer can be picked up for under \$200/£150. This involves an investment, but good equipment makes your job easier. Of course the pencil and paper you already have is all you really need to start making money at writing. All the great writers of the past had much slower going. They didn't have computers on their side.

Writing was something I had never considered as a vocation that could make enough money to live on. The few aspiring authors I knew as a young man just out of college were like the actors I knew - broke moochers. Trying hard but few of them made any money. Most would-be writers and would-be actors I had contact with during my Los Angeles days were unemployed moochers. I have to note however that 20 years later, the kids in my early social set have all found niches related to their early ambitions. They

learned the secret that for every star who appears on the screen, and every major author who autographs copies to throngs of adoring fans -- there are dozens of people you never hear of who make their living in supporting jobs: Agents, ghost-writers, ad writers, editors, creative writing teachers, publishers, translators, and so on.

Most would-be writers I knew in the old days only pretended to be writers. They wrote little or nothing but spent all their time drinking and womanizing. That was fine if they had a trust fund or parents willing to support them. But most "authors," like the actors in my social set supported their lives by finding a partner who'd support them. They literally "lived off love" and their output was often limited to a plot outline.

I mention all this to show you that although there are many writers who complain they are trying hard, but never seem to get anything published, the fact is that most of these writers never produce much, and when they do, they write autobiographical drivel that nobody wants to read. The first rule of success in writing is: Don't write what you want to write. Write what other people want to read.

Before I drifted into my first writing business, the Pen Pal thing I write about in the next chapter, I could never organize or properly compose my thoughts on paper. By the time I'd finished one page of an early letter the paper looked like a code document full of squiggles, red (insert) arrows, blue cross-outs, with very little remaining text. For every page of output, there were ten crumpled sheets in the wastebasket. Sometimes I'd re-write a simple letter to a girlfriend 17 times before I was satisfied with the result. But skill only comes with practice. It takes a few years to play the piano decently. Or six months to learn a foreign language. Decent writing may not be a talent you have instantly, but it should come faster than learning a new language. If you can read and write, you can create "product" you can sell almost immediately. The more you write, the better and more easily saleable your product will become.

AN ILLITERATE MADE A FORTUNE AS AN AUTHOR

Writing a book and actually making money at it was something I, as a non-writer, didn't consider possible until I met Wayne Phillips. This is a real person, as written about in an earlier chapter. American readers will probably remember Wayne as the fat guy on their TV screens during the wee hours of the morning with a half-hour "infomercial". Wayne made fifty million dollars net in six months by "writing" a book when he was even more illiterate than I was. What was the secret of his success? I don't have to make a long story short because the Wayne tale is a short, sweet and quite simple.

STARTING POINT: THE CONCEPT

In the USA all government publications are not copyrighted. That means that any government publication can be freely copied. If all publications of the USA government were placed end to end, they would be a paper carpet to the moon and back. All subjects imaginable are covered by books funded and published by the USA government. If you look at our list of the topics most favored by readers the world over, there are at least a thousand government publications on each one of these subjects. Be it gardening, dog

training, speaking Swahili, raising babies or surviving in a jungle there is a government publication about it. The USA government has informative publications on every aspect of every obscure country in the world. Government books contain hundreds of pages of maps and photos on the most obscure places.

As government publications are prepared at great expense (up to several million dollars of taxpayers' money funding the research on each book), some make for very interesting reading. Some are pretty boring with narrow focus on subjects you can't believe anyone would be interested in. From time to time you will hear that thousands of pages of expensive research has gone into a study of Eskimo ear wax or something equally obscure. Another aspect to bear in mind is that similar grants might be available to you to write for the government. They have many "make work" programs for artists, writers, film makers, composers, poets, and almost everyone else. But that is not the main idea we want to share with you about government publications. Our idea here is to find a government publication of general interest and to market it as your own product.

Example? There are manuals prepared for soldiers, sailors and marines on every subject from training watch-dogs and making biological weapons to identifying badges of rank and medals in other military services. The military instruction manuals also deal with many non-military subjects, such as food preparation for large and small groups, or leading exercise classes. All of these books and pamphlets are in the public domain. Public domain means anyone can copy them and with or without editing, publish them at any price they choose. Some government publications are given away free, but others bear price tags that sometimes seem much more expensive than a private bookseller would charge for a similar book.

Do you smell opportunity? If you don't you are not thinking like an entrepreneur. Marketed correctly, government publications, with or without new material can legally be sold at any price the "packager" of this material chooses to set. Do other governments allow private citizens to pick and choose and republish such information? Some do and some don't. But all material over a certain age (usually 50 years) is in the public domain because copyrights are only for limited periods. Thus you don't have to pay anyone to put out a volume of Shakespeare's sonnets, or recordings of jazz hits of the 1930's.

PHILLIPS MADE \$10 MILLION A MONTH

Phillips got his idea from the writer of a book on mail order marketing named Ted Nicholas. Nicholas himself had made millions on the same basic idea ten years earlier. Looking for a product he could market, he discovered that the USA government (during World War Two) had commissioned many excellent foreign language instruction books and made "native speaker" phonograph records to teach languages to soldiers being sent to those areas as translators and intelligence gatherers. Nicholas copied the books, packaged the recordings on tape cassettes, and wrote a famous ad "Speak Spanish Like A Diplomat!" He sold many language home study kits, and eventually sold the business to another marketing organization for upwards of several million dollars.

After reading Ted's story in a How To Get Rich Quick book, Wayne himself visited a USA Government Printing Office store in his home town and took a total of two hours to discover that the USA government had brochures on sale for a few dollars each, outlining the details of hundreds of programs involving low interest government loans or grants. He gathered up all the brochures on this subject, had them bound and reprinted into his own book, and called the finished product, Free Money -Government Loans and Grants by Wayne Phillips. Price \$49.95/£33. For a member of the public, it would have cost perhaps \$75/£50 to buy these pamphlets individually, and it would need work to select, index and organize them logically. Phillips handled these details, and was able to print and bind the material into an A4 sized paperback costing him less than \$3/£2 per copy. He even got government loans and grants to fund his new publishing businesses. His main object was to sell these books (material obtained free) and to promote a live seminar based on them.

Over the years, later editions of his book included success stories. The book cost him about \$4/£3 to print and mail. Phillips got free advertising by appearing on late night radio or TV talk shows discussing his topic, FREE MONEY. After he had sold several thousand copies this way, he made an "infomercial" or half hour long commercial to promote the idea of applying for grants and loans, and selling his book. It didn't take any up-front funding to get these infomercials played again and again on late night TV. Free running time was obtained by making participation deals: The broadcasting station ran Phillips' video tape and provided an order taking service. It was paid a third of the gross on every sale. With a cost of \$6/£4 including postage and packing, and a sales price of \$50/£33, commission of \$16/£11 and fulfilment costs of \$4/£3 that still left nearly \$30/£15 for profit. Two million FREE MONEY books were sold in six months. And that's how Phillips made his first forty million. Like most people who make money too fast, he lost it all, but that's another story. The point is, here is a writer who couldn't write, a jazz drummer who took someone else's idea, got a free product, and became the highest paid author in the world back in 1988.

Can you do it? Maybe. What is the concept. Find a topic that people like to read about. The create a product yourself, or get it free somewhere. Topic Suggestions? Making Money, Getting More and Better Sex, Pet Training, Cooking, Dieting, Avoiding Taxes, Travel, Sports, Learning Anything, Success, Celebrity Secrets, Fixing Your Car, How To Be A Better Parent or just about anything. Then get the material together behind two covers, or on tape, or in a video. It doesn't have to be original. One of the best cook books I ever read was a collection of recipes from parishioners at a certain church. The person who put the anthology together did it only to raise money for the church. The production cost of an offset printed cookbook (original 200 copies) with plastic binding was about \$2/£1 each. The church fund raising women's auxiliary sold them for \$5/£3.

The same cook book with a nicer cover professionally printed was later promoted by Phillips. His cost per book was closer to \$1/75p on a press run of 2000 copies and his sales price was \$19.95/£15. The book made more money for him than it did for the church. But the church was happy with the deal Phillips gave them. He traded the lady at the church 100 printed copies (for sale at the church) for the right to use the recipes

forever. As you can see his cost for the material was his printing cost on 100 books or \$100. Because of clever ads and promotion, the book did very well for him. A percentage of his mailing list [those who bought Free Money] also bought cookbooks. These days, you can also put together and market cassette tapes, videos, or greeting cards.

Everything written here about writers should spark your imagination. You come up with the product and marketing variations. Material that has been around a long time is usually free of copyright restrictions. This is why you see collections of old pop songs being hyped on TV by people who had no connection with the singer or original composer. The people marketing this material pay them nothing. Old movies such as Jimmy Stewart's classic, *You Only Live Once* are in the public domain. By computer coloring this movie a complete outsider was able to copyright the new colored version, and make an excellent return renting the movie for play on TV stations. The trick? Get your product either cheap or free. Look for something that you like. If you like it, so will other people. All you have to do is write a good ad. Ads can be placed in free ad papers, on bulletin boards, or dropped in mailboxes or placed under doors. With practice you can get free publicity and can appear on radio and TV shows to promote your product or service. Maybe you can do an infomercial too.

The general public has the idea from movies and TV shows, that every writer or artist laboriously creates some original thing and then a publisher or promoter buys it or agrees to pay royalties. The reality is that for every dollar which comes in to an author on such deals, other authors better at self-marketing are getting their books, tapes, films and products into the hands of the public via mail order and other non-conventional means. What is sold in conventional bookstores is probably less than five per cent of gross revenues for these products.

Scope International, a privately owned mail order publisher from whom you probably purchased this book, has more sales volume than all the bookstores in a medium sized city combined. And Scope is just one of many such outfits started by one man when he was an author of books about collecting plates and ceramic mugs and got fed up with rejection slips. He decided to self-publish and market his own material, then he made deals with other authors. The rental fees he receives for his mailing lists of inquirers who never bought anything are alone more than many small publishers earn, and certainly more than all but a few published authors make. Another advantage of self marketing is that a major publisher will promote any book with advertising and publicity only for a few months. No matter how good it is nor how well it sells, his attention turns to new books. Thus conventionally published books go out of print and are remaindered, i.e. sold at discount close-out sales, and quickly forgotten. A self-publisher can sell updated, revised and expanded editions of his books forever. There are always new generations coming along and the market is so big that it can never be saturated.

WRITING & SELLING A NOVEL

Our co-author Jack Bevan on everyone's first literary project: Some years ago, after moving abroad, like 99,999 other young men now in Paris and the 99 million wannabe

authors world-wide I wanted to write a blockbuster novel! I figured it would be made into a move and I'd be famous.

It took me a year to write my first novel in longhand. I must have redrafted the blasted thing at least ten times. My first novel will, I hope, get into print some day. It hasn't so far but several of my later books have been published. These have made me more than any novel could have done. My name is not a household word, but I do have a small coterie of loyal fans. The biggest secret of novel writing is that you must write what other people want to read, not what you want to write. Usually a novel must be a good, inspiring escape story that takes place in an exotic setting. Since people want a fast-moving story in a novel, it is in your interest to polish up your writing and editing style by being a journalist or wordsmith first. Maybe by achieving a small following first, like I did, you can actually make a success out of novel writing.

THE MECHANICAL PART -- The Secret of Successful Writing.

A year ago I purchased an Apple Macintosh computer with the aim of typing up my novel. You may decide to use an IBM compatible personal computer with the more popular program Word For Windows. More printers are equipped to handle Microsoft IBM Compatible work than Mac. Some people feel that Apple-Mac is a declining company and your machinery will be an orphan. But I started with Mac and am a loyal customer. Mac is said to be a bit more user friendly. My final judgement, it makes little difference what you decide to get. Mac or IBM compatible, they are much the same.

The point is, with a computer and word processing software of any brand, suddenly a whole new world will open up for you as it did for me. Even though I can only type with two fingers, I found that endless retyping of drafts, cutting and pasting till I was nearly daft -- these time wasting distractions from the creative process were no longer necessary. Making text changes and corrections on a word processor are performed like magic. Editing is fast and easy. Whole paragraphs of text can be switched from one chapter to another, automatic spelling checks negate the need for a dictionary. Word-count prevents the frustration of not knowing how you are progressing. Formatting (stuff like italic, bold, bigger type for chapter headings, numbering pages, indexing) can all be done at the touch of a button. There is even a grammar check to help you eliminate over-long sentences, repeated words, too many "ands" or other common errors of novice authors. Producing any written work goes about 50 times as fast as when you did it by longhand or ordinary typing. Best of all, whatever you write, it looks beautiful in print, even if done on the cheapest bubble jet. If you want to include newspaper articles, other books, photos in your text, you can with the aid of a \$200/£150 scanner, insert such things into your next book without the need for recopying or expensive -photo reproduction. Once done on a computer, your book can be mailed or carried from one place to another on a small diskette instead of on heavy reams of paper. It is easy, takes less than a minute and only costs you \$1 to put a 2000 page novel on a floppy disc. No more worries about losing the only copy of your precious manuscript!

Since buying my first computer, my whole life has changed for the better. It is most profitable for me to concentrate all my efforts on earning income from things I turn out with the aid of my computer. No longer do I have to bother working for someone else. I didn't make \$40 million in a few months like Wayne but compared to my wage slave job of just a few years back, I think I've done pretty well. When I started, I didn't have the benefit of the advice and guidance of people who'd gone before me. With this book you get a big lead on anyone who has to start off cold.

My first decent earnings came through writing, but I didn't do it by becoming an author of an international best selling novel. I'd written a novel all right, but as mentioned, it still hasn't been published. I acquired my first money from writing a personal letter in response to an ad seeking a pen pal.. The story of how I supported myself with the aid of pen pals will hopefully inspire you. There are many ways to earn money from writing and they don't all involve writing a novel, though if you feel you must write a blockbuster, see the next chapter.

MONEY FROM WORDS

Making a living from writing doesn't mean that you have to become an author and regularly produce 500-page novels or plays. Sure a few people got rich and famous on their novels, but it took them years to break into the big time. Also, most successful novelists have had experiences that give them a rich source to draw from. If you were an accountant in a dull English suburb, as I was, it is harder to write a convincing novel about spies or romance in Tahiti. I don't say it is impossible because some authors such as Franz Kafka, for instance, lead outwardly dull lives, but in spite of this had great insight, imagination and writing skills. But I also note that Kafka's writings were all published after his death.

It's unlikely that you or I can emulate any of the very few successful novelists who make a lot of money during their lifetimes. There was Victor Hugo, Charles Dickens and Tolstoy. There are ten million others who want to be famous during their lifetime. Barbara Cartland who writes formula romances has been able to pull it off. But you can count the truly successful novelists on your fingers and toes.

There is too much competition from other unknown writers with manuscripts in hand. Just like there was only one Elvis and millions of aspirants, there are an awful lot of people who think they will be best-selling authors if someone would only publish their stuff. The truth is that if you were a publisher, you'd be inundated with an awful lot of trash. Most first novels are autobiographical stories of not very interesting people. They are neither interesting nor original. It is true that even horse manure can be sold if marketed correctly. But there are so many marginal new novels around that without self publishing them, the authors have no hope of ever seeing them in print. Unfortunately, novels by unknown authors do not seem to lend themselves to mail order selling and you will probably do better by creating and marketing non-fiction. Because of the great volume of fiction seeking a publisher, little gets read and even less gets published. Book publishers themselves haven't been making much money over the past ten years (due to competition

from TV). So if you want to make money, I suggest you forget about novels as a first effort. They take a lot of work to create and are the hardest things to sell or market yourself. You don't have to give up your ambition to become a novelist. Just put it on the back burner till you have enough experience and talent to have a better chance of success. In business it is our opinion you should always expend effort where there is the best chance of making it pay. If you went to a fancy business school like Harvard, they would call it the risk-reward ratio. That's just a fancy way of saying, don't spin your wheels. If your car ain't moving anywhere get out and discover the problem. The odds of making money from a first novel are very slim.

We strongly urge you: Try something else first! Your chances of earning money from writing, in ascending order of difficulty, include: penpal correspondence, letters written to sell your own products or for other people, How to books, Short stories, Guide books. The above list is strictly my opinion. It derives from my personal experience. We don't mean to discourage you from something else. Try anything. But "Experience is a good guide". What has worked for others may well work for you.

There are many unusual ways of making money by writing, some taking no more effort than writing one simple but effective page. My book Scams & Schemes even sets out sample letters to strangers that can be used to generate large amounts of cash. I used approaches and techniques that tended to be in the gray area. One such method is outlined in the next chapter under the heading Pen Pals. You may not agree with my approach and you may condemn me as a con-man. Maybe I am one. At the same time, I was driven by economic necessity. And the people I conned, if you must call it that, generally felt they got value for money, if you contacted them today, ten years after the fact, I'd venture to say that most of them would tell you they like me very much and consider me to be one of the best friends they ever had.

CHAPTER 6

PENPALS & NEWSLETTERS

Newsletters are read by many people in wealthy countries (and wealthy people in poor countries) that love to have pen pals based in exotic foreign places. Some people are looking for wives, husbands, sex, people to visit on trips. Others just want vicarious experiences. The desire of so many individuals to have pen pals must have something to do with living a dull and unsatisfying life. These people who advertise for pen pals or respond to ads need to live a fantasy life by proxy. Specific contact magazines even exist for such people. Adverts can also be seen in most newspapers. They are requesting pen pals from all over the world.

I found that pen pals can be a great source of income as well as entertainment. Once initial contact has been made and an enthralling letter has been sent off describing what your life is like, your pen pal will be hooked. Further correspondence becomes vital to the pen pal. Your pen pal is probably dissatisfied with his or her boring existence. Maybe they live in a

cold, depressing, unpleasant place and have a routine job they hate. You on the other hand are always broke -- poor but happy, having fun, enjoying the beaches, getting lots of sex (or not getting any sex -- depending on what your pen pal wants to hear).

What is it you want out of your pen pal? Money in exchange for amusing news to bring a little lightness into his being. Especially if you are living in a nice-sounding place and doing interesting things, letters requesting information on every aspect of your activities and country will come flooding in from different pen pals. With practice, you should be able to develop an amusing good narrative style. With a computer and printer, the same basic letters can be re-used hundreds of times, with minor variations to personalize them. These days, such pen pal communications need not be just by letter. You may want to use faxes, or better yet, E-mail on the Internet. Your replies will become the most important thing in their life to many lonely, deprived, otherwise friendless and depressed people.

After a couple of letters have been exchanged, you will find that all by itself, an intimate relationship has developed between you and your new pen pal. It's really surprising how complete strangers will open up their hearts, tell all their secrets and describe all their problems, dreams or fantasies in extraordinary detail. After a few letters you may well know more about your pen pal than his parents, his spouse or anyone else in his life. Advantage can obviously be taken of the situation. As part of the correspondence, you can gently and sadly reveal the fact that you suffer from terminal poverty. If your pen pal does not take the hint and send you an immediate unsolicited donation to ease the pain, you then write that you are not sure whether you can continue corresponding because of the expense. You have sent photos, and spent money on him or her that you should have used for food. You can, as part of an interesting letter on other topics, send a summary of your costs for a ream of paper, envelopes, film, prints, cheap camera, printer cartridges and postage stamps.

Also, of course, you may mention your long working hours as a volunteer social worker, missionary, teacher (or whatever) for little financial gain. Unfortunately, you explain that all this dedicated charitable work doesn't translate into income nor make life easy. Caring for the less fortunate or other doing good works in a poor neighbourhood' always goes down well at this point. If your pen pal is religious, your work in spreading the Gospel will be greatly appreciated and financially supported. Your pen pal will almost certainly take pity on you and if the story is told well, he will offer to make regular donations without your even having to ask for money specifically. You just have to wish that there was "someone out there who would send \$10/£6 per month..." If no money is sent after your first sob story, don't be shy. Request a specific small contribution to help, at least with postage costs. This sort of request will seem very natural.

You will be surprised just how willing pen pals are to cough up a little cash. If they are enjoying your letters and your patient understanding of their problems, sending you a little donation now and then is a lot cheaper for them than a psychiatrist. Rule: Don't burden them with any of your own problems (except for casually mentioning your financial needs and always thanking them profusely for past and future financial help.) The last thing your

pen pal wants is for you to cut them off just because you can't afford to pay for any more postage stamps. Later, for those who seem to prefer emergencies to regular payments, there will be expensive repairs to your computer!

At one stage, three years ago, I had 137 pen pals. Each wanted a letter at least once a month! Before the computer era I was writing my replies longhand and it was more work for me than a full-time job. The costs of paper, envelope and stamps were considerable and so, without at first thinking of it as a way to make an income I asked for and immediately received at least \$38/£25 from each of these pen pals. Not everyone co-operated. I simply stopped writing to the free loaders! I learned to always wait until at least the fourth letter had been sent off by me before requesting money. I mentioned my unfortunate poverty situation in the third letter. If you do nothing more than this, you will be overwhelmed by the response. I made around \$70/£45 profit per pen pal per year during my first year. That was ten years ago. I would say that the traffic would bear at least \$10/£7 per month these days. Before I discovered other ways of making money with my pen pals, this alone gave me more than enough to live on. After all I was ensconced in a very cheap Third World beach-front hut. My rent was under \$100/£70 per month. I had to, I could survive on the free cocktail snacks set out for guests in the big, nearby hotels. I had a choice of local girls on the beach who liked me and charged me nothing for their exceptionally delicious favors. Why? Besides being a nice, gentle guy -- not too bad looking in those days-- among other things, I helped them with their pen pal letters too. The girls all wrote to more than one summer romance boyfriends who'd gone home but were happy to send small gifts, cash, and receive bikini photos, letters and passionate declarations about how much they were loved and missed!

This all dates back over ten years. But the situations in Pattaya Beach, Thailand, or in Goa or Manila, Philippines are surely much the same today. The girls don't write very well and for merely reading and writing these letters, you can get paid or get laid. Maybe both. The first year, the administration and work got out of hand and my original little business fell apart. There were just too many activities cutting into the time I needed to service my pen pals or my girls. I didn't make a choice, I just flubbed up on both. Then I figured out how to get ten times as much income from one-tenth the work. the failure story: It was my own fault. After a couple of months of severe writer's cramp, I stopped writing personal letters, except on specific occasions. I just sent out photocopies of a monthly letter. It wasn't very personal and I lost a lot of my pen pals because I paid no attention to their letters in my mass-produced response. After two or three requests for a "real" answer, they stopped writing. The flood of ten dollars per month turned into a diminishing trickle of donations that still paid my meagre rent and bought my groceries. Then I had this idea. I typed out a standard response on the beat-up old typewriter available for free use at the local public library. I did one such letter each month. This was then photocopied and sent to each of my pen pals. But instead of pretending it was a personal letter, I called it a newsletter. With more responses to my free ads, this time promoting "A New Life" my mailing list was growing fast. Suddenly I had more pen pals, or should I call them "paid subscribers" than ever. For the first time in a year, I had free time on my hands. Also, I had finally managed to win, as my steady, live-in girlfriend one of the island beauties I'd always lusted

for. Life was beautiful. The fact that I was making money had improved my self-confidence. Just being self-supporting without worrying where my next rent money was coming from made me more successful with the ladies. I could approach and sweet talk a girl I had previously felt was too good for a poor slop (like I used to be). When you are on a roll, you are on a roll. Having a girl I could be proud of and moving from my beach hut into an air conditioned apartment with a view made me ready for a new level of enterprise. Why hadn't I set up a standard monthly reply system, a newsletter, in the first place? Why indeed? Nobody told me how to run a pen pal mailing list as if it were a list of newsletter subscribers. Nobody told me how easy it would be to convert my "personal friends" into subscribers at \$120/£80 per year, payable monthly. Above all I didn't have the necessary self confidence and positive attitude to expand my horizon from one-on-one deals to mass production. I was about to move to bigger and better things. How was the next phase handled? By simply telling the truth.

My letter went something like this: "Dear Pen Pal (always use personal name!), I have so many dear friends like you that I'm currently unable to write as many personal letters as I used to do. As you know, I've had a difficult time financially in the past, but I think I have discovered the secret of supporting myself in a style I'd like to become accustomed to. I'm having a much happier life now and am enclosing a photo of my new companion "Te Lok." I can make you as happy as I am by fixing you up with one of her girlfriends as a pen pal and eventual companion when you visit. In my new newsletter, Hi From Thailand, I'll continue to be sharing all those amusing stories, news, tips, photos and interesting tidbits you know me for. [Note: Perhaps you have a special interest. Be it sex, gardening or fishing. Let me know and perhaps this can be a major feature in our newsletter]. Please support me in my new endeavor and send me the special charter subscribers rate of \$250/£165 for a five-year subscription. Usual rate will be \$175/£116 per year! If you get three friends to subscribe annually or for five years, I will send your subscription absolutely free. Show your friends a sample (enclosed)." Then I said something personal to my old pen pal. [End of Letter].

If you organize yourself properly from the beginning of any newsletter promotion, you can make your work extremely easy. Buy a computer. A used one is OK. You don't need all the latest bells and whistles. Last year's model is a quarter the price and will be perfectly adequate. Be sure to get a lot of Ram (at least 8 mb) and a lot of hard disk memory (at least 500 mb). A used, but not too old, computer can be picked up more cheaply than a new typewriter. Produce one newsletter each month or even one every two months. It can be as short as two pages (four printed sides). Two pages printed on both sides travels at (1 oz. or 20 grams) minimum rate postage. This size newsletter is more than enough to detail what you've been up to and to answer any questions raised by your readers. Their questions will often give you ideas for topics to write about.

The questions of each pen pal can be answered in the standard "personalized" newsletter you may wish to include for a while with the new newsletters. It is important to encourage your readers to keep in touch with you and to stay involved. To make them feel there is still a personal relationship and they will be in your thoughts. Also, you can paraphrase

each question asked by a reader and say (in the newsletter of your semi-personal additional page), "In addition to your question, here are a few more questions I thought you'd like me to consider." If you answer a few questions you make up yourself (and which no one asked), it will still be appreciated. Until they become paid up subscribers, and maybe for some time after that, you can do as I did and also mail a personalized extra letter for each correspondent that you have a personal pen pal relationship with.

Some pen pals needed more prodding than others, and did not respond to my first proposal. Maybe they didn't have enough cash on hand. Maybe they were concerned with other things at the moment they received my first letter. Don't give up on them for at least three or four months. Most of the material in the personalized letter can be standard issue for everyone, but in it you can make a personal comment or two (relating only to the addressee) at the start or finish of the letter. This is easy to do when your basic letter is on computer. Sign each one separately to give the impression that it is personal and your personal thoughts about the addressee went into it. Send it out to everyone concerned. If you take a little personal care over this matter, no one should realize that you're not writing to them alone. And even if they do figure it out, as most computer literate will do eventually, it won't matter. They, too, are writing the same sort of "one message for several correspondents" on their own computer. Everyone with a word-processor quickly realizes they can send the same basic letter with slight modifications, to Aunt Sarah, Uncle Jim, and the three What's-their-name sisters.

With a modern word processor you can easily personalize the first and last sentence (or any portion) of each letter. The trick is to standardize all your replies to all questions. This is easily done by keeping your responses on disk file and using an old file, slightly modified, to answer similar inquiries.

THE NEWSLETTER ITSELF - CONTENT

A common theme or topic will be established with your pen pals. Like most newsletter subscribers, they will want and expect you to expound on variations of the same theme. Or perhaps a couple of themes. The Harry Schultz International Newsletter, probably the oldest one in the business with over 10,000 subscribers at \$2500/£1650 for a lifetime subscription, deals with world-wide stock market investments, and topics relating to personal privacy and wealth preservation. Your newsletter might have been aimed at your pen pals' fantasies of seducing pretty little brown girls and living in grass shacks. Or maybe you wrote about boy-boy relationships, or girl-girl, or boy-boy-girl, or girl-girl-boy or girl-girl-sheep-boy-dirty old man. Or maybe you write for people who like to be spanked, wear diapers, kiss feet. Or listen to pre-1920 jazz. It doesn't matter, there seems to be a market for any topic.

With newsletters, once you have reached your audience, it seems the narrower that topic is, the better the readers like it. Of course if you get bored with writing about sex, money or scuba diving, you can always try to change the subject. You are in control. But you have to please your readers. You can always ask your readers if a new tangential topic you have chosen to write about in one issue is something that interests them. Then you can run

ads in your own newsletter where subscribers can contact other subscribers. This can be a dating type of service, or buying and selling forum, or a combination. You can offer products. You can offer travel deals, phone cards, guided tours. You can exchange your newsletter for subscriptions to other newsletters, or make trades for books, groceries or who knows what. If you offer to place a free ad in your newsletter in exchange for two weeks at the Ritz Hotel, Paris, the manager can only say "yes" or "no." You can use the ads or editorial pages in your own newsletter to search for a wealthy or sexy partner or spouse for yourself. The possibilities are limited only by your own imagination. You have become a media magnate, even if you are a small one. With it comes a degree of power and influence. Some readers will look upon your words for guidance and inspiration. Once you have a base of even a hundred or two readers, you are already a publisher. When you get your subscriptions up to a few thousand, you can even print your unsaleable novel and have enough buyers to pay for the printing. That's power.

END TO MY STORY

I had established a vast army of pen pals mostly living in England. As mentioned, at the time I terminated the pen pal orientation and went into the newsletter I was nearing 150 correspondents. How did I get this following? Simple! I responded to ads seeking pen pals and I placed my own ads in free ad papers such as Loot in London. I continued to do this and converted my pen pals to subscribers by simply telling them after a letter or two, that this was my business, that they might enjoy the newsletter and could help me out by subscribing. Getting the first 500 subscribers was cost-free outside of postage and a couple of personalized letters.

BIG TIME

To take the operation to another level, I rented mailing lists. How do you do this? You get a telephone book and look up "list brokers" or "mailing lists." Normally you can rent a sample, say 1,000 to 5,000 names from a larger list. Each list is categorized and fully described. For instance: "Visa card holders who are subscribers to Time magazine who have ordered one or more adult heterosexual videos in the past six months." You do a sample mailing and expect that from a good list with a good pitch you'll get a one per cent to three per cent response. To get more than three per cent is unusual. To get less is common.

YOUR OWN NAMES

When my own mailing list was over a thousand, I was able to trade a name for a name. I got slightly better than the usual three per cent response with a non-slick black and white A4 letter about my Newsletter. My hook was offering ten free photographs of unmarried gorgeous girls (and their addresses c/o my newsletter of course). These girls were really looking for caring European husbands of any age up to 123. I did another similar mailing to subscribers to a gay singles paper offering photos of homosexual boys looking for similar sugar-daddy relationships. This brought in even more than a three per cent response.

My new subscribers donated generously to my favorite causes, and bought an introductions brochure and other interesting products I plugged in my newsletter. Some even sent money out of the blue simply because my newsletter cheered them up and I mentioned that I needed a new Jeep to get out into the provinces and dig up some fresh faces. Other times I had a specific charitable project such as an orphanage. It wasn't always my own treasury where most of the money ended up. Even before I went to newsletter format the Christmas post brought stacks of cards, many with £10 notes (\$15). Now, with an annual plea for newsletter renewals, and the offer of my latest book or pamphlet as a free premium, I usually kept the majority of my subscribers.

It's also worth letting your pen pals or subscribers know in advance when it's your birthday. You remind them that life is tough for you and any little bit they can spare is welcome. Or you say you could use (for instance) an old fax machine in working order. I often got more than one of the same appliance after such a request. Earning money doesn't live or die on voluntary contributions. That is the smallest money spinner. You will find that your pen pals want all sorts of items sent to them, such as local souvenirs you describe and recommend. These could be local herbal tonics, a special perfume or shampoo they can use or give as a gift. Toys, books, clothes, fetish items or any products you find interesting can be sold at a markup to your readers. You can even offer to send them "a new surprise every month for a year" for \$120/£80. These can be stuffed frogs playing guitars, funny T-shirts, photographs, videos and other local products.

If you offer a list of products and services on a separate sheet, many will ask you to run errands for them. In Thailand for instance, a driver's license is obtained on demand from police, without the inconvenience of the applicant having to be there or take any tests. There is a small fee of \$20/£15 to the local clerk who issues an entirely legal driving license, with plastic laminated photo. Then, an international license can be obtained from the local auto club for \$5/£3 more. People in foreign countries may be willing to pay up to \$250/£165 or more for a driving license. If you can buy a nice driving license package deal for \$25/£16 you can see the potential for profit in it. Look around and see what your new country has to offer (preferably cheap or free) that could seem unique and valuable to a foreigner. A friend in Austria made hundreds of thousands of dollars selling Sparbuchs which were just ordinary savings account passbooks with one unique feature. He obtained them by making a \$1 deposit. Other people abroad were convinced by his letters and ads that they needed a savings account in Austrian Schillings and wanted these bearer, nameless, account books. Over a thousand customers were willing to pay \$500/£330 for them. Why? Because the accounts were "Bearer" and thus anonymous. The bank didn't know or care who owned the account. Whoever had the book had the interest-bearing account and could make deposits or withdrawals -- either in person or by mail. Obviously a creditor or tax collector in the home country could never find out about a hidden stash of money in Austria. Such accounts were not subject to creditor's seizure or to government liens because nobody could be sure who owned the money in the account. The passbook itself was like cash.

PRODUCTS

You must have the entrepreneur mentality to see or to create products you can sell at a profit or to offer services that can be charged for. A gentleman in Greece, Mr. Konstantine Hyrsuliss has advertised regularly in the International Herald Tribune and the Economist offering instant second passports, honorary diplomat appointments, noble titles, driving licenses and instant university degrees. His ads have been appearing continuously over the past 15 years. He is said to earn millions of dollars a year dealing in these items. No doubt the mark-up is 100 to 1 or more. How do you find the right products to sell? It is just a question deciding what will sell. You must write ads and / or send out direct mail flyers for marketing purposes. Of course you must acquire the contacts to get these documents for resale. For all we know, the enterprising Greek prints them up himself. We do not suggest you deal in bogus or counterfeit products but we want to make you aware that other people do this. Some customers are told the provenance of the documents they are buying, and they buy them never-the-less. Some customers are well satisfied with fake or bogus products, as long as they work. There are hundreds of times more fake Rolex watches floating around than the genuine article and a lot more newly created aristocrats than real ones. As to computer software, there are probably 100 unauthorized versions of any Microsoft product for each registered one.

SEX TOURS

"Sex tours" as such are currently getting a lot of heat from legislatures and the news-media. Many of those individuals who promote under-age sex, paedophilia, and similar activities are finding themselves jailed -- even outside of the country where they did this thing. Even honest marriage brokering has been made an illegal activity in the Philippines. But recruiting nubile girls and introducing them to marriage-minded men for a fee is still legal in most other places. If your newsletter caters to those interested in surfing or gourmet dining, you have no problems with the law in leading guided tours for one or more subscribers. If dope or sex is involved, best to check with a local criminal lawyer. Things legal or illegal in your home country may be the opposite somewhere else. For instance, in the Arab world you can get in as much trouble over a bottle of Irish whiskey as you'd get in for importing a kilo of heroin into the USA. It is best to steer clear of illegal activities in a foreign country. In most of the Third World, police are corrupt, and even dealing in something marginal can result in confiscation of your money, imprisonment and exorbitant bribe demands. In most cases, the faster you pay up and clear out, the better off you will be. Having issued all these warnings, you should not be put off the idea of helping your subscribers when they come to visit and probably earning a good bit at the same time. It is likely that your pen pals will one day visit your sunny beach paradise on their holiday. Visiting pen pals or subscribers can be a heaven-sent blessing. The situation presents you with many opportunities. Look after the pen pal. Take him out to the sort of restaurants and bars he'd never find on his own. Having you as his or her guide will make any trip abroad infinitely more pleasant and memorable. You won't forget to mention how happy you are to be able to take them to places you couldn't afford to go to alone. This way you'll politely get a free meal and a few beers on each outing. If you're sly about it, you can set your friend up with "entertainment" for the night -and a chance to earn some commission from the entertainer. I won't spell this out.

SMUGGLING

A possibility is "honest smuggling. Suppose, for instance, that a product like a new Toshiba Model XYZ notebook computer sells for \$2000/£1500 in the USA. Often because of high import duties, the same computer will cost double or more in places like Manila. Yet a computer, a camera, watch or many other portable products can come in as duty free personal luggage. Normally luggage of tourists is not opened, but if it is, cameras, jewellery and such are just stated to be personal items. If it is necessary to report or list them, this can be done. Even cars can sometimes come in duty free with your visitor. It is simply necessary to do a little research to find out what easy-to-sell items a visitor can buy much more cheaply in his home country. These are then brought in as personal luggage and you pay cost for them. You get your own goodies for half price and your subscriber gets the pleasure of paying in advance for the favor you will do him by simply showing him the local ropes.

For those resident in the USA, we understand that Cuban cigars, otherwise banned in the USA, go for \$25/£16 each on the grey market. They cost as little as \$5/£3 in Canada or Mexico, slightly more in Europe where they are freely available. Any tourist visitor to the USA can legally bring in enough Cuban cigars "for personal use" to fill dozens of rooms with blue smoke and annoy thousands of people at restaurants. These cigars can also be sold to make a several thousand dollar profit --if you know the buyers. In the past, American cigarettes had a similar situation in Thailand. It is just a matter of deciding what products (for re-sale or trading purposes) can be successfully and legally imported by your visitors.

BACK TO THE NEWSLETTER

After a year at the pen pal racket, I had progressed from writing individual letters to producing a monthly newsletter. Much detail of my thinking process and what was done is being included here. Why? My own experience has been that in reading many how to succeed books, the author goes on from victory to victory, gain to gain, without any mention of setbacks, or exactly what thought process was involved, or how exactly a thing was done.

SETBACKS

It is a natural tendency to play down major hurdles and other disappointments because an author himself represses memories of failures, and because he may not want to discourage readers. There will inevitably be blind alleys. Ads that don't work. Clients who make demands and can't be satisfied no matter what you try to do for them. If they claim to authorities, this may involve you with filling out a lot of forms or even fighting a legal case. My common sense, after several such incidents, tells me that every unhappy customer whether he is right or wrong in your eyes, must be dealt with in a way to shut them up and get them out of your hair. Usually a full refund and sincere letter of apology works. You should always ask at an early stage "What is it you want to make you feel whole and happy again?" Whatever the answer, give it to the customer if you can. This will be a lot cheaper than dealing with bureaucrats, investigations, lawsuits and so on. In this context I would also add that some unreasonable people (often in government) will

never be satisfied no matter what you do for them. They may file criminal complaints and ultimately seize your assets and put you out of business.

That is why I will say at this point and mention in other places, that it is best to keep the whole PT philosophy in mind. Be ready to move and establish yourself elsewhere on short notice. By short notice I mean a few hours. Usually there are warnings but we don't want to believe that our cushy little set-up is about to come crashing down. We tend to ignore warning signals. Every PT should have what amounts to a packed suitcase: Enough cash to travel and live on for a year or two. Alternate identity consisting of a passport, driving license and credit card in another name. In the beginning, I didn't call my duplicated pen-pal letters a newsletter. It was the purchase of my word processor and the professional, typeset look that gave me courage to call it "Hi from Thailand. It was still a sort of personal thing. I didn't even know what a newsletter was. I never saw one. My 200 pen pals were my first "subscribers." Newsletters simply weren't something I had ever thought about until I discovered a sample newsletter template included within my computer software. Converting "Hi from Thailand" into a newsletter opened up a whole new level of opportunity-thinking. After being in the newsletter business for a year I responded to ads for newsletters, and learned all I could about this business. I know now that thousands of people are earning money by publishing newsletters either on places (The Belize Letter) or on topics (The Harry Schultz Newsletter -- Financial and PT Advice) There are excellent inspirational newsletters with general themes like Bottom Line or Expat World with tips for Expats, PTs, and Anti-Bureau Rat Advice. Others newsletters cater to very specific groups like Prosthetic Device Newsletter out of Florida. For those interested, there is a Newsletter on newsletters and a telephone book thick Directory of Newsletters.

FROM THE EXAMPLES OF OTHERS

My curiosity was well rewarded. I read about newsletters and how they were promoted and distributed. A long book could be written about this subject, but for our purposes here, I just want to whet your interest. Life is a do-it-yourself project, and when you choose the course you will follow, it is up to you to educate yourself. But one tip I shall never forget is that if you see an ad, the same ad, running for years and years, that ad "works." An ad that doesn't pull in customers may appear a few times. Then the company goes under or tries something else. The most famous and long running ad starts out "Lazy Man's Way to Riches . . ." Any budding tycoon is well advised to use the elements of a successful ad and adapt it to his own product or service. Then too, it must be remembered that any business that needs a high degree of personal attention and time with each individual customer has limits. Any business that is more or less automated and where the product is mechanically replicated has no limits.

Explain? A small dinner restaurant with ten tables can only make a certain small maximum profit even if the tables are filled for two or three sittings. No matter how expensive the dinners, one can't make as much as a mail order seller of a product that can be sold to a mass international audience. Particularly with the advent of a world of TV watchers, a good infomercial can bring in a billion dollars worth of orders worldwide. One silly

product, a 10c piece of plastic advertised internationally at \$19.95/£15 to make an inverted pony-tail hair do did exactly that! With a newsletter, you can promote high mark-up products to your own readership and perhaps expand into radio and TV advertising from your newsletter base.

OF GOING FROM NOTHING TO SOMETHING

A newsletter approach to my pen pal correspondence was far more profitable and far easier to handle administratively. That is, I was now able to replicate my product quickly. Printing, folding, addressing and mailing took about an hour instead of two hundred plus hours handwriting 200 letters every month. The information reaching the customer could include much more useful material plus my special offers.

Nothing holds you back more than reaching the upper limits of your own productivity. This is why a woodcarver or maker of handmade ceramics -- or any art or craft has great difficulty in becoming seriously rich. Every artist (who made money) from Rembrandt to Picasso sold "original" mass-produced prints or reproductions. The only touch of the master was a hastily scrawled signature. And so it came to pass that I promised myself, "I will never get writer's cramp again!"

Eventually I produced a regular newsletter of around six pages (5000 words) each month. This task took me about three to four hours a day for a week. I took my diskette to a printer who ran off as many copies as I needed, utilizing type size reduction to keep the weight of paper down. Posting is easy when you keep a mailing list on computer. I set up the names and addresses of all my subscribers on my word processor. The mailing list could be run off onto sticky-back address labels. The name on your computer file can contain a code number that tells you when the paid subscription runs out and many other facts about your customer. By pressing a button, ["no print"] the code doesn't print on the mailing label, but stays associated with the name and address. Most computer programs allow a newsletter publisher to keep quite a bit of information on each subscriber. What he has bought in the past, how he has paid, credit card numbers for automatic renewals, and so on.

The most important bit of information is the source of the customer. If you know that 90 per cent of all customers come from your ads in the Economist magazine, you should look for similar magazines or publications for future ads. Consider bigger ads in the Economist. You may be wasting your advertising and direct mail budget if you don't concentrate on what's bringing in customers, at the same time culling the ineffective mediums. Never forget that talk shows where you appear without paying anyone anything are the best source of new customers because by merely being on a radio or TV station your legitimacy is being confirmed. The same is true if you can wangle a feature story about yourself in any newspaper or magazine. You get free publicity by simply calling up the person in charge, sending them some material about yourself, and asking to be on. If you seem interesting and controversial, you'll see your picture in the paper or on TV. The program directors and editors have the problem of filling up empty space every day. There is too little interesting material to fill it with. From your point of view, free advertising is

just waiting there for the taking. The Most Efficient Ways to Do Things girl friend originally helped me collate and fold the printed pages of each newsletter. They were hand addressed, folded without any need for an envelope, stapled and simply mailed out at the cheap "Printed Journal" rate at the nearest post office. This task took about 10 hours and was it boring! I had much better uses for my own time and for the delicate fingers of my little lotus blossom. With a word processor, life was easier. We provided a commercial printer \ mailing service with newsletter copy and a roll of printed address labels. His machinery did the rest in under an hour --- for an amazingly low price. It came to a penny or two per piece. Administrative matters should become routine with automation and mechanization. You can sit back and watch the drudgery needed being performed by clever machines. No use investing in your own plant and equipment for this stuff. I mean printing, folding, stuffing, addressing and such. A PT avoids fixed investments on general principles. Besides, these days, if you were to buy all the machinery needed, it would be obsolete before you got your investment back. In the field of electronics, new inventions every month will do it faster, cheaper or in color and stereophonic sound.

Start With Pen Pals? You have probably come to the conclusion that it's better to start with a newsletter right from the beginning, if for no other reason than to avoid getting writer's cramp. I have already told you how one thing led to another in my case. In the beginning, I had no word processor and I didn't have the money to buy one. I didn't even know what a newsletter was. As mentioned, I wasn't much of a writer either. Today, because I have experience and know I can turn out a good newsletter or two every month, I would probably start off by approaching and making a deal with a promoter like Bill Bonner in Baltimore, Maryland. He owns or has an interest in dozens of newsletters on various topics. One of the more famous of these being International Living. Another is Crisis Investing.

"Bill" I'd say, "Here are a dozen sample back issues of "Hi from Thailand" newsletters. You promote them to your list of a million newsletter readers and other prospects We can will split the gross half and half. Passing off your newsletter like one from an official "club" lends credence to the whole enterprise. Bonner has had some of his invitation letters (sent to millions of prospects) come from exclusive private clubs with names sounding like "The Royal Society of Liechtenstein." Now it's called "The Oxford Club." Who can refuse an invitation when one has been selected, nay, lifted by divine winds from the masses of unwashed by a prince or prominent aristocrat. Some people fall for it. They can't resist joining what they are told is an ultra-exclusive group, privileged to be able to read the highly-restricted circulation of Hi From Thailand.

When my wife and the court threw me out and I ended up on a beach 10,000 miles from home I didn't know then what I know now. Henry Ford didn't know much about car manufacturing when he was running his first bike repair shop either. Hopefully this book will give you a jump-start. If all you start out with is a pencil and the pants you are wearing, you can always begin at the same level as I did. If you are ever unlucky enough to be as down and out as I once was, you'll do anything to survive short term. Just keep in mind that you can go from nothing to much bigger things in a pretty short period.

GETTING IT TOGETHER: MAKING IT LOOK GOOD

Getting Ideas - to Write About? In my pen pal days I used to invite correspondence and questions. I received masses of replies. My own readers or customers gave me ideas for topics to be discussed in future letters. I was also stimulated by movies, plays, conversations with others. Looking for new ideas to write about, and products to sell I read newspapers, magazines, not for entertainment, but for money-making ideas. Later when I learned there was such a thing, I was helped by other newsletters. The software packages put out by Apple Mac or Microsoft Publisher are marvelous. They can be used to help design all manner of layouts, material and pictures. The end result will look pretty professional, especially if you use a laser printer. I tried color, but personally don't feel it is worth the added cost. To dress up a newsletter with color, you can always have a color printed masthead, and print the rest of the newsletter with black on tinted paper. Light green or yellow makes for good contrast and easy reading people in cold countries love to adopt a tropical island as the place they fantasize about and where they dream of retiring to. They like to be kept informed about what is going on in the country. There is usually a good reason for this, they are likely to have visited the country once and fallen in love with it. They are also super prospects for vacant lots (sections of land) or investment properties that you can manage or rent. A chap we know and love, Simon Binstead, once visited Andorra, a tiny tax haven, shopper's paradise and ski resort between Spain and France. He liked the place, found a lovely local girl to wed and had a family. He has supported himself these past 20 years by looking after the property and other interests of Brits who liked Andorra. His services were promoted mainly by his monthly "Letter From Andorra." His newsletter and property management is a package deal at \$1,000 or £600 per year. There is a long list of services he provides., But we are not giving him a plug here. Just mentioning him at this point by way of illustration: He's a man who arrived in a place far from his family and contacts. He came with nothing, couldn't speak the language (Catalan) and yet is making a good living.

The basic concept? Providing services to his countrymen and English-speaking people with an interest in Andorra. A newsletter is his "callin card" or door opener as it is for me. He likes managing houses, collecting rents, handling construction and repairs. Whenever a particularly good real estate deal in Andorra comes along, he announces it to his newsletter readers. One will usually take it. If they don't, he may buy it himself. Binstead does all the paperwork and handles rentals when the owner is not using the property personally. He also runs a general real estate investment fund so that his subscribers can invest lump sums or regular savings in a pool of Andorra income properties he has selected. He also handles confidential mail and banking for his clients as part of the service. If you want to be put in touch with him for any reason, send \$15/£10 cash to Expat World, Box 1341, Raffles City, Singapore 911745. They will do the rest.

Simon's visitors arrive in Andorra, he meets them at the airport or local arrivals terminal. He arranges housing and a car purchase or rental, and generally keeps them out of trouble. Simon's company, Servissim has several hundred loyal clients. As a further business builder, Binstead has written or edited most of the current Andorra Report. Having

authored a widely circulated book for PTs in search of a playground or asset protection center generates interest in Andorra as a place to live or invest.

WRITING A BOOK TO PROMOTE YOUR BUSINESS

If book or newsletter is done only for the back end business it produces, it may be worthwhile to do it. A loss leader as it is called in the trade is something that brings in customers. It can be something given away as a gift, or sold at a loss. A book that establishes you as the expert on any subject is a major asset for anyone to have.

If writing a book is too formidable a task, consider this: When you write regular articles for a newsletter, at the end of a year you will have enough interesting material to fill up a book. Many of your own newsletter subscribers will buy this book if only to have your pearls of wisdom in a permanent form. A book is the inevitable result when you as a journalist (and that's what you are as a newsletter writer) do a series of articles on similar theses or related topics. The newsletter usually comes before the book but not necessarily...

On many obscure subjects or places, there is no regular literature available aside from newsletters. If you write a book on "Japanese Tropical Fish" it is a natural back end to offer readers a cheap trial subscription to the "Tropical Fish Monthly News." Another obvious way to promote a newsletter is to do a book on any subject and then offer a monthly newsletter geared towards those who bought the book. Therefore a newsletter needs a theme. You need to decide what target market your newsletter should be aiming for. Then, gain all the expertise you can and stick to ferreting out stories, photos and other material that will appeal to your particular market. Advertisements encouraging people to subscribe to your newsletter should be placed in already established magazines covering your chosen area. For instance, a newsletter could be based on any one of the following themes:

Gay life in X-Land is typical theme. There are thousands of gay men who love X-Land [could be Italy, Thailand, Philippines, Morocco or ?] . You would do a newsletter to keep them up to date with advice on bars, cruising areas, current police practices, media watch, etc. Obviously it helps to be involved with a subject that you personally like or are involved in. A homophobic person would find it hard to write a convincing monthly letter for gays if he himself hates gays.

Assuming that gayness is your thing, then adverts can be placed in the British gay press such as Gay Times or in smaller specific club magazines like Long Yang, East West. This latter magazine has a membership of over 2000 gays attracted to oriental men. Imagine how much money you could make from a membership that large. Jack Bevan says, "What does it matter if you're not gay yourself? For the money involved, wouldn't you be prepared to venture into a gay bar and write an article about it?"

HETEROSEXUAL LIFE IN X-LAND

The night-life in Rio, Manila, , Pattaya, Chiang Mai or any other sex-oriented tourist resort should give you ample material on which to base a very colorful newsletter with many photo opportunities. There must be hundreds of thousands (if not millions) of Americans, Arabs, Australians, Germans, Englishmen and South Africans dying to read about the latest "goings on" in X-Land -- in English. Running around with a camera to "shoot" pretty girls and tell their story also happens to be a lovely way to meet ambitious young models, starlets and of course hookers.

Adverts placed in soft porn and contact magazines should bring in an abundance of enquiries. Your newsletter could contain nothing but photo-ads placed by local girls who want to meet generous foreigners. Your back end could be up to \$10,000/£6660 in fees payable \$1000/£660 in advance, and the balance upon the consummation of any marriages arranged through your agency. Many an over-the-hill, 60-year-old retired dustman (garbage collector) from the industrial rust belt would be glad to pay \$10,000/£6660 for a 20-year-old beauty from the Third World who will give him more pleasure during their courtship and first few years of marriage than he ever had before or will ever have again. She wants to escape from poverty in the Third World, he wants quality feminine companionship that would be totally out of his league if he looked for such a pretty young woman at home. After she gets her passport in three or four years, she may move on. Or perhaps he'll be able to keep her. Either way, \$2500/£1650 a year is a nominal price to pay for what he's had. Many such men do it three or four times!

TOURIST ADVICE

A newsletter giving tourist advice, such as naming the cleanest beaches, most adventurous excursions or upcoming festivals may well appeal to travel agents. If you are interested in providing this sort of service, then it could be worthwhile sending a sample newsletter to travel agents with an introductory letter offering your services as a tour guide or their customers. You might think up a service providing just what they're looking for. A guided all-day fishing trip up the Salabang River in your motor boat could be an added attraction or business booster. You could even visit your home country and do slide shows (sponsored by travel agents) about the place of your expertise. You could get commissions from hotels, travel agents, or free travel. Any work or project you're involved with need not be a full-time enterprise. It can be an offshoot of something else you are doing.

SPORTS

Golf, marlin fishing, scuba diving, wind-surfing, sailing and countless other sports re found in every vacation spot. A sports-oriented newsletter could easily provide valuable information for sports enthusiasts wanting up-to-date information for intended holidays. A back end could be courses and equipment sales by yourself. You don't have to have a store or inventory. You can list products, services and prices. A pair of shoes is listed for sale by an ad in your newsletter at \$90/£60 retail. You collect the money, remit \$45/£30 to a local Reebok wholesale distributor and they fill the order by mail. You can sell via mail order at below prices of a normal retail store. Why? Because you have no overhead: No rent, no inventory, no salesmen. As your newsletter is going out anyway, your ad for a "Special

Deal on Reebok Running Shoes" cost you nothing extra to include. Your handling involves taking in the money and passing on part of it to the outfit that does fulfilment." The rest is pure profit.

PT LIFE IN X-LAND -- A Classic Subject For a Newsletter

Contents of a newsletter would obviously be up to each individual editor, but some suggestions are: - opinion or view on a particular current topic. Once published in your newsletter, these same articles could be offered to the local English language newspaper. They are always hungry for good features. Besides getting paid you could negotiate for a plug pushing your newsletter Watch - extracts from local newspapers relevant to your theme; Restaurants and Bars to Visit. Suppose you visit one place a week and write a critique as a special feature -- a side benefit is that your restaurant and bar guide could be a separate book you sell or give away as a premium to new newsletter subscribers. Each restaurant would probably buy a dozen copies at 40 per cent of the listed retail cover price and offer them for sale in their establishment Column. Doing one of these (particularly if it is also printed in a local rag) tends to get you invited to art shows, grand openings, banquets and consular corps parties. This means lots of free food and the opportunity to meet the movers and shakers. They are also hungry for publicity and you are able to give them some in your newsletter;- features an interesting conversation each month. This gives you a chance to meet artists, celebrities, models, local movie stars and business tycoons; Aunt or Lovelorn - Solve your readers' problems of the heart ; Stories - either true life or erotic fantasy; 'Letters Answered and Predictions. These are always popular in newsletters. They go on and on even if they are always wrong. People like to believe. A new Religion. There is no better way to make a fortune than to proclaim yourself a messiah and claim a direct pipeline to the will of the lord. Offered - detail other services provided by yourself. And Ads - get the readers to contribute adverts themselves.

Subscription charges to a newsletter? You start out cheap and as your subscriber list grows, you experiment. Often more money can be made from the back end and from ads than from the subscription fees. Income can be raised from classified ads and all the products and services you're promoting. Do make sure that you fully utilize the newsletter to promote everything under the sun that you can make a profit on. Sometimes you will review or advertise a product in return for a trade. A lifetime supply of coffee beans, a new Cadillac, meals, hotels, clothing and many other goodies can be had by trading editorial comment or ads in a newsletter for them. The whole point of the newsletter is to make money or otherwise get you what you want. The material contained within it should usually be written with profit in mind. For instance, publish an article: How to Make A Perfect Cup of Coffee. Then, when you have excited the reader's taste buds, offer a monthly kilogram bag of fresh roasted exotic coffees. A different flavor every month for a year. "A fine Christmas gift that will have your friends or clients reminded of you with every cup of their morning Java. A ton of coffee was sold this way, and later, with the same approach, a ton of tea. A ton of anything could be sold with the right copy.

A similar approach might work with an erotic short story as a special feature. At the end of it you promote a book of similar tales: "This was an extract from Night Life In X-Land

written by John Smith". At the end of the story you plug a book of ten stories by the same author. Included among the classified ads you could also place "Night Life In X-Land, a collection of erotic short stories written by John Smith, available for £20....." John Smith might be an alias for yourself or you could make a deal with an unpublished author to publish his book and give him 100 copies free if you got the rights to sell what you could without further royalties to him. His advantage? Books worth \$2000/£1330 and the fact that he now is published and may even have a few thousand fans ready to buy his next books. If you're reasonably intelligent you should be able to write every section of your newsletter yourself. A famous journalist once said "Don't let the facts stand in the way of a good story." All it takes is a good imagination. You can create wonderful tales out of thin air. For instance, you could make up an interview between yourself and a prostitute, asking her about her profession and composing your own answers. The things you have to say are far more likely to be entertaining than the truth. "Duh, I just got into it, Duh." You can always create a composite character with her own style. She may even be persuaded to write a regular column for you. Charles Dickens, the great Victorian novelist said that his characters always took on a life of their own and once he had created them, they came alive in his imagination. I had the same experience.

Professional Look

Take a little advice here: To make your newsletter appear to have a staff and more than one writer, use different names for the editor, interviewer, Love Columnist and so on -- even if it's a one man band. When it comes time to go public or sell the newsletter for a few million, it's better to give the impression that there is a team involved and not just you and your trusty Toshiba.

RELATED SERVICES

Related services provided by yourself and advertised in the newsletter could include: a night-life guide for visitors, retail sale of books written by yourself, advice given at a cost of, say, \$150/£100 per letter; being a courier on your next visit to England or on the way back, sets (but do not fall foul of the laws on pornography); of Videos. Be creative, dream up services to provide for your readership is always the main problem. Cubes can be sold to Eskimos if marketed well. It just isn't true that if you build a better mousetrap the world will beat a path to your door. We have found many excellent products and services that never move because the world hasn't been sold on how good they are. You must identify your market and tempt potential subscribers with irresistible offers they can't refuse. It helps if you have a good product, but the ads and presentation are far more important.:

A SUMMARY

Aim for a specific market with a potentially popular theme. Establish whether there are any contact magazines available for that market and run different classified trial ads in those magazines until you find wording that seems to pull in the most inquiries. An ad offering a free informative brochure will get more inquiries than a request to send in money at once for a product. Use a street address, not a Box number. Agree to accept credit card orders. Have a phone and fax number for use of your customers who wish to order. All of these give you greater credibility and will increase your cash flow. It is a

good idea not to mention how much your subscription costs in the first ad. The potential customer nibbles, contacting you for free information. This means he is interested in the product or topic and each name you collect in this way is worth a few dollars in mailing list rental fees even if they never buy anything from you. You can offer an special sample copy free or for a small postage and handling charge. Anyone who forks over a few dollars is worth even more for rental of their name to Hook them! Special premium offer of something "free" with a perceived value of more than you are asking increases the response rate by at least three times. For instance: "With your \$100 subscription Hi From Thailand you get, absolutely free, a coupon book good for "two for one" meals and drinks at the best pick-up bars and no-hands restaurants in Thailand worth \$5000/£3330." Normally any bar or restaurant will authorize you to print up and sell Twofers in order to bring in new business for them. But you can offer a book, a paperweight, any gadget or product related to your main offer. It has to be seen as something worthwhile and valuable. Pay attention to the junk mail that you get or see in wastebaskets. Read it carefully. If you feel yourself about to buy, the author of that particular copy has the right stuff. Emulate the best or the rest and you will do well too. Readers tend to be cautious with their money and they like to see what they're buying first. A free copy, a sample that looks exceedingly professional and full of promise is far more likely to succeed as a marketing device. You may have to get a friend back home to arrange to insert the first adverts for you. The classified ad managers are skeptical of overseas adverts, they like to have a contact address in the UK just in case of complaints. It is not just the payment they are worried about. Too many swindles and scams are perpetrated from abroad!

A typical advert should be quite simple but also informative: "Bangkok Review" monthly newsletter information on all aspects of life in X-Land.– Views - Advice– Hotels - Beaches - Holiday Tips Stories - Interviews - Photos– Business Opportunities --Ads. Free copy will be sent on application. Send \$1/£1 or equivalent in postage stamps to: PO Box 93, Patpong Post Office10506, Thailand. Keep the advert fairly mysterious. There's no need to put people off applying by quoting a high subscription cost. The choice of "all aspects" is deliberately presented to appeal to the widest audience possible. This is particularly the case with sex-orientated newsletters. Every person has his or her own individual preferences when it comes to choice of sexual partner, so why ruin the chances of success with your advert by using words like 'woman', 'man' 'girl' or 'boy' in it? A Bangkok address is vital for adding that touch of the Orient and the promise of exotic material. A quarter page advert in some publications can be as cheap as \$150/£100 per annum, an insignificant amount when compared to the business the advert can generate.

In practice, you are going to need a word processor for a newsletter. On completing the issue, for very small runs, you can photocopy it for your readers. Use tinted paper for a bit of individuality. Sometimes tinted paper can be purchased at printer's remnant close-out sales. Photocopies cost even less abroad than in Europe An excellent marketing idea is to include a color, A4 size photo of a Thai model with each issue. This will only cost a few cents more.

CHAPTER 7

SUCCESSFUL "HOW TO" BOOKS & NOVELS

To write a book is relatively easy, especially if you possess a word processor and already write regular articles [for your own newsletter or other periodicals]. The big difficulty comes in marketing, i.e. selling your book. As a first-time author, you will usually try to persuade a publisher listed in the ubiquitous *Writer's Guide*, or *Writer's and Artist's Yearbook* in the UK, to publish your work and handle the marketing.

Why not circumvent the middleman (publisher) by hiring a local cut-rate printer. Self-publish. Then advertise the books for sale in magazines. Do the marketing yourself. Administration will be a little bit of a headache until you get yourself organised, but self-publishing means that you can control the entire operation and receive all the profits yourself. When you go with a publisher you are lucky to get a five per cent royalty off the retail price. If you get an honest accounting of your book sales, and get paid in full and on time --- you'll be the only author in the world in that fortuitous position.

As an example of profitability, take a book of a similar size to this one. It might be sold by mail-order for \$75/£50 a copy. Printing, postage, marketing and other incidental costs might amount to, say, \$15/£10. The remaining \$60/£40 would be profit. If 1,000 copies are sold in one year, then a \$60,000/£40,000 profit arises. Imagine how much money you could make if you sold, say, 10,000 copies over a few years. A nice return indeed. By contrast, a publisher would typically offer a lump sum of \$3000/£2,000, as an advance on ten per cent royalties. You will never see another penny. The publisher sells the book for half of the retail sticker. An average successful book trade product sells 3,000 copies at \$30/£20 retail. You can work out the math yourself, but since the publisher sells to bookstores at \$15/£10, you get \$15/£10 per book and are told that 1,000 copies were given away to reviewers to make the other 2,000 sell. On a successful book, you get \$3000/£2000. If you don't have any back end products promoted in your book, you are lucky to get 75cents/£1 an hour for all your work. Aside from the ego boost you get and the small chance that your book may be reviewed favourably and win a prize and thence, greater sales, you can see how little money is usually made from most writing? Aside from a handful of authors who are usually very good at self-promotion, the only people who have a substantial long term income from their books are college professors who require large numbers of students to buy their boring textbook as required reading. "How to work abroad" "How to find a job abroad" is a very popular topic and books on this subject (as well as most How To subjects) are in great demand. Manuals about making money are always popular, but are especially popular when there's a recession on. High unemployment means many individuals want to find work overseas.

After four years of living abroad, on my wits, I'm able to write at length on my two favourite subjects of Thailand and of making money. It goes without saying that this would have been impossible five years ago. Before writing this book (Jack Bevan) established a profitable writing business from doing nothing else other than observing what goes on, talking to everyone and anyone, and keeping notes of expat businesses that failed

or succeeded. I visited the owners of hundreds of interesting small enterprises and found the time to organise and write my observations and conclusions down. This process required no training, no education and no skill. In fact, I was never a particularly good student nor did I get good grades on my "English Compositions." If you have eyes, ears, a mouth and a pen, then you too can earn a living this way. Your books can be marketed via small classified ads that promise a free brochure. Your brochure is a promotional letter -- the junk mail we write about elsewhere. Your mailing list is composed of ad respondents who are automatically a good (that is to say responsive) list because they have already taken the trouble to answer your ad.

STORIES

There is also a strong market for short stories, or short books. The problem is one of determining the market. Typical stories that sell well are those based on real life experiences or fantasies. Many people associate Thailand or the Third World with sexual opportunities, so why not give them what they want? Write a series of sex stories, as I did, based around your own experience. You will be able to describe the scenery and locations well, simply because you live on location. Place adverts in sex magazines in England with big bold headings like "Secret Sex Slaves of Bangkok". "Secret" and "Free" are the best two words in advertising. Use a PO Box or mail-drop in another city for such sexy promotions. Never use your actual residence address lest the local vice squad visits your home unannounced to roust you and your sex-slaves out of the sack.

BOOKS

We've mentioned already that you should never sit in your apartment and stare at the four walls. You can learn something by watching TV and reading the papers. But for a writer, your descriptions will be more vivid and interesting if your experiences are first hand. You are there! Why stay at home? Overcome your natural shyness. Get out on the street. Visit the popular tourist spots, talk to everyone. "Hi, where are you from?" is a good opening line when you meet a foreigner. It is not original, but it's not a bad way to start a conversation. You can also admire an item of clothing or ask about a camera. "I was thinking of buying one of those, are they any good?" Everyone loves to be important, so asking for help or directions is the absolute best way to get into a conversation with a stranger.

Venture into every bar in Patpong, ask a fellow countryman how to pick up local girls. Wander through markets, ask anyone about the best way to bargain. Visit beaches and ask surfers for the best place to find perfect waves. Discover cheap hotels from a guidebook and ask the other tourists about interesting trips and other good places to stay. If you are around for a while, join the Hash House Harriers, or local groups who play volleyball on the beach every day. If you can afford it, or if you can teach it, take up the more expensive sports activities to meet upper class locals. This would include scuba diving, equestrian activities like dressage or jumping. Play polo, golf or tennis. Hang out at the yacht club and volunteer as crew for the usual Sunday races. Take a course in driving formula one race cars. Just get out and about. If you are not athletic and want to mingle with upper crust locals, join the "Opera Society" or "Small Theater Group" and participate as a

supernumerary or extra. Do volunteer work at orphanages or museums where you can be a "guide". Take courses, teach courses. Work for a school or non-profit organization. You might get paid. By simply taking an active role, you will quickly make new friends, spot opportunities and learn much about your new environment. Luck is always "knowing other people" and this puts you in the right place at the right time. With several irons in the fire you will at the very least be able to write with authority on the local scene with the tourist market in mind. The ultimate aim would be to collect and combine a number of or articles into a guide book. Every individual writes a guide book from a different perspective. It depends on your interests. Even disabilities can be an advantage. If you are in a wheelchair, you can write a handbook for disabled travellers. If you have dietary restrictions because of sickness or religion, your book can focus on that. If you have some special interest like visiting Catholic or Jewish enclaves in exotic lands, this sort of thing can be worked into your book title. You can advertise in publications catering to perverts or saints. There are plenty of both in the world.

Food guidebooks are plentiful, but new ones are always climbing to the top of the best-seller lists. When I arrived in Paris for the first time, there were literally thousands of guides to restaurants and food. Yet the "Paris Good Food Guide", with the help of a column by the same author in the Herald Tribune, became a hot seller that year.

HAS BEEN DONE BEFORE

Don't be put off if anyone tells you this. There is always room in the market for a new point of view or a re-write of an out-of-print book that was a best seller ten or 20 years ago.

SUCCESSFUL NOVEL

Stake a long time to write. Novels, in particular, and fiction in general are one of the most difficult literary forms (outside of poetry!) to sell to a publisher. It is difficult to market a first novel yourself. If you can figure out a way to do self-publish and sell a novel, let us know. We have several unpublished manuscripts in our storage room.

In the realm of creative writing, detective stories or sexy romances have the biggest market. Once fans are established (as they were for Ian Fleming's James Bond spy adventures they will buy each book as it comes off the press. There have been one-of-a-kind success stories like Richard Bach's Jonathan Livingston Seagull . Unfortunately, the odds are against you with fiction. There is a limited market that is growing more limited as the desire to get entertainment from reading is killed off by an ever-increasing spate of offerings on interactive TV and from other alternatives such as the Internet. We recommend you spend your time on something else unless you know a publisher or movie producer who encourages and pays you to do a project for him.

SUCCESS FORMULA -- IF YOU MUST WRITE FICTION

Are you an interesting person? What do you talk about at parties? Nearly all professional career people (e.g. accountants, lawyers and insurance brokers to name but a few) can discuss little else besides their children, their ho-hum hobbies, their dull work, and

spectator sports. Most folks of limited experience are extremely limited mentally and will bore you to death. When they go on a trip and come back with their slides, they are still boring.

Make a mental note of the subjects you yourself talk about in social gatherings. Do you enthral your listeners with wonderful yarns? Do you make them laugh? Or are you one of the boring ones? If you are boring I'll bet you never travelled the world, lived in a Bangladesh slum, climbed in Nepal, paddled up the Amazon, or did something that was truly unexpected.

We only live once and it is worthwhile to get out of your rut. Get some new experiences under your belt. Maybe researching for your book can be the reason you give yourself for having an adventure. Maybe you need this as an excuse. Never write the book and it will still be worthwhile. Life is a banquet and only a few people ever get near the table.

Beware though. Some people returning from their travels become travel bores! Have you ever noticed that when an office colleague returns from a holiday in China, or wherever, they talk about nothing else but China for weeks. Conversations are geared to little else but "Did you know that in China....." or "They do this a different way in China.....". Before you go, read the literature written by interesting commentators and experts. Learn to observe and make notes about the interesting and the unusual. Expose yourself to different countries, cultures, landscapes, languages, religions. Learn history from different perspectives. The Thais, for instance, learn that it was they who discovered and settled the British Isles long before the Romans. The Thai word for city is "Buri" and they have documents and maps to prove that their monks established their library at Canterbury, as a religious sanctuary around 6,000 BC. There is a factoid to amuse and amaze an Englishman.

Most importantly, to gain any real insights you need to mix with local inhabitants, discover how they live and play. Why do they pay hundreds of thousands of dollars for a particular "cooing dove" bird that looks and sounds like an ordinary pigeon to you. Empathise and work out why other groups think and act in particular ways. Getting inside the heads of "aliens" could help you write a truly original book of fiction based upon characters you can convincingly depict.

Travelling around the world staying at tourist hotels, shopping in supermarkets, relaxing at hotel pool sides all day and watching Star TV during the evenings does not equate with in-depth exposure to foreign cultures. Why not cut yourself off from your roots for a while and live in a small community, preferably within a family house. Do exactly what the locals do each day to get any perspective on their life and culture. Hill once became a Buddhist monk and his story of this experience is something that every reader of his Passport Report remembers vividly. Such experiences can give your work an individuality and convincing local colour too.

Anyway, the point I'm trying to make is that once you're well travelled, and have been seriously immersed in another culture, then you will have picked up many interesting ideas and stories. As a result, you have more experiences to draw from and can write a better novel or anything else. We recommend eventually devoting some time to a novel if you are so inclined. I wrote a 500-page novel in about two years, the story gradually came to me as a result of the new experiences I was subjected to. This first novel won't be published for a while if it ever is, but the mere act of finishing such a big project is good discipline. You re-read the novel after a few years and see that maybe it is good or maybe it is terrible. Then you start another one. It may be popular only after you die, but it is nice to dream of literary immortality and to leave something for your kids and grandchildren to read. We don't live by bread alone. Writing only what people want to read and not what you want to write may put a lot of bread on the table, but the novel inside of you may also be needed to make your soul soar. Besides, it could be a good way to pick up sexual partners. "Come up and read my unpublished novel."

Another warning for would-be novelists or story tellers. Do not assume that your own personal life story will be of great interest to anyone else. It might be if you have had some unusual experiences or if you have a weird way of relating to the world. If you are the best, the worst, or the only person to have ever done "something," then you may have a story that will sell. But virtually all deadly dull first novels are based on the writer's own history and people he knows. If your life story is mundane and your friends are all pretty normal, these are not the building blocks of a best seller. General Rule: Do not write about your own life or "how the bureaucrats back home made me so angry that I left". Readers do not want to know about your petty problems. They have enough problems of their own without listening to drivel and whining. Generally speaking, if you want to write gripping fiction, give the readers a fantasy adventure, give them non-stop, page-turning action. Give the great unwashed masses a great escape story to enable them to escape for a few hours or days. They want to get out of their own miserable routines. With a good book they may be able to visualise an ideal world even better than in a movie where no imagination is needed. But as an author, write with the movie in mind. The only way you'll make any serious money with a novel is if and when you sell the movie rights. Another possibility, you could make the movie yourself. If you don't believe it can be done by someone without talent or experience in movie-making, go and see the 1995 film with Johnny Depp, *The Ed Wood Story*.

Writing novels sometimes isn't quite as difficult as you imagine. One Canadian I know has had a pretty chequered history. He has served as a British soldier in Northern Ireland, ran a detective agency in the USA and finally settled down in Bangkok to become a journalist covering South East Asia. He decided to put together a book. All he did was to gather a large stack of letters written by Europeans to their girlfriends in Patpong. These letters were in the hands of an Expat (me) who translated these incoming missives and typed up outgoing requests for money. We sifted through several boxes to pick out the most amusing ones. This book was based on a very simple idea, that other people's sincere and trusting love letters to money-grabbing prostitutes who were mainly running a con-game, would be of interest to readers. My friend wrote a little bit of commentary around them.

The books were given a sexy cover, printed (self-published) by him and taken in stacks of ten to all the tourist hotels and hangouts. They were left on consignment and they sold like hot-cakes. It was not a particularly difficult concept and I am kicking myself for not thinking to do it myself. The letters for the most part show that a desperate Johnny Lunchbucket back in the rust belt will believe almost anything. He will bare his soul and send all his money to a girl who is obviously writing the same love letters to a hundred other correspondents.

Your finished novel will probably give you more inner satisfaction than cobbling together Love Letters To Thai Prostitutes. Self satisfaction can be more important than making money, particularly if you are making money in other ways. The story and characters in a novel are your own babies. You have absolute power over your characters, you can make them do anything you want. You are a God in the act of creation when you are writing a novel. You decide what violent incidents occur, who survives and who dies tragically. You decide if the hero gets his girl, whether the bad guy survives to appear in a sequel and whether the sex scenes are "normal" or perverse. It's great fun and good psychological therapy, if nothing else. Persevere with your writing. Don't go to sleep until you have finished say five pages every single day. When I first sat down to write, some four years ago, I wrote furiously for two months, pouring out all my thoughts and emotions. Three months later I re-read those original scribblings (of some 150 hand-written pages) and threw them all in the bin. I thought they were totally immature and nothing but useless rantings of an angry, boring, stupid nobody. In truth, that is exactly what it was. The second attempt was better.

My first failure didn't put me off writing at all. Maturity and good story telling skills come with practice. One of the benefits of a word processor is that it is now extremely easy to edit a novel without having to rewrite and retype endlessly. You can re-arrange or play around with a sentence paragraph or chapter until it's perfect. You can delete big sections, store them on your hard disk or on a floppy disk, and come back to them again if you change your mind. You can do a print, read it, and then edit by hand.

I find that there is nothing quite so rewarding as inventing a plot, fleshing it out, and fine tuning it to its ultimate completion. The satisfaction derived from seeing your own book(s) on the shelf of a new friend who turns out to be a fan is indescribable. Many expats who rarely ever wrote so much as a postcard have used the endless time on their hands to create one or more novels. Even if they don't get published, writing is a *raison d'être* (reason to live) There's a book in everyone. Write yours today.

CHAPTER 8

ENTREPRENEUR STEVE "SAUSAGE" OUTRIM MADE MANY MILLIONS SELLING HOT DOGS.

Hot Dogs? How do you sell hot dogs on the Internet XE "Internet" ? How do you make \$50 Million in one year selling hot dogs on the Internet? Answer: Steve's Outrim's

Hot Dog is a computer program! Two years ago, the multi-millionaire hotshot founder of Sausage Software was a fat, teenaged kid without a job. He remembers that his biggest worry in life was where to get a few dollars for his daily fix: Six Big Macs, with Shakes and Fries.

BEGINS WITH A PLAN

He explained: "I made a list of my skills and abilities:--I was computer literate; loved to surf the net and I loved to eat. My nickname and my net moniker was in fact, "Sausage." I was living in a place in Australia that even the most ardent civic booster couldn't claim was the center of the universe. It was so far off the beaten track and so far from anything resembling Silicon Valley, it might as well have been on Saturn, had no capital, no friends in high places, no past record of achievements, no credibility and no products. Whoa. I did have something from a high school project: A little software accounting package I'd cobbled together. It wasn't very different from the stuff already out there, but at least it was something. Maybe I could sell a few of these packages. How else could I do to be able to rent an apartment and feed my face? I jotted down a three page list of ideas. Most of the things on my list were Internet related. I felt my future would be with the net because here were maybe 50 million people all over the world – all communicating with each other for the first time. This group was and still is growing at 15 per cent every month. Plenty of guys were making money by marketing little tweaks that made things easier, faster, more efficient. Brighter, clearer, with a better picture. Better sound, more user friendly, faster access --- whatever knew I could make some contribution, but at that time, just a couple of years ago, it was not exactly what it was going to be. So lacking anything better to do, I spent part of my time hunting for a job (no luck!) and part of my time trying to put together a web page for myself. I thought I could promote my accounting package if I had a web page. Eventually, when I got my web page running, I didn't sell even one lousy accounting package with it!

I'VE FOUND THE NEED

I started to create my own web page, the way it was done was with really bad software. It had been written in Arabic or Hindustani and then translated into our language by machine. I am exaggerating to make the point. In other words, the equipment and software available to make a web page two years ago was anything but user friendly. To create my own home page, I put together a little program in a matter of days. Then I figured 'Wow, there are plenty of accounting packages better than mine, but nobody has anything like this "Easy Home Page Creation Kit." Hot Dog. That's what I called it, right from the start. Since my net nickname was "Sausage" I posted this question to a user news group: "Would anyone out there like to beta test (try out for free) "Hot Dog" my new software for creating your own web page?

SMALL RESPONSE TO MY FIRST OFFER

The next eight weeks I got some hits or responses, amounting to about 800 in all. After they downloaded and tried out Hot Dog most of my guinea pigs were pretty enthusiastic. Each of them must have fed out my software to 50 or 60 others because from the traffic at my new website I figured that in a few weeks there had to be 50,000 unauthorized copies

floating around out there. Trouble was, you don't get rich giving it away but there were a couple of benefits by having so many testers and users out there. I got name recognition for my product and my company. I got talked about in the industry and there were dozens of favorable reviews and mentions world-wide - especially on technical television shows. Most importantly, I got lots of suggestions from users. These helped me improve Hot Dog until when I was ready to release a commercial bug-free version it was about 90 per cent designed by end users, with all the features they wanted problem with much, if not most, software is that it's designed by technically proficient nerds who have a very narrow view of the world. The stuff they put out isn't simple enough for the ordinary Joe who just wants to accomplish a job quickly and easily. Hot Dog is simple. It lets you create your home page on a simple template. You can finish in an afternoon. Then you click "Upload" to deliver all the graphics, text and the whole shootin' match to your web server.

The first version of Hot Dog was pretty easy to use. Later versions have kept the simplicity, but added a lot more attractive features lot of pirate copies were (and still are) floating around, but when I started selling the official final V-1 (Version One) on my web page, I still took in \$3000/£2000 the first week and \$36,000/£24,000 the first month. The orders came in mostly from corporations and government agencies which have a policy of not using pirated material. Sales kept growing and soon I was making more money per day than I could have earned per year in any job -- just a few months earlier developed an electronic mailing list of interested hitters and past customers. Many of them bought upgrades. I figured I'd buy or develop other software programs to serve my customer base and to expand into other areas. This program is under way right now. Do you have anything you want me to promote? Hired some bright people, rented a real office, and the next thing that happened was I went public with a stock issue that made Sausage Software worth, on paper anyway, \$60 million! Going from zero to Cyberspace Tycoon took a year.

GENIUS?

An article in Las Vegas (before the stock issue) described me as a "marketing genius". Maybe I am, if using common sense makes you a marketing genius. When Hot Dog was already selling (on the net) pretty well, I decided that I'd take a trip to Las Vegas in the States and rent a booth at Comdex, the world's biggest annual computer /electronics / software fair. It is to my business what the Cannes Film Festival is to movie producers. New products are pitched and distribution deals are made. My feeling was - and still is - that if your product is not shrink wrapped and for sale at the computer stores, you just aren't "real" to the majority of your potential customers. I badly wanted to get on the retailers' shelves. Even though our profit per unit sold was much better on the Net, being displayed for sale in store windows would give us vastly expanded sales to customers we'd never otherwise reach. We needed name recognition, and with expanded markets (even if we didn't make much on a per unit basis) ---most important, I'd own a much bigger mailing list. A company with several million existing customers all on a data base is still worth a lot --- even if sales of the initial hot product go through the floor. I don't kid myself. Another fat 18-year-old kid without a pot in Biella, Italy, is probably reading this

book right now. He may come up with a product that is "better, faster, more user friendly, etc." But if he doesn't know how to market effectively, he'll sell it to me for a song!

HOT DOG IN VEGAS

With a crummy little booth at the COMDEX show renting for \$100,000/£70,000!, the idea came to mind that the way to make real money in this business was to sponsor computer shows in every little (and big) town in the world. I am sure that the COMDEX promoters make more than most of their exhibitors! I certainly didn't want to risk that kind of money on a tiny stand just to be lost in a crowd, I had another idea, The Bluebird Van Company rented the largest motorized mobile home I could find in Las Vegas. I plastered it with a huge Hot Dog advertising banner. I loaded up this humongous machine with beers, real hot dogs and, of course, with our product. I parked on the street across from the Computer Expo. Then I bought my \$5/£3 entry ticket and visited the stands of the retailers, inviting them to drop in for a free beer and hot dog at my van. I even volunteered to bus them back and forth to their hotels. So I had a mobile outdoor advertising sign and sales booth - the only one at the show!

The result of my coming up with that little gambit is that I got more exposure with a rented \$200/£300 a day mobile home than if I had paid \$500,000/£330,000 for the biggest and best stand at the show. And now I was proclaimed in the Las Vegas Sun Computer Supplement as a great innovator and marketing genius. Did I did get myself noticed? It sure helped sales. I signed a few very good distribution agreements at that show. Hot Dog is now in every computer store all over the world.

LONG VIEW

I could have just milked Hot Dog "Internet" sales for all it was worth and retired at 22 with a couple of million. But Bill Gates could have done that too by selling DOS to IBM. He took the long view instead. My goal is to be a mini Bill Gates. I am just 22 and I am going to be around for the long term. I'm already in on the ground floor. I'm gonna see to it that Sausage Software and related companies becomes and stays a major player.

CHALLENGE TO THE READER

Can you do what I did? Why not? Just find a need and fill it! And if you have an idea or need a job and don't want to go it alone? We are interested in hearing from you!

HINTS

Millions of Netizens want to make a fortune from the Internet and the web but very few are doing it. Here are a few hints in addition to the true story of Sausage Software magnate Steve Outrim. They can make you rich, or at least very comfortable.

THE KNOWLEDGE OR SPECIAL SKILLS NEEDED

To get rich in an Internet-related profession, trade or business you should understand what the net is. Picture in your mind a giant 10,000-volume "Yellow Pages." That is to say, a set of reference books containing classified ads. Anyone can very inexpensively, place an advertisement in these yellow pages. The ad can be of any length. But these ads aren't

printed on paper pages. They are electronic and they are reached or "accessed" by any computer hooked up to a phone or Cable TV set wired for the internet the user or potential customer to find what he is looking for he usually has employs some user-friendly free software supplied by his internet server and called a "search engine" This software might have a quaint name such as "Yahoo." The user enters on his computer a word or phrase such as "Phonograph Records". Then on screen, will appear hundreds, maybe thousands of entries about phonographs, records, retailers, the history of recording, and so on. By clicking on these entries, the computer monitor or TV screen will then display "Web Pages" or "interactive advertisements" for all sorts of products and services. Much information retrieved is irrelevant to what the viewer really wants. But for those with patience, you can eventually discover exactly what you want to know. And just looking at the stuff that comes up can be interesting - like wandering through the public library stacks. This idle wandering is called "net surfing" course, the Internet is much more than I've mentioned above. It is also a medium for individuals sharing a common interest or passion to communicate with each other. Anyone can set up or become members of forums to share information or groups interested in mouthing off on certain subjects. These can be anything from politics or pornography to pearl diving, privacy and PT.. Communications can be private one-to-one, group style or messages can be "posted" for the world to see. These days exchanges can even be by video-telephone where voice and picture are transmitted. Codes like PGP can be used to ensure private transmissions to selected individuals or groups. This explanation barely scratches the surface of what is going on already. A hundred thousand new uses and new products come on line every single day.

There are already zillions of books and magazines about the Internet at any book store or newspaper stand. A few book publishers including Ziff-Davis and authors like the people who wrote Computers & The Internet for Dummies have done well. On the net itself, most advertisers or people with web pages have been disappointed. In fact the main money makers (selling products direct from the net) so far have been: Purveyors of pornography and sex-related material who charge viewers for access to their photos, texts or "making contact" pages;. sellers of computer hardware and software, computer related books and magazines; Providers of Internet related services or expertise (although much of this can be obtained free from Netizens).Some individuals have set up "Virtual Shopping Malls" offering everything from pizza to lawyers. But their customers (displaying their wares on web pages) haven't, for the most part, made money. The main reason seems to be there is too much almost identical stuff being offered. Most Netizens are surfing for "free stuff" of which there is plenty. Without a plug in a popular magazine or conventional media outlet, not enough hits (or inquiries) are made to generate the massive number of profitable customer-contacts that are needed to justify an electronic presence. Finally, many shoppers are reluctant to order anything by exposing their credit card number on the internet. The internet is not secure enough, they believe., hundreds of businesses and individuals each day are establishing new web pages just as thousands and thousands of potential customers are getting on the net. Everybody is talking about the Net. The perception in business is, you are not "with it" if you are not on it. Stationery,

calling cards and all advertising these days "needs" an e mail address, and web page. A few years ago everyone added a "fax" number. But e-mail is cheaper and more flexible.

THE WEB A FAD!

But probably not a passing fad. Although a web page may be less of a sales tool than it's cracked up to be, there is no question in our mind that the net and whatever www becomes, is here to stay. It will grow and evolve just like radio, telephone or cable TV did. The first techies who sent out crackling wireless radio signals laid the groundwork for the fast growing giant commercial radio networks that replaced them. Radio related securities were the hot stocks of the 1920s. Some radio ads were memorable and worked - just as many flopped. Network radio is still around, but it was supplanted by network TV which in turn has been relegated to a secondary position by cable and video players. Now the hot item is the Internet. Great fortunes are yet to be made - and lost.

HAY WHILE THE SUN SHINES

I predict that many if not most of those businesses who spend a lot of time and money on elaborate web pages will not get the returns they expected. But the right marketing strategies for the right products (like Hot Dog) could make you the next Cyberspace Tycoon. The trend is your friend. For the moment, nobody wants to miss the boat. As a result several new multi-millionaires have already made their fortune by finding and filling empty niches. One of these, Steve "Sausage" Outrim was our subject predict that the average business user will find that a highly touted web page is not so much a way to contact and sell to new customers, as it is a way to cheaply communicate information to people who already know of his existence. It is like sending out a brochure to a mail order customer who has asked for more information. It is cheaper than a mail-piece, and more effective because it has color, sound and can even answer customer questions "on-line". It can also take orders, then and there. Just like some junk mail succeeds and 99 per cent goes into the circular file, the appealing, well written web page will generate business. Of the rest, maybe 99 per cent will be ignored.

Our publisher Shamrock has a web page to promote its books and related products and services <<http://www.ptshamrock.com>> and so does the very successful subject of another chapter "Offshore Financial Advisor" <www.marc-harris.com>. Our favorite newsletter for internationally thinking people, Expat World, also has a dandy web page: www.expatworld.org. They would all like to have feedback from you. What do you think of their efforts? But like most business advertisers, for the time being their net sites do not provide any measurable or windfall returns The time and money invested in setting up or maintaining them is substantial. For the moment, conventional advertising gives better results for most things than the www. For the big corporations, web pages must be viewed as institutional public relations.

TO MAKE YOUR MONEY

Use an electronic medium that can be operated from anywhere with a telephone line. The net offers the ideal way for a PT to escape government detection and regulation. When Singapore banned local Internet service providers from carrying any material critical of

government, or pornography, plus a wide range of forbidden information, Singaporeans simply dialed long distance. For an extra ten cents they were connected in Malaysia or Thailand with a foreign ISP. As a result Singapore has pretty well given up trying to enforce the free flow of information and ideas. By the same token, you can work for someone on the other side of the globe without making yourself liable for income taxes in the country where your web communications are viewed - or at your home base trick is to become an independent contractor with your services being provided by an offshore corporation. Employers like this arrangement because they don't get stuck with a lifetime employee they can't fire -- nor do they have to worry about withholding social security or fringe benefits. In a country like Germany, a worker/employee who earns \$500 a week is legally entitled to another \$500 in perks and benefits. The first thing is to find is an employer who will hire you to do something. Later in this chapter we will discuss how you can become a highly paid web site worker - perhaps doing the same type of work for more than one employer!, to make your fortune from the net you must first not only understand what this new electronic mode of communication is, you have to be able to do something useful. The net is truly the most revolutionary development in communications since the telephone. It is far more than this brief explanation. If it is a new subject for you, you must get connected yourself. You must go to the library (or internet sources) and read all the recent books, articles and magazines. Don't bother to read anything written more than a month ago because things are changing too fast. You couldn't sell yourself as an airplane designer if the only thing you had studied was the notebooks of Orville & Wilbur Wright. Being au courant is all important. Once you understand what the net is, and are at least minimally computer literate, then you must devote your time finding or developing a suitable product or service. Finally you must market it effectively.

A NEED AND FILL IT

The very serious money that has been made so far on the net has been in user friendly products making the Net more accessible. Anyone who has attempted to find or do something on the net knows the meaning of the word "frustration." First there is the problem of pushing the right buttons in the right order. The smallest mistake can bring unwanted information to the screen, or more often, cause a crash. Everything shuts down. Even worse, simply surfing could bring on a computer virus that eats your files or makes it impossible to so much as turn on your computer money has already been made in addressing and partially solving these problems: Anti-virus programs are big sellers. Everybody with a computer has purchased one or more of them. The field is crowded, but there is always room for another product that works. If your web site or sales message can honestly crow: "Mine is better, faster and cheaper," you'll sell. Netscape and other software programs for use in accessing the net have made instant millionaires out of programmers or people who had the smarts to either create or to buy and market someone else's work. The same is true of computer games. Even 14-year-old kids have made small fortunes by developing and selling computer and video games on the net. Entertainers are now putting sample tracks of new records and videos on the net. They seem to be selling the back-end products. The trick to successful net-market anything, is the same thing as any marketing strategy:

GETTING NOTICED

Use all means including public relations to get articles about yourself. Send free samples out to influential reviewers so they will favorably mention it. Advertise. Come up with original common sense marketing ideas like the Hot Dog guy did. Use other people's ideas adapted to your product or service!

AIN'T GOT NOTHING BUT LOVE, BABY

If you have no product or service to sell, here is something to do while you wait for that million dollar idea to strike you. Become a Web Worker, and then maybe a Web Master. The number of people who can set up and manage web sites is well below the number that are available! Starting salaries are around \$1000/£700 per week for web workers with experience. My first idea upon hearing this was to set up a training school or three where for a mere \$5000/£3500 a head (in tuition) I'd turn out 1,000 qualified grads every four weeks. Figure out my gross on that! Then I'd have an in-house employment agency to place my graduates at a fee of one-quarter of their first year's salary or an average fee of \$20,000/£14,000 per head. If I was still hungry, I'd go for it: \$5 million a week on the schools and \$200 million a week on the placements - at least as long as the fad lasts person who knows either enough graphics or programming to set up and run a web site should command an easy \$80,000/£50,000 a year - anywhere in the world. A computer savvy Web Worker just out of high school can get \$35,000/£24,000 a year, and if that person has enough cleverness to market himself as a consultant instead of an employee, he may be able to run three or four web sites from his own apartment or office. Each corporation or business should pay him at least \$35,000/£24,000 per year. The average salary for a corporate "Director of On-Line Business Development" according to the New York Times in February 1997 is over \$100,000/£70,000 a year - plus incentive and bonus payments. A major web site may have 50 employees. The turnover in this field is high because as soon as someone is trained, they get a better offer to go somewhere else. In order to keep Webmasters who can actually bring in business, firms are making them partners or top executives. The highest earners are freelancers who do the same job for several (non-competing) businesses.

DO YOU GET THE JOB ?

How about sending an e-mail letter to the top executive of every company without a web page (or with an inferior one) inviting them to visit your web site and compare it with their own. If you have an all singing, all dancing, really hot site that sells the exec, you may get a ten per cent response rate. If you send out 10,000 letters and get 1000 offers to set up and run a website at \$50,000/£33,000 per year for each one, that would generate a cash flow to you of a million dollars a week. Of course you'd have to hire your Mom and little brother to help, but even if you paid them a generous \$1000/£700 a week each, you'd still have enough left over to support your Big Mac and French Fries habit. Only joking of course, but the truth is that you can always train and hire workers fairly cheaply. Look for technically competent people who don't have the chutzpa (initiative) to go out on their own. You'll soon be able to go public at 30 or 40 times your gross sales and that's where make your real money! Hmmm. A million a week, times 52, times 40. Yes! You could be a billionaire the great gold rush of 1997 in web pages doesn't pay off for most users, the

web page mania could collapse. Like the California gold rush of 1849 did a few years later. But whatever happens, as in all gold rushes, great fortunes are made - and lost.. A hundred years from now your name could be as big as the California businessmen who provided goods and services to the forgotten miners. Levi Strauss made their blue jeans, Crocker did their banking. The miners who didn't make a strike are long forgotten. The ones who did find a mine are also forgotten - with the exception of Scrooge McDuck, perhaps. But the providers of goods and services - their enterprises still live on me your name and all about your net-related product. For a small fee or percentage of your stock I may help you develop and promote it! Write to me c/o the publisher.

CHAPTER 9

LETTERS & MARKETING (The Truth About Junk Mail)

A promotional letter is one that introduces, plugs or promotes any product or service. Normally it offers something "not available in stores" and invites this response: "We will send you a wonderful 'X' if you will send us your check, your Visa number or your authorization to bill you later for an amazing low, bargain price." Normally the offer throws in a few extras, 'absolutely free.' If well done, most readers who do not chuck the offer into a waste bin without reading should be greatly tempted. Perhaps driven by greed, unrequited sex drive, or the saintly quest for universal truth the reader will send the requested money. He will get his product. And hopefully, he will be pleased--at least pleased enough so that he doesn't take up the offer of an "unconditional, iron-clad refund if you are not satisfied.

A "promotional mailing (once it reaches the prospect's mailbox) is called "Junk Mail" by the uninformed masses. We think successful marketing letters are nothing less than an art form. A beautifully composed letter will get a strong gut response just like a masterpiece of art or music. Fortunately, you can be a master marketer with a lot less talent than it takes to become a Beethoven or Picasso. Marketing savvy is perhaps the most portable and potentially high-earning-skill anyone can have. The literature you received about this very book was an effective promotional letter. You bought this book, didn't you? You were made to feel it would change your life for the better. Perhaps it will same talent for writing an effective mail order offer can be used for writing effective radio, TV or classified advertising offers. They are all part of the same bag; though different tricks of the trade must be employed for different media.

NOT AVAILABLE IN ANY SHOPS

When a product is not available in shops, people are tempted. It may be something good. But they also need to be especially motivated to send away their hard earned cash to an unknown vendor. Although the reputation of mail order marketers is not nearly as bad as it was years ago, most people prefer "cash and carry." They would rather see and touch the thing before they buy. Direct Mail Marketers Establish Trustmail order houses like Sears, Land's End and J. L Bean have overcome any negative image by offering quality merchandise, lovingly photographed in expensive multi-color catalogs. We have found

that while this seems to work for appliances and clothing, a less slick black and white letter sells more "How To" books.

Always offer very generous return or exchange privileges. If you take credit cards this alone gives every buyer a degree of protection. Cardstakes a few weeks and to be approved as a credit card vendor but being able to accept Visa and Master Charge (and to a lesser extent AMEX and Diner's) will increase sales by at least a third product or service bought with a credit card can be returned or rejected for almost any reason. The credit card company will make the refund and charge it back to the merchant. But for cash sales, any mail order marketer seeking to instill confidence says redundantly in his promotional material: "Return anything if you're not absolutely delighted, within a specified time and you'll get a full refund. No questions asked."

"I'M NOT A CROOK"

These were the last words of Richard Nixon, disgraced president of the USA. You want to convince your customers you are not a crook, but just saying it doesn't do the trick. There are other, more subtle ways of establishing your credibility an individual, or a small or unknown company is making an direct mail offer the reader is naturally wary. His money may disappear without any response. The buyer may not get anything nearly as good as the described products he visualized. The promised refund may never come. A mail order sale always carries the risk that the money will be banked by some fly-by-night who doesn't bother to send out any goods. This is fraud. If a swindler gets caught, he can do time for mail fraud. Actually, there are fewer mail frauds of this type than in past years. Why? Because financial frauds and other criminal activities are easier to pull off. If you want more on this subject, just read Confessions of an Unrepentant Con-man by our co-author, Jack Bevan. In this book we are teaching you how to make serious money in an honest way! Part of making money in an honest way involves convincing your customers you are honest. This is part of your pitch in a promotional letter are few more suggestions to allay the fear that your particular offer might be a petty fraud and when you become a writer of promotional letters, you'll have to be extremely creative to, among other things, create trust in the reader's mind. You'll also have to avoid obvious manifestations of the fly-by-night syndrome.

Avoid use of a PO Box. This should be an obvious thing to remember. The reality is that it is exceedingly easy to get a mail drop with a street address, but the public doesn't know this. The average person will feel a street address is real and permanent while a box number is the opposite.. Accept credit cards. Your copy on the letter itself should contain a personal element or story to get empathy and suspend natural skepticism. How to learn how to write an effective direct mail appeal.

YOUR OWN MAILBOX IS YOUR UNIVERSITY

Letters probably fill your mailbox every day. You don't need me to tell you what they look like. You can read them carefully and judge for yourself the difference between a good pitch and a letter that is a failure. Within a few days you should be able to write a good promotional letter. If you feel that getting more marketing skills is important to you, visit

the business branch of your local public library and start reading books by the masters. We would recommend such titles as *How to Make A Million in Mail Order Marketing*, and authors including Joe Cossman, and Jay Abraham. Insights planning any marketing campaign, is a good idea to make a guesstimate of your costs and profits. This is part of the "sound business plan" that lenders and investors are always so impressed with. Fact is, if your product or slant is new and original, you won't know how it will work out until you test it with a small classified ad or small mailing. Yet there are certain rules of thumb. From the point of view of the sender, with an average price product that any Johnny Lunchbucket can afford, two per cent return rate on promotional letters to a "good" mailing list is average. A five per cent rate is phenomenal.

BIG TICKET ITEMS

A letter promoting a \$50,000/£33,000 deal with a \$20,000/£15,000 profit to the seller on each item sold may be highly profitable with only a one out of a thousand (One-tenth of one per cent) response rate.

YOU CAN MAKE A FORTUNE OFFERING SOMETHING THAT IS VERY EXPENSIVE IN A MAIL SHOT

Jay Abraham about whom we will talk more later regularly offers seminars priced at from \$2000/£1500 to \$10,000/£6600 on mail order by mail order. His target list are those mail order marketers who are already successful, but who want to do better. High ticket items are normally sold through direct contact made after a promotional letter has elicited some interest. Abraham or a member of his staff talks to most potential customers on the phone to close the sale.

Usually promo letters (without any telephone follow up) are used for selling things in the \$10/£7 to \$100/£66 range. Newsletters and magazine subscriptions, inspirational books and music tapes are all common mail order promotional items. The vast majority of the so-called junk mail letters in your daily post are genuine. Send the money and you will receive the advertised product. Most companies will promptly honor stated refund policies. They don't want complaints to the postal authorities. Also, they hope to keep you on their mailing list and sell you other products. A customer who has received good service on a refund is usually a satisfied customer and will look at other offers from the same source.

YOU WILL GENERALLY GET A BETTER RESPONSE IF YOUR RETURN ADDRESS IS LOCAL

You can always hire a local maildrop for a local address. But the lure of the exotic is always strong, so offer lonely bachelors who read the Nullabar [Australian] Farmers Gazette bikini photos of gorgeous Hungarian women seeking Australian Bush farmer husbands. For them it doesn't hurt to have a Budapest address. Mail fraud penalties can't be enforced when a proposal comes from an "offshore" or foreign source. But many newspapers and magazines won't always accept ads from potentially dodgy advertisers abroad. Not unless and until they have qualified themselves. It's like the kid who can't get a job until he has experience but nobody gives you experience. The answer is start with free publicity and ads in free ad papers that accept anything from anyone. It took Scope

International (now defunct) several years to get references from top magazines and newspapers as a reputable outfit. The top international magazines normally do better because by merely accepting an ad they give it the "Good Housekeeping Seal of Approval." Just in case you didn't get that last comment, there is a magazine called "Good Housekeeping" and every advertiser used to have to have the "Seal of Approval." Housewives and others looked for this "Seal of Approval" proudly displayed on many consumer goods. These days, INTEL the chip maker uses the same branding technique with its "Intel Inside" logo stuck on popular computer brands. In later sections we'll discuss products you can advertise and sell. But for starters, just read your own mail for ideas.

OFFERS IN THE MAIL

You will receive a few letters related to what seem to be investment plans or business proposals. Perhaps a general or high official in Nigeria has sent you a "personal" proposal to transfer \$30 Million in slush or bribery funds he has received. He needs you to get this money from his Swiss account into wherever you happen to live. He wants you to help launder his ill-gotten gains for him by having it deposited in your bank account. . For your trouble you will get to keep ten per cent when the admittedly-corrupt General Abu Ngeboya (or whatever) comes to pick up the cash. ONE THOUSAND POOR SLOBS PER MONTH FALL FOR THIS OFFER!

All you have to do is to furnish your bank account number and a blank signed sheet of paper with your signature so that the BLACK money can be paid to you as a commission for non-existent services. Many people fall for this scam. The only result is that the Nigerian empties out your bank account by filling out the blank page over your signature with an order to transfer your money to his account Then he empties his account and your funds have disappeared without a trace. You look for the Nigerian general, but he never existed. Promotional letter scams are featured in my book Confessions of An Unrepentant Con Man. If you are interested in this topic, contact the publishers.

A SUITABLE PRODUCT TO MARKET

Can you make money out of promotional letters? Assuming you want to do it the honest and ethical way, you must find or create a product. That is not so difficult as you think. Before I finish this chapter, I will purchase today's paper and show you how to look at any daily newspaper to get ideas. But first a bit of background and rules of thumb for the mail order business: To make any money, an item sold by mail order must have a four to one mark up to break even after advertising, promotional letter costs, packing, mailing and postage.

ORDINARY PEOPLE LEARNED TO WRITE EFFECTIVE PROMO LETTERS

You must learn to write an effective letter and have it mechanically reproduced. But how is this talent learned? You can always copy other's ideas, but in the end, you must carve out a special place, a style of your own. The best advice is to learn by doing and get your education in the school of hard knocks as just about every successful entrepreneur or tycoon has done. The most important thing to remember is that the best copywriters are

not academic types. They use bad grammar like "Doublemint Gum Tastes Good Like a Good Gum Should." If you didn't recognize that a proper sentence would have ended with the word "taste" you are on the right track and have an excellent chance of writing successful advertising copy dear friend "Harriet Walters" was an ambitious 19-year-old without any resources when she graduated from college only a few years ago. We suggested she approach various charities with a proposal to write a promo letter about their good works. The letter would make a pitch for tax deductible donations. Harriet would get the standard fund-raiser deal: a third of all funds raised for her efforts. As it turned out, Harriet became a very successful fund raiser for charity. Her idea was original and simple. She'd enclose with the pitch a "free gift" to make the recipient feel guilty about ripping off a wonderful charitable organization. So for an orphanage for poor African kids she sent off a small plastic replica of an African doll. Of course the letter still had to be a real heart-wrenching tear jerkier. For diseases, she sent off air mail and other stickers saying in tiny print "I saved a child from Leukemia." She's been at the game for two decades now and we understand her gross annual collections are in the fifty million dollar range. Two-thirds to the charity, one-third for her. The charities are happy with the arrangement as they go from nickel and dime outfits when she takes them on as a client, to the big time. There is no rule that says people who work for charities and non-profit organizations can't be paid well. The head of the Red Cross is one of the highest paid business executives in the world, and the Pope doesn't live like a slob either.

If you need a final example, executives of the United Nations from African countries where the average annual wage is under \$100/£66, average over \$500,000/£333,000 a year, plus expenses, plus whatever they can steal once they wangle a job in New York City or Geneva. If you want to get seriously rich, get into government, religion or charity work!

A Russian buyer of Think Like A Tycoon tried raising funds for a little religious (Hebrew) school he ran in his living room for six neighbourhood kids. He prepared a promotional letter sending out appeals for financial support by placing the letters under the doors of other recent immigrants. They didn't work very well. So he began writing "public service announcements" for New York TV and radio stations making a pitch for donations. These brought in such a good response that he decided to reinvest the funds raised to purchase advertising spots. His announcements about his school and its activities were written to sound like public service appeals. This format gave them a certain institutional quality and the implied endorsement of the TV station. why purchase air time if it's already something you can get for free? Here's why! Public service announcements come on at AM or at such similar times when the listening audience is at its lowest ebb. There are no paying customers for these spots, so the stations gives them away. The Rabbi knew you always get what you pay for and what you get as a gift is usually worth what you paid. So our hero, who by this time is calling himself a Rabbi, grows long curls and really looks the part with a new idea he becomes as rich as an Irish Sweepstakes lottery winner. How? By registering his non-profit Hebrew school for young children as a charity and then coming up with a unique and original fund-raising pitch. "Donate your used car to Rabbi Lubin's School and get a tax deduction for more than the value of the car. You will get a receipt

from a registered charity that gives you more cash in your hand (after tax savings) than if you sold the car.

What happened to the cars? The Rabbi kept a few for himself and his friends, but sold the rest. At a stroke, he became the third largest used car dealer in the entire United States. The cars are sold at bargain prices -- usually less than a quarter of their "appraised tax value." The Rabbi who just got off the boat from Russia couldn't read or write English. His school is as small as ever, but he is affluent, in spite of some criticism from newspapers (including the Wall Street Journal) that he is abusing his charitable status for personal gain. To this criticism, he answers in a jolly, good-natured way: "Vell, ven a new mensch makes good, zere are always gonna be doze people who are jealous."

ARTICLES FROM ABROAD

Traveling? Folks back home want to hear about your adventures. The more you engross yourself in a foreign culture, the more you learn. You'll have stories to tell. People don't want to hear your criticisms unless they are funny or very cleverly presented. It takes little imagination to complain that non-English speaking restaurant personnel don't always bring what you ordered, or that they don't have your favorite desert, Apple Crumble and hot Vanilla Pudding sauces. enjoy yourself abroad and have a positive tone, "go native." In Asia forget the potatoes and learn to eat rice with every meal. Learn to smile a lot and say things like: "I like it," "never mind, you did that very well" in the local lingo. Repeat these phrases in the face of regularly recurring disappointments and you'll enjoy your travels. cannot hope to experience a foreign country positively unless you shrug off your previous culture and accept the new culture. With acceptance comes understanding. Your readers will appreciate your insights, not your gripes you have adopted the local way of life and have largely forgotten your former homeland's ways, you will find that there is much more to the people of your new environment than you realized. You start to find that some aspects of your former lifestyle now appear odd or restrictive. No longer will you be a naive, innocent holiday-maker. You will have become street wise. When you reach this stage you will have become a expert (at least in comparison to most of your countrymen). Now you will be able to comment incisively on your adopted country insights that you can share are a new opportunity for making money. You have a expertise. You are able to write original material about X-Land is a very strong market for magazine articles on previously unraveled aspects of any country. With a little effort and investigation, you will soon be picking up enough specialist knowledge to prepare a series of articles. Subjects of interest will come to mind from your observations.

With regard to Thailand, these might include:

- Eating French fried grasshoppers for snacks
- Dousing vegetables with fermented fish sauce
- "The secrets of "Thai Country Cooking"
- Table manners as contrasted with what kids are taught back home
- Transvestite stars in Thai Showbiz
- Lifestyles of the elegant and beautiful ladies who used to be men.
- Environmental issues

- The sexual values of Thai men and Women
- How a society without social welfare deals with poverty, health care and similar issues
- Child Prostitutes
- European inmates interviewed in local prisons
- Thai sports
- Unusual forms of local Entertainment like Mongoose vs. Cobra fighting and Fighting Fish
- How Thai Politics really work, i.e. a corrupt military dictatorship masquerading as a constitutional monarchy
- The Royal Family and their secret scandal's

Magazines, tabloid newspapers, popular monthlies like Readers Digest or in-flight airline magazines are always seeking human interest or topical stories from abroad. A few photographs to accompany your manuscript is always a good idea. Before you leave for X-Land, flick through as many magazines as you can find back home. Take note of editor names and addresses and where to send material for publication. This sort of article is much easier to sell than something less exotic you're looking for more ideas on what to write, study material already in existence in the local English language press. Look for inspiration in news stories. One exciting and successful novel was written when the author read of a girl who was arrested and jailed because she stole flowers from a grave. She told the police she wanted to give these flowers to a boyfriend sick in hospital and they would do him more good than being left behind for a person already dead.. These bare bones facts served as inspiration for invented characters and a story ending with this incident.

Other good sources of information and inspiration are the many free tourist magazines found on hotel reception desks. These magazines are free. Go into any hotel. Help yourself to a selection of tourist-oriented publications and walk off with them. Respond to the ads. You will soon have many an interesting story to relate. You can always publish and distribute your own: • Out and About; • Guide to Doing Anything, Anywhere; • Business Visitors Executive Pocket Guide; • Where to Find Love; • Week End or Short Trips • Legitimate Theater, Concerts, Jazz, Rave parties, Disco Clubs. nothing else, you can trade free tickets (which cost a promoter nothing) for free ads and announcements, which cost you nothing. Your back end can be any products or services you offer. You learn to read the local language, stories in the local press that you select and translate can be the basis as a regular job with a major wire service as a "stringer" or regular contributor, on retainer!

CHAPTER 10

MAKING IDEAS FROM THE NEWSPAPER

As well as writing your own newsletters and magazine articles, read other people's regular newspapers, they can be an important source of ideas for Portable Trades and Occupations. In another chapter we told you the story of a Russian immigrant Rabbi who traded a small religious school into the largest used car business in California. There is no

reason why his success story and the basic idea that made it work couldn't be repeated by you. In any place where the laws governing charitable donations make it more profitable to donate something than to sell it, the same concept should make anyone a millionaire. The entrepreneur sets up an appealing non-profit organization or foundation to do something educational, scientific, religious or otherwise qualified for tax free status. Then he solicits donations of "things" rather than cash. This is handled in such a way that the donor gets more in tax credits than he could get by selling the same object. The idea that made the Rabbi a millionaire was clearly spelled out in the Wall Street Journal profile of this man.

At least twice a week the Journal runs a story on someone who is making money with an original idea, or a new twist on an old idea. Other newspapers and magazines have similar stories every day of the week. It has always been my notion that if I dropped into a strange city tomorrow, from reading any daily newspaper I'd get enough ideas to zero in on local opportunities and make a fortune. What's more, I was able to make myself financially independent several times, earning the equivalent of a million USA dollars within two years. This was done by me personally in several different countries, and in several different businesses. All without significant start up capital. Without ever seeking conventional employment, i.e., a "job.". How do I know you could do it? Because I have done it nine times in my life! I have never, since the age of 24, earned less than a million dollars a year. If I can do it, so can you.

TO CAPITALIZE ON SOMEBODY ELSE'S IDEAS

If you see a small, poorly written appeal for donations, you would probably ignore it. But someone did not ignore such an ad in the San Francisco Examiner. I am not saying that it was me, but someone like me went to the Rabbi described in the last chapter and said, "If you give me half of the increased revenues I will bring you in the next two years, I can make your school a big success." The Rabbi probably said (as most people would say), "Sure, what have I to lose?"

With that, someone like you, (call yourself a public relations consultant if you must have a label) put a marketing plan into action. In the second year of operations, the Rabbi's silent partner cleared a tidy sum. The Rabbi's idea was worth well over a million a year. It was not necessary for that PR person to be resident in San Francisco, nor even in the United States. No license or permit was needed, nor was it a full time job. The point is, to spell it out, you don't have to be very original. You don't have to be the front man. You can merely observe that a situation has potential, and by offering to work on a contingent fee basis, cut yourself into a deal for some serious money.

While writing this chapter, I've been looking at today's London Times. There are quite a few ads and articles about charities and various appeals. Any one of them could be your ticket to earning a small fortune. Let me pick one at random: "Monks fear pottery trade will end in sack and ashes" is the headline. The article goes on to explain that the Benedictine Monks at Prinknash Abbey near Gloucester are seeking an outside, non-religious buyer for their pottery factory which has fallen on hard times. Without a White

Knight they will be laying off two dozen monks who work there. The reason for the impending closure is that their major outlet, a chain of gift shops in England, has folded.

The article goes on: "Export sales, which still run at over £1,000,000 (\$1,500,000) gross, are not enough to provide a subsistence for the workers and pay the overhead." That was the gist of the story. Any article about a distressed business or property is automatically of interest to me. When people look for a lifeline, Saint PT often comes to the rescue.

There are more opportunities than White Knights or Saints. Normally, Catholic-run businesses do very well, but obviously, the people in charge of this particular pottery weren't able to make it work. Suppose you wanted to get involved. How would you start? You would make the standard approach to the Holy Father now running the operation. "The Lord has sent me to you to make your pottery factory a shining source of revenue and inspiration," I'd write. My proposal would be to do the Lord's Bidding and get a percentage of all increased revenues starting as of the moment my changes as marketing director of the operation take effect. Maybe the present boss and decision maker would buy it, maybe he wouldn't. I usually don't take no for an answer, but if I have to, I just move on. Let's assume that Prinknash Pottery decides to let you take charge of the turnaround.

First you would assess the operation carefully. Are new designs needed? What is selling well in ceramics? Is there any hope of selling more of the existing stuff with better packaging and promotion? Is price a big factor? Can better pottery be sourced from Taiwan or China and the monks re-employed on repackaging, marketing and distribution?

An attractive and unique niche product is always important. Promotion and marketing is always far more important than the product. After all, smoking cigarettes, a rather disgusting habit, was successfully marketed in the 1920s as something that modern, glamorous people did. Sexy women smoking in ads sold the product to both women and men. Can sex sell more ceramics? All options must be explored! Maybe a government guaranteed loan or grant is needed to rationalize production or introduce new designs. Having a good product to sell is always important. Yet . . . sells ---with the right presentation obvious marketing ploy to use here would be a promotional letter to potential donors. A mass mailing explains that while most charities expected you to be happy if your donation pays for some good works, the Prinknash Pottery of the Benedictine Monks is different. Besides the satisfaction of supporting our hospitals in Africa (or whatever they do) "We offer you a tangible memento you can proudly display and use in your home every day." The concept would be that donors get a lovely tea set of one pot and two cups and two saucers (Perceived Value \$375/£250) in exchange for a (tax deductible?) \$30/£20 donation. With a pledge of only \$30/£20 per month for a year, they would get each month, another three pieces to eventually complete "an elegant 36 piece set of fine handmade dinnerware." And remember, we'd point out, "this unique pride-of-place set is not available in any store. Our color brochure might say, "Based upon the sale of a similar set sold as the Jacqueline Kennedy Estate auction, this magnificent six piece place setting could have a value of at least \$15,000/£9,999. It is yours for only \$330/£240. And we will

throw in at no extra cost, the pictured set of cutlery worth another \$375/£250. And an autographed photo of Jackie Kennedy drinking from "your cup." Wow what a deal. Assuming that one set of Jackie Kennedy's old dishes did in fact sell at £9,999, I would have the Prinknash Group whip up something similar in appearance for my promotion.

If our own factory was incapable of putting out quality merchandise at the best prices, I might change the whole production-oriented operation into a design and marketing organization with production sourced from Thailand or Malaysia. New ideas would come from looking at the facilities, staff and the industry. What are our strengths and weaknesses?

More ideas? At first glance it seems the name Prinknash has no panache, so that name might have to go. But perhaps there are loyal core customers worth keeping. Obviously a new market needs to be tapped. For greater sales appeal we could monogram the pottery "Nash" with some logo faintly reminiscent of the renowned British architect of the same name. Or call it "Benedictine Microwave Stoneware?" The name and logo is important and requires some thinking. Each item could be stamped on the back "With grateful thanks of the Benedictine Monks for your generous donation." Different products? Without great expenditure, new products could be introduced and tested until a few winners could be found. Another market might be other churches themselves. They always need chalices and props for the devotions. Any Catholic institution would always rather buy from its own people. Is this market being properly exploited? I would consider licensing TV preachers to use our pottery for their own money raising promotions.

I could go on for 20 pages with the ideas I got from a single small article, but I'll let you run with it from here. How do you get ideas? You read books on marketing and on successful business people. You keep up with the current literature and you certainly read every bit of "junk mail that comes your way -- not as a consumer, but as a person who will improve upon the last guy's efforts.

BASIC CONCEPTS OF MARKETING

It is generally a better deal to acquire an existing business than to start from scratch. Even a failing business has some customers, a place of business, a few good employees, and a cash flow. It is generally easier to turn around a mismanaged operation than to deal with the hassles of a brand new business. In some cases a business failure has been caused by one bad employee (or boss) in a sensitive position.

Any business can be improved or rescued with the right products or services, a sensible marketing plan and cost controls. You can usually sell yourself as the savior of a declining business by coming up with a plan and offering your services on a contingent fee: No results, no pay. But insist upon full control of those areas essential to success.

When you discover a failing business and you recognize that one foolish person in charge is responsible for the decline, it may be better to buy it and be rid of the old owner. A complete buy out and take over is always better than working with inept people. It may be

possible to take over an existing business without money. Perhaps you can arrange financing through investors, with loans, or if you can convince the ex-owner to take back a note secured by the business for the purchase price. The latter is more common than you think particularly when the owner of a one-man show is eager to retire, move on to a new project, or simply wants to get out of a sinking ship.

A NEW BUSINESS

In the same paper as the Prinknash Pottery item was an article about "Mike and Françoise." In 1971, Mike an Englishman married a French girl. He liked the unspoiled "real France" areas of Dordogne and Brittany. Seeking a way to make a living, he drove up to quaint old farm houses and asked the French owners if they would consider renting or supplying bed and breakfasts to British holiday makers. The first year he signed up 20 houses and was able to broker summer rentals on most of them. Business was obtained by placing small classified ads in London. In the third year he made a deal to split fees with ferry boat operators, creating with them a "holiday package" including transport and insurance. He signed up more property owners in France and even bought or leased some of his own properties. Twenty years later, he serves (with a large staff) over 23,000 customers a year. It wasn't all success after success. A year was wasted trying to drum up French customers for similar vacations in the UK. But the French didn't respond in great numbers as the Brits had done. For their own reasons, all but a few French prefer to vacation in their own country. "When you have the best country, why bother to travel anywhere else?" is a typical French attitude.

Obviously, Mike started out as a PT -- virtually invisible. With a good idea and persistence, he and his wife became Big Time Operators. Once visible, in a business that involves a lot of public contact, it is impossible to stay unregistered, unregulated and untaxed. Is there any rule that one must stay a PT forever? Sometimes even with government regulation and taxes it is worthwhile to be in some non-PT enterprises -- for a while. If I was to build up something as successful as Mike's VFB (Vacances Franco-Britanniques) I'd probably keep it as long as it was fun, with an eye to eventually going public or being swallowed by a bigger fish like Club Med or one of the ferry companies. I could end up with a few million in preferred stock or bonds and a part time consulting role. Then it would be easy to revert to being a PT again.

THE HIGH PROFILE PHASE

Where several countries are involved, there are opportunities for generating losses in nations where taxes are high, and ringing the cash register to show profits only where taxes are low or non-existent. To the extent your own ego allows, it is better to keep your own name and photo out of the media. We have found that publicized success leads to investigative reporters, tax collectors and assorted con-men swarming around like sharks are drawn to blood.

IDEA FROM A NEWSPAPER

In a newspaper I read about starting "A New Group for Jewish People who aren't considered Jews by Jews." A lady who wrote a book called Lost Jews was the basis of this

article. I learned something I didn't know. For every Jewish person who is a member of any officially recognized congregation, there may be a few dozen people who consider themselves Jewish (or would be considered Jewish because of their name). They are not active in the Jewish Community because they are not considered Jews by their own people. Very strange isn't it? Almost any other religion welcomes new converts and makes it easy and pleasant for them to join a congregation. Not so with Jews apparently. It is a closed club that doesn't reach out with any proselyte (recruiting) program. This is even stranger since Judaism loses a fifth of its flock to assimilation, indifference and intermarriage. How does a Jew get rejected by his own? "He" marries a non-Jew. According to the Orthodox and Conservative view, a Jewish woman can never lose her Jewishness. Nor can her children, nor her female children's children. These children through the female line may grow up to be practicing Catholics, and they may be named Jesus St. Bernard. But they are still considered Jewish and can come back into the most Orthodox congregation. But the child of Leviticus Cohen and Sarah Levy (whose mother was a non-Jew) is out of the club.

This was the surprising news to me. Any child born to a non-Jewish mother (or their descendants) is not thought of as Jewish by the Jewish Community. The author of the book finds it unusual that a relatively sane and intelligent group of people seem intent upon self-destruction. Why are they following a policy that rejects the majority of the existing sons and daughters. The article doesn't answer this question, but I immediately asked my best Jewish friend why? His answer was "You always know who a person's mother is but not always the father." In other words, the Jewish father of a kid born to a non-Jewish woman might not be Jewish and therefore, such a person shouldn't be allowed into the club. I asked about DNA blood tests but he just smiled and acted like I should know better.

Of course, the truth is that you are what you are born into. If a Jewish orphan kid is taken at birth to Japan and raised in a Shinto environment with Shinto parents, he is not going to share the values of the Jewish community in Jerusalem. Likewise, a Japanese kid found on the doorstep, and raised by ultra-orthodox adoptive parents in Israel is not going to be the same person as one who had stayed home.

But in this book we are talking about ways to make money, and here is the thought that came to me. Jews for Jesus has already been done. But how about establishing an appealing new group for these "Lost Jews?" Unfortunately, the Jews I know are not so easily conned out of their money, but on the other hand, those non-religious ones (whom I never knew had no place to go) might like an easygoing clubby sort of place with regular Saturday meetings. There could be activities for couples, singles, young and old. Maybe I could get a government grant out of Israel for the first unit and then roll out later temples like a franchise. We could do marriages, funerals, birth ceremonies and confirmations. For the most customers I'd open it to anyone with any Jewish blood (which means almost everyone). They wouldn't have to prove it and mere Jewish yearnings and perhaps \$500/£330 would be enough to get a certificate of official acceptance and membership. We could call it "The Greater Jewish Community." It could be to Jewishness as Unitarians

are to Christianity. The Unitarians have a successful sort of non-religion for non-devout Christians who don't believe in the scriptures.

Would it work? You'd have to try it to find out. But I think it could catch on and become an important institution in any big city with a substantial population of alienated Jews. Whoever was running the show would be influential and, ultimately, rich.

The only negative is that Unitarians and Lost Jews are probably not going to be as passionate about their beliefs as skinheads and the more ignorant and potentially fanatical members of society. It is difficult for me to imagine that there would be much of a response if any Jewish or Unitarian leader "commanded in the name of the Lord" parishioners with beautiful wives or daughters to place them at his disposal. And it would be equally hard to get them to turn over most of their money. So it is probably better to start and lead a religion with a lot of junkies, schizophrenics, non-starters, mental defectives, fanatics and losers. The bottom rungs of society, the dregs -- they make the best disciples --- and having no purpose or focus in life when you find them, they are the easiest to "save" and bring round to the idea that their function in life is to serve you without question.

CHAPTER 11

A New Religion

could be better than selling a product like "salvation" or "eternal life" that only exists in the mind? You have no production costs. The thing you peddle costs nothing and can be sold over and over again. The buyer is hooked as badly as any addict and he brings in friends, family and strangers. Your employees are willing to work for nothing. Not that it matters, but the business enterprise that you start may go on for hundreds, even thousands of years after your death.

As I write this, there are hundreds of thousands of cult leaders all over the world who are enjoying sex-lives better than Genghis Khan who reportedly had harems of hundreds of girls. And if sex is not your thing, the money that can be made isn't so bad either.

You don't have to have thousands of followers either. Mohammed, Bhudda and Jesus all started small. All you need is charisma and a plan. If you don't have either, join a club like Toastmasters or any other public speaking group. Go to hear powerful public speakers and evangelists. Study the lives and religions established by recent charismatics like Jim Jones (who killed himself and all his followers in Guyana), Reverend Ike, and the chap with the poison gas in Japan. There's also Reverend Moon of the Moonies and all those fundamentalist devotees in Iran and places like that.

When your religion has become a big success, don't let it go to your head and start thinking that you are immortal. You're not. You've just been able to convince a lot of poor souls who, like the majority of mankind, are looking for strong leadership. You may not

have the adulation of millions, but even a few hundred devoted hard core followers can make your life a lot more pleasant than working for a living.

WHAT IS A RELIGION?

It doesn't have to be an imitation of other religions or a simple rehash of anything that has gone before. The religion started by Karl Marx was an anti-religion religion. Faith was in an inevitable better tomorrow and a socialist paradise on Earth. Of course it was flawed, as all religions are. They (Communists) assumed that some day, everyone will convert to the true faith and then all will be perfect. Sort of a last judgement -- on Earth. For a time, Communists were anxious and ready to nuke all non-believers, just as Christians and Moslems before them had engaged in similar smaller-scale slaughter.

Blind faith keeps the followers following even though logic should tell anyone they are being used by the priestly pretenders to further personal ambitions or in many cases, personal agendas of the seriously loony. Ron Hubbard, a science fiction writer, for many years told his friends that some day he'd found a religion that would make him wealthy beyond the wildest dreams of ordinary mortals. He took the best ideas he could get from other religions and private clubs and founded his own religion. He did exactly this and Scientology became a very profitable money spinner for him until he died. After his death, his associates, the leaders of the church, kept it alive and growing. Like all religions, viewed from a business viewpoint, it is very effective at transferring wealth from one group to the people in charge. Much like a government, a religion controls people and their finances. A PT doesn't give his money and his life to any institution or state, but shouldn't rule out the possibility of profiting from one.

Scientology, LDS (Mormons), Satanism, Christianity, Islam, and most cults don't stand up to rational analysis. Small groups within an established religion can always be convinced that a particular point of ideology is stupid and shouldn't apply, like no female priests in most orthodox religions. This alone has led to many schisms and defections. There is plenty of room for dissenters to establish splinter groups from within the existing followers any of the mainstream religions.

FEELY TAPES & VIDEOS TO CHANGE YOUR LIFE

There was a funny satire on a newly-issued catalog of 160 different cassette tape courses promoted by direct mail. A reporter picked out a few titles to make fun of. The first was Talk and Grow Rich. The reporter, Naomi Caine, obviously hadn't listened to any of them but she made clever comments like: Talk & Grow Rich is about selling anything to anyone. "Well," says the reporter, "he's certainly proved he can do that."

Next is Napoleon Hill who teaches that great dreams can grow into great fortunes. "I doubt it," the reporter says "I dreamed I was rolling in money but woke up [broke]." Jay Abraham talks about the "secret wealth mindset." She doesn't choose to recognize that he is the world's most successful advertising writer but makes fun of his \$75/£49.95 set of six cassettes. And so it goes with Zig Ziglar who in his inspirational books and tapes claims to show anyone how to get whatever they want. Her joke: "If I was him I'd start out with a

new name." How can you make more money with ideas from this article? Maybe by listening to the tapes. Jerks like the reporter (and probably a majority of the people in the world) don't believe they can improve themselves by getting some new information and inspiration in their lives. They are dead wrong, of course.

If I listened to all these tapes I am sure that I would get and act on at least one idea that would pay me back a thousand times their cost. Selling inspirational books and tapes and giving seminars is one of the better activities a PT can engage in. The investment in renting a hall is minimal compared to the revenues from ticket sales. It is just a matter of filling the hall.

Zig Ziglar (the guy with the funny name) does it regularly, all over the world. His gimmick is to negotiate with a major corporation to sponsor him. The corporation gets say 1,000 tickets so that all sales employees can come to Ziglar's talk. A selling point is that sales have increased dramatically after employees are given a dose of Zig's motivation. Zig gets a guaranteed minimum of \$100,000/£66,000 plus half the gross on any ticket sales over 1,000. A hall or stadium holding up to 20,000 may be rented and tickets sold at \$150/£100 each. It's usually a sell-out because Zig knows how to promote. Zig does very well, the sponsoring corporation does very well. All attendees feel they have received more than their money's worth.

There is no reason you couldn't be like Zig Ziglar who earns well over a million pounds a year. I tried the public speaking circuit a few years back and, though I had stage fright initially, I cleared \$250,000 /£165,000 in profit my first year. If I can do it, you can do it!

NEW AGE COUNSELLOR

New Age Counsellor or personal adviser operates anywhere in the world, and is always unlicensed. This makes it a great occupation for the PT. He (or she) gets business by appearing on talk shows, getting free publicity in newspapers or journals, or through word-of-mouth. As a last resort, there is always paid advertising! The New Age people operate in the tradition of the medicine man, alchemist, religious seer, clairvoyant, shaman, fortune tellers, marabout or white witch.'s the product? Just about anything.

Communicating with the dead, astrology readings, curing physical or mental problems with unconventional means, interpreting karma, dealing with past incarnations or future re-incarnations, communicating with beings in other dimensions. All that sort of stuff is within the purview of New Age.

Each practitioner has one speciality that will be the complete, total and only answer to the client's particular problem: Rolphing for instance is a kind of painful massage needing about a dozen sessions costing (in Japan) up to \$1,000/£660 per session. It hurts so much that when it stops you feel good. Primal Screaming puts people in touch with the pain of their birth experiences. Psychodrama involves play-acting traumatic experiences, while transference or the Fritz Pearl Gestalt Therapy also cures psychological problems or anxiety. Healing with pyramids or crystals is another speciality, as is predicting the future with Tarot cards or astrology. Tranquillity flotation tanks filled with warm saltwater put

you in touch with cosmic reality. Meditation is also part of the scene. Psychedelic mushrooms, herbs, or dolls are used for various purposes: To put the hex on enemies, gain creative powers, or cause someone to fall madly in love with the client. All New Age techniques are mind expanding. What does this term, mind expanding mean? Simply that you can see more clearly, feel more sensitively and understand more profoundly than you could before. Modernistic looking electronic boxes emitting lights, sparks and sounds are used for bio-energetic feedback. Some users swear that their particular box can do all of the above and more. Some practitioners sell these magic boxes. Others insist that they be used only under their direct supervision.

New age practitioners often give expensive seminars of the sort pioneered by EST or their successors. Werner Erhart Seminar Training sessions are supposed to make your life work better. One graduate of EST when pressed to summarise his EST experience said that he was greatly helped. "How," we asked. Get this! He said he always knew he was a jerk but was desperately afraid other people would find out. After EST he was relieved of this burden and didn't care if his secret was exposed. If everyone knew he was a jerk it was OK with him. As a result, his life began "to work." So maybe the three day seminar was worth \$1,000/£660. From EST he had learned (among other things) that it is good to admit being what you are, especially since everyone was a jerk and that life itself was a joke. Every graduate takes home a different message, but to our friend, the message was to lighten up, worry less, and don't feel guilty about being happy, prosperous, and a jerk who didn't deserve it.

Encounter Groups help one get in touch with their own feelings (and possibly find a mate or one night stand). A typical encounter group may involve turning off all the lights and playing touchy-feely for hours with a stranger. Encounter groups are as varied as the imaginations of their "facilitators." Sensitivity Training, a type of Encounter Group may help the client relate better to other people and empathise. A financial institution recently hired a facilitator who, among other things, had bank employees rub Vaseline on their glasses, tie their fingers together and wear shoes reversed for several days. The purpose was to give them some idea of the visual and other impairments being endured by their mostly aged customers. As a result, they responded to customer needs much more sympathetically. New age has many tangential enterprises and products.

Retreats such as Esalin Institute in California where nudity, community hot-tub bathing, massage and eroticism are practised as something like religious rituals. They charge for the program. As it is a live-in arrangement, Esalin provides rooms and interesting food. Their original organic, vegetarian and macro-biotic recipes are now popular world-wide.

New Age products exist by the thousands. Examples: Simple copper bracelets to prevent rheumatism; lead cocoon sleeping bags to prevent aliens from outer space infiltrating and disturbing your brain waves; water filters to remove chlorine compounds, fluorine and other cancer-causing impurities. There are many books, magazines, cassette tapes and videos.

In Japan, yoga gurus or Zen meditation instructors tend to be dour disciplinarians. They might cane a disciple at their sessions for failing to maintain an uncomfortable but prescribed physical position. The tradition in Japan is conformity. Everyone is encouraged to think alike. There are punishments, taken very seriously -- like ostracism -- for those who march to the beat of a different drummer. The New Age Americans who have been rapidly spreading their alternative message across the globe are very different. Their message is of happy inter-cosmic communication: joy, love, unfettered individuality, unlimited potential. This can be pretty strange. Some New Agers believe in soul-travel (leaving physical bodies behind), to visit other dimensions, galaxies and time warps. Some believe that eternal physical life is available --now. There are no limits. Some New Age disciplines come from other ethnic traditions. Although originally considered quaint or laughable frauds, some of these have found their way into the mainstream. One "cure all" treatment, acupuncture, has, a few years after being discovered by New Wave, become commonly accepted.

The general New Wave approach is libertarian, anti-authoritarian, anti-group-think. As such, it is "very PT" and a threat to the way many, if not most societies and religious groups are organised. Communists, Fascists, Big Brother bureaucracies and totalitarian governments can't function when a large portion of their most productive citizens simply don't give a damn about what the government or the "leader" says or wants. Within the general framework of what is called New Wave, there is room for almost anyone to set up shop and sell a product or service that some people will use and believe in.

The concept is helped along because many celebrities such as Shirley MacLaine who use well publicized New Age channelers to help them make personal decisions. Even ex-president Ronald Reagan and his wife reportedly had a resident astrologer. Ex-California governor Gerry Brown is a Zen guru himself. The late Alan Watts, who might be described as one of the founding fathers of the New Age, gave seminars and wrote books about harnessing our spiritual powers and using ancient mystic traditions to succeed in the modern world. Versions of these courses are still going strong today. Positive Thinking and even materialistically oriented money-making programs can be considered New Age if their content involves not only logical, practical things but also romantic (i.e. irrational elements). If you become a New Age Consultant, in your next flyer you might offer: "Harnessing the power of visualisation, auto-hypnosis, meditation, mandalas and mantras to make more money [or have a better sex life]." In Tokyo, a \$3,000/£1980 weekend seminar given by an American with a similar pitch, attracted 2,000 participants. If his costs were five per cent of the gross, figure out his income! Will you as a New Age Consultant become a cult-leader like Reverend Moon or the Pope?

When accused of creating cults of brainwashed followers, one new-age guru correctly stated: "I haven't created any followers. If anything, our people become more inner-directed. If I demanded they show up for an event, let's say a Saturday morning rally, I probably wouldn't get a single taker. Every person we deal with learns to think for themselves. They realise that they create the universe anew every single moment. Everything is exactly as they choose to see or experience it. Their reality is the only thing

that counts. If I want them to do anything, they must be coaxed, coddled and convinced. I couldn't get one per cent of my so-called followers to give up their Saturday nights to come and hear me talk. If they didn't start out that way, they become individualists with unique motivations and their own non-conventional belief systems. Once exposed to New Age thinking, they are no longer willing to accept the bullshit that authority figures feed them." New Age, a fad in California starting around 1960 is practically establishment in most of the USA now. It hit Europe in 1980 and has just now become "in" in Japan. Facilitators in Tokyo are booked months in advance, their books sell faster than they can be printed. Perhaps you can make a buck and do some good by spreading this gospel -- helping people realise their potential. Become a Counsellor, facilitator, guru or channeler. Japan is hot. Our experience has been that most involved in the movement are sincere and really believe that they have "the answer." Without faith in your product, you probably can't carry it off.

Enough Japanese speak English to provide you with a good-sized clientele. To expand, translators can always be hired. The world wants more New Age. Your product or service can be sold not only by you personally, but by those you train and franchise. Japan is hot but other places such as Poland and Russia are virgin ground. You can market tapes, videos, books, records and who knows? Maybe by mental telepathy! What the mind can conceive, you can achieve. As a New Age practitioner, if the first few things you try don't satisfy you or your clients, try something else.

CHAPTER 12

THE MISSIONARY POSITION by Poindexter T. Mitzfah

What I'm advocating in this chapter is truly portable and totally unregulated! All you need as your tools of the trade are yourself, and knowledge of a small book. The book is readily available in every country throughout the world. Your work can be conducted in your choice of any country on earth, in any language, and under all economic and social conditions. The job is waiting to be done in every climate, temperature, and location -- indoors or out. There are no limitations on your potential clientele; your education, race, colour, sex, age nor your present bank balance are limiting factors. If you are inclined towards temporal power, many past practitioners in this job have achieved positions of such influence and leadership that they were to change the course of history. Whether you live like an ascetic or a prince is largely your choice.

If you're dissatisfied with your present job and/or employer, and if you are looking for an exciting profession offering the prospect of constant change and unlimited dividends, then this unexpected choice of an occupation may be just the thing! Do you sometimes wish your boss and your competitors would drop dead? Well, that may be one sure-fire way they'll get to meet my Boss. Why? Because I am an independent missionary.

Before you hurriedly skip ahead to the next chapter, spare a moment! Keep an open mind. Think about some of these unique perks available only in my profession:* My employer,

does not file tax returns on my salary with any government in this world. Thus, income earned in this profession is totally tax-free. The Boss can be very demanding, but at the same time, you only work when "inspired", and thus it is always very satisfying.* There have never been any problems with unemployment. Demand, strange as it may seem to the outsider, far exceeds the supply of available professionals.* Low overhead. No props, special education, or expensive technology is needed. In fact, sometimes, you can operate effectively even without a roof over your head! * As we stated above, there are no advanced educational requirements -- however, the abilities to read, write, and speak effectively are helpful. * Guaranteed life-time employment by an organisation with an unbroken year-after-year reputation for reliability, and an insatiable demand for its services. Ever since the first human beings were created, they have needed faith and people who could help them find it. Supporting those who spread the Gospel and affection for the missionary or equivalent has always been a top priority for some members of every society.* An active social life with constant human contact.* Totally flexible working hours: You can forget about traffic jams, commuting and office politics!* Opportunities to travel anywhere in the world; Favourable consideration for visas, passports and residence permits* Guaranteed food, clothing and companionship for life.* An especially favourable retirement program continuing, well, literally for eternity.* Infinite returns on your investment.

As a result of my career and travels, I have standing open invitations to return to, and live in any number of top-quality homes in a variety of exotic locations throughout the world - - from owners of islands in the South Pacific to movie stars' homes in the Swiss Alps; from Budapest to Bangkok; from musicians and artists in Rio de Janeiro to ranchers in the United States. And there are many more people in the world who would be glad to have me drop in or use their places and stay as long as I chose to. I do not have to own things, my employer provides a wide range of choices.

The offer made at the end of this chapter is no joke or gimmick! It actually works and could be the ideal PT way of life for you! I've personally been employing my time this way for 20 years and know many others who also have had successful, rewarding careers as independent missionaries.

MY OWN BACKGROUND --Let me share my personal story with you. I was an honours student receiving top marks at that world-renowned engineering and technical mecca, Massachusetts Institute of Technology (MIT). There I was, in 1972, pursuing concurrent degrees in electrical engineering and behavioural sciences. Enrolled in a course in MIT's Business Administration Department (the Sloan School of Management), I was almost guaranteed a job with a six figure salary if I simply completed my Bachelor's degree. Back in the early Seventies a degree in engineering seemed as good as gold: There were unlimited job prospects. I note that now, 20 years later, many of those same engineering graduates are unemployed with very limited options. Due to my unconventional path, I now have more opportunities than I can possibly handle. My job satisfaction levels are higher than any of my former classmates at MIT, regardless of how much money they are making. I was only a couple of semesters away from completing my

studies at MIT when I took stock of where I was heading, I looked around me at those on the same treadmill. My classmates were anything but happy. I saw only aggressive materialist kids with very limited philosophies. They wanted success. But their role-models were anything but successful.

Somehow the prospect of a cushy job and a niche in the corporate world was fading in its appeal. The thought of labouring alone for endless hours over long equations, formulae and complex computer programs was depressing. Perhaps I'd drift into "defence work" which in those days absorbed the majority of my colleagues. Then some corporation or secret government agency could kill millions of people using new computer hardware or software which I would help develop. This prospect seemed even more dismal. Suppose the best-case would happen: I was destined to work on some benign product that would, for instance, revolutionize cost accounting in furniture manufacturing, I wondered if success and a high standard of living from such a project would be satisfying.

If I followed the conventional path expected of me, the future involved perhaps 40 years in a nine-to-five rather dull job. It might pay well. And I'd be able to buy a very expensive suburban home with a worrisome mortgage. I was six months from graduation when I started to look around at other possibilities.

During this period of soul-searching I met a pair of independent missionaries on campus. I could tell that they had nothing to do with MIT's student body or faculty. They weren't worried or rushing to get somewhere. A great rarity on campus, they were talking with each other and smiling! Watching them from a distance, they seemed to have a certain purposefulness and bearing -- as if they knew exactly where they were going and were enjoying the passage. After a few minutes of trying to eavesdrop on their conversation, they sensed my interest and introduced themselves by name, with a warmth and sincere interest in me that was unique in my experience. These chaps did not exhibit the same mentality and conformity as did most of my fellow classmates. What did they look like, what did they say, and what did they do -- these strangers who showed me an alternate track and unhitched me from my hi-tech choo-choo?? Well, they were about my age. They looked pretty much like the rest of us. I've forgotten how they were dressed because it wasn't important. But what was unusual was they were much friendlier than most; that was what first got my attention. What was unusual, what attracted me so much, was that they seemed genuinely interested in me -- and me personally-- not me the degree candidate, nor me the future employee-to-be-exploited, but just plain old me. Five minutes after our meeting, they invited me to their nearby apartment that evening. At first I thought it was going to be a party. Maybe an orgy with lots of drugs and girls. I figured these boys had to be drug dealers. After all, how could anyone be so free and loving if they weren't high on something? These two strangers on campus told me they were missionaries and that the big problem that was so troubling to me was not really a problem at all. They were the first to introduce the concept that a career as an independent missionary was an option open to me! My first reaction was that these guys were nice do-gooder types, but their ideas were rather simple-minded and certainly impractical. However, I went back to their apartment the next day, to a small gathering where a few

new people, including some pleasant-looking girls explained how they themselves had got into the missionary business. Like me, they had been on other career tracks but found no satisfaction in them. After about half an hour of listening I weighed what they told me about their profession against my bleak future.

So, even without any "sign," I decided to give being a missionary a try for a couple weeks. I packed a few necessities, left my school dorm, and didn't show up at my classes. I was quite unsure of how things would work out. I slept at the missionaries' apartment that night and had the first untroubled, nightmare-less sleep I'd had in a long time. I'd finally made a decision that seemed to be getting me out of the rut I hated. Things got interesting. I joined my new-found friends and went out on the street to save souls. I found I could talk and relate very well to complete strangers. I took some classes, more like friendly talks -- with the missionaries. I got friendly with a girl in the movement. No sex, but I felt loved and comfortable with her. A week later, I went to the Dean's office to try and collect the unused remainder of my tuition. Before this would be granted, I was required to have the approval of an omniscient, omnipotent being with the title, student counsellor. Refunds were only made for medical reasons or family emergencies. The counsellor turned out to be a decent guy, a trained psychologist.

The poor fellow was really perplexed: In examining my records he saw the chronicle of a "perfect student" --straight A's, invitee to the Dean's dinners, high school valedictorian, favourite with teachers for being well-behaved, on-time, and studious. After clearing the academic lump from his throat, he declared: "Well, there seems to be nothing in your record to suggest this sudden trauma; perhaps you're being forced or brainwashed into some cult against your will? Your purported missionary friends may be agents of some foreign power. Did one of their female agents seduce you?" I did not admit to it, but there was the girl missionary whom I found to be very attractive and she was very interested in me. For a moment, I wondered if I wasn't being seduced into something that wasn't what it appeared to be. The psychologist said "If your situation is what I suspect-- and it has happened before-- we have ample means at our disposal to handle things." This was no idle boast. MIT's Political Science Department. was a thinly-veiled division of the CIA. The Electrical Engineering Computer Division housed the back-up computer to the Apollo space mission in one of those ubiquitous bland-looking old brick buildings.

Upon graduation, many budding young scientists were set up with nice tree-shrouded little office buildings, and given small research companies to run in suburban Cambridge, Massachusetts. There, with very high salaries and expense allowances, they perfected code-breaking software, listening devices, high explosives and other such useful products. All this under the watchful eyes of CIA and FBI Agents who were charged with maintaining ideological purity.

"No," I said. "I am not in any trouble. I am not being recruited by the Soviets. I just want to quit school and I need your OK to get my tuition money partially refunded." Then the words came out of my mouth although I had never even thought of it that way before. "I have been called to serve Jesus!" There was my sign! I didn't intend to say anything like

that. In fact, to qualify for the refund, I was ready to invent some medical reasons for my decision. But those words are what came out, loud and clear. The poor fellow must have been surprised.! He hadn't heard that one before and there was nothing in the counselling manual to talk a kid out of following a divine inspiration. He just said, "I hope you know what you are doing!" Then came the first small miracle. With a smile and a handshake he bid me "Good bye and good luck." A few weeks later I got my cheque!

After three months in the Boston area, meeting and talking to mostly fellow students and street people, I accepted an invitation to join a team of missionaries beginning work in the South Pacific among the nascent counter culture there. Since those early days, my path has often crossed with that of another missionary I met during my first month on the job. We keep seeing each other in different corners of the globe -- from South China to Scandinavia -- he too has a story similar to mine.

Within a few weeks of joining the missionaries I was pleased to learn that my new sidekicks had not abandoned normal, healthy sex, contrary to my preconceived notions. Remember, I came from a Catholic background where being in the clergy and doing it didn't mix. But as a missionary, although one-night-stands were not forbidden, it was important (and practical) to find a partner who shared my new vision and would work with me. I began scanning the horizons for a potential mate.

I met my wife to be within a few months. We kept house for a few months and were married the next year. It was great in every way (and still is!) Can you imagine sharing your life with someone who totally supports your career interests, and is even a full-fledged partner and participant? Our work and home venues have often coincided so I never experience the empty hotel-room syndrome of the travelling businessman. Since we share the same goals and ideals, we were not afflicted with the arguments of the "normal" married couple. Soon we had children. From the beginning, our children shared and never hindered a challenging nomadic lifestyle.

So what's so different about our job? Why do I feel it's better than being a police chief, stockbroker or a newspaper editor? Well, for one thing, here's the proof of the pudding:

My initial two week hiatus from MIT, or my trial period as a fledgling missionary has continued uninterrupted now for more than two decades. I've never regretted for a moment that I left the ivy-covered walls of MIT in the distance. Not for one second have I ever thought I'd be better off in a conventional career!

While some of those in any profession or trade will try to persuade you that theirs is the right profession for you, I will say that my career as an independent missionary really is the most satisfying thing one could do on Earth. "Why?" you ask. Well, for one thing, I never suffer from job insecurity I could say that my Boss has never fired anyone, but that wouldn't mean anything to you. Putting it a different way, there is plenty of work to do filling obvious needs. The Bible says that "the harvest truly is plenteous, but the labourers are few." --In other words, there will always be more work to do than there are workers

available to do it. This has definitely been my experience. A missionary needn't worry about money because the necessities and even the luxuries of life always fall into place. There are many wealthy and not so wealthy people in the world who feel it a privilege to support your work. Owning the latest model car and wearing designer label clothes is not something we feel is important. If a Land Rover is needed in our work, we get it. If a warm fur parka is needed, it too materialises.

And the wonderful thing about doing God's work is that it is multinational. I go to virtually every corner of the Earth and have plenty of worthwhile things to do. I know that if I devote my days to spreading His message, He will see to my needs. How does He pay my bills? Well, sometimes by cash, sometimes by cheque. The actual money comes via by those who sponsor my endeavours. Just as I received direction from a higher power, other people who are not missionaries themselves are moved to support my work. I do not beg for donations. Generous gifts come my way without my asking for them and bequests and endowments exist to support our work.

Other times we get what we need through means less well understood by the five senses: something we in the trade call "miracles", which are referred to by others as "unexplained phenomena." I'll give examples later on in this story.

Are there ever problems?

Sure, more than once things got too hot for me in a country, where those in power stopped my work because they perceived that the ideas I was spreading undermined their local establishment. We are not anxious to spend time in jail. I plant ideas or start projects that will be carried on by others. Then I move on. If I ever feel the need for the fresh challenge of an unexplored horizon, the whole world needs our work. In my short career, I have circled the globe several times, and have worked for lengthy periods on all five continents. I've lived, studied and taught in dozens of countries, and have personally talked with tens of thousands of interesting people from every nationality, culture, and background. I don't force ideas on anyone. Like the missionaries who recruited me, I sense people's needs and fill them. It is satisfying. In short, over the last 20 years I've had lots different experiences. And that for me has been enjoyable -- "fun," if you prefer that word. What about financial considerations, you say? Well, that depends. If you're interested in accumulating a lot of money and earthly possessions for yourself, then missionary work is definitely not the career for you. However, if your tastes are moderate, and you place higher values on job satisfaction and quality of life, then you couldn't find a better financial arrangement than this one. If you are happy to have the use of things and not own them, I can assure you that God does not insist you be into conscious self-denial. We eat well, live well and attend concerts and parties. We sometimes control substantial funds, but our priorities are different from that of most. We travel light and that alone prohibits the accumulation of too many possessions. We have no substantial bank accounts or savings and if we did, we'd find people whose urgent needs were more worthy of our funds than a distant "rainy day."

In the final analysis, the most you or anyone else will ever have, is a lifetime lease on any possession. Ownership is always for a limited period because you "can't take it with you." I can't explain to you exactly in mechanical terms how it all works for us. I just know the financial thing does work. Sometimes The Boss may "fix" things to make our books balance. What I mean by that is that He has the capability to provide assets, and often does so through unexpected sources. He's never failed me yet, nor has he failed anyone else we know who has worked in His full-time employ, trusting in Him to keep His part of the bargain.

As far as return on your investment goes, this is by far the best deal available on earth today. My boss gives an infinite return on your investment is much better than a measly seven or eight per cent on 30-year US Treasury bonds, or even the slightly higher yields on shaky junk bonds, or roller-coaster stocks. Compare that to some of the following unorthodox means by which I have received my income over the years as an independent missionary: Only a week before my departure on a trip from New York to the South Pacific, I was penniless. Then a man who had sworn to others that he would never support my work (because he did not agree with my beliefs) suddenly had a change of mind. He paid my full fare for the journey. You may well ask "How did this happen?" Well, I'll let you in on a little trick of the trade: I had a chat with my Boss. He in turn had a word with the gentleman in question. My Boss is very effective in His persuasion, since He doesn't have to use a large quantity of decibels to penetrate the phone lines, office doors, eardrums or skulls. He can talk to someone directly to their inside, often bypassing conventional logic circuits. When we want something to happen, we try a prayer. As often as not, people whose help we need see the light. And God's will is done.

While on a trip to buy groceries one day while driving a (borrowed) car, I stopped when I saw something on the road and found \$100/£66 in cash. This was the exact amount of a grocery bill I'd just paid. While things like this have not occurred often, it was an convincing demonstration to some sceptics who were riding in the car with me at the time. They became believers! Usually help comes from friend or well-wishers in the business community, and the occasionally-conscience-pricked relative. While hitchhiking through the Australian outback one dark night, my companion and I were picked up in a battered truck by a tattered old farmer, who drove us to his shack. When we hesitantly entered the shack, there was already set out on the table three steak dinners. After dinner he advised us to sleep around the back of his shack. There, to our surprise, we found a brand new trailer with two freshly made-up beds. After spending a day talking to people on the streets of a large city, on my way back home I suddenly stepped on a wad of money which turned out to be almost the exact amount of money that I needed for some printing I wanted to do but couldn't afford. Again, when preparing for a journey to China and still several hundred dollars short of the needed fare, I suddenly received an insurance claim cheque from the local government. It was for ten times the amount I was expecting. Another time my wife and I were discussing how we could supplement the children's diet with meat while on a mission, then suddenly we heard a loud thud outside the door. A truck had gone by and off the back of the truck had fallen a large case of good quality canned beef.

In more than 20 years of this life, I've lived in everything from a high-rise luxury apartment in Hong Kong to a sheep farm in Australia. There wasn't a day that I lacked a suitable roof over my head. Many times we stayed in beautiful locations with breath-taking vistas. "So what?!", you say? Well, during those same 20-odd years, I've also never had any outstanding bank loans or mortgages to contend with. Reason? I've never owned properties or possessions I couldn't abandon or give away when I moved, and as a result, they've never owned me.

And during the times when I did not have the outright free use of a property, I've never lacked the money to pay my rent on time. Sometimes the rent money showed up on the very day the rent payment was due through an unexpected source, but in most situations I had paid the rent well in advance, as I have been able to do with all my other bills. Coincidence you say? Perhaps, I'll concede on some of these points for the sake of argument; but after living through 20 years of such unexpected surprise returns, I'd still take these "coincidences" any day over a salaried pay cheque. To me these minor miracles are evidence that I am doing something that He approves of. And I feel that these are tangible evidences that my faith has been placed in the right things. You wonder, what about health care programs? Well, I've been in perfect health and consider myself under very good care. I haven't spent a day in the hospital in 20 years and have seldom visited a doctor. I do see the occasional dentist. And since my Boss already has the proven reputation for raising the dead, giving sight to the blind, hearing to the deaf, and clearing up epilepsy and leprosy, etc., I have decided to leave all my other minor and sundry ailments to His care as well. I eat whatever comes my way, and am in far better shape than my dad was at my age.

And for the sake of argument, let's say I'm dead wrong about the eternity business: Even if I don't go to something better after death, I've still lived a happier, richer, more fulfilling, healthier life than others. We all end up with a zero available personal bank balance after we've sighed our last sigh. Who will say that it's more worthwhile that you should have accumulated more Earthly wealth working for Big Brother than I did as a missionary? Maybe "You can take it with you!" My position is that I can and I will take the good will and merit I have accumulated with me when I die!.

Maybe, after all this, you're a little bit interested in the Missionary Position. You want to know, "Exactly how can I be a missionary? Can I start at a late stage in life?" As you know, I myself became a missionary nearly overnight. I never went to theological school. Now I wish to emphasise I'm not talking about being an employee of a large denomination or some big church organisation. I'm not talking about going to seminaries or theological colleges. I'm talking about becoming, like me, a good old-fashioned missionary with no frills attached and none of the trappings of modern theology. What did I do? I simply walked away from my previous career and began my new job the next day. I did not possess any particular rare talents or skills. My first step towards my new career was that I received Jesus Christ into my heart as my personal Saviour.

How does this happen? Basically it was via a simple prayer that I prayed with those two people I met that fateful day. I acknowledged that my life was incomplete as it was, and wanted the help I needed to find that purpose, meaning and joy in life that I sought and could not find in anything I had experienced to date. If you wish to see the passages which they showed me that had such a powerful effect on my life, you could refer to John 1:12 and John 3:16. That was basically all it took!

But I then also decided to take the additional step of offering myself in His full-time employ. He accepted me and provided me with guidance. I felt I should read the Bible. I did. That was where becoming a missionary came in. Everything else has just come with time and experience. -- such as how to talk to people, how to make successful decisions, how to find necessary provisions, etc. These come through the shared experiences of other missionaries, and through reading our trade manual --the Bible.

WHAT EXACTLY IS OUR WORK?

The days of an independent missionary are usually spent talking with others and explaining to them the simple love of Jesus and offering His solutions to their life's problems as clearly outlined in the Bible. However, you may need to discard some of your preconceived ideas of what a missionary is. An independent missionary is not someone in a three piece suit putting bras on naked native women in the middle of a jungle. Nor is it a life of constant pain, deprivation, and suffering, as some may believe. If you're very concerned about "Face" or what people think about your reputation or your position in society, perhaps this is not exactly the job for you. The simplicity of life as an independent missionary has some other special economic advantages. There's the old saying in missionary circles amongst those who greet new members of the profession in foreign lands, "Give us a list of what you need, and we'll tell you how to do without (most of) them!" And this is indeed quite true. Many people's lives are unfortunately encumbered with many things they really don't need, but which they've been convinced that they can't live without. These possessions don't make them happy nor satisfied but are albatrosses shackling the owners into immobility and causing much stress and strain in the care, maintenance and paying for them.

Another common obsession is the future security of their offspring. You may wish to ask me, "This hand-to-mouth missionary stuff works fine for you, but what about your kids? How will they turn out?" Well, I myself have seven children and they've all turned out fine. They're healthy, happy, and fulfilled in their lives. Because as a family we have often needed each other's help to make it through tough times, my children have in general turned out more considerate and responsible than their peers whose parents' careers and lifestyles rarely afford them the chance to be together. We live together full-time as a family, share the same work interests and activities, and united, pursue the same goals in life. I've had educational experts and inspectors exclaim that they wish their children could receive as effective an education as mine have. For example, one of my daughters would easily qualify as a fully-experienced primary school teacher in her own right, due to her years of practical experience in helping to home-school her younger siblings and the

offspring of our co-workers. We missionaries educate our own, and we do a far better job of it than any public school!

Our children have already been faced with, and have learned to successfully cope with many crises in life such as our frequent change of locations and cultures. Missionary kids are thus better adjusted and prepared at an earlier age to face life's challenges than those who have only read about moral strength and character in a textbook. I don't go to bed at night wondering if my children will get into a status symbol Ivy League school, or if they will make the "right" choices later in life. I have no fear that all my time spent trying to set a proper example for them will have been in vain. Can your neighbour say the same?

Admittedly, there are some occupational hazards to the job of a missionary, but these are not usually too severe, depending on how much you are concerned about the opinions of society. Since independent missionaries do not proselytise for and bring business to the large established churches, they are usually considered to be "the competition" and are unpopular with them. So as an independent missionary you may experience the occasional libellous campaigns against you waged by those who seek to drive you out of the market.

Well, maybe after this sales pitch hopefully some readers will be interested in this very portable, and highly rewarding profession. If you have approached my chapter with an open mind, you must admit my profession is relatively free of Big Brother confrontations and conventional restraints. It offers quite a few attractive advantages and fringe benefits. If you choose to make the first move, I will personally and warmly welcome you to the ranks of the independent missionary. To hear that you are seriously considering such a career move would be one of my greatest pleasures in life. I will never view you as a threat to my job security, nor as competition for my fair share of the market. After all, if I haven't mentioned this yet: My product is free.

Further enquiries can be directed to the author of this article at the following address:
John Francis, c/o World Services, Postfach 241, CH-8021, Zurich, Switzerland.

CHAPTER 13

HIGHEST PAID – LOWEST PROFILE, MEDICAL CONSULTANT

Years ago, I had a conventional, specialist, private medical practice in a high-tax, First World country. My job was interesting, challenging, satisfying and I was generally content for many years. Taxes did not bother me because my after-tax income still placed me up there with the highest-paid corporate executives. I enjoyed a good lifestyle and conventional family life.

Other problems that bother most medical practitioners did not trouble me too much: First and foremost, rampant litigation:. It seems that nearly every patient who does not enjoy a full and complete recovery (and perhaps some that do), have the possibility (without cost or risk to themselves) of enriching themselves by suing their doctor. Juries can and do

award more than any individual could possibly earn in a lifetime -- if the plaintiff's lawyers can put on a good enough show. As a result, malpractice insurance alone can cost up to 85 per cent of a surgeon's gross income. Many doctors are changing specialities or not going into some formerly popular areas such as surgery or delivering babies only because doing these lawsuit-attracting activities will mean that a major portion of one's professional life is spent in courtrooms coping with ambulance chasing contingent fee lawyers. There is a certain reluctance to go into a profession where one will be inevitably put on the defensive and portrayed as an incompetent butcher.

As a specialist who dealt only with the referred patients of other doctors, I was often a named defendant in lawsuits against the "front line" treating doctors. As is customary, I became a defendant along with dozens of others: hospital, nurses, suppliers of medical equipment. Everyone with any connection to the patient is summoned and questioned in a search for the deepest pockets to lighten. By design, my function in recent years was only to perform diagnostic testing. This tests were (and always are), harmless to the patient. After testing, I give a carefully hedged medical opinion. As a result of this extremely limited role, any legal action against me was always dismissed at an early stage.

Another problem common to medical practitioners is over-regulation by government agencies. This has many side effects. It makes doctors very timid about prescribing drugs or undertaking experimental procedures that offer a good chance of success with a small risk of unwelcome, possibly negative results. There is certainly a chilling of a doctor's initiative when government criminal prosecutors will second guess action taken in good faith. There will be those inevitable cases where things in fact do go very wrong. The nature of the human body, like any machine, is that eventually, it conks out. Should the physician or his insurer be the source of financial compensation for everyone who is discomfited or disabled? On the path to eventual death, a doctor can apply a patch here and there, But the patching up process or any cure that "works" is only temporary. Eventually the machine malfunctions or stops functioning. Once again, by being a diagnostician, rather than a treating doctor, the personal risk of litigation was and still is largely avoided. This is how I personally escaped from the vicious cycle of litigation. [Note however, that some test givers, for instance, in connection with amniocentesis on unborn children, are being sued for birth defects allegedly caused by the testing procedures themselves! Obviously, it is important to specialise in testing procedures such as Cat-Scans or EKG (brain wave monitoring) where there is no body intrusion]

My recent internationalization takes the process of separating myself from trouble and potential litigation a step further. With my identity being masked or at least clouded by a non-profit Foundation, my assets are now buried in an alternate identity in places where I have no professional activities. As a result I consider myself lawsuit immune and judgement proof. My ass and my assets are well distanced. Thus it will be difficult for any lawyer or inquisitor to discover my assets or to detain me in any jurisdiction where I'm likely to be sued. I considered the Asset Protection Schemes now being sold to physicians, but it became obvious that courts and lawyers could get at assets under my control if they

had the physical power to dump me in a county jail on a contempt charge until I made those assets appear.

RECEIVABLES

Payment for services, when government insurance schemes like Medicare - or for that matter a private insurance plan - presents inevitable difficulty and wrangling. Red tape is of course unavoidable when you deal with any bureaucracy, public or private. For the average practitioner, getting paid in advance or immediately upon delivery of service is unusual in all but those relatively rare cases where an uninsured private patient is paying for his own tests. Here, the solution is hiring a good secretary or accountant on your staff. They must be armed with the latest hardware and software, trained in dealing with the bureaucracies and thus able to handle the massive required paperwork. This should keep the cash flow in motion. With my new PT arrangements, I am selective in my patients, and the norm is that I am very well paid up front for my services -- unless I choose to provide them as charity. Some demonstration cases are funded and financed as a tie-in with my equipment manufacturers and distributors. My paying patients have included a few top government officials. While their governments may argue about payments on tests for ordinary citizens, politicians always get first class care (paid for in advance from the public purse) without protest.

DID I CHOOSE TO BECOME A PT ?

Most medical practitioners are confined in their work to a single country. There are two reasons for this: Legal restrictions and inertia. I simply like to travel and meet colleagues in foreign countries. To do this at a high-income level, one must be a specialist, not a general practitioner. Early on I carved out a very specialized niche for myself. Equipment and techniques I used were rare in my own country and simply unknown abroad. Thus my sort of expertise and services were known about through my writing, but not available in other places (abroad). Thus, I had intentionally placed myself at a window of opportunity to fill an unmet needs.

When I went through a divorce and was saddled with unrealistic support obligations, I was finally spurred to make a major change in my life; to lift anchor, as it were. Others in my position almost always need an unexpected kick in the pants to become a PT. Few take the action until they have a personal and negative experience with the courts or in the form of some arbitrary action by a regulatory or tax agency.

Once I made the change, it worked out better than I expected: My net income was quintupled. As something of a celebrity in my narrow field, I was soon enjoying a more varied lifestyle with international romance resulting from nothing more than new contacts and my appearance among them as the imported expert. I soon picked up a couple of exotic villas as hideaways, and these were useful in many ways. Naturally, my ownership was never on any public record.

In order to minimise my taxes, legal obligations and to keep some order to my finances, I soon discovered it was possible to form a business entity "offshore". Things were done in

places where all my financial records would be immune from scrutiny, and my assets would be safe from attachment or seizure. My basic guide in this was PT and personal consultations with the author. A non-profit Medical Foundation was formed, with myself in firm control. It was this foundation that contracted to give tests world-wide, do the billing, and distribute the assets. I obtained a second passport and a new identity that has been kept secret from all. Eventually, from a good bargaining position (abroad) I was able to re-negotiate with my ex-spouse and come to an arrangement that meet the needs without reducing myself to near poverty.

DO I GET BUSINESS FROM "TREATING DOCTORS"?

I write articles in medical journals and to a small extent, general circulation magazines. These are written and distributed under the by-line of my non-profit medical foundation.. I also make appearances and demonstrations (video showings) at medical conventions, gatherings, and local medical association meetings. Various activities are arranged and sponsored by the manufacturers of specialised equipment that I now use. Many referrals come as a result of my tie in with the equipment manufacturers or their sales organizations -- or the hospitals that have the expensive equipment and want to see it used more. I also train future competitors who often bring me in on cases where they or the patient wants a second opinion..

Teaching short courses or making guest lecturer appearances in medical schools to discuss my techniques and the advanced, high tech medical equipment that had recently been invented to make such accurate and detailed diagnosis possible. .

The cultivation of practitioners in closely related fields. If their tests (on different equipment) were not conclusive, they refer patients to me, and vice versa. Reciprocation is alive and well as a business builder. Although I haven't done it so far, much more new business would be generated by the authoring, publication and distribution of book(s), newsletters or special reports, on the subject of my speciality. I should also do more to get a plug for myself in medical textbooks and encyclopaedias. These could be targeted either for the medical profession only (if I wanted to stay low profile), or for the general public. Books are one of the best ways to make professional colleagues and the public aware of my services. Even if one gives away a book like a calling card, or sells it as a loss leader, the returns generated can be vast. Who does one turn to for the best expert in any field? The author of the book on the subject! The only reason I haven't done this is that I already have more business than I can comfortably handle.

The next step is to work out franchising or licensing arrangements. General, it is not legally possible for a medical doctor to practice in a foreign country unless there is reciprocity, and this reciprocity is very rare. [Note: Reciprocity means that, for instance, the UK Government says that anyone who is licensed to practice dentistry in Italy is automatically qualified to practise in the UK. Normally, Italy will have a reciprocal right for British dentists. As we said, these arrangements are rare, but under new EU agreements, there will eventually be reciprocity in all trades and professions throughout

Europe. This is in contrast to the United States where each constituent state has a separate examination procedure, quotas, and standards for most professions and trades!]

I wanted to do my thing without restriction or regulation, PT-style. It soon became apparent that legally speaking, diagnostic testing, as opposed to treatment, may not be the "Practice of Medicine." This put my work into a sort of legal limbo where a license or permit was not be required. At least I have always worked on this basis and have never been challenged. Naturally, a test and diagnosis is worthless unless there are techniques to treat the conditions discovered. But once again, no government issued license or permit is generally required to communicate or teach advanced medical procedures or techniques to local treating doctors. Thus if surgery or drugs are prescribed, it is the treating doctor, and not myself who personally and physically delivers the service to the patient. I sometimes stand by as a consultant.

From a legal point of view, there is the fiction that a foreign corporation has delivered (to a referral patient) some "purely mechanical" test using a foreign technician and some advanced foreign equipment. The reality of course is that in my particular speciality, there is as much art as there is science, and the insights, experience and skill of the specialist in giving the tests and interpreting test results is probably the key factor.

CAN YOU DO IT ?

Only in the sense that anyone can establish a niche. One must have a particular expertise, Then you simply market that expertise internationally. An offshore company has nothing to do with stirring up business. It is just one tool to control the financial aspects. To get your own transformation under way, start with a realistic appraisal of what unique skill or talent you have or could develop. In my particular speciality, medical testing, I started out (by virtue of long professional training, residency and experience) as a qualified physician and specialist. Within the area of my recognized speciality (say, "Eyes" for the purpose of discussion). I found that certain visual problems (loss of colour or contrast perception, for instance) could be caused by several things: Chemical imbalances, physical damage, viral infections --even improper use of sun glasses.. There were similar symptoms in each complaint (relating to loss of vision), but each condition required vastly different treatments. The wrong treatment would give no relief or could worsen a misdiagnosed condition.

Advanced, expensive diagnostic equipment and drugs in almost every area come from the laboratories at a faster rate than their use can be mastered. Some new inventions are immensely valuable. Others have turned out to be worthless or dangerous, and were withdrawn. It requires time and effort to find the correct equipment for your purposes, to gain the necessary mastery, and ultimately, to become publicly recognised as The expert (or at least an expert) in a narrow speciality. Although I have been talking about a medical speciality, the same reasoning and techniques apply to any field! Any medical doctor wishing to escape the narrow confines of a local, highly regulated, highly taxed, lawsuit endangered practice may wish to take a variant of the path I have chosen. It is certainly

easier and far more lucrative to become a consultant in your own field rather than going into a totally unrelated line.

For those without medical training, I know from personal experience that many non-physicians have done very well in related fields such as organizing weight reduction clinics, old-age homes, hospital supply wholesaling, manufacturer's reps for equipment and drugs. Most physicians are not entrepreneurs and can be hired for the proverbial "dime a dozen," by individuals who can channel their technical skills into unique niches. The opportunities are unlimited and it only takes someone with a good game plan to make the rest of the world stand aside for him. The PT approach allows one to practice a trade or profession keeping his or her freedom and earnings. Big Brother's regulators and tax collectors are left behind in the dust.

CHAPTER 14

JOBS: UN AMBASSADOR, POLO PLAYER

A few years ago, I spent some months at Casa del Campo, an elegant resort in the Dominican Republic developed by a large American corporation. There were golf courses, riding trails, fishing trips, gourmet meals and many pretty girls. Unfortunately, the pretty girls were mainly half of a honeymooning couple and the few unmarried girls, usually French, seemed to be half of a lesbian pairing. So, I had no loving but I did a lot of fishing and took some lessons in polo. Apparently, polo is a very popular sport among the super-rich of South America and Asia. In order to play in this game one needs a string of expensive ponies and regular practice.

After a few lessons, the local coach said I was pretty good for a beginner. He invited me to participate in the regular matches put on for the well heeled guests. I had to pay for renting my horses and the equipment, as did all the guests. It turned out that Casa del Campo had a regular home team at the time, but they didn't have a full complement of players. When it came time for me to say goodbye to the Dominican Republic, the coach took me aside for a little talk and made me an offer I couldn't refuse. If I would stay on as a player, part-time coach and general assistant to him, he'd make arrangements for me to get a free employee casita and passes for free meals at any restaurant on the resort. In other words, I could stay for free at a \$500/£330 a day resort – although my casita would be self-catering, and not quite as well located as the one for hotel guests. I took up the offer and stayed another two months. In the course of my stay, I learned that other hotel guests with no particular jobs to go back to had been taken on for similar jobs in golf and tennis. This opened up the thought that for readers who have any athletic skills or similar talents, it might be possible to trade for free sleeps and eats.

Many years earlier, before the major fighting in The Lebanon, the best hotel in the Middle East was the Beirut Intercontinental. There was a scene in a James Bond movie where the bar at the Intercontinental had a big underwater window into the pool and the drinkers at this bar regularly saw interesting activities by newly-wed hotel guests in the pool who

didn't have a clue that they were being watched. I spent many a happy afternoon at this bar because when I arrived in Beirut with my Danish gymnast girlfriend, she asked the bartender for a job there and got it. To be near her, I asked the head chef at the Intercontinental restaurant if I might have a part-time job in the kitchen in exchange for a poolside cabana I could call home. The deal was made. I became a pastry-chef for three hours a day in exchange for meals and a cabana that would otherwise have been vacant. Of course I was a good cook before I got the job having taken the Ritz-Escoffier Cordon Bleu summer course in desserts and pastry preparation.

All that is being pointed out here is that luxury resorts often need athletes, cooks, musicians, entertainers, gigolas [for the dirty old men] and gigolos [to dance with their rich widow guests]. These dream jobs are there for the asking if you look good, and can either bluff your way in or have some real talent. Once upon a time (actually rather recently), while visiting a small town in the South of France, I met a young guy. Let's call him Jimmy the Kicker. I met him in a bar when he heard me speaking bad French and he introduced himself as the only Englishman permanently resident in the area.

HIS STORY--With legal problems back home, he was passing through France, all his worldly possessions in his car, heading for Spain. Jimmy was looking for somewhere in Spain to hide out and lay low. He was on a country road in France when he saw the local football team playing dreadfully in a match against another town. He watched the game from the sidelines. The score was an astronomical number for the visitors to zero for the home team. When it was over, he spoke to the dejected team manager offering a few helpful suggestions. Having been a good amateur player, the very next day, Jimmy found himself invited to don the uniform of Le Worstteam, Alps Maritime (not the real name!) to play in the next match. They lost again, but not nearly so badly. The other Worstteam players (all French) liked Jimmy, and, correctly feeling he could teach them some new techniques, asked him to become a regular player. There was no salary and Jimmy said: "I'd like to play but can't afford to pay my way here unless I got some sort of earnings out of it." The team sponsors and fans from the town upon hearing of their new Great White Hope got together. One sponsor, the owner of the one-and-only local bar \ disco offered Jimmy a weekend job as bouncer and ID checker, plus a free apartment if he'd play for the team. Another sponsor, a construction contractor, offered Jimmy (whose trade was that of carpenter) part time work to fit in with his schedule when the team wasn't practising. The local townsfolk all made it clear that if Jimmy would become captain of the team and lead it to victory in the regional championship, he would become a certified hero of the town and could write his own ticket. What that meant, Jimmy wasn't so clear about but joining the Worstteam seemed to offer a port in a storm that he badly needed. So he decided to give it a try.

Jimmy explained to me that back in the UK he was not considered a great player but in this small town, he quickly became a star. The local paper wrote him up, and bigger crowds began to show up at the games. "Don't get too impressed," said Jimmy. "We aren't exactly Manchester United. A small crowd is three people, and a big crowd is maybe 200!" With this star athlete status, Jimmy says he had his choice of the best single girls the

town had to offer, and a few married ones too. But he decided to be careful and pick only the nubile flowers to de-florate. On dates as the certified town hero, he seldom had to pick up a restaurant check or bar bill. Because of the team connection, he was offered many jobs (including high-school athletic coach) even though the area had a 22 per cent unemployment rate! Locals couldn't find a job, but for Jimmy, any employer in town would create a job and pay him double the going rate.

Eventually, as is the sad fate of most good looking guys, Jimmy the Kicker had to get married. He said the girl was pretty special. Flora Dee was the only daughter of his benefactor, the local construction contractor. "Dad" was his biggest fan and was absolutely delighted to have an instant grand-child and Jimmy as his son-in-law. For Flora Dee and Jimmy it was the biggest wedding the town had ever seen, and although Worstteam never won the regional championship, at least Worstteam won more games than they lost. They couldn't call themselves Champteam, but there was hope and they were at least a Pretty Good Football Team. Jimmy continued to play for the team and shortly after the marriage became a partner in the construction firm. Jimmy says the end of the story is he became a French citizen "And they all lived happily ever after in France." He would never be extradited for his old problems. A very average story. What's the moral? If you have some athletic ability, it might not be enough to make you a major player in the major leagues back home, but it probably will get you on a local team especially in the boondocks of a foreign country where the standards of play are not as high. And as a foreigner on a small local team, the fans will go out of their way to help you with a job, a place to stay, and even a pretty daughter to marry. If you like sports and are reasonably good at any sport, you can surely parlay your abilities into something more abroad than you could accomplish at home.

In Italy and France we've come across many (at least three dozen) tall American basketball players who have had similar experiences to those of Jimmy the Kicker. In Japan, there are hundreds of American and Cuban baseball players doing much better financially than they could have ever done at home. The same is true of singers, dancers, musicians, and others. If you stay home you are just another apple in a barrel of similar apples. Abroad, you can be an exotic treasure. Pavarotti could never make it in Italy until he became a big success in San Francisco. Many a French night club singer had a hard time getting a job in Paris but in Singapore they have steady work. A good-looking black American girl with no special skills was unemployed in the USA but she was snapped up and paid a premium as receptionist in Malaysia. An English guy couldn't get a job as a newscaster in London but in Los Angeles, he had several offers. The mere fact that you have some talent and a "strange accent" or appearance can be the difference between unemployment and more offers than you can handle.

TO THE UNITED NATIONS

Another dream job is that of diplomat. Dr W.G. Hill wrote a limited edition book about how to become an honorary consul or even an ambassador. IF you think you'd like working for a foreign government abroad, some of these jobs are even better than being a PT. Why? Because unlike PT jobs where you have to work and produce something, a

government job in the diplomatic services usually means you: a) Go to parties; b) Give parties; c) Drive around in a limo; d) Live in a mansion; e) Pay no local income taxes, sales taxes or any taxes at all; f) Have lots of flunkies and servants; g) Never do a lick of useful or productive work; h) Best of all, the whole thing is lavishly funded by the taxpayers of the country you represent.

Of course the above described jobs as ambassador or Consul General are usually reserved for relatives or in-laws of the El Supremo of the sending country, or in democracies such as the USA for big political contributors. Exiled politicians or civil servants in disgrace (who need to get out of the public eye until the heat is off) are another category of typical diplomats. So without such distinguished qualifications, how do you get such a job?

As explained in more detail in the Honorary Consul Report, there are quite a few itsy-bitsy countries around which cannot afford to dispatch diplomats to some 100,000 potential posts throughout the world. There are quite a few legitimate, recognised small countries which don't even have a population of 10,000. These poor countries cannot afford to send out even one Ambassador. They certainly can't keep an Ambassador at the United Nations in New York. This little known fact was pointed out in the Honorary Consul Report which showed how to become an honorary or career diplomat for a poor country. Hill was in fact an honorary consul for a UN member country (and even the dean of the local diplomatic corps) in a major city for 17 years!

Some poor countries such as North Korea and Yemen send out ambassadors even though having no taxpayers or revenues, they can't support them. Thus, left to their own devices, these diplomats resort to importing and exporting such useful commodities as heroin or cocaine in their diplomatic pouches..

To help stamp out this illegal drug traffic, I have always recommended that poor countries appoint Honorary Diplomats, which many do. An honorary diplomat is usually wealthy. They fly the flag and call their home a diplomatic post for the "honour" of being a diplomat and going to all the great parties where free booze flows like the waters of Victoria Falls. The diplomats say little or nothing diplomatically, and award each other medals. For this book, our readers are not looking for medals, free booze and prestige. Money not honours is the subject of PTO.

TO MAKE SERIOUS MONEY AS A DIPLOMAT (WITHOUT SMUGGLING DOPE)

As a result of reading the Honorary Consul Report, one enterprising reader went to a little nation (Let's call in "Po'Slimon (Poverty Stricken Little Island In the Middle Of Nowhere,).") As per the book's suggestion, he visited the President, His Excellency "Daddy" Corruptado and offered his services as UN Ambassador from Po'Slimon, absolutely free of charge. He promised to install himself in a nice apartment in New York and keep a spare bedroom for the president and his wife, should they ever decide to pay a visit to the UN.

What was in it for the new Ambassador? First, he was made a citizen of Po' Slimon. Second, he was appointed Po' Slimon's Ambassador to the UN. He had several diplomatic passports printed up (at his own expense), for his family and staff by Garrard's of London. Another few dozen service passports, diplomatic passports and regular citizen passports were printed up for award to worthy candidates. As you know, there is a very active market in second passports for travel, banking and other purposes. People who want the prestige of being an honorary consul have been known to pay anywhere from \$25,000/£16,500 to \$250,000/£165,000 for the honour.

VOTES

There are only about 120 UN Ambassadors in the whole world, and under diplomatic protocol, the new Ambassador from Po'Slimon now has the same standing and rights to speak and vote as if he were the Ambassador from a super-power. The UN vote has a great value – sometimes.

The Ambassadorial appointment was made by official letter from the President Corruptado of Po'Slimon to the Head of the United Nations and the President of the United States. The new Ambassador wrote the letters for himself as he had brought with the only portable typewriter and good stationery on the Island of Po'Slimon.

The Ambassador was glad he was prepared as there was no electricity on Po' Slimon to power his word-processor and President "Daddy" Corruptado couldn't spell very well. As there was no regular boat service to Po'Slimon and no airports either, the wanna-be ambassador had to bum a ride on a private yacht in order to get there. He came liberally supplied with gifts for the president and his cabinet (beads and dirty pictures). They were all subsistence fishermen, living in huts. They spoke only pidgin English but the President signed on the dotted line.

Ambassador Carpe, armed with his letter of appointment from the president, promptly moved to New York. To be able to earn a little money for himself and the president's re-election campaign, the Ambassador empowered himself as "Deputy Foreign Minister" to give passports to suitable new citizens who would contribute \$25,000/£16,500 to the president's own National Patriotic Party of Po' Slimon (Poverty Stricken Little Island In the Middle Of Nowhere). Honorary Consulates were sold in 45 selected cities, world-wide.

Next, the Ambassador found (just as he suspected) that once at the UN, he was in a Machiavellian environment where votes were regularly bought and sold for serious money. For voting its way on a certain issue, the USA was willing to grant his island \$25 million cash to build a new airport. There was a ten per cent general contractor's commission to the Ambassador's newly-formed construction consortium. China was ready to give a partnership owned by Po' Slimon's president and their UN Ambassador a multi-million dollar fleet of fishing boats in exchange for voting against Taiwan's re-admission to the UN. Some Arab states were ready to donate very serious money if Po' Slimon would support resolutions condemning Israel for its wanton aggression. Israel offered technical

assistance if Po' Slimon would become a staunch ally for supporting just self-defence. Naturally, the UN Ambassador Po' Slimon preferred the cash.

No small country can ever afford to take high moral ground when it would cost money. Interestingly enough, it is illegal to offer or accept bribes in the USA, but an exception is in the United Nations where the USA government itself won't pay its dues, but offers more bribes for votes than any other nation. The bribes are usually described as "foreign aid" but in Russia, Egypt, the Philippines and elsewhere, the exact amount of foreign aid granted by the USA always seems to end up in private bank accounts in Cyprus and other offshore havens within days (if not hours) of its transfer to the countries involved. The USA also offers junkets and expensive hotel stays to foreign diplomats and politicians. Similar offers from foreign countries, if accepted by USA politicians or diplomats would be considered felony-indictment material!

HOW DO YOU REALLY GET A DREAM JOB ?

How do you get a dream job as a polo player or as the highest diplomatic official in the world, Ambassador to the United Nations? A guy who couldn't play polo (me), got the first job, and a one-time loser lawyer from Latin America who read our Special Report got the other. As the famous Po'Slimon folk-song says: "If you don't have a dream, then you nevah gonna have a dream come true! "Maybe you won't be an Ambassador to the United Nations. Maybe you won't have a life and get paid for playing at your favourite sport. But before you read this chapter, you didn't even know it was an option! Did you?

The difference between people who accomplish great things and those who spend their whole life in a nothing job in the town where they were born starts with an awareness of the possible. The next step is getting out in the world and trying. When you fall on your face (as everyone who ever got anywhere, does more than once) you learn from the experience, and you try again with variations. As a dead friend once used to say, "If trying don't kill you, it makes you stronger!" [Just joking! He's not dead! He's a UN Ambassador]

CHAPTER 15

BUREAUCRAT – DO NOTHING: MUNIFICENT WAGES & PERKS

Being a government bureaucrat, secretary or file clerk is not our style, but we will mention this little known niche just for the sake of completeness: It is not generally known that work permits and residence permits are not required for perhaps 55,000 or more foreign workers in most national capitals. In New York City or Geneva, Switzerland, for instance, where international agencies proliferate, there are about 350,000 jobs (in each city) for foreign workers. Even illegal aliens who are able to land such jobs will normally be able to stay in any country where their employer is an international agency.

International agency such as The International Development Bank, the United Nations Refugee Relief Agency and thousands of similar agencies are entitled, or may be required

to hire foreign nationals to carry out their mission around the world. Never mind that in my opinion this mission is squandering public funds on idiotic projects, while being accountable to no one. Corruption and nepotism run wild in these places. In the Geneva UN sub-agency of the World Health Organization you may find an ex-African diplomat in charge of his six wives, seven daughters, seven sons-in-law -- all in the same office. There is always an itchy-bit of real work to do. The relatives may seldom show up for work while they each draw salaries and expense allowances in the \$200,000 per year range. But don't be jealous, you can still earn at least double what you'd get for a similar job in the real world. For typing a few letters and reports, they have to hire at least one person who can read and write. That could be you.

How do you get these jobs?

Like all other good deals, they are seldom advertised in the want ads. You have to sniff them out. One way to do it is to simply get a list of all international agencies (and diplomatic posts) in any town and make an appointment with the head honcho in each outfit. Tell him (or her) of your skills. Multi-lingual typing and computer skills are in demand. Probably after 20 or 30 interviews you will hit pay dirt. Particularly around summer vacation time, if you go into one of these agencies as a temporary replacement, you become known to the international bureau-rat \ parasite set. If you are discreet, reliable, help cover up for your boss' stealing and incompetence you will find yourself placed for life.

Can you use a word processor? Produce good looking reports (that no one will read) in three languages, then your success as a bureaucrat is assured. Perhaps you think my negative attitude to the international bureaucracy is overdone. If you knew the people I know and had the experiences I had, you'd think I was (so far) being complimentary individuals, the higher level administrators in these agencies are fun people to be with. They have a lot of leisure time and excessive amounts of money to spend. They dress well, enjoy cultural activities, speak a few languages, tell good jokes. Favorite Activity? Most love golf and tennis. For evening sport they love to give and go to sex-orgies and get stoned at parties. Just like PTs. The difference is in their source of funds. Unlike PTs who produce useful goods and services, most appointed heads of international agencies have never made an honest dollar in their lives. They are politicians and diplomats by training. As a group, these people are charming, tactful and socially mobile. They, and you if you join them, will be making your money out of taxes stolen from producers. But we never let morality stand in the way of our advice, so here it is:

Agencies, embassies and consulates, government tourist offices and the United Nations itself are great employers. So too are the bureaucracies of the European Union, NATO, ASEAN and all regional groups of nations and all international organizations pay well above real world standards. Normally you don't pay any income taxes nor have deductions taken out by the country where you work. At supervisory level you will get diplomatic plates on your car and with these, you'll get away with minor traffic violations like illegal parking. Plus, you get invited to three or four parties a week. Of course if you are a pretty girl or boy, to get or keep the job, you may have to provide sexual services on demand, to

the boss and visiting firemen from his home country. He may owe his own job to another politician back home. He keeps the do nothing job on the public tit by (among other things) providing entertainment for, and sharing graft with his benefactors. The same thing happens in private industry too. you won't have to do what Marilyn Monroe did under desks and tables to get her first movie jobs. Maybe you will. Maybe you will enjoy it and parley your extra-curricular skills into your own cushy job appointment or marriage.

The great George Bernard Shaw always said that "Marriage is the socially acceptable form of prostitution.". How you sell, trade or give away your beautiful (or not so beautiful) body is up to you. But this, honey, is the real world. One of the few places you can read about it like it is, is right here in this book. Just in case you were thinking about making your fortune by filing sexual harassment suits, outside of the USA, you can forget about making serious money that way. For the moment, they don't fly as well anywhere else. Even in the USA you can't sue a diplomat or the equivalent because they all have "sovereign immunity". Be quite honest, a lot of government bureaucrat appointments don't require sexual payoffs or even kicking back a part of your wage to the boss for his personal cookie jar. At least four per cent of all these wonderful international jobs can be yours just because you can do the job!

WHERE TO LOOK?

As I mentioned, embassies are located in the national capitals. In larger towns there are consulates. Consulates and embassies can employ people from anywhere. They need secretaries, cooks, drivers, nurses, electricians, handymen, painters, gardeners, mail-room helpers, auto maintenance, plumbers, cleaners, file clerks, computer operators, domestic servants, nannies, and so on. Foreign government agency, including national airlines and tourist offices, need reservation clerks, computer trained personnel, typists, linguists, stewards and stewardesses, secretaries, accountants agencies, especially those handling loans and grants, are normally required by their own charters to employ staff on the basis of quota representation. For example: They need loan review officers. Two must be French, one must be American, three must be German, one Italian. For project development and review they need one citizen of India, two from Senegal, one from Pakistan, and three from the UK. The reason for quotas usually has to do with the proportion of funding and their mandate to train Third World persons for responsible jobs in international administration. Never mind that just like jails (being a place where criminals get their Ph.D., equivalency), jobs in international agencies teach Third Worlders how to get their hands in the cookie jar. Your purposes, international agencies are a fine place to start your career. After a few years you may be able to ease into a pushover job where there is little to do but enjoy the view.

STORY OF A LUCKY BUREAUCRAT

"Alex" saw an ad in the (British) Economist magazine back in 1932. "Executive Assistant to International Administrator Required for Geneva Office, must be fluent in French and English.". At age 19 he was hired to assist an ex-French cabinet minister who had been appointed to head an agency with 12 employees and gorgeous offices in a beautifully restored palace -- with the best lake view in town. I have changed the facts a little to

protect my source. The agency's mission was to co-ordinate the uniforms, emblems of rank, communications systems, ammunition and weaponry of the World War One allies in 1915. Never mind that even at this time (1932) there were new alliances and the group that fought the Kaiser in 1915 wasn't going to be the same group that fought Hitler (or later, the Cold War). The agency was funded by the allies of 1915 (before the Americans came into World War One) and in that basic rule of bureaucracy, once an agency is established, it never dies. It never fades away, it usually just grows! This agency still exists in the same palace and will no doubt exist in the year 2015. The employees realize that there is little need any more to co-ordinate the weaponry and uniforms of countries of the old British, French, Belgian colonial empires. They are quite uninterested in the reports and recommendations of this group of 12 obscure individuals laboring away in their Lake Geneva palace.

Back in 1932, the annual reports and recommendations of the International Co-ordination Agency or ICA, were solely for internal consumption. In other words, the six top-level employees' only job was to read an annual report of some 200 pages that was put together by the six executive assistants. Alex's boss died and, because he knew the ropes, Alex took over that position in 1950. He visited his palatial office daily, dined at an exclusive club for diplomats and military officers and drew down expense allowances and salaries slightly in excess of those received by the President of the United States of America. His agency was, of course, funded by the taxpayers of the main countries in the World War One Allied Alliance. In 1992, Alex retired at the age of 70, and his assistant took over. Unlike most agencies that expand relentlessly, the ICA has been happy with its staff of 12 and the offices at the palace -- kept in pristine condition at the expense of Swiss taxpayers. Perhaps the lucky 12 realised that it was best to keep a low profile and by not expanding, keep anyone from looking too closely at them. Could you get a job at the ICA? First of all, ICA is not the correct name of the agency because I don't believe in betraying my sources. But in the real agency chances are that existing employees will bring in friends to replace them when they retire. Nobody quits. Nobody ever gets fired. The six figure salaries and expense accounts can be drawn without ever doing a lick of work. The fine office and excellent modern equipment makes it a fine place to pursue any hobby or special interest. The agency budget pays for books, magazines and a fine private library. The six top officials get car allowances. Point is that finding a niche in the labyrinth of international government bureaucracy may be difficult to do, but once in, you are normally in for life. There are no better jobs because you are "under government protection" so to speak. If you enjoy inertia and lethargy one of these government jobs might even be better in some ways than being a PT. Without any product to sell or customers to please, your main job will be the same as for any bureaucrat -- keeping your bun on a seat until you retire.

CHAPTER 16

BILLING & INVOICING SERVICES ABROAD

An asset frequently overlooked by aspiring PTs, is that the PT lives abroad. Think about it for a moment. Of all the people alive, how many are actually permanently living abroad? How many people don't live in their birth-country? The answer is something like two per cent expats from reasonably prosperous countries such as the USA or UK. It's the same percentage in countries it is difficult to escape from -- including Russia, China or Pakistan. Roughly two per cent. Yet many more people (another five per cent) have a great desire to be working or living abroad for part of the time, or, at the very least, to have an administrative base abroad. We've already talked about helping tourists. You can also help people from your home country or with the same language in business.

There are many reasons why an English person residing in the UK (or an American) might want an overseas administrative base. A foreign corporation may be taxed at a far lower rate than the same company operating from a high tax country. Somebody might want to give the impression that he was residing abroad rather than in the UK, for instance if he was trying to hide from a creditor. Another person might want to give the impression that he was a foreigner rather than English, for instance a con man planning a scam. You'd want to keep away from these chaps, of course.

A businessman might want to establish an overseas administrative base in order to create expenses or billings or to pass income or expenditure through it for tax purposes. A frequent traveler to the place where you live might need an accommodation address where he can have correspondence sent to for collection upon his next visit. Whatever reason an overseas base is needed, the reasons shouldn't matter to you if fee income is involved. Naturally, if you provide mail-drop or other services you must avoid criminal responsibility by refusing illegal business. That is, you must not participate in anything that is criminal at the place where you live and where you work. In most countries you cannot be a party to such things as receiving stolen goods, facilitating the smuggling of contraband, illegal drugs, or child pornography. Having said this, let's look at:

PO BOX SERVICES OR MAIL DROPS

A basic service that a PT can offer is the use of his own PO Box for other people's correspondence. Your task would be to collect customer's mail from your PO Box, place the correspondence in a new envelope and forward it to your customer's home addresses. Confidentiality is required, so do not open your customer's letters out of curiosity. Also, do not simply cross out your address, writing the customer's address on the face of the original envelope with "Please forward" in large letters for the Post Office's attention. If for any reason, such a letter is returned to sender, the sender will know the recipient's true or final address and you will have betrayed your client. You must place the original envelope into a new envelope, with new stamps and write the customer's real address on this new envelope.

The first step to starting this service is to obtain a PO Box. Nearly every main post office throughout the world operates a box service. If you can't get a public post office box, you can usually find a private box service. Many companies and individuals prefer to use them because they move location too much and forwarded mail would never catch up with

them. There is nothing mysterious, nor devious, about PO Boxes, they are just practical vehicles to maintain a stable postal address. Many post office workers abroad do not speak English, so it is worth taking a local friend with you to assist in filling out forms. A PO Box is usually extremely cheap to hire. In Switzerland it is free! There is usually a key deposit in case the key is lost. So to set up a mail drop service, your initial investment may be ten or twenty USA dollars (£6-£13). Merely getting a PO Box will set you up with potential for a viable business from the first day you arrive almost anywhere -- or wherever you are at this very moment.

The next step is to advertise your services. There are two sources of customers to be tapped into. Firstly, there are long-stay tourists on the beach and in the bars that can be talked to about your mail receiving and sending service. Always bear this service in mind when meeting a new contact, there is never any harm in mentioning it. If you have a business card, then the PO Box number and address should be placed on it for easy reference for new contacts. The other source of customers are those back in their home country who might not be able to get over to wherever you are for a holiday, so adverts need to be placed to attract their attention.

Will this cost you a bundle. No! There are many free ad papers such as Loot in London, and Cerca and Trova in Switzerland and Italy. Many of these papers are tied into a world-wide system and you can get free ads world-wide by starting with the free ad paper wherever you are. If you offer the usual re-mail services (to make people think the writer is somewhere where he isn't) and mail + fax receiving and re-mailing, you will probably get customers. But be imaginative. Offer other services too. Pen pals, dating services, advice for tourists, discount travel deals. Read the ads and promote goods and services that would appeal to you. Many clients will want you to open and run an offshore bank account for them. Be aware that money laundering rules usually require proper identification. But in many countries, there are no anti-money laundering laws so whether you know your customer's real name and business is not important. Still, on general principals, it may not be a good idea to get in bed with rough customers who are in seriously illegal deals or who use you to move large sums of money.

Journals such as the Mouse Monitor, Expat World and the Privacy Newsletter which appeal to PTs are obviously the best in which to promote this service. Then there is the World Wide Web which has some two million computer nerds who believe in conspiracies and codes, and are privacy freaks. You can offer an anonymous web site. This is sort of an electronic mail drop and re-mail service.

The following advert is the type that you can place to attract customers: "PO Box in Bangkok. Do you want to receive mail confidentially? Use my PO Box address for your own personal correspondence. I'll forward your mail to you anywhere in the world. Complete secrecy guaranteed. Please contact Toby Hayward, PO Box 93, Patpong Post Office, Bangkok 10506, Thailand." [This is the actual address and mail drop service of yours truly, infamous author, Jack Bevan]

You will need to design an attractive, logical and self-explanatory letter to send back (to inquirers) by way of introduction to anyone who replies to the above advert. You will also need to immediately establish a reference system so that you do not get customer's correspondence mixed up. One way to achieve this is to ensure that each customer uses a unique code, either a number or a name to identify their letters. The usual thing is to give every customer a secret number. When the customer calls he gives his code number and, in this way, can change his forwarding address, have mail held, or otherwise deal with his account.

To get new business you could have an irresistible trial offer of, say, one month at \$5/£5 per month. Then the price goes up. Many customers after they have printed up letterheads and been satisfied with your services won't change. You can always discuss the fees with the clients rather than simply imposing higher charges arbitrarily. Obviously, you should charge decent fees for your services and this should be stated clearly in your introduction letter. You may charge depending on the volume of correspondence received. For instance, for very small accounts you could charge a fee of \$5/£5 for each letter received and forwarded to the customer, with a minimum fee of \$50/£40 per quarter year. Even though others charge less, you could win business by emphasizing you are more efficient and reliable. In addition, you should request a float to cover postage costs for forwarding mail, say \$50/£40 minimum. Alternatively you could charge \$6/£6 per letter inclusive of postage. Discounts could be given to customers collecting their mail on their next visit or high volume clients. The service you offer would be an ongoing activity and an account should be maintained for each customer, noting how many letters have been dispatched and the postage costs applicable. An account for settlement should be sent regularly to the customer to ensure that you have sufficient funds to meet the volume of replies received. Do make sure that you receive cash up front to fund all the postage costs. Don't forward any mail for which you haven't received fees and postage costs, or you'll finish up bankrupt. If a customer is a late pay or a no pay, you simply hold all mail until they settle up.

If you possess a word processor and can run off sticky label addresses for your customers, then your life will be made easier. If you have to write your customer's names and address in longhand every time you send out a letter, then you're going to suffer writers cramp very quickly. An alternative would be to get the customer to provide or pay for a rubber stamp with his forwarding address on it.

ADDRESS SERVICE

A similar operation to the PO Box service described above can be offered using your residential address instead. Although a PO Box offers anonymity to the controller of the operation, it might not always serve the customer in their best way. Someone living in, say, England might want more than a PO Box address, they might need a proper residential address for correspondence. When a residential address needs to be disclosed (e.g. on bureaucratic forms), an overseas PO Box address is often not sufficient, the address of an actual house on a street must be supplied. The PT should generally not offer his own address for such a service. Why? Because the heat from a customer's activities

may lead to a raid or search of his personal home. It is far better to come to an arrangement with a local friend to use that friend's house as a mail receiving place. Anyone trying to pretend that they are living abroad should be attracted to your service. Aim your marketing strategy and copywriting at people who are trying to avoid been tracked down (by banks, credit card companies, ex-wives, etc.). Suggested copy: "Want friends to believe you're in Goa?" .

One additional service that is going to be extremely beneficial to the customer is where you re-post letters on behalf of the customer, thus giving the impression that the customer is living in some faraway exotic land. For instance, a customer wishing to avoid a debt collection agency will give your mail drop address as being his own, pretending that he is living abroad. A threatening letter is received from the debt collection agency. You forward this to your customer in, say, England. The customer writes a "come and talk to me in Thailand if you want" type of reply, seals it in an airmail envelope addressed to the debt collection agency, but places it in another envelope and sends it to you in Thailand. You then take his letter to the post office and send it to the debt collection agency in England.

Eventually, the debt collection agency will tire of writing and the debt is likely to be written off as not collectable. SECRETARIAL SERVICES may find that some customers want to establish a genuine business. They may ask you to forward their correspondence to business contacts back home, or elsewhere, to make it seem that their office is in say, Bangkok. This type of request can yield fees because you act as a secretary XE "secretary" \b for the customer. Since they would obviously be engaged in some profitable business, don't feel shy about charging a decent fee, say \$5/£5 or more per letter! (The book Scams & Schemes describes several virtuous reasons why a businessman might want to pretend he has a business based abroad.)

PRINTING SERVICES

Have you ever had business cards or headed note paper produced in England? Or books for that matter? The costs are horrendous! 100 business cards usually cost £37.50 (\$55), yet in South East Asia those same 100 cards would cost L500 (about \$37 /£25). The postage costs of a small parcel containing 100 engraved letterheads and calling cards is minimal, maybe L2 (£1/\$1.5) if sent by surface mail. There's room for a bit of profit there. Even if you only charge half the usual UK shop price, you'll still be making a profit of £11.50 (\$28) per order. That's equivalent to a 258 per cent mark up!

Printing books on behalf of UK-based customers is another profitable business to engage in. Books of a similar size to this one can cost as little as \$3/£2 each for orders of 1000 copies in paperback covers. The printed books can be sent to England by air at a freight cost of under \$5/£3 per kilogram. The cost of printing such a book and sending it to England would be under half the price of printing in the UK. For a run of 1000 books, some \$6000/£4000 can be saved. Any customer should be willing to pay a fee of \$1000/£700 to you for this service, since he will still make a \$5000/£3300 saving. If you handle packaging and drop shipping direct to the ultimate customer, the publisher saves

even more as postage to places such as the USA markets is cheaper than if the same book is mailed from England. This business can be a nice little earner for anyone organized enough to have a partner in the UK to obtain orders. Alternatively, just advertise yourself in local free ad type newspapers, or even in trade magazines such as the Impex monthly magazine World Trade Report.

HOW TO STAY INVISIBLE WHILE RUNNING YOUR PTO BUSINESS

Are you interested in a prestigious, yet highly confidential address in Switzerland for peanuts? Then AYOOC [Aircraft and Yacht Owners Communication Centre] is for you. This communications outfit helps high net worth mobile clients deal with incoming and outgoing mail, voice, fax and e-mail plain-text or encrypted messages. What most people don't know is that the cost is nominal for what you get.

You don't have to own a yacht or a Boeing 707 to use the service. AYOOC will accept anyone who gives the name of an existing client as reference. And your good buddy Peter Trevellian, co-author of PTO, will be happy to vouch for you. So there is your reference.

The basic service starts at £100 (\$150) a year. A PT doesn't need his own office and staff. AYOOC handles all communications and can even handle the setting up of World Wide Web site plus merchandize and brochure mailing. It will set up corporations, open bank accounts, serve as your registered agent, do errands - you name it. For instance: it will also act as escrow agents holding money for one party and merchandize for others, arranging for a simultaneous exchange after inspection or verification on one hand and machine counting of money. This takes place inside a fortified Swiss bank vault. Armed guards and high security armored cars can be provide if needed, as can Customs clearance facilities, import-export permits., and letters of credit.

Do you want to sell or distribute computer software, e-mail, telephone or fax people anonymously ? AYOOC provides hardware (cellphones, faxes, computers) that will keep you in touch from a boat, plane or while backpacking in Nepal.

You print up calling cards with an address in Switzerland and as far as the world knows, Switzerland is where you live and do business. The Swiss have a well-earned reputation for honesty, promptness and efficiency.

Privacy ? Even if the authorities want to know something about a client, AYOOC can't help them, AYOOC has no physical office to raid. AYOOC says: "We can set up in such a way that while our headquarters seem to be in Switzerland, we are out somewhere in cyberspace. Just like you, we have no office, no home and no physical presence. AYOOC is a corporate PT serving PTs for more than 20 years. "This doesn't mean AYOOC is in business to help crooks or conmen. Quite the contrary. Our typical clients are honest PTs who want to give their own clients value for money and at the same time avoid angry confrontations, lawsuits, ex-wives and bureau-rats. AYOOC provides a buffer at a rate that is less than the cost of a less reliable sell-you-out Sark facility. AYOOC is highly

recommended. For a free information packet fax: or e-mail your address to: # +33-(0) 1-53 01 31 19; email: anonymity@ayoc.com

CHAPTER 17

IMPORTING & EXPORTING

Jack Bevan regards this as one of the best businesses for starting on a shoestring. You don't need a dime, you don't need an office, you don't need a staff, you don't need an inventory. The potential is unlimited. You can sell a billion dollars worth a day of something that costs you little or nothing. What you deal in can be tangible or intangible, big or little, expensive or cheap. Almost everyone who has never run a business thinks they can succeed at import export. Some do succeed, most fail dismally. The failures are almost all due to the fact that individuals feel they will make a fortune by bringing to the Third World some "essential" product they feel is missing from the local scene. Like Bovril, the disgusting brown paste Brits love to spread on bread. They bring in a load of whatever it is from their home country and expect it to sell itself. The goods then rot in a warehouse (if they ever clear customs in the first place).

Going in the other direction, our potential tycoon finds a charming handicraft product. Maybe it is a pencil sharpener in the shape of part of the male anatomy. "It will sell like hotcakes in London or San Francisco (your ex home town)." You think. But the reality is that you can't sell it. Or it has a type of fungus in the wood that gets the shipment confiscated and burned at the port of entry. Or nobody wants it, period.

So, let's look at the proper way to enter this business. The first step is to have a brilliant idea, but to realize that not all brilliant ideas are going to make it. Suppose you've learned to love a tropical fruit like Durian. It tastes like vanilla custard but smells like puke. You think it is the greatest discovery since sliced bread. But will other people agree with you? Before you commit all your hard-earned savings to your "brilliant idea" for exporting a shipload of Durian to Oshkosh, Wisconsin or to Londonderry, Northern Ireland, please do some homework first.

Try out your idea on a very small scale. Can you sell Durian to a few restaurants? Will it get a good reception? If things work out in a small way, then you can expand your business by adding more outlets and, therefore, customers slowly but surely. The biggest mistake of would-be import-export people make is to actually buy the product first and then try to sell it. The secret in any business is to sell the product first by way of a sample, and then (being sure of an exclusive supply) bring the actual goods in for the customers.

CAN YOU BE AN IMPORTER OR EXPORTER WITHOUT BUYING SOMETHING AND THEN TRYING TO SELL IT ?

There are few if any successful importers, exporters or traders who are stupid enough to buy anything with their own money. You get (or have created for you) a patented, unique product from a manufacturer that isn't being sold in your target market. You sign a

contract with the manufacture giving you exclusive rights to market and sell his product in a certain country or area, for a certain period, like a year, for instance. Prices and terms are spelled out Your contract is renewable for say 20 years if you sell a certain minimum quantity of goods each year. Most manufacturers are glad to have someone push products in a new market. Normally you get all the samples and brochures you need. You may even get a cash advance to cover your expenses as a "manufacturers representative." You should try to wangle a deal where you take no risks with your own money and even get paid.

YOUR MISTAKES ON SOMEONE ELSE'S MONEY

A manufacturers rep is not a hard job to get. You are essentially a salesperson on a contingency commission. It is the best way to learn a little about importing and exporting. There are many factors and variables in the business so it is always best to make your inevitable mistakes on someone else's money. Or work at any job with an existing importer or exporter for a while. This is the best way to go, but not the only way to go.

There is another approach. My friend Joan noticed that well-made children's clothing of a certain brand, unknown in the West was on sale in the bigger department stores of Manila. These items were to her experienced eye (she had worked in a children's clothing store) colourful, attractive, and just as well made as similar products abroad. The designs were new and original. But the most interesting thing to her was the retail price in Manila. It seemed to be about 20 per cent of the retail prices in her home town in the USA. When she checked with the manufacturers, the prices were around five per cent of USA retail since the Manila retailers sold at a 4 to 1 mark-up from wholesale. She felt she was on to a winner. Was she? Joan approached the manufacturer whose half-Italian, Milan-educated daughter designed the clothes. They already had good sales in Italy and exclusive representation there. Joan asked for the USA rights for a trial period of six months. She asked and got the rights to purchase all her needs at their wholesale catalogue prices for a year. She was to be the exclusive USA distributor so long as first year gross (wholesale) sales were over US\$100,000/£66,000 and her sales went up by at least 100 per cent each year, until they grossed a million.

Joan then took samples (provided free) to the States and came back with \$500,000/£330,000 worth of orders, representing \$150,000/£100,000 in potential commissions to herself. Everyone involved was happy and Joan thereafter took on other non-competitive lines and became a millionaire in a few years. She hired a staff to run her trading company business and retired in her mid thirties to become a PT. Bored without a business to operate, she started giving seminars in "how to start your own successful import-export business," Recently Joan told me she "makes more money talking about it than doing it." Thus, I guess she is doing OK at the seminar business.

Another chap, who we will call Larry, was disgusted with the poor service received from the local post office. He set up a parcel delivery service in 1969 when he was homeless and sleeping rough. Ten years later, his international parcel delivery service DHL was worth over a billion dollars. A few years ago, he moved to a tropical island, Saipan to

become a PT. He paid almost no income tax on an income that was in the area of \$20 million per week. He enjoyed his life in an interesting way, recruiting during a two year period (as his personal mistresses), a few dozen pretty very young virgin girls from sex bars in Manila. He put Mama-San brothel keepers on his payroll to recruit the friendliest girls and to convince them to move in with him.

The girls started working for him as concubines when they were 13 or 14. Usually they had one or more children by him. They were kept on the DHL payroll as long as they behaved themselves. That meant simply being a faithful member of the harem and household. Larry's girls didn't have to deliver any packages. The end of the story is that Larry (in 1995) crashed his private Boeing 707 into the Pacific Ocean. The girls and his 30 or so illegitimate infant children are splitting his Estate, now said to be worth \$3 billion or so. Even split 30 ways, that's \$100 million for each girlfriend and her kid with a double share for a couple of lucky girls with more than one kid. That is --if they have good lawyers.

Why did I tell that swell story in a chapter about import-export? Answer: So when you deal with DHL as an importer or exporter, you'll know that at least one person in the world had a pretty good time before he kicked the bucket. Larry died at the age of 52 when his personal airplane went into the drink. Now, back to reality. Even I have difficulty conceiving that one can earn \$20 million a week delivering packages, or personally service 36 young women and father some 30 kids in a couple of years. I guess that got your attention!

HERE IS A SUMMARY OF MY EXPERIENCE IN EXPORT-IMPORT

In general, don't try to foist a new food on a public that doesn't already have a taste for it. The only people who have ever done this successfully have been huge co-operatives or government marketing boards with millions for publicity. New Zealand pushed the Kiwi fruit successfully. The Kiwi fruit didn't smell bad. And there was an established market for "gooseberries" the old name. If you try to push smelly Limburger cheese or durian on consumers it will be soundly rejected. One of the few new foods to make it in recent years was called "Gulaman" in the Philippines. It is sort of a jelly like substance without much taste that is said to be "good for you." Like tapioca, it comes dried in packages and becomes something like "Jell-O" when water is added. I believe an American discovered it in Manila, renamed it "Sago" and spent a lot of money promoting it in Japan. He became an instant millionaire, sold the rights to a big Japanese trading company, and the product was then made in Japan for export elsewhere. Generally, for your first venture, never deal in perishables. If anything goes wrong, your product gets rotten and you have a dead loss. We don't like those odds.

You can make money on a cheap item or an expensive item, but whatever you are pushing, you'd better be sure that it will sell at a high enough mark up to give you enough profit to make your whole exercise worthwhile. Many people think you can buy something for a dollar and make out just fine if it retails for two. Think again. If something retails for two dollars the wholesale price is going to be a dollar or less. You may have two dollars in

transport and customs duty, another two in advertising and promotion, another two dollars in miscellaneous costs like finance charges, storage, trans-shipment, salesman's commissions at the point of destination. Before you go into a deal, look for a 20 to 1 mark-up from your cost to the retail price at destination. What you buy for a dollar must sell at retail around \$20/£15. Is this a hard and fast rule? Not at all, but for a first venture, with a small quantity you'd better have a good mark-up. Then you should have all goods pre-sold at the destination before you purchase them. As we have said in other chapters, the product is two per cent, the marketing is 98 per cent. Still, the product is important. It is up to you to give the product some magic, some consumer appeal. But if the product is a smelly cheese, all the marketing in the world won't move it.

IMPORTANCE OF TEST MARKETING

Small order testing is always a good, relatively cheap way to see if your sales pitch is good and your product will move. Do not panic buy some handicraft item in Thailand, thinking that you must purchase as much as possible during a trip on the grounds that it will be expensive to return again. Buying Thai products without performing any test marketing will spell disaster. Having given a warning, though, much money can be made if you are sensible. Similarly, don't send a whole lot of goods to Bangkok without first finding out if Thai people (or your intended buyers in the Expat community) will actually like the product. Also, find out how much bribes and or import duties will cost you and how long Customs take to clear goods. I once had to wait two months for a container of goods to pass through Customs, simply because the goods were new to the country and had to be analysed to determine chemical content and duty rate. That sort of situation can cripple a business idea.

BRINGING GOODS INTO THE UK

The economic recession being experienced in the UK makes importing and selling products a little difficult, but then there always has been an art in selling (ie the art of marketing). You just have to know what products to sell, at what price and which sector of the market to aim for. Products can be made in Thailand far more cheaply than in Europe because of low wages and low overheads. A typical factory wage is Baht 125 per day (about 3, and this is one reason why Thais think that all English people are millionaires, you can receive more than them by simply being on the dole). However, due to adverse publicity of Third World countries and a warped sense of logic held by many English people, Thai products are often considered "cheap" and not worth buying, or a customer may refuse to buy Thai products because of the perceived use of slave labour. These are real problems to deal with, many customers in the shop I once ran in England would get into discussion with me about Thailand, its poverty, prostitution, child labour, slave wages and poor standards of quality even though they had never had first-hand experience of the country. These same people would then walk into a department store and spend \$110/£75 on a jacket that had a very small label inside that stated the product was "Made in Thailand", but they would only see the "Marks and Spencer" label instead. In deciding what products to import from Thailand, this perception of "cheapness" or the irrational feeling of the customer that he would somehow be "supporting a government that allows prostitution and child abuse to occur" must be addressed. One way to

overcome the problem is by not telling the customer where the products come from. Simply pretend that you buy the items wholesale in England and that you have no idea of the product's origin. To add to this pretence, set your prices only fractionally less than a similar product in a department store. If an item costs \$3/£2.50 in another shop and you sell it for \$2.50/£2.25, then the customer will think they are getting a good deal. If you try to sell that item for \$2/£1.50, then the customer will think that there is something wrong with it. The fact that it only cost you 10p in Bangkok is irrelevant. Customers, especially women, are very difficult to please, they harbor far too many misconceptions and prejudices when it comes to shopping for bargains.

OFF TO A GOOD START

On your first trip back to England, take a suitcase full of items with you and hawk them around small shops in your neighbourhood. If nothing else, this will give you something to do during your holiday and will generate terrific experience in marketing.

Find out where Sampeng Market is in Bangkok (near Chinatown). It is a vast area of narrow lanes with thousands of small wholesale shops based there. You could easily spend weeks there browsing around. It is where retail shopkeepers go to pick up their goods. Surprisingly, not many Thais seem to know of its existence, or they simply dismiss the notion of shopping there because it's "cheap". I have seen stalls in expensive department stores selling products that I know for certain come from Sampeng, yet the prices are 500 per cent more, and glamorous women stand there admiring the items relishing in the knowledge that they are in the elite group of people who can afford to shop there. If they only knew how much they were being ripped off, they would scream, yet it is their snobbishness that is their own downfall. I will never forget one incident in my own shop in England. Two middle aged women entered, both dressed up to impress the world just how rich they were. They were idly chatting away about how wealthy their husbands were and dropping names in their conversation like crazy. They were obviously trying to outdo each other in their lifestyles. I thought I was going to have to endure another discussion on "Third World" countries, when they came across some bedspreads that were marked "Silk Covers, £26.50(\$39) each." Suddenly their topic of conversation changed to how "wonderful" silk was and how much of it they had in their homes. One of them pushed her luck just a little bit too far, said how wonderfully cheap my sheets were and realized that she would have to buy one in order not to lose face with her friend. What I failed to tell her was that the sheets had cost Baht 90 (\$3/£2.25) each in Sampeng and that, despite the label, I reckoned that they were Rayon instead. No one else bought any of these sheets until I reduced the price to £10 (\$15) and then they all sold in a week.

Anyway, the sort of items you can easily pick up in Sampeng or other Thai markets are: Hair slides (with a pretty bow attached). I sold out of these within a month. Cost Baht 10 (40c/25p) each and sell for £2 (\$3). Coloured stone necklaces. These were very popular, prices range from Baht 60 (\$2/£1.50) to Baht 120 (\$5/£3) and I had no difficulty selling them for £7.50 (\$5) to £15 (\$22) each. Wrist bands, whether leather or aluminium, sold like hot cakes. These cost Baht 10 (40c/25p) each and can be sold for £2 (\$3) each. Leather "shoe string" necklaces. These cost Baht 10 each (40c/25p) and I sold them for £2

(\$3) each. Rings. A packet of 12 can cost Baht 20 (75c/50p). I brought back about 500 rings and sold them for 99p (\$1.50) each. Girls under 15 years of age especially liked them, since the same rings were £2 (\$3) down the high street.

Mobiles -- Flying fish, butterfly and bird mobiles are extremely popular in England. I bought a hundred of them for Baht 10 (75c/50p) each and sold them for £2.50 (\$3.50) each in my shop. They make very good presents for parents with babies and the hand painted variety go down very well with customers.

Silk purse sets with hand painted pictures. For the price of Baht 90 (\$3.25/£2.25) you can buy a box which contains four matching items: a 7-inch purse, a 4-inch purse, a lipstick holder and a key holder. These make great Christmas presents and sell quickly at £12.50 (\$18) per box.

Silk painted photograph frames. These are highly popular. You can pick them up for Baht 20 (75c/50p) each and can be sold for £2.50 (\$3.50) each.

Artificial flowers --Thailand is a very light and bright country. Flowers tend to be colorful and artificial flowers are a copy of the originals, in other words they are very colourful as well. The UK is not so bright and, in fact, is rather dull and overcast for most of the year. Brightly coloured flowers do not easily fit in with an English house. I found that pale coloured flowers, like white and yellow, sold best. Avoid buying bright reds, blues and non-natural looking coloured flowers, the English simply don't like them.

Cut work lace table linen. Christmas designs, in red and green colours, sell very well indeed, but you can only really get away with selling expensive items like lace in a department store because of the credibility needed to sell quality goods.

Patchwork quilts. The Lao Song hill tribes make beautiful patchwork bedspreads, but the manufacture of them is controlled by various charitable organizations who make sure that the prices are "commercially reasonable" for the amount of work performed. In other words, more expensive than they would otherwise be. By the time you have put your own mark up on an item, it often becomes rather expensive for the English market. These sorts of items sell well in large department stores, but not in small shops.

Handicrafts. Personally, I found Thai handicrafts very difficult to sell. They are so obviously "oriental" that not many people want to buy them. Handicrafts are normally picked up by tourists on holiday as a memento. The market is therefore not that strong for such items outside their own country. Don't bother with any handicraft products that look oriental, the English are not interested in such things.

Suits and other clothes. Suits that are made to measure can be bought particularly cheap in Bangkok. If you organize yourself properly, you can set up a clothes agency. Customers in England send you their measurements, you get the suit made on their behalf, parcel it up and send it off to them. You will need to talk to a tailor and come up with a standard list

of measurements, styles and patterns he must have to perform his work. This can then be sent to customers in England. Typically a made-to-measure suit in Bangkok would cost half the price of, say, a Marks and Spencer off-the-peg suit. Clothes are particularly cheap to make in Thailand. For instance, 14 ounce denim jeans cost Baht 120 (\$4.50/£3) from the factory and they will even attach any label you like. Such jeans cost £25 (\$36) or more in the UK, but you would have to place an order of at least 100 dozen jeans with the factory. Children's clothes are worth looking into as a business, since most poor English mothers are getting fed up with paying extortionate prices for clothes that are grown out of within a few months. Shoes.

There is always room for a new agency in the shoe business in a similar style to that mentioned above for suits. I like to wear soft upper and lower leather black shoes, but because I need a GG width fitting I have to buy Barkers of Earl Barton shoes at £100 (\$170) a pair. In Bangkok I give my English shoes to the cobbler to copy and pay only Baht 600 (\$22/£15) instead.

LEARNING COURSES

You can regularly find advertisements in the UK National Press classified ad sections promoting the idea of starting your own import / export business. If you correspond with these advertisers, you will be asked to pay to obtain literature explaining all the facts, details, information and ideas in respect of an agency. The literature is obviously of interest to people who have never been involved in the business before and is recommended reading for beginners. However, I do not recommend that you pay the extortionate fees quoted. I have studied the available literature already and have written my own book on the subject. I am able to supply a similar book at a much cheaper price instead. Other than the literature itself, the main benefit to be derived from the course is access to monthly magazines. These magazines are full of adverts from people who are in a similar situation to yourself and also from established businessmen who are looking for agents. The magazines are a great source of contacts in the import / export business world. Magazines can be subscribed to, and adverts placed within them, without joining the course, but annual subscriptions are usually required. These magazines survive through selling advertising space and your requests will be gratefully received. To obtain your copy of a typical magazine, write to Impex Consultants Ltd or to any other company that advertises their services in the small ad columns of national newspapers. The UK Daily Mail and the Daily Express have such adverts almost every day of the week.

WAYS OF STARTING AN AGENCY

One of the benefits of chatting up tourists in bars is that you may find that they are, in fact, businessmen looking for opportunities in Thailand. If you gain their confidence and show just how genuine and helpful you can really be, then you may well be able to establish an agency agreement with them. Once the businessman has returned home, he will need someone to look after the Thai side of his affairs. Often a physical presence is needed to resolve business problems, since telephone calls or faxes don't always end satisfactorily. As agent, you can either charge for time spent on a client's affairs, or, if you have been lucky, you may receive a retainer or a commission on goods sold.

FAIRS

Frequently hosts trade fairs, especially at the Queen Sirikit Centre. The Royal Thai Embassy in London or many other organizations, such as the British Chamber Of Commerce in Bangkok, will be able to furnish you with details of Trade Fairs in the coming year. It is always worth knowing what events are coming up and you should visit a few fairs to get a feel for the atmosphere. These fairs are a great meeting place for businessmen. Find the English stalls, chat to the stallholders and find out whether they have any agents working for them in Bangkok. Your services can naturally be offered when they admit they have no agent. This opportunity will be ruined if you do not have an impressive business card to offer. You must get yourself organized with business cards. Get some printed cards that describe yourself as an import / export agent and read literature on the business so that you are not confused between CIF and FOB and are knowledgeable about terms like "packing credit", "documentary letter of credit", "indent", "ECGD", "lien", "sight draft", "mates receipt" etc. Without knowing these terms it will be obvious you have no experience.

GETTING BUSINESS

If you intend to get involved with the import / export business, then you will need to obtain names and addresses of businesses in Thailand that may be of relevance. There is a book entitled Investors Guide To Thailand which is a massive directory of Thai businesses. It is conveniently split into product sections and lists business names, addresses, telephone numbers, fax numbers and contact names. It also carries hundreds of colour adverts of products for sale. This directory is updated every year, is priced at Baht 900 (\$15/£22.50), but well worth every penny, and is available at large bookshops in department stores such as Central in Silom Road, Bangkok.

CHAPTER 18

TRADER RICH – YOUR ROLE MODEL

A commodity is anything sold by weight or unit. In law, it is called a fungible. A fungible is the opposite of a custom-made item. Thus a commodity is woollen cloth of a certain specification, but not normally a suit, although 50,000 suits of exactly the same specifications, or Mig jet fighter planes made by different manufacturers could probably be called a commodity. Very often, commodity prices are regulated or set by governments. Commodity traders can and often do make vast fortunes in a single day by using their contacts and brains to figure out a clever way to circumvent a government regulation.

Mark Rich did not inherit any great wealth. Like many other chaps of our generation, after graduating from college he simply looked for a job. Eventually he ended up as a salaried commodity trader for a private partnership in New York City. In those days, some of the biggest commissions were to be made on grain deals between countries. Then, as now, major national producers of agricultural products like wheat, paid their own farmers a support price considerably more than the "world price," The government of the USA

would buy up millions of bushels of surplus American wheat at \$3/£2 per bushel when the world market price was, for instance, \$1 per bushel. The government then had to pay for the storage of the wheat until it rotted, or else, figure out what to do with it. Disposal was a problem. If surplus was simply donated to a poor country in Africa, the local producers of grain in Africa who would make a profit at \$1/75p per bushel could not compete with give-away wheat from the USA. They would stop planting. The following year, the African country would be without any local produce and dependent upon a handout. If it didn't come, there would be mass starvation. Some of these American and European surpluses were sold at big discounts or given away free to people who had the right pitch (or payoff?) to bureaucrats in charge of the programs.

The disposal of government surpluses was so over-regulated that only people very talented at manoeuvring in sensitive areas could make serious money. But in deals with governments, many private fortunes are made every day. Governments are the unwanted partners of most productive people and the tax money they collect must be transferred to someone. Half is wasted on feeding bureaucrats and politicians, and most of the other half is wasted on usually stupid and unnecessary government programs.

Every few years, China or Russia had a crop failure. It was at such times the USA could sell to them at world prices without disrupting markets. The nature of the system was (and is) such that substantial commissions were paid to private traders for seeking out and finding suitable markets for government surpluses. As the buyers were also governments, usually very corrupt trading companies for very corrupt governments, the best traders had ways of arranging things so that influential people in the receiving countries received commissions secretly paid offshore.

While we have no information as to any specific deals, or illegalities, relating to Mark Rich, the point of the story so far is that the whole business of international commodity trading is one gigantic web of corruption, secret payoffs and legal circumvention of illogical restrictions and price controls. The individuals who cultivate the contacts and master the art of financing deals and moving money can make very healthy sums. Most of the smart people in the business of international commodity trading are low profile deal makers. They are never heard of during their lifetimes, but like Constantine Gulbenkian, or J. Paul Getty, they leave vast estates. If they have no heirs or don't like their children, the money may go to endow museums. It is then that the public learns their names. Most traders are PTs in the sense that they pay little or no taxes because their official residence is in a tax haven or they have enough political influence where they live to be above such petty annoyances as regulation and taxes. Howard Hughes in the USA had this status.

There are hundreds of thousands of commodity traders in the world, and many of them are fans of the PT series. As a result, we know people, like a Czech-American kid in his twenties, who just made hundreds of thousands of dollars on one deal -- buying (on credit) a shipment of Japanese fax machines destined for New York City, and re-shipping them to Europe to be sold through personally established free market channels in Czechoslovakia. This is what happened on a deal recently explained to us: German and other European

authorized retail dealers of a certain Japanese electronics house can charge double in Europe the retail prices of New York. Factory-authorized wholesalers in Europe won't sell to anyone but local authorized, retail dealers, As a result, there was (and may still be) a four to one price factor in play from wholesale to retail in Czechoslovakia.

A profit from this kind of situation is called arbitrage in securities deals or parallel market trading in things like spark plugs, fax machines or TV sets. It involves taking advantage of international price differences. In this case, there were no authorized dealers to sell the products in Czechoslovakia and the Japanese manufacturer wouldn't appoint any. Other Czechs drove trucks to Germany and bought from retailers. To get the goods past customs controls, they bribed border officers (the usual procedure in the former communist countries) with a few machines. Perhaps they paid \$1500/£1000 wholesale per unit and sold them in Prague quickly for \$2,000/£1320 per unit. Our PT had been through this route several times making a few thousand dollars on each trip. This time, he bought much cheaper from a USA wholesaler and moved the goods in by plane from New York as personal baggage. As a result, he was able to land the goods in downtown Prague for \$500/£330 per unit. By slightly undercutting the going price, he cleared the merchandise quickly at a profit to himself of \$200,000/£132,000 for less than a week's work. His biggest problem was getting a visa for a one-week visit to the USA on his Czech passport.

This is the sort of thing Mark Rich was doing 20 years ago for his employer on Wall Street. Only the commodities were not consumer goods. He dealt in oil, wheat, tin, copper, and whatever he could buy in one country and sell somewhere else at a profit. Normally, the deals were made on credit, and no funds were risked. Rich always had a buyer lined up before he committed himself on any trade. Political connections at both high and low levels always helped and Rich was good at cultivating people who could help him. Eventually, like Ross Perot, Rich was making millions more on commissions than his bosses made. As a result, some friction developed over what he would be paid. Like Ross Perot, Mark Rich decided to break away, become his own boss and set up his own commodity trading operation. At first, he worked out of his familiar Wall Street surroundings. He knew that if they were reported, trading profits from international deals were taxed at ordinary income tax rates of over 50 per cent. Because profits often had to be split "under the table" with finders, government officials and others, they could not be accounted for in a normal full disclosure. Thus, like everyone else in international commodity trading, Rich formed corporations, trusts, and other entities offshore. They would act as intermediate buyers to whose bank accounts the ultimate profits on deals could be paid.

When enough corporations, foundations, trusts and partnerships are formed in enough countries, no government can put everything together in order to assess a tax or even begin to figure out what is really going on. Mark Rich was already a one-man multi-national, multi-millionaire when a new opportunity presented itself. The deal was more complicated than this, but to understand it, we have made it simple. Our source for the information was not Rich, but rather a front page investigatory report (the Kiss of Death) in the Wall Street Journal.

petroleum exporting states, excluding the USA and Russia, formed a cartel or monopoly about 20 years ago. In the space of a very short time, they tripled the international price of crude oil. Let's say the old price was \$5/£3 per barrel and the new price was \$15/£10 per barrel. As domestic American oil producers at the time were no longer the political force they once were, the USA Congress enacted laws and regulations to keep American gasoline prices down by the opposite procedures used for rewarding American farmers. Instead of creating an artificially higher local price for local producers, Congress and the President told their various administrative agencies to force American producers to pump and sell oil at the old low price of \$5 per barrel while foreign oil was imported at \$15/£10 per barrel to make up the need. Prices were controlled by law at the old low level to keep consumers happy. Since USA oil producers were naturally very distressed to sell their oil at well below the market price, many were open to a deal proposed by Rich. Rich would buy the domestic, Texas oil at the legally authorized price, but would see to it that off the books the producers got a better price for their oil. What happened to the actual oil was Rich's business.

What happened was something like this: The domestically produced oil which by law had to be sold at \$5/£3, was put on a tanker, and sent out to the Gulf of Mexico XE "Mexico" \b . Then the Captain of the tanker waved a magic wand, changed the paperwork to show that the oil came from abroad. He steamed back to the USA (or went to another port) unloading \$15/£10 oil. The profits on these deals were enormous, and the controlling paperwork on each deal was mostly kept in a mail drop in the small town of Zug, Switzerland. There, a brass plate company secretly owned by Rich banked the profits.

Who blew the whistle doesn't really matter in this story but someone did. There was an orgy or roasting "oil profiteers" and Rich, as the most successful, of these was a major target. As a result, Mark Rich became an instant celebrity, profiled on many front pages and in due course, a defendant in many lawsuits. Hundreds of others in related offenses went to jail for violations of emergency price controls or income tax evasion.

Once the Federal Government gets hold of a defendant, dozens of agencies and private citizens and states and cities all start suing each alleging a variation of the same charges. These are called derivative actions, and ambulance-chasing contingent fee lawyers are always ready to sue for treble damages on behalf of clients allegedly injured by the big bad defendant. A billionaire rapidly loses his all money and his freedom in such a situation. Rich knew this. After putting up some \$50 million in fines and bail money, he flew the coop, relocating to Zug where, having broken no Swiss laws, Switzerland gave him protection against the extradition sought by Big Brother.

Mark Rich hired bodyguards in Switzerland to protect him against kidnapping --said to have been attempted several times by USA Marshals or gunslingers hired by USA officials. Long before arriving in Switzerland, Rich had apparently taken precautionary steps to legally obtain at least two European passports (Belgian and Spanish) and a residence permit for Switzerland. Although still a wanted fugitive, Rich has been able to operate

internationally in his chosen occupation as a commodity trader. Ten years after his run-in with USA authorities, he is reportedly a multi-billionaire. Not quite a true PT, he made a deal with the Canton of Zug to pay a certain sum annually in lieu of taxes. This common arrangement allows him to avoid filing any income tax returns. From his point of view, it is probably a small price to pay for protection against extradition. [But note: As extradition is so often a political football, in our opinion, Rich has substantial risks that a new political administration might cozy up to Uncle Sam. Thus Rich might be better off 'no profile' and out of sight, than so well known to his host government.] Rich has always avoided publicity, giving no interviews and allowing no one to take his picture. He received a flurry of publicity a few years back when it was reported that he bought a \$10 million vacation home in Spain.

Could you be a Mark Rich? Probably yes. Certainly on a smaller scale. Just learn the commodity trading business -- perhaps like Rich did, by taking a trainee job in that field. Then you go independent.

Would you want to be a Mark Rich? It would be nice to have a few billion dollars, but its not so nice to be constantly looking over your shoulder for bounty hunters or Federal Marshalls. Being a fugitive is stressful and dangerous. What was his big mistake? We might say he should never have done anything illegal -- but unfortunately, in any business in almost any country, normal operations involve the breaking of many technical laws every day. No matter how hard someone tries, no matter how careful one is, there are just too many contradictory laws in almost any country. You can't win. You can't operate entirely legally -- even if you wanted to. There is always the risk of prosecution, jail and confiscation of your assets. The risk is greatest these days in the USA or Russia where making a profit on any business deal is still technically a crime. The full force of an arbitrary government prosecution does not hit everyone -- but it kills off successful businessmen at about the same rate as cancer and heart disease combined. Mark Rich did things right. He kept a low profile and paid considerable income taxes to keep the wolves at bay. He hired the best lawyers and accountants that money could buy.

This prevention program was in effect long before he had any troubles. He made deals similar to those done by many other people, at the time. Some of the others got caught and lost their assets and their freedom. One can't really say that what he did was morally wrong. In fact, he merely helped property owners (oil producers) avoid confiscation. The law he violated was so stupid and impractical that it was almost immediately repealed. If asked, Rich would probably say that the law gave him a once-in-a-lifetime window of opportunity. He might even say he'd do it again if a similar opportunity arose. Normally, such cases as his were settled with a small fine. Only in the last ten years have USA prosecutors insisted upon the blood (prison sentences and forfeitures of all assets). The reasons are explained in the Tom Wolfe novel, *Bonfire of the Vanities*. Prosecutors get little or no mileage for their political careers from bringing in convictions on murderers or even major dope dealers. There are just too many of them, and if they are part of a "minority group," such convictions may cost them votes in future elections. Thus the search goes on for the Great White Defendant.

Every prosecutor looks for a wealthy white person whose "white collar crimes" can be punished with the sort of sentences previously reserved for particularly vicious killers. Convicting a prominent citizen without any prior record and sending him up the river for a long stretch in the Pen translates into peer-glory, publicity and ultimately votes when the State prosecutor runs for higher political office. Rich did what he could to prepare for a worst-case-scenario. He was Prepared Thoroughly! Rich lost some of his money to Big Brother. This is unavoidable. But our role-model had enough foresight to keep considerable assets (we call it the Mother Lode) out of the country. When the time for a speedy departure arrived and the enemy wouldn't make a gentlemanly deal, he had an escape plan in place. This included an alternate legal residence, a going business he could step into and the documents and permits to make it all work. These things were ready -- like a lifeboat. Rich escaped and is still rich. In contrast, the less PT minded international billionaires, Leona Helmsley, and Mike Millkin stayed around Big Brother-Land to seek justice. They, in contrast, ended up losing their freedom and fortunes.

Moral of Story -- Have your assets abroad, have the paperwork to get your ass abroad. Have something to do when you arrive at your destination, namely, a Portable Trade or Occupation. You may want to leave even before you have any troubles. It will certainly be cheaper and less stressful than waiting until your assets are confiscated or are indicted for something.

CHAPTER 19

LOCATING MISSING HEIRS

This business is easy to get into. If you truly want to be rich and make serious money, it really works. I did it in the USA, UK, South Africa and Australia. It was a portable profession I worked in from the time I was 16-years-old, and still in high school, until I was about 30. Heir-tracing gave me the opportunity to travel all over the world. From the time I started to do it full time (after graduation from college) until the day I retired, it brought me an income averaging a million US dollars a year.

Of course in those days, a million was an impressive income, not like now. I remember rewarding myself during my first full-time year: Going into a Mercedes dealer and treating myself to a spanking new white two-seater sports car. They called it the "Pagoda" or 280SL. For \$6900/£4620 it was mine. I got a new one every year for five years. Then I moved up to a Rolls Royce. I remember my first new Rolls Corniche Convertible was only \$35,000/£24,000. Today, the equivalent Mercedes is around \$135,000/£90,000. and the Rolls must be \$350,000/£240,000. To earn the equivalent of a million a year, you'd have to double it and add a zero. With an income of \$20 million you'd have the equivalent buying power of my million a year back in the early Sixties. But I guess it would be possible these days to earn \$20 million a year tracing missing heirs, or in any endeavor with similar unlimited potentials.

For starting the business, you don't need anything but a portable computer, printer, and a bit of guidance. Not one person in a thousand knows that such a business exists. What I will say here is enough to alert you to the possibilities and get you started. The chap who used to work for me and took over from me is going strong today. He is filthy rich. More so than me. I have this problem about holding on to money. No license or permit was needed 40 years ago nor is any needed today. To engage in distributing unclaimed assets all you need is a certain amount of aggressiveness. The business doesn't come to you. You must go out and drum it up. My biggest early lead came from an article in the Wall Street Journal newspaper about the reorganization of the Missouri Pacific Railroad. It had been in bankruptcy. There had been a reverse stock split and the old stock had been near worthless for a while. Now, the new shares were worth \$16,000/£11,000 for every 100 shares. There were thousands and thousands of old shares that had not been exchanged. I bought one share of MoPac stock, demanded to see the lists of unclaimed shares, ran down the "lost stockholders" handled the exchange for a 50 per cent contingent fee, and ultimately ended up owning five per cent of Missouri Pacific, a major US corporation. I was only around 22. I had become a millionaire.

Whoever said there is no way to get rich quick. I did it nine times. Most of my entrepreneurially-oriented friends made their millions too. We were all in our twenties. It certainly wasn't easier then. If anything, there are more opportunities around today. In fact there is almost no competition. The average Joe or Sally just looks for "a job." If they don't find someone who will hire them and tell them exactly what to do, they get on the dole and spend much of the rest of their life watching TV, breeding children and smoking dope. They moan about the lack of opportunity when opportunity is all around them.

Heir tracing offers an opportunity and it can be done in any country of the world with no permanent office or base. A mail drop address will do. These days it is possible to have a personal mobile or cellular phone number that will allow anyone to contact you by phone, anywhere in the world. And the caller won't even know where you are. This wasn't available in my day.

NO LICENSE NEEDED

I had been in the heir tracing business for at least a decade, I took a US state test to be a "licensed private detective" so I could put the legend "Licensed By The State of XYZ" on my stationery. I felt it gave me a bit more credibility. Maybe it helped, maybe it didn't. But you can get lists of unclaimed assets and sign up owners of same to pay you a contingent fee without getting any licenses or permits.

ANOTHER CONCEPT OF HEIR TRACING

Every bank has two or three per cent of its accounts go dormant. This means they are inactive for five years or more. Dormant accounts are dangerous for financial institutions because employees notice them and sometimes withdraw and "borrow" the money, knowing that the owner is unlikely to show up to claim the money. The money then disappears on the ponies, or wine, women and song. Thus banks have special procedures to segregate these inactive accounts and make sure they are regularly audited. Sometimes

local governments have "abandoned property laws" by which such accounts must be turned over to the State. The State pays no interest on the money but the true owner or heirs can usually claim the principal funds. An heir tracer must, by hook or by crook, obtain lists of the names, last known addresses and amounts of money involved in each account.

If the original owner is living and has, hopefully, forgotten the assets, he is located and signed up on a written "contingent fee" contract where he agrees to pay the heir tracer (you) a percentage of any recovery of unknown assets due him. He also gives you a "power of attorney" to complete the collection. At the time of signing the contingency agreement with you, the claimant also gives you a power of attorney. Then (and only then) you make full disclosure of the asset (where it is and the amount). Then the client signs a second sheet of paper ratifying the power of attorney and admitting that he had forgotten or didn't know of the dormant asset you just disclosed. If the client says he knew all about it and had just written his own claim letter, you have to forget it and go on to the next case.

In my experience, fewer than one in 20 would refuse to ratify our agreement if it was done in person. But if I made contracts by mail, perhaps one in five missing heirs would perform a commissionectomy to circumvent the contract with me. So on any big case, it was important to meet and sign up the client in person. Otherwise they will start thinking about ways to beat you out of your 50 per cent of the collection.

How much is available world-wide in the way of unclaimed funds? Possibly a trillion dollars or more. The pool of funds and assets is huge and rapidly growing. Yet in the whole world there are probably not more than two dozen heir-tracers who are as effective and determined as I was. There are always dilettantes in any profession who neither know nor care what they are doing. After I had made a success of this business my own father who had explained the concept to me when I was 15, tried to do it but he didn't have the personality to "close the sale" if there was any resistance. The business requires going after the asset holders and never taking no for an answer -- until you've got the list. Getting lists of unclaimed assets is the key to the business. Holders of funds are understandably reluctant to give out these lists as it means the assets and funds under their control are likely to be distributed by you. Some lists are public record, like the dormant fund lists of almost every state in the US. Others are quasi-public, being on file in court cases involving corporate reorganizations and liquidations.

The biggest source of large, unclaimed fortunes is the Probate or Surrogate Court files. It is amazing that so many wealthy people die without wills and without any known next of kin. Normally, when this happens, the Court appoints a "Public Trustee" to wind up the estate. They don't look too hard for the heirs because their fee is the same whether the heir is found or not. Normally the funds are deposited with the public treasury. The records of unclaimed funds held by the treasury in many countries is public, and even available on computer disk. In other places, including the states of New York and New Jersey, I was

solicited for a bribe in order to get a look at these records and a chance to copy the case numbers and information about the larger unclaimed amounts.

I got such lists without any payoffs from, among others, the US Federal Government [Treasury of the USA], South Africa, and Australia. I was the only person who had the list of unclaimed postal savings accounts (Giro) from the US. I also once had the lists of unclaimed income tax refunds. These amount to many millions of dollars every year.

SOURCES OF UNCLAIMED FUNDS

In some places, when an oil company drills or a gold-mine mines, it does so under privately owned land. Sometimes the owners received the land under a royal grant dating back two centuries. This certainly happens a lot in South American countries and other former colonial possessions. Vast tracts are owned by the current Duchess of Alba (for instance) and she hasn't the slightest awareness of the gold in her hills. The person removing minerals is obliged by law to pay a certain percentage of value to the holders of the mineral rights. Often mines and wells are in very remote places. The land is theoretically private, but current owners are often unknown. A big outfit like Shell Petroleum may deposit substantial oil royalties for holders of the mineral rights. Nobody claims about 10 per cent of these royalties. In some cases, the deposits are million of dollars or pounds.

The American oil millionaires H. L. Hunt and the Murchison Brothers made their fortune by simply buying up these mineral rights for a song. The lands in Texas had been homesteaded a hundred years earlier and, then being unproductive desert, the lands were physically abandoned. But the old homesteaders were still on the title. Then oil was discovered nearby with part of the pool under the homesteaded land. Hunt and the Murchison brothers sniffed out these situations like I did and either bought the land or did a co-op deal with the heirs of the owners. A Greek named Constantine Gulbenkian did the same thing in the Middle East. They all became billionaires.

My approach was to sign up the heirs and split the royalties with them 50-50. I did all the negotiating and work. It was more fair to the heirs. If I had it to do over again, I would have simply bought their claims up cheap, sold them forward and I'd have made twice the profit with less work. But in the old days, before I learned the ways of the wicked world, I had something I called a "moral responsibility to be fair." But I digress. Back to the biz of heir tracing.

FIRST AND MOST IMPORTANT THING IS THE UNCLAIMED ASSET

What if the source of unclaimed funds involves corporate securities ? A company like Bill Gate's Microsoft has taken over many little software companies by trading some shares of its stock for control of a smaller company. Let's call one such taken over outfit "Buggy Software, Ltd." The owner and major shareholders of a take-over target like Buggy are always on top of the situation and they always will claim their new shares in Microsoft. But what about a Mildred Milquetoast former employee of Buggy who quit or was fired a couple of years before the take-over. She is the registered holder of a few thousand

worthless shares of Buggy Software. She received them instead of pay when the company couldn't afford to pay her with real money. The Buggy shares had no market value and couldn't be sold until the deal with Microsoft. When the deal with Microsoft goes through, every Buggy share can be exchanged for one Microsoft share. But Mildred doesn't know about the deal. She has moved several times, or may even be dead. Her share certificates may have been destroyed. Yet Mildred is still a shareholder of Microsoft, and even without a certificate, she can claim her new shares. After splits and amazing growth, Mildred's entitlement to new Microsoft shares might be worth several million dollars! But nobody cares about finding Mildred (or her heirs). But I would be interested in signing them up to a 50 per cent contingent recovery deal.

Once upon a time I actually had a case like this involving a house painter who was "paid" for his work with some shares in a company that made a type of time clock for employees to record their starting and quitting time. It was called Computer Time Engineering or CTE. Later, CTE changed its name to IBM. In those days, around 1965, IBM was like Microsoft today. An investment of a few dollars in IBM 1937 was worth millions by 1960. So I found the house painter who didn't know he was a millionaire. Where did I get his name? I got it from IBM. Why did IBM give me this information. I bought a few shares of IBM, went to their headquarters in Armonk, New York and then asked to inspect their shareholder list. I had a legal right to do this, as a shareholder. I told the treasurer of IBM, then a Mr. Trimble, that my real objective was to locate IBM's missing stockholders or dormant accounts.

Trimble was quite co-operative. Said that he'd rather see the shareholders get the money than the State. We agreed on what I could charge the shareholders. It was easy to isolate the dormant accounts. IBM had a beautiful printed record of several hundred shareholder accounts where dividend checks had not been cashed for ten years or more. With typical IBM attention to detail this list had all the prior addresses of the shareholder, the dates mail was first returned, the exact amounts of unclaimed dividends and unclaimed stock splits and stock dividends. The dividends alone sometimes amounted to tens of thousands of dollars, but the real value was in the unclaimed stock split shares held in IBM's treasury. I found shareholders for many big American corporations including utilities like Commonwealth Edison and industrial corporations like General Motors. My biggest sources of accounts were the major banks like Northern Trust and Bank of America.

AN INTERNATIONAL HEIR TRACER

When I lived in the US, my missing heirs lived all over the world and I traveled a lot. But I was based in the US and I had not discovered or should I say I had not yet invented the PT concept. In those days however, it was possible to form a foreign corporation and to earn money abroad. No taxes were due on money earned abroad until the funds were "repatriated." This was changed in the US in 1962, but the UK still allows its citizens to do something similar. In any event, I had accumulated quite a bit of money in a Liechtenstein Anstalt when I was still very young. But my first wife knew about it and if I was in the US and ordered to turn over my foreign assets to her, I would have to do it or go to jail for contempt. And so it came to pass that while my own first divorce was

pending, I decided to get out of the country and disappear. I spent a while on a Kibbutz in Israel at \$100/£70 per month but then moved to London.

Around 1960, I sent a personal-looking but form letter to all the major British companies saying I would track down their "lost stockholders" at no cost to them. I asked for lists and received replies from about two per cent of the companies I'd written to. When I made personal calls, I got another two per cent. A few were major British public companies. The cases I got to work on made me about \$3 million/£2 million during the two years I worked out of London but channeled my profits to the Liechtenstein Anstalt that I named the "International Foundation for the Distribution of Unclaimed Assets." Since the Liechtenstein Anstalt translates into "Foundation" my letterhead had a nice institutional ring to it. It even sounded non-profit-- but it wasn't. I even got a very few unclaimed accounts from Swiss banks.

BREAKS FOR AMERICANS CUT WAY DOWN

IN those days if you were a citizen of the US who lived outside of the US for more than 12 months you didn't have to pay any income tax on income earned abroad. Every other country (except the Philippines) still has this old rule, but the US changed it in the late 1960s. Too many movie stars were moving abroad. The smart ones renounced their US citizenship. But I didn't do it at the time because I was a patriotic, good citizen. Also very foolish. The American passport is the most costly and dangerous document you can possess.

Back to my British heir tracing business. I didn't pay any US taxes because I didn't have to, and I didn't pay any British income taxes either because I wasn't domiciled in the UK, I was there on a six month tourist visa. It was my first taste of being a PT. No need to keep records of income and expenses. No fear of being tossed in the clink by my ex-wife to be who didn't know where I was and couldn't get at my assets in the Bank of Liechtenstein.

At least half of the British cases involved names whose last known addresses were in the former colonies of the British Empire: India, Singapore and so on. The individuals were often titled aristocrats. I spent much of my time traveling and meeting these people or their heirs. It was a good couple of years.

DIFFERENT KINDS OF UNCLAIMED ASSETS & HOW TO FIND OUT ABOUT THEM

Often I would see a derelict home, vacant lot or warehouse and I'd go to the public records (land title) office to look up the owner. As often as not, the owner had died a decade earlier and the property involved just sat there. In London, sometimes whole families had been wiped out in their homes by bombs or a V-2 rocket sent over by Hitler. Some war-damaged building sites had unknown owners who were the nearest relatives of the deceased people. Usually in the real estate deals, there were substantial repairs and back taxes to settle. Then, the property itself had to be entirely redeveloped in many cases. I would find the heirs or at least one of them, and buy them out. I was willing to do a co-

operative deal but it wasn't feasible because a lot more money had to be borrowed or invested and the consequent innovations and improvements I put in were to going be worth much more than the site itself. It was less complex to simply buy out the owner. Property was very cheap in those times and a derelict or vacant house site in an average area could be as little as £3000/£2000. Today, you'd be talking double that and add a zero.

Sometimes the reason for the property being derelict is that the heirs couldn't agree upon selling because one or more couldn't be bothered to sign the papers. Maybe a brother or sister wanted to take charge and make something of the property. Other relatives said stupid things like "I couldn't profit from the misfortune of my dead relative." What's the difference? The relative is dead and if a family member doesn't take action, it will be forfeited for non-payment of real estate rates (taxes). Or a speculator like me will come along and file a partition action to have the property sold. Although these cases seemed to be insoluble, I discovered that once I had a fractional interest, in other words, the minute I had purchased even a quarter (or less) interest in a property from one heir, I was able to file a "Partition Suit" to bring the property up for auction. Without going into detail, the person who brings such a legal action (to get the property into one name by forcing a sale of all recalcitrant interests) has the inside track. He gets back all the costs of bringing the action, doing a survey and so on -- plus interest and fees for his work. This can be as much as the value of the property. Thus, I picked up many tracts of land, homes and industrial parks for a song. Cloudy titles and unknown or unco-operative property owners became another gold mine for me. If the heirs outbid me (seldom happened) I still came out well because I got all my costs, fees, plus interest and a good price for my fractional share of the property. It was a "can't lose" deal.

Of course, real estate deals are not something that I would get into today. They tie you down and if you get into a hassle with a spouse or bureaucrat, it is easy for them to tie up your real estate. If you do get into real estate despite my warning you away from it, you can protect yourself by having your property mortgaged for all its worth, or preferably for more than its worth! If the property goes up in value, you take out your profits without selling, by re-mortgaging (getting ever larger loans). You have to be careful that there is enough cash flow coming in to service your loans of course.

BIGGEST SECRET OF SUCCESS

If you don't keep expanding and growing in any business you are dead. It is inevitable that some parts of your business empire will decline because your products are just no longer in demand. For example, house prices and rentals go down in a particular town because of a general economic decline. Or some change in the tax laws make your operations unprofitable or even illegal. In my heir-tracing I looked for new lists and new pools of unclaimed funds all over the world. I found that many rich Lebanese had died in Brazil leaving funds to unknown Lebanese heirs scattered all over the world. I went into joint ventures with other heir tracers to pursue these leads.

I bought and sold used cars. I developed property in Canada, Mexico, Britain, USA and France. I had a Liechtenstein Foundation as my tax haven holding company long before the infamous Robert Maxwell had his. I would have gone into mergers and acquisitions and become an international stock raider but too much of my time was spent, I should say wasted, on extraneous unproductive activities.

These are a few of the types of unclaimed assets. When I started in the business, I knew a lot less about it than you know now from reading this small chapter. But if tracing missing heirs is something that appeals to you, we can dig up a manual I wrote for my own company, which includes the contract forms I developed over the years, and the types of letters and scripts I used to get lists of dormant funds or assets, to find and sign up the missing heirs, and ultimately the techniques and forms I used to handle the collections. For instance, when a stock or bond is missing, you need to substitute a "Lost instrument bond" executed by an insurance company, and costing between two per cent and four per cent of the value involved. Getting and using this is simple when you know how -- but until you find out there is such a thing and that every company holding shares for exchange must accept a "lost instrument bond" you don't know how to do it. I have only about ten of these manuals left, and will sell them at \$150/£100 each.

CHAPTER 20

FINANCIAL ADVISOR AND MONEY MANAGER

As told to Peter Trevellian by Marc Harris, of Marc Harris S.A.

The author of this book, Peter Trevellian, dropped in on me for our interview. He opened with: "We hear you are a 30-year-old rags-to-riches billionaire!" I had to correct him. Managing a billion or more of other people's money does not make me personally a billionaire." Then, how much, have you piled up since starting from scratch in Panama only five years ago?" Peter asked me. "Can I tell my own story in my own words?" I asked, "Maybe at the end, we will get to what I'm worth - if that question is still relevant. My personal finances are not the important thing in this story." "Sure," said Peter "The tape recorder is running.

HIS AMAZING TALE --Ben Franklin, who was no slouch at earning money, always said if you aim high and try to be the best, you might not make it, but you'll always come out better than if you don't try at all. I think that some readers of PTO, moving abroad to seek their fortunes PT style, will want to accomplish something on a grand scale. They will want to amass Serious Money! Perhaps they will choose another field than mine, or maybe they will want to go into competition with me. It doesn't matter. My story is more about motivation and how to think your way to success. More importantly, after reading this, perhaps some PTs will want to work with me as an associate or eventual partner in our firm. But whatever they decide, right here and now, I'm going to tell all my best secrets. Nothing will be held back. Any reader who puts in 20 minutes to read this story can get a real picture, blow by blow, of what it takes (to make a million or much more) once you leave the security and familiar surroundings of your home country.

THE STORY BEGINS WHEN I WAS 14

Along the way, when other kids my age were more interested in memorizing sports statistics, I got interested in trying to develop a method or formula to make serious money in the stock market. The main reason for this early ambition and desire to have my own bankroll was this: When I was a teenager my dad's business went bust. I wanted to help the family. At the time Philadelphia was where my family was living. I was just 14, too young to get a job in Philadelphia or anywhere else in the USA. I decided then, I sincerely wanted to become very rich. For this motivation, I have my father to thank. During my childhood he had already put the family through a lot of changes: Riches to rags and back and forth several times. My dad had good entrepreneurial instincts, good ideas, and a lot of bad luck. My father had the idea of making money on what I call "product arbitrage", with Mercedes cars. I do it all the time with other products. Brand name trademarked products sell at vastly different prices in different countries. For instance, Microsoft licensed software may sell retail in the USA at \$500 for something like "Office". Yet in New Zealand, it sells for \$800. A mail order seller in the USA can target new Zealand buyers and offer them a 40 per cent discount. Such sales are not illegal, they are called gray market. Billions of dollars are made in such deals.

After my father's financial disasters trading Mercedes cars and another involving real estate, I decided on my first get rich quick scheme.

I'LL MAKE A MILLION IN THE STOCK MARKET

After a diligent study of financial magazines in the public library, I decided that a flutter in Louisiana Gas and a diversified portfolio of two other stocks was going to be the answer. My first investment of \$1000 was a great success. Sort of. I didn't lose money - except on one of my three stocks. In a few months I told my mom to tell the stockbroker, Sell everything. I'd made \$300!

Because of the family's continuing financial problems, we were forced to move to a small, rural town in Florida. Far from a decent library, I couldn't even read the Wall Street Journal or find a stockbrokers office where I could watch the ticker or follow the market. a loner, I studied all the books I could get hold of, especially those on business and finance. Through doing well in a high school test, I was given a place at college, followed by a special course with independent study. During this independent study period, I became particularly enamored with higher mathematics, probability theory, the securities markets, computer science and business history. I studied who in the world in the past and who currently was making big money. It appeared that my best chance was to become a deal maker and partner in a major firm on Wall Street. Even then, relatively young kids in their twenties were reportedly making millions a year by picking stocks, arranging underwriting and mergers, doing private placements and fooling around with exotic financial instruments. I knew that New York and Wall Street was the world I wanted to be a part of. The Big Apple. Not Nowheresville, Florida.

BACK WHEN YOU HAVE EXPERIENCE AND AN MBA

During this period (age 15-16) I wrote, called faxed and even went to New York City to visit all the big firms and commercial bankers. I explained to whoever would see me, my burning desire to become a dealmaker and partner as soon as possible. I offered to work at any old flunky job for free, just to get inside the door and show them how useful and creative I could be. Those firms I contacted included J.P Morgan, Barings, Credit Suisse First Boston, Lazard and Solomon Brothers, Goldman-Sachs, Lehman, Bear-Stearns, Drexel-Burnham, Warburg, Phillips Brothers, -- and all the rest. My reply from the personnel managers at these firms -if I got a reply at all-was essentially, "Come back again in a few years after you have received an MBA from a good school like Stanford, Wharton, Harvard or Colombia. We won't even consider an application until after you have a few years experience in the real world, and a track record with some other employer. "I know that most kids seeking their first real job are told, "Come back when you have had some experience." But where do you get experience if no one will give you a chance? My ploy was to offer to work for free, and that did finally get me one summer job with a stockbroker. Back office administration, of course. Today, if any kids (from 15 to 35) with high intelligence and burning ambitions contact me or come into to my firm in Panama, I want to see them personally. Usually, I will give them a few trial assignments whether they have a degree or not. I believe in merit not in judging people by their age, experience or diplomas.

NOT OLD ENOUGH

I considered being a "best efforts underwriter," going to owners of medium sized business and setting up the paperwork for them to go public, but I soon realized (after two unsuccessful approaches) that I was way too young to be taken seriously. I did some part time work filling out income tax forms, but the only work my first paying employer (a tax preparer) would entrust me (during the next summer) with was routine stuff without any intellectual challenge. Still, I took an occasional forbidden glimpse at the firms more complicated tax returns and offered a few suggestions. Even today I know I could have solved the clients' problems in a far more creative, tax efficient way than the conventional H&R Block type approaches they used. My middle aged, lady boss would not listen to anything I had to say so my problem was, "What was the best way to use my time until I looked a little older and could prove somewhere, somehow, what a hotshot I was?" IN SCHOOL the answer for me was clearly to stay in school and pick up a Masters In Business Administration Degree. Several potential employers said that an MBA was what they wanted to see. Such a degree I thought, would be the ticket that would open the now barred doors of opportunity on Wall Street. I wangled early entre to the various graduate school exams taken by college students to get into post-graduate programs. The near-perfect scores I expected to get on them would I thought, get me into a top graduate school early without the formality of a college diploma. But after getting good scores, I was rejected over and over again. Every school offering an MBA, even the second raters, wanted to see at least a Bachelors degree, plus, usually, a year or two of work experience back, maybe they were right. Two years later, when I finally did make it into Colombia Graduate School of Business Administration at the age of 18, once again I was the odd man out. The story of my life. But then I read in a book, Think Like a Tycoon, by Bill Hill, that odd-ball rejected kids are the most likely to succeed big in biz. I needed that!

PUBLIC ACCOUNTANT

So to kill time in the most productive way I could think of, I moved back home to age. If I was 15 or 16 today, I'd devote my time to creating and marketing some computer games or software programs for sale on the Internet. Age doesn't matter when you are wheeling and dealing in CyberSpace. But in those days an un-emancipated minor couldn't do anything in the business world. I went back home to live and enrolled in some accounting courses at a nearby community college. As usual, I got special permission to proceed at an advanced pace. I did in fact complete all the required course work to qualify as a CPA or what they call in Europe, a Chartered Accountant.

Education (in a profession or trade) is never a waste of time! On the contrary, getting this training gave me the skills that were to make me the "boy wonder" success story that I am today. If you want to make it you must understand or know how to do something a lot better than other people. Not all people share this opinion. Another view (not mine) is that if you are a natural born salesman you'll make it big and can hire all the accountants and lawyers you will ever need. That may be true. I recognize that my point of view isn't necessarily the only correct one.

TRY TO TELL ME I'M TOO YOUNG!

There I was. Eighteen years old, a newly minted college diploma in hand, and a ready to become qualified CPA almost. The problem was that in the USA, most states require a state CPA examination plus two years of experience in the employ of an existing CPA before they will grant anyone the precious and necessary state license to practice this profession. Frustrated, as usual, I researched the rules of the various states for a loophole, and to my delight I discovered a couple of states where there was no age requirement. Low and behold, in one of those two American states, there was no requirement that the applicant have any apprenticeship to an existing CPA.

I headed to that blessed state which shall remain nameless, took the CPA exam, passed it with one of the highest scores ever recorded, and in short order got my CPA license. Now I was for all intents and purposes licensed everywhere in the USA, I was legal to practice accountancy on my own in all other states. The Government had certified that I was a qualified professional, just as good at 18 as any another CPA. Free at Last! From being a count-for-nothing kid, I considered myself a responsible adult professional. Of course I had no money to rent an office and I knew nothing about how to market myself or recruit new clients. My plan was still to get a job, learn the business, and then be ready to hoist my own personal Jolly Roger and sail wherever the winds of fortune blew me.

THE REAL WORLD

My CPA license and my top score did make a big difference. Responding by mail, fax and phone to many help wanted classified ads seeking "CPA , recent graduate" I was summoned to an interview at the Miami office of one of the Big Five accounting firms. I dyed my hair gray at the temples to give me that "older" look, because without the gray, I probably still looked 16. Now I looked like a prematurely gray 16-year-old. I considered,

but rejected the idea of putting a pillow under my shirt to simulate a middle-aged pot-belly. Then with sweaty palms and a churning stomach I marched over to the Florida office of a major CPA firm that had all but accepted me by mail. As the interviewer looked me over, I sensed rejection, I begged him for a job, any job. To my great relief I was hired.

They put me to work in the back office where I wouldn't see or be seen by any clients. I was paid \$20 an hour while my work was billed out to the clients at \$200 per hour. I asked for and got assignments in tax planning, a field that seemed to offer the most scope for creative thinking and problem solving. The firm I worked for made most of its money by helping promoters of real estate and oil and gas tax shelters do the paperwork their deals. That is to say, to prepare a prospectus and get it approved by the local securities commission for sale in Florida. Then the CPA firm got busy marketing those same deals (i.e. the prospectuses they had prepared), to their investor clients. The deals were usually lousy investments, but because they used the clients' tax dollars it didn't matter if there was a win or lose on the deal itself. Tax shelters were easy to sell to clients. Beauty of these deals was that the firm might be making \$150,000 in fees or commissions from the deal packager-syndicates side and another \$150,000 or so for advising the clients to invest. We were already doing client tax returns and related paperwork on the deal brought in a lot of new fees. If there were a few hundred investors, the basic paperwork was just copied over and over again to serve all the other investors. So after the first deal, the hard cost to the accounting firm was maybe \$100 per client, but the profit in terms of fees received per client was pretty good. The trick was merely to bring an "investment product" or tax shelter deal to existing clients. They always took it if you could show them that it didn't cost them anything and they couldn't lose any money. You don't get a 30,000 per cent mark-up like that selling bananas.

I kept my eyes and ears open to learn more tricks of the trade so that when I was ready to leave, I might be able to operate on my own new employer was very happy to tell me how to bring in new clients for the firm. He wanted all employees to be the accountancy equivalent of ambulance chasers. The traditional method was to circulate and poach unhappy clients away from other big firms if possible. Pass out your card at the country club, at alumni meetings. Bring in your own doctor, lawyer, dentist, mother in law. Aggressive employees, bucking for partner might give "free advice seminars" speaking at advertised financial education seminars.

Of course advertising by lawyers, accountants or medical practitioners was considered unethical just a few years ago. It was also illegal and a criminal offense. Partner who brought in new business got the lion's share (maybe 75 per cent) of any new billings he brought in. Mere low level salaried employees like me who brought in new clients besides getting their usual \$20 per hour (in those days) got a bonus in the form of a small percentage, around one per cent of the new client's billings. It didn't take a CPA to figure out that as a (non-partner) producer of substantial business, I would be better off on my own. If I brought in two new clients who paid \$30,000 to the firm my extra take or bonus was \$300. If I had my own office, I'd keep the entire \$30,000. Big difference.

QUITTING MY FIRST JOB ! ON MY OWN AT 18

As soon as I had \$60,000 in potential billings lined up, I quit. Total time as an employee: Just under four months. Instead of relying on the hit or miss approach of passing out calling cards, I immediately rented mailing lists of qualified prospects to market my own tax shelters and related professional services by direct mail. My letter was the standard mail order pitch: I can do it faster, better, cheaper. Give me a try with a money back guaranty. I began without an office, that is I was operating without any secretary or staff-doing business by phone out of my tiny all-in-one studio apartment. That was my first office. So that people wouldn't know I lived in a slum, I used a mail drop with a good address. I was able to have my calls diverted to a mobile phone wherever I was. I couldn't have any clients visit my little dump, so in my direct mail campaign I made a selling point out of this: No need to ever spend another minute in your accountants waiting room. We come to your office and are ready to serve you on your own premises with minimum inconvenience.

In order to get ideas and new tax shelter products to sell, I read all the sucker ads in places like Barons, the Economist and the Wall Street Journal. As a result I made contact with Jerry Schneider, also known as Captain Krunch in California. His previous claim to fame was that he discovered how to make free long distance phone calls by blowing certain tones from a free whistle that came with Krunch candy bars. That was the tale, true or not. Jerry had also discovered that if a USA Citizen owned a foreign bank, or insurance company he could wheel and deal through that corporation. Any profits made could be accumulated offshore (outside the USA) tax free. Let's take a simple case. A high earning thoracic surgeon and his two partners pay \$400,000 per year in insurance malpractice premiums. A simple plan for them is to place all their assets in offshore corporations or banks that they own to make them "judgement proof." Then they continue to pay the \$400,000 per year to their own offshore insurance company where it accumulates. Their own bank can lend them money for living expenses and the interest they are charged is tax deductible. The cash in their Bermuda Island piggy bank can pay for directors meetings and travel expenses, and can be borrowed by them and their friends. What's left in their offshore bank and insurance company is a not-so-little pot of gold for their retirement all, an insurance company or bank after all is just a corporate charter, a piece of paper that can be purchased for perhaps \$1,000 or less. It can be operated in any lawyers office. If it has only a few clients and only a few transactions, the costs of operations may be a little as \$1000 a year. Jerry and later myself sold to these to the clients as the perfect tax shelters. Retail price? \$25,000 plus \$5,000 per year to handle the business and annual charter renewals. Plus we had other consulting fees to keep the client out of hot water. The MD client certainly didn't know how to use these offshore tax shelter vehicles any more than I would know how to hook up an artificial kidney. Just as the medical doctor can charge \$50,000 for his knowledge and expertise when he saves your life, we were justified in charging a doctor \$250,000 to save him a million or more in taxes. My clients knew I was making money but they had the sense to focus on what I was doing for them, not the high fees I was making. Jerry got his business by advertising in the Wall Street Journal a cheap paperback book on offshore banks and insurance companies. The book was essentially his calling card. Jerome Schneider was and still is an excellent mail-order marketer of such

services were also corporations, trusts, foundations and various legal entities that could be sold to clients and paid for with tax savings. Everybody (me, my associates like Jerry, and my clients) were all happy --- for a while. I moved to a classy office and was able to afford a bachelor pad that would knock the socks off any girl I got to visit me.

FIRST TASTE OF RICHES; THE FIRST CHALLENGES

My new independent practice grew and prospered. Besides relying upon my rapidly growing mail order accountancy business, almost every night I gave free talks on tax planning to hospital staff (hoping to snare a few wealthy doctors) and to many other groups. As a result there were a few complaints by established practitioners to the State of Florida that my aggressive pursuit of clients was illegal and unethical advertising. But the non-solicitation - no advertising rule (since changed) -- was only put into place by the older larger firms. The big boys didn't want any young bloods like me taking away their established clients. The old no advertising rule was that any newcomer with better products, better service, and more creative ideas had to keep quiet about it. The old firms did solicit business like crazy. But if and when the State Board (rarely) took any action, it was always against new upstarts: Guys like me all over the country. We challenged this dinosaur thinking in the courts and through the political process. And we won. Professionals, for the most part, can today advertise without restrictions.

Then came another charge: I was selling insurance without being a licensed insurance broker. This struck me as absurd. The bureau-rats couldn't see the obvious: Selling offshore insurance companies (or to be more exact, offshore insurance company charters) to doctors who wanted to self insure and get tax savings was not the same thing as selling insurance. Of course it was the insurance company lobby that pushed the cops into making these charges against me. Established insurance companies were losing their exorbitant fees when doctors had their own captive insurance companies.

I'M FREE OF MOST VICES AND BAD HABITS (AND WHY YOU SHOULD FOLLOW MY EXAMPLE)

It's not that I'm bucking for sainthood or have exceptionally high inherent moral standards. It's just that I believe ANYONE including myself will be more successful in business and make more money by concentrating on it with a certain single-mindedness that excludes other leisure time or physically unhealthy pursuits. In plain English, you (or at least I) can't chase women, get zonked on drugs, and hooked on TV watching or anything else. Such activities would be taking up time and energy I would rather put into my firm. I also believe that having a good reputation which keeps old clients and brings back repeat business is a far more productive game plan than trying to rip off as much as you can in any sort of churn em and burn em game so common in the financial management field. those unfamiliar with this expression, it means that if you actively trade a client account, more commissions are generated for you, but the client eventually gets burned. All too many USA major stockbrokers are into churning! The best investing strategy is making an investment and then letting it ride until the factors that lead you to invest in the first place are no longer present. This normally means holding for a few years.

I get my kicks out of making money for myself and my clients. Lately I have become more and more concerned about my employees and business associates. I have become something of a philanthropist down here in Panama working to improve the lives of people. Am I some kind of Saint? No! I am just setting a personal example to create a healthy business climate for myself and those who will follow me. I don't want or need any scandals, I feel very guilty about spending so little time with my wife and children. I hope she will be the good wife and good sport she has been and just hold on for another few years. What will happen in a few years? I have been working on changing my firm from the one-man-show that it was to the fully staffed, self-sustaining financial institution that it has become.

The Firm of Marc Harris already has a staff of 200, and more assets under management than most banks and mutual funds. I am confident that the firm will still be around in 200 years. We have already built up a trust company that will generate enough income to sustain itself far longer than my biological life-span.

TO THE FLORIDA STORY AND WHY I LEFT

After building up my new tax shelter and CPA business, I never gave up my little sideline of following the securities markets. Whenever a new financial product was announced, I eagerly studied it. Several times I was able to tell that certain types of product such as derivatives, were going to be disasters for some foolish buyers who didn't really understand them. I was also able to pick out some sure winners like deep discount zero interest or junk bonds in a climate of falling interest. I always invested my own little nest-egg, and as I acquired clients I told clients about something I called my "War Portfolio." This War Portfolio was and still is my private investment fund. I pick stocks, make venture capital deals, and dabble in some very exotic securities. I have a good time gambling on what any outsider would consider very high risk oddball investments. For instance, in 1997, about ten per cent of my fund is being invested in Cuban real estate and small businesses in Cuba! If the first reaction of the guy on the street is, "Wow that's too risky for me," I know I am onto a good thing. This pool of money, of course I keep 100 per cent of the profits on my own capital. I also get a percentage of profits on what I make for my investors. As a non-citizen, non-resident, I no longer have to pay USA taxes. Money tends to accumulate cumulatively and very rapidly. On the War Portfolio I also get 20 per cent of my investors profits as a performance fee. Profits for my investors, after my 20 per cent fee is taken out are always well in excess of 100 per cent per year. It makes a lot of money. But that's today. Not ten years ago. I was in Florida, I was having problems with the CPA Licensing Board. The Insurance Commissioners wanted to depose me (take my sworn testimony) and look at my books and records endlessly. The IRS kept sending me obvious undercover agents posing as drug dealers to get me to launder money for them. I refused all such offers of course. An office temp sued me for a million dollars for sexual harassment. All I can remember about her is that she was employed as a receptionist for a total of one day. She came on to me by moving much too close and brushing me with her breasts. I gave her plenty of space, ignored her completely, and the next thing I knew I was a defendant! The USA didn't seem to be a place I could concentrate on business.

Miami with its drugs and simmering race war didn't seem to be the ideal place to raise my kids. There were a lot of negative things pending in Florida.

LAST STRAW 1986-87

The tax laws were drastically changed in 1986-87. Most of the tax shelter deals I had been selling, and domestic tax shelters of all types were pretty much ruled out of existence in the USA. I was now an expert on a lot of things that didn't exist! It was as if I had a store full of products and the government said, You cant sell those things any more! Those law changes caused the real estate and stock market to collapse. I realized that the biggest single risk to anyone in business in the United States was the arbitrariness of government. They could change the rules overnight, and sometimes retroactively so that a perfectly legitimate activity on Monday was declared illegal or even criminal on Tuesday. In business there are always many variables, but they are for the most part predictable. The fact that some bureaucrat or politician will be out to get you just because you are doing well made me uncomfortable.

ADVANTAGES OF PANAMA

After considering Bermuda, Monaco, the Bahamas and a number of other tax haven options I chose to move myself and my business to Panama. I wanted to get offshore, but still enjoy life as if I was in Florida. Panama was a major offshore banking center already in 1987. Communications were excellent with the phone and mail systems being just about as much a part of the USA grid as is Hawaii. All the USA TV stations come in perfectly with cable or a satellite receiver. The language of the business community is English and Spanish (which ,as Floridians, was our second language anyway), The [Eastern Standard or New York City] time zone makes it easy to follow and participate in USA markets without working in the wee hours of the morning as one might have to do in say, Singapore. In the decade I have been here, the local banking sector (always very big) has grown even more rapidly. There are 140 different international banks here. The only currency used on the street in Panama is the USA dollar. A hundred years of prosperity and stability has created a substantial middle class, with a Miami beach sort of skyline. There is still enough unemployment to make some people happy to get jobs as domestics! Because its a free port, the cost of living is relatively cheap. A person of moderate means in the USA (and a million dollar net worth in the USA is certainly moderate these days) can afford to have several servants and a lifestyle in Panama affordable only by the super rich of New York City. The population is more cosmopolitan than you would find anywhere in the world. There are huge numbers of Chinese, Lebanese, Sepharidic Jews, Europeans, Mestizos, Mulattos, and indigenous people. There is no "race problem" and all of the aforementioned groups have intermarried with each other.

Result? Some of the most physically attractive young men and women in the world can be found here. Panamanian women are almost always finalists or winners in international beauty pageants. There is a tolerant mix of all religions and the non-religious. The laws are pretty much laissez-faire and libertarian. The government stays out of your hair. [Have I sold you on Panama yet?] Until the brief and recently toppled Noriega regime, Panama didn't have the sleazy reputation as a banana republic run by a succession of simple

minded, greedy, Latin American corrupt tin pot dictators. For nearly a hundred years it was essentially an efficiently administered "autonomous" colony of the USA. The local business was left alone to do its thing. The business community grew fat from their freeport - one of the earliest and most successful in the world. The locals did a thriving import-export business and lived cheap on tax free imports and cash flow spun off by the Canal. They still do!

Panama with its favorable treatment of corporations (pro-business laws and low or no taxes) became and still is the "Delaware" of the international business community. It is the largest maritime nation in the world with more merchant marine ships registered in Panama than anywhere else. Most American and many multi-national corporations base their central and South American operations here. They were secure in the fact that a few feet away, US Marines were ready to protect their business interests. The largest landholder and employer was, and still is, the USA with its control of the Canal Zone. "Offshore" financial service business here is second only to Switzerland.

Early robber-baron capitalists who started Panama like Cornelius Vanderbilt - installed a Libertarian (hands off) style of government. When back in the States a USA citizen or financial institution tries to make any clever or original move in the markets, it is like playing the piano with mittens on. There are many USA restrictions on who can invest in what. Giving the wrong advice can result in criminal conspiracy charges. One must constantly worry if money was laundered or is tainted by a prior owner and thus subject to arbitrary government seizure. Lawyers and accountants and government agencies must be consulted on almost everything. Result? The best business opportunities are missed out on by Americans. A USA citizen or financial institution is legally barred from participating in the vast majority of situations we at Marc Harris Co. can. I find this most interesting in today's world. For instance, foreign (non USA) banks cannot solicit foreign exchange trading business nor even advertise for plain vanilla savings accounts in Deutschmarks, Yen or Swiss francs.

We find that during the shift from a communist economy to capitalism or "free markets" a country in flux is one of the best places to be in any business. A franchise to sell cars, bottle soft drinks, manufacture anything can be obtained for a song and we feel (in Cuba for instance) that our current investments may grow ten thousand fold in value over the next ten or fifteen years are forbidden to touch any of these golden situations without risking criminal penalties. As a result, Canadians and those investors who are with us "offshore" can be in on the ground floor. This is true not only in Cuba, but in places like El Salvador and even in emerging markets in Vietnam, Central Europe, Russia and Asia.

Many of our house funds, available only to in-house clients, show returns of over 100 per cent a year. Because of the nature of the investments, the volatility of these funds may be high, but for early investors who saw their dollar investment grow to \$10,000, it is not such a worrisome thing to see their investments drop temporarily by half while they wait for the next plateau at \$100,000. We are in it for the long term which for us is typically, ten years first I thought I would retire at 23, and at least for a while devote myself solely

to my family. I planned to keep alert for whatever opportunities came my way. But once I got down in Panama just by reading the local newspapers and speaking with people I saw the opportunities for being able to handle tax planning and investments in a much more effective way than was possible in the USA, because of the lack of bureaucratic paperwork in Panama. I rented and furnished a high-rise apartment at half Miami prices. I joined the local businessmen's groups (like Rotary and Lions) and hired a well liked, well connected retired ex-policeman as my personal driver. A typical salaried person or domestic in Panama earns only about USA\$200 per month. Those who have the right stuff to set up their own business quickly become millionaires here. But as in all places, the majority would rather be told what to do for minimum wage than take the risk of becoming rich. For myself, looking for a job was out of the question! I learned that the price of incorporating, setting up trusts, renting office space - in short, the "costs of doing business" were incredibly cheap. And there was no unnecessary regulation. Legally, I would be able to give my old clients back in the USA good advice. I could get them into deals via offshore corporations that I was forbidden to suggest back home. I quickly decided to cut the ties that bound me to the USA. Like a typical PT, I obtained a second citizenship and passport. This is easy to do in Central or South America.

A NEW MARKET

I saw a huge untapped market (back in the first world) of self-made, high net worth people who were vaguely discontent with the fact that their entire net worth was subject to seizure or loss at the whim of any government agency or shyster lawyer who chose to sue them. They were also weary of spending a third or more of their time on tax planning and accounts and being forced into silly business deals because of tax considerations-not economic realities. To this day, most of my clients are actual victims who have had a run in with some government agency or who were raped and dissected in a lawsuit. I would like to educate the rest of the people back there as to what could happen to them, but unfortunately, so far, most successful people believe that they are immune. It takes a good knock to turn them into believers. If you (dear reader) have some ideas on how to sell my "offshore asset protection products to these people, you definitely have a potentially lucrative job with my growing firm - now employing around 200 people firm didn't start with several floors of an office building and hundreds of employees. At first it was just me, a computer, and a telephone. I determined not to risk my personal capital on the new business here, so my wife and I agreed to live on the "interest on my interest." All business overhead had to be self-sustaining. Putting it another way, I didn't buy a big fancy desk until a fee or windfall came in that would pay for it. I never have had a dime of debt and don't intend to have any.

I'm a pretty fair public speaker as the result of having been enrolled in "Toastmasters" a public speaking club since college days, I volunteered to speak at investment conferences in Costa Rica and Panama sponsored by certain newsletter writers and publishers (mostly from the States). I gave them my message. Briefly it was this your business, or if you have substantial investments, internationalize yourself! Move at least some assets (eventually 50 per cent or more) and part of your business abroad. This will protect you against losing all your assets in a lawsuit, divorce, or problems with Big Brother. You can do it yourself,

or you can pay me a small fee for financial planning and get your offshore corporations, banking arrangements and investment portfolio put in place by an experienced expert. Consider a retirement program for yourself much like that envisioned in the PT books was the message. The rest is history. Clients signed up and recommended other clients. At first I out-sourced or to put it another way, I used other incorporation services and bought clients mutual fund type investment products put out by others. When I saw that these didn't perform nearly as well as my own in-house portfolio, I gradually established my own investment services and my own well controlled, regularly audited back office.

The firm of Marc M. Harris today sponsors a Latin America Real Estate Fund, specific country funds, Mining ventures in Chile that have paid off very big, Income Funds, Venture capital deals, distress property deals, precious metals investment trusts, and over a hundred different "no-load" investment vehicles a ten year period we had many glitches that took a lot of time and trouble to work out. Eventually, I ended up with a staff of (the unfortunately necessary) lawyers, and accountants. I hired securities traders, formed our own banks and insurance companies, and organized a stable of investment funds that I personally invest in. Naturally, participation in these by my clients is encouraged. Without a lot of bureaucratic requirements I could keep costs down and profits up for clients. My serious money was earned in underwriting activities (putting deals together) and in my performance fees of 20 per cent of what I made for my clients. Usually there are no performance fees in my no load funds, but I do have this in the most wild of my investment vehicles - the War Portfolio. This War Portfolio, the one fund I run personally to keep my money managers on their toes. So far it outperforms them all.

Instead of working for a merchant bank in New York, as I had planned to do, I am running an organization that in another ten years will rival or surpass the New York boys. Because of my accounting background, I personally developed a software program and back office procedures that is starting to earn me serious money in licensing fees - to other banks. To handle my personal business, I have a small staff and a separate enterprise who deal in hardware and software for the financial services industry. When I have a need and see that I can figure out ways to satisfy or fill my own needs better than what is being offered out there, I do it myself. And this has resulted in some very profitable enterprises. Success of course leads to more success, and we are currently on a roll. Our business growth is phenomenal don't seek publicity, but for those who come into our orbit we publish a weekly and a monthly investment and market letter. In the coming two years we will also be publishing some more financial software. In the works are PT-oriented books in four languages. We sell annuities, asset protection trusts, all banking services, discount stock brokerage (all without USA restrictions). We form and will manage captive and other insurance institutions including re-insurance. We do offshore corporate administration including buying and selling products, invoicing and handling collections. We have a department for foreign exchange, immigration and second passport services, and precious metals trading.

If you have any good ideas for new products or services and are a competent individual, talk to us and you may wind up in charge of marketing or administering a department

based upon your own ideas for us. Also own a safe deposit box company in Panama and are looking for other such companies world-wide. If anyone reading this is a potential client or wants to be a partner in our growing world wide operations, please send me a fax giving me your ideas and objectives. If they seem compatible, we can offer you a tour of our facilities and an opportunity to participate. Trevellian reminds me that his was supposed to be a chapter on how you can emulate what I did by transplanting yourself to a new country and getting rich quick. The fact is, I learned the basics of what I am doing today on my first job with a CPA firm in Florida. Unless you have some role models or learn how to run your own business in a family enterprise, I feel you will make too many mistakes starting off completely on your own and without guidance. "Learn on somebody else's dime". Some people, especially inventors like the Tetrapak people out of Scandinavia or the chap with the Hot Dog software program can do it all on their own. It is possible! But it is more comfortable for most of us, including myself, to work for a while under the umbrella of an established organization.

ADVICE --About the PTO book

If you can't find something to do that appeals to you, go to work abroad as a flunky, (or if you have some expertise to offer, as a consultant or independent contractor). Get a job (even if you have to work without pay!) with someone else in the field you want to enter. Truth is, my biggest problem has been in staffing my organization with highly motivated young people like I was in my early twenties. My motivation in writing this chapter is the hope that a few ambitious, intelligent and reliable people will come to me as a result. And if this article brings in a few potential clients, that too will be welcome. All of which brings us back to the original question of what I am worth: JP Morgan once said if a man knows exactly what he is worth, it can't be very much. I am sure that the senior partners at the big firms in Manhattan make more than what I live on. But give me a few years. I'm still only 32! We have no idea what my firm would be worth if it went public, but maybe a few hundred million. Till then, I'm just struggling along on, living on the interest on my interest. Anything made by my firm is plowed back into the business. That gives us a very high growth rate. Key employees will be getting performance related stock options and such incentives. They too will be very rich - some day. But now we are all busy building something, and we are not worrying too much about what we are worth, or not worth at the moment. If you would like to participate in our company, write, fax or e-mail me at: "Marc Harris", The Firm Of Marc Harris, Box 6-1097, El Dorado, Panama: Tel: 507-264-1904 or 507-263-6900: 507-263-6964 or 507-263-6904; Email: directors@Mark-Harris.com Home Page: www..marc-harris.com

CHAPTER 21

CONCERT, SEMINAR OR "EVENT" PROMOTER

Here's another potential biz you can start on a shoestring and turn into a very serious money maker. You promote "Events." You are best off promoting events or happenings that you yourself would be interested in. I personally know a dozen PTs who are earning

huge incomes by thinking up ways for people to spend an enjoyable or educational evening or weekend.

The concept of promoting a musical evening is simple. Let's say you go to a night club and you hear a great little band playing music that is new and cool. You go to the guys, get a date two or three months in the future when the artistes are free to perform at your Big Bop Hop Night. You make a deal something like this: They get one quarter of the gate receipts if they sell at least 100 tickets to their friends, fans and attendees at their gigs coming up before the Big Bop Hop Night. All tickets are stamped with the price \$50/£33, but the artists can sell these tickets at any price they want just so long as they pay you \$5/£3 per ticket. I don't want to spell out every word you say and every move you make. Improvising is the essence of every successful promotion. The object is to get a signed contract with the group, let them feel they are getting a \$5,000/£3300 advance (in the form of tickets), and to make sure at least 100 of their hard core fans, friends and relatives show up at your concert.

Your product is the "EVENT." You'll need a venue, acts to promote, and you need financial and crowd controls. You need temporary staff. Many individuals will volunteer just to hear the show free. They will be good for non-strategic jobs. But for bouncers and money handlers, you must have a tried and true personally vetted, paid staff who will show up sober, stay sober during the show and do their job properly. Extra money can be earned from souvenirs of the event such as cassette tapes and CDs, T-shirts, and whatever snacks and novelties you can think of. Usually you can collect fees from licensed and authorized vendors at your show. [You sell them the license and give them the authorization!] These vendors can either "pay" you for being a vendor at your event or they create and supply the merchandise to sell, and pay you a percentage of the sales at the end of the night.

IMPORTANT THING: MARKETING & PROMOTION

How do you get people to buy tickets and come? You promote the happening (event). You talk about your upcoming show on radio and TV. It's not hard to get interviewed on stations listened to by your target audience. Naturally, you bring discs made by your band if they are any good. Just talk about them if the music doesn't make it. You confide that everyone who's of any importance in the music business will be there. You whisper that ten years from now, people will still be talking about and remembering this historic debut of seven new songs by Tom Drum and the Fore Skins, plus the first local appearance of Zulu Kazoo from Namibia. You give away tickets to disc jockeys and other performing artists. Then you drop names mentioning that these people "already have their tickets." You get your own artists [who will be there at the event] to talk up the concert on other shows and to help you sell all tickets you can.

When you go on an interview program you announce that the official list price of tickets is \$50/£33, but the first 50 listeners who send in just \$10/£7 each for their tickets get in at a \$40/£27 discount. Then regardless of how many call, they all get \$10/£7 tickets! You get the name and address of all ticket buyers so they become your customer list for future

events. Contact every radio and TV station in town, (especially call-in and/ or talk radio shows) and have the stations "give away" free tickets to every seventh caller, every hour on the hour. This works like crazy. A.J. Hunnicutt, a promoter who now writes for Shamrock, did this very successfully for years, and through these give-away ticket promotions received FREE publicity worth far more than the retail value of the tickets.

TRICKS OF THE TRADE

Ask everyone you come in contact with if they can think of other tricks of the trade to help promote and sell tickets. Naturally, you get free articles in the press by calling on the reporters who handle the entertainment beat. You place free ads, paid ads. Maybe you hire a good public relations expert to help you (on a contingent fee) to get more free exposure. Where possible, you trade \$50/£33 tickets for the things you need. What things? Art work, printing, posters, billboards, T-Shirts, staff to do preliminary clean-up and posting of posters on every wall in town. Once upon a time A.J. Hunnicutt held an "event" in Dallas, Texas. He had nearly all of the TV and radio stations in town there to cover the story, because Hunnicutt told all of the media: "I'm going to give money away, at 5 o'clock on Friday, in front of the Dallas Hilton Hotel." It just so happened, that not much was going on in Dallas at the time. With no other stories to cover, the media really picked up on this. The media started reporting as "news" to their listeners and viewers, that at 5pm on Friday in front of the Hilton Hotel in downtown Dallas, a Mr. Hunnicutt was going to be "giving money away." Can you imagine the response? Over 50,000 people showed up as Hunnicutt started throwing 1000 one-dollar bills into the streets. The people went crazy. They loved it. There was nearly a riot. Because of this publicity stunt, Hunnicutt had over 10,000 people attend his "free money" seminar in Dallas that weekend. He made a million bucks profit on the sale of a \$499/£229 course called "How to Make Enough Money to be Able to Throw It Away." If you can think of stunts to get free publicity or clever promotional gimmicks, your event will be a major success.

Marketing and, in particular, favourable media exposure is the single factor that will make or break your event. Need a physical spot to stage the event. To spend little or no money, consider a derelict warehouse with parking -- not too far from public transport. A free spot in the park is even better for some events -- but you are at the mercy of the weather when trying to stage something outdoors. The best bet for a dance party is an old private warehouse. In New York and Paris interesting parties have been given in abandoned subways and underground catacombs. No point in renting an expensive hotel ballroom for \$2,000/£1320 when you can get a warehouse in trade for five tickets or maybe \$100/£66. cash. Once again, you must try to pay little or nothing. If sweet talk doesn't work, trade tickets that cost you nothing! Treat those tickets with respect. Never give them away without receiving something worth \$50/£33 in exchange. They are worth \$50/£33 each because you are going to put on a good show. If you are a good promoter you end up with virtually no cash outlay for anything having bartered tickets for rent, advertising, and paying your acts. What you collect at the door is pure profit.

Probably one of the best and easiest ways to promote an event, is to contact a night club owner. Make a deal for the use of his club and facilities on his off (closed,) night. He puts

up your posters, sells tickets, and gets half of the action on all tickets he sells at the "advance discount price of \$40/£27." This same offer works nicely with various halls belonging to organizations such as the Knights of Columbus, Veterans of Foreign Wars etc. They have the facilities already set in place. If your band doesn't own good lights and sound equipment most of these halls have all the bells, whistles and props. Generally Lodge Halls can be rented cheaply as they are under-utilised. Depending on the type of event you are sponsoring, they may bite on a deal exchanging their space for free tickets to their members.

Another friend once cut a deal with a night club owner, for the free use of her club facilities. What did the club owner get? She got to sell booze and keep 50 per cent of the take on the drinks. The promoter got the other 50 per cent. The club owner loved the deal, because the three-night event brought in 1,000 people on nights that the club owner would otherwise been closed. The club owner pocketed \$10000/£6,600 extra profit and the promoter did even better because he kept the \$2/£1 a head door charge.

MAIN ATTRACTION & OTHER ACTS

In case the main attraction doesn't show up or is drastically late, you need several good warm up acts and at least two main attractions who will alternate. You will need all day's use of the warehouse (or club) for the musicians to set up and test their lights and sound equipment. The facility must be guarded by hired armed guards once the expensive equipment is in place. Using uniformed members of a motorcycle gang to keep order usually works out. They may work free in exchange for a chance to see the show and hit on the chicks in attendance. You normally negotiate with the gang leader in advance. If he personally guarantees that his boys will not sell dope at your concert and will be on good behaviour, it is a done deal. For the evening, your hall and everyone in attendance is on neutral ground and to be protected.

A dozen Hells Angels or similar thugs who will keep order also lend a little colour to the scene – with their tattoos and embroidered black leather jackets. There is usually a problem with a few stoned guests and they must be quietly ejected. You should also have at least one group of off-duty medics around to administer first aid and oxygen if needed.

It is best to have a rehearsal for all the acts from say 3 p.m. to 7 p.m. Then the guys can go home or to a local hotel and rest till the show starts at midnight or whenever. You must know where your lead acts are hanging out before the show, and its not a bad idea to send a few Hells Angels over to wake them up and escort them in through the crowds. After you have put on even one successful concert, little known bands will offer to pay you to perform at your next event. For instance, at the Rocksey Night Club in Hollywood, (a once famous rock and roll night club on the strip) bands often paid the owner for the privilege to perform at his famous club.

You may think that a really good group would never in a thousand years pay someone to perform. Just remember that the next time your kid brings home a best selling CD or tapes with the "hottest" groups in town playing, (no names please, I don't want to be sued,.) It's

more than likely that they or their agent once paid for them to get on the same stage as an established band, or at a concert where the turnout was expected to be big-time. Like a popular prostitute who could pick and choose her customers, you'll be saying "To play at my concerts you not only have to pay, you have to be good as well."

Maybe collecting money from your acts is too crass for you, Then just let them buy tickets at a discount. For a decent yet unknown group, they can pay you \$2000/£1320 up front cash for \$10,000/£6600 face value worth of tickets. They sell the tickets, and they get to keep the \$8000/£5000 profit as their fee. This is a great motivater for them to hustle, do interviews and sell out all of their tickets. That's how they get paid for their performance.

PROMOTER & MASTER OF CEREMONIES

The promoter himself or herself takes on this role. That's YOU! One of the many reasons for this is for you to become known in the trade. After you have done one event, the others that follow are always easier and more profitable. You avoid prior mistakes and learn how to better appeal to your audience or market. If you want to be a true PT and remain unknown, you can become someone different at your shows. Do your promotional activities under an assumed name [Ronald Raver?], wearing a trademark red wig, chartreuse makeup and Buddy Holly style horn-rim glasses. People won't recognise you on the street if you adopt a show-biz name and persona. Or you can hire a front man. Maybe you'll have a local partner. But no one does any job as well as you will do it yourself --- especially when there's a lot of money at stake. It won't hurt to hire (for a small piece of the action), a well known TV or radio personality to be your master of ceremonies. Two brothers, who were my former students, used this technique when they first started giving real estate investment seminars. The TV personality lent credibility and prestige to the new act of the unknown brothers. They did a one hour free seminar that was the come on or bait for a weekend pay seminar costing \$500/£330.

By giving the TV news commentator a percentage of the take for introducing the brothers, and telling a couple of jokes for five minutes, the presenter will plug the event like crazy on his news show. Obviously, the more people who attended the free intro show, the more money the presenter would make. These same two brothers, then started placing 30-second ad spots on this same personality's early morning call-in show at minimal cost. This worked so well with a local personality that one of the brothers tried it on national TV with a home study course as the product. He hired a well known national TV personality for \$5000/£3330 to interview for a 30-minute TV "infomercial," to be broadcast in different cities promoting his seminars and home study courses. The program looked like a regular TV interview program with this famous TV personality, but in fact, was the first "infomercial" in the world. The brother made many millions of dollars from this idea. These days sunglasses, exercise equipment and many other products are sold via infomercials. No reason that concerts and records couldn't be promoted this way on the music cable network. Beauty of promoting an event is that when the ticket money starts rolling in, the event becomes self financing. Even before you have sold a single ticket, if you have printed up 2,000 tickets, each stamped \$50/£33, it is a little like printing

\$100,000 in funny money. You'll find if you make the offer to exchange a few tickets for what you want, you can buy a lot of things with the tickets!

You hope to sell 500 to 2000 tickets before the event at discount prices. But tickets at the gate, on the night of the event are at full price, \$50/£33. You can normally expect from 10 per cent to 20 per cent of the tickets to be sold, and the majority of the cash income to materialize at the gate.

QUALIFICATIONS FOR THE JOB

New people in the promotions end of showbusiness simply hung up a sheet on the wall in the alley, had their five year old sister do a striptease (down to the bikini) and showed a blue movie to the neighbourhood kids --- when they were seven years old. Fifteen years later they are promoting events that gross six or ten million dollars.

Obviously, you should have studied the promotion of and attended a few events in big towns like London or New York so you know what makes a successful happening, and why some promoters are one-show flops. It doesn't hurt to volunteer as staff and after you become known to be paid staff on other people's promotions.

You may find that promoting concerts leads you into making live recordings of your own events and also promoting records and videos. It is also a natural tie-in to become the manager or agent for your most promising acts. What is generally not known to the fans is that most pop stars are named, created and 99 per cent invented by promoters who have trained them how to sing, how to dress, and how to present themselves to the public. The promoter who handles the business end may get more than 50 per cent of the gross earnings of a group or single performer for managing every detail of their career. A good agent like such as Julie Stein, an old acquaintance at MCA who started with the Ice Capades before World War Two, may today have a staff of thousands handling hundreds of acts, actors, musicians, film makers and other show-biz types under their wing.

The next step after producing rock concerts is for you to become an entertainment company, managing artists, producing movies, video games, records, and everything else that makes people happy. And then one day you will sit back and say, "All I wanted was a quiet life as a PT and now I have this albatross taking up all my time and earning me a million bucks a week.

TYPE OF EVENTS

Concerts, Rave Parties, Slow Retro Dances, Hip Hops, Hootenanny Sing Along, Singles Meet Singles, Touchy Feely Experimental "Group Therapy", New Age Encounter Groups, Self Improvement Seminars, Making Money, Assertiveness Training, Judo and Self-Defence, Young Concert Artists (Classical) with the aid of government cultural grants, Lectures at Universities or Ladies Clubs, Fringe (Off Broadway) Theatre Productions, Magic Shows, Religious Revival Sessions, Flea markets, Coin & Stamp Shows, Pet Shows, Film Festival, Beauty Contest, Cooking Competition, Circus Act Festival, Franchises For Sale & Small Business Exhibition, Cockroach Races, Dog Fights, Cock

Fights, Prize Fights, Fighting Fish, Turtle Races, Drag Races, Demolition Derbies, Shakespeare Play Readings, Mother-Infant Fun Days in the Park, World's Best Buskers Festival. International PT Conference, International Tax Haven & Tax Planning Day, Investor's Conference, How to Be A Successful Author Seminar, How to Write Ads That Pull [\$20,000/£13,200 per ticket].

This list is by no means complete. What you can do these days is limited only by your imagination and ambition. An affluent population and the fact that TV is such a powerful medium means that with the right TV exposure, any event or any product you promote can make you an instant millionaire. Another method of getting customers is via direct or junk mail. Mailing lists can be rented. Normally rock concert fans can't read, and this mode of communication is not effective for them. TV is their medium. But for education and self improvement junkies, direct mail and articles in the non-tabloid press seem to be the best way to communicate. Why ? Those who read know better than to stare at the boob tube. Or to put it another way, people who read books are not great TV watchers. Many do not even have TV sets. These are my people!

In our life we have personally bought one or more tickets to each of the events described above. We always felt they were an interesting experience, almost always worth the ticket prices. I have also promoted several different seminars of my own at different stages of my life. One of the first was to meet women. It was called "How to Be A Lady Tycoon." Topic was making serious money in general. After I caught a wife in one of my audiences, I gave another on making money in real estate. Due to the imitators stealing all of my material, I got more specialized. The next one was on Distress Property. Finally I retired for the fifth time when I was around 45.

A few years later I began to share my discovery on the secret of how to live well without any interference from Big Brother. I became personal friends and retainer consultant to a few dozen of the wealthiest [and often most eccentric and interesting people in the world]. As these people got their wish and learned how to be invisible PTs they dropped out of my life and while we usually remained social friends, they were able to cope on their own, I too went low profile again, coming out of retirement now and then for a rare guest appearance. Lately I have missed the stimulation of working with interesting clients and I am ready to take on one or two new ones.

KIND OF MONEY DO YOU SHOOT FOR

I've personally taken in up to \$250,000/£165,000 profit for a single week-end appearance. I know people who have pulled in ten times more, on seminars, rock concerts, and other "events." You probably won't do this well on your first venture, but eventually you should do just as well.

KIND OF MONEY DO YOU HAVE TO PAY ME TO GET MY ATTENTION?

IF you like me as a consultant on your event? My upfront fee (not tickets) is \$125,000/£83,000, against 10 per cent of the gross. Offer me that sum up front and maybe I'll take an active role and make your project a success – if it is possible for any human

being to make a success of whatever it is you have to work with. Or perhaps you'd like to have the author on an annual retainer? These days that costs only \$10,000/£7000 for unlimited but reasonable personal meetings and answering by phone, fax or e-mail all the PT and life-problem questions you can think of. Contact the publisher, sending a \$1000/£660 deposit and info about yourself to show me you are serious and I'll get back to you, eventually. Naturally, I reserve the right to work only with individuals with whom I have a rapport, and who have sufficient net worth to not consider my fee as a burden. My average client is worth in excess of \$100 million.

Is it better to be a star in the Zeigfeld Follies or to be Zeigfeld himself? Answer: It is better to be both! But if you have to make a choice, be Zeigfeld organizer should always makes as much or more than the star. When the organiser can promote himself, there is no act nor outside performing star to pay. If you can educate, amuse or entertain people with your own talents, or if you can spot and hire talent, you can be a producer and packager of live shows. But as always, don't limit yourself. You may be able to take a live event, put it on a CD ROM, peddling it internationally for a thousand times more profit that the live show itself yielded. It is well known that a successful movie, for instance, will earn far more money than the successful play it was based upon. Education or entertainment is, in my opinion, the most profitable and enjoyable thing a PT can do! I did seminars in Vienna, Sacramento, London, Switzerland, Cayman Islands and on cruise ships. Many of my friends have done it all over the world. You can be a promoter too! All it takes is the desire to do it. There are good books on the subject and we will try to make a few recommendations in our resource list at the end of this book.

CHAPTER 22

PHOTOGRAPHY & VIDEO PRODUCTION

If you own a decent film camera and / or a video recorder, take it with you when you move abroad. Making a good living as a photographer is as difficult as making it as an actor. Why? Too much competition. Yet once you are abroad, if you know enough to pursue the right kind of business, you can make photography pay off. Your earnings in the first few months might not take care of all the bills and living expenses, but they will contribute. Best of all, doors opened by your photographic activities should lead you into other avenues of fun and profit. One of the big secrets of surviving and prospering abroad is to be able to see opportunities, wear many hats and take on any assignment. While doing one job for a wealthy client you may spot an "unmet need" of that client or of people in general photo-journalism, fashion and top model photography. We don't say you can't make it as a high-fashion or news photographer, but it's much harder to start in this field because it's the top end. That's where the serious competition is. Everyone would like to shoot celebrities and top models in sexy clothes. Only a few can make a living doing this sort of thing. Even top photographers in the business seldom make their living doing this alone. They must do other types of work including portrait shots, commercial photography (real estate for sale), photos for catalogues and advertising. Plenty of money is being made doing the less glamorous work.

TO SHOOT PRETTY YOUNG GIRLS & BOYS?

Making contact with modelling agencies to do composites (a variety of shots) for would-be models and movie stars is one steady source of revenue. You simply go into modelling schools and offer to make up composites for a price below what others in the business charge. If you don't know what a composite looks like, you simply ask at the school or agency: "What is the preferred format here locally, could you let me have a few samples?" You can also run free or cheap ads with a special offer "Make money as a model. We will prepare a professional composite at no charge. You pay only for the photos you like." You will get to shoot pictures of a variety of people in a variety of poses and you can have the subjects sign a release that you can use or sell any of these shots for your own purposes. That way you can build up your own library of shots. With salesmanship, you should be able to get the clients to pay for and take home enough prints and composites to pay some of your bills. Plus you might get a few interesting trade deals or dates out of non-cash arrangements.

PICS – ALWAYS AN EASY SALE

Make a deal with a supermarket manager to take baby portrait pictures in his store on a certain date for a very cheap price, for example, the equivalent of one US dollar for one print. A supermarket manager can build traffic in his store at no cost to himself by putting up your posters in his window. You make your money on the back end with package deals like selling "15 prints for \$12." Or you take pictures of Mama and the kids with Santa Claus, printing them out in "Season's Greeting Card" format. The people you do these shots for are now future repeat customers on your mailing list. They know and trust you. They will consider your deals. So? You make them regular other offers by mail or phone such as:

A video of their home and all possessions so that in the case of fire damage or theft they have a record for police and insurance claim purposes. You might offer this service at half price if they provide two neighbours who also take the same service at the same time. You could keep a copy of these videos safe in your own storage facility at a small annual charge.

Photography service for birthday parties, weddings, funerals, and to make video tapes of older people telling interesting family stories for future generations. Take more baby pictures on every birthday or holiday. The key to almost any business is building up a customer list and getting repeat trade and regular payments from the same people.

PLACES WHICH WILL PROMOTE YOUR BUSINESS FREE

Go to kindergartens, social clubs, amateur athletic teams, churches, social organisations, etc. The pitch can be a variation on the supermarket deal: They promote your picture day (or let you have a booth at their annual fund-raiser) and you do a free class photo for the school, or give them ten per cent of gross receipts on Foto-Day for their next project. It is called wheeling and dealing. You figure out what they want and need and give it to them. They supply you with customers.

RELATED SALES

It is relatively easy in most places to make a deal with an insurance broker to get a commission of around 20 per cent of gross premiums on fire and theft insurance, car insurance, travel insurance and all other kinds of insurance business that you bring in. If you sell videos for insurance purposes, the next step is to be able to bid for the insurance business itself. If you shoot weddings, you may be able to sell the newly married couple things that newlyweds need, including furniture, apartments and baby things. More than half of the brides in any country are already pregnant. You can get a list by offering a free portrait photo of any visibly pregnant woman. Then you can help them make the arrangements and purchases of things they will need, and you can help them arrange for the financing. Even if your customers are low income or no income, they will probably have government help. New mothers need all kinds of expensive items including cribs, sterilizers, baby-sitters, child-restraint car seats, and on and on. If you have a customer list and earn your customer's trust, it can be very profitable.

COMMISSIONS ON INSURANCE, FURNITURE, CATERING SERVICES, LOANS & ANYTHING ELSE PEOPLE NEED

You don't need to own a bank, insurance company or furniture store to sell their products. You simply make deals with small loan outfits, banks, insurance agencies and furniture retailers to be able to sell these things. Maybe you can get for your clients five per cent off their regular retail prices and still be able to earn another 15 per cent commission for yourself. The 20 per cent is the standard "decorator or broker discount." The client gets a good deal because with your good taste you as their "consultant" help them shop and create a pleasant home at less than they might otherwise pay. Your clients may be expat executives who don't have time for handling personal matters. They will be glad that you get a commission from the merchants involved at "no cost to them." You will surely see opportunities where they will be happy to pay you to do errands. Busy, highly-paid people need a "gofer" in order to save them time standing in line to establish water, gas, electric services – or to get a driving license or tax identification number.

Once I was paid \$1000/£660 just to stand in line all day at a certain embassy to get my client a visa. He had a big deal to make and I got such a big fee simply because I didn't want to waste the day until the client made the offer: "Get me the visa and I will give you \$1,000." At that point, it became worth my while! Wives of these executives who speak only your language (presumably English) and feel insecure about dealing with the local merchants will be glad to have your company on major shopping trips to ensure that they are not taken advantage of. By promoting yourself correctly with local students and local contacts you may give these services to local people as well. You may even become sort of a status symbol. "My home was decorated (or my wedding photography taken) by Geneses Jones of exotic Des Moines, Iowa."

What is correct promotion? Handing out your card, arranging to be at the right places taking photos. You may offer to take pictures free. Have a tie-in with caterers so that they recommend you and vice-versa to any party givers or art gallery openings. You can give the owner his selection of prints for nothing in return for the right to sell photos to party

attendees. How to do it, you take the picture, get the address and phone number of the subject, and then call him when the photos are ready and invite the subject to come down and have a look at the wonderful candid shots of himself standing with a celebrity. Sometimes you can sell a few prints on the telephone.

You can make a deal so that the gallery owner splits profit with you if he calls a customer and effuses "Remember our grand opening? My friend, the famous photographer Geneses Jones was able to get a fabulous shot of you standing next to the Mayor. Here, talk to him." Then you say, "I don't usually sell my pictures like this, but the shot of you and the Mayor was so good, that Jake Art Gallery Owner insisted I do an extra five prints for you. Would you like me to send them out?" The reply will be "Sure, but how much will it cost me." Still selling effectively, your answer is "I normally charge a minimum of \$500 for my shots, but our mutual friend, Mr. Art Gallery Owner has told me to do it for you at cost, so it will be only \$50. For five prints." The client usually can't refuse such a good deal and you close the deal by saying "I'll send the boy out to deliver the pics personally and pick up the cash in fifteen minutes." You also end up with a friend and new customer for other services.

I spelled this one out for you but the important thing is to make people think they are getting a very special deal or opportunity, not being "sold" something. You must vary your approach. When you find techniques or scripts that work for you, use them again and again. That is the secret of success. The product is two per cent of the sale, marketing is ninety eight per cent.

READY WHEN OPPORTUNITY KNOCKS

If you carry your camera with you at all times, it is possible you'll get good saleable action-news shots now and then. Timely shots can be sold direct or through agencies to newspapers and magazine syndicates.

A talented photographer girl friend of mine made a living by doing photo-biogs of show biz celebrities, often being paid by them to put together a portfolio of old and new shots for publicity handouts. Celebrities always have to market themselves. My friend, let's call her Robin, wrote to various celebrities that she was a freelance photographer and writer. She wanted do an interview photo-journalism feature story. She took the shots, did the story, and then offered to sell the photos to the subject. Usually they bought. Sometimes she sold the feature, sometimes she didn't. In some cases, the famous celebrity subject died or became involved in a major news event soon after the interview. In those cases, she made a bundle on her feature articles because they were syndicated all over the world. Suppose you had done the last interview and photos of Audrey Hepburn before she died, or an interview with O.J. Simpson the day before his wife was murdered. It often happens that just by doing your thing you fall into situations that have an unexpected big payoff. Simply snapping away or getting live footage at the scene of a robbery, major fire or traffic accident can mean you pick up \$25,000 in photo royalties.

For putting bread on the table, suppose you see a sign that a hotel or restaurant will have its Grand Opening in two days. Why not offer to professionally record the event on video or with still shots and to offer public relations services by getting these shots into local papers and magazines. If the owner says no, then you offer to do it "free" in exchange for two meals for me and my girlfriend. If the meals are \$25/£16 each, you pick up a trade value of \$100/£66 – not so bad for a night out where you may sell photos to the attendees, make contacts, pass out your calling cards and munch on free hor d'ouvres plus champagne.

FOR PEN PALS

If you went into the pen pal letter scheme, you will find that many of your new mail contacts will ask you to make souvenir tapes of their own visits. If they don't visit, they will buy a set of pics of their pen pal, their favourite newsletter editor, and potential partners you have selected for them to meet upon arrival some day.

After they go home they will want to look at photos or videos of themselves before and after, with their conquests – not that it takes much of a conquistador to get a lover or surrogate spouse in a place like Thailand. For those guests who don't have a cam-corder with them, you can always casually suggest that you could create a nice photographic or video record of their visit, fish that were caught, and other favourite activities. Many people like to see themselves on video and even if they have a cam-corder, they will pay you to make a photographic record of their holiday.

If asked to provide photos or videos, you'll obviously agree to producing them -- at a reasonable price of course. Remember: You must always make a profit over costs to pay for your rent and other overhead expenses. Film processing, blank tape cassettes, service and depreciation on your equipment and postage must be covered before you've made a profit. There will also be tips for the subjects (the girls of Thailand, for instance) being photographed, a few photos to keep for themselves, cash or a little gift is expected. Your pen pal will normally understand that he has to pay for play and souvenirs.

A good profit margin can be obtained and repeat sales can bring in a regular income. If a tourist has a "special friend," they will be glad to pay you for video tapes of the friend at play, or perhaps lighting joss sticks at the temple, longing for their return. As we cautioned several times, there is normally no restriction on photographing religious sites or activities in a tasteful respectful way – but woe unto you if you are caught in a Muslim country or a place like Thailand doing suggestive or porno shots and mixing these with religious objects. You may spend years in a jail cell regretting your criminal sacrilege.

PHOTOSETS

Photosets are just a set of photos, such as a set of ten pictures. The photoset usually conforms with some story or theme. The theme of a typical photoset from a place like Thailand would be beautiful bronzed models posing on the beach. A photoset of ten pictures was usually sold by me to pen pals on my customer lists for around \$22/£15. Production costs are fairly low. Copies (prints) cost a few pennies each and postage might

be \$2/£1.50 for despatching ten pictures. A total cost of \$3/£2 in expenses could bring you a \$18/£12 or \$19/£13 profit. Do this a hundred times with the same photoset and it pays the rent for six months.

You can enhance your chances of success with selling photosets by writing glowing prose about them in your own newsletter. A good marketing strategy would be to send one free picture with each newsletter as a sample of your talents. Your source of these sets could be from the aspiring models for whom you do composites. As you see, the idea is to consider everything you see and photograph as a possible product you can sell. Then you figure out the best ways to market these things. Markets you see an announcement that your particular town or a town nearby will be organising and supporting the 1st Annual Vintage Car Rally. Over 600 cars expected to participate. If you have a nose for opportunity, you go to the promoter of this and propose "Make me the Official Photographer of the Coral Beach Vintage Car Festival and I'll provide you with at least 500 free photos, plus several group shots of all participants. You can use my shots for public relations brochures in coming years, etc." Obviously, the same technique applies to horse races, dog races, dog shows and any other event that brings owners or collectors of valuable things together.

How do you make money giving away stuff for free? The participants and particularly the prizewinners will want to have all the different photos you can produce of their triumphs and the events leading up to them. Almost every participant will get a copy of the group shot. By being the "official" photographer, you can make appointments to have celebrities pose with participants, to have times set aside for shots of different categories of cars and owners.

Owners of vintage cars or high priced pedigree animals are always wealthy. They will pay top dollar for souvenir photos with their peers. If you go to the trouble of designing and printing a special little folder to hold the photos and commemorate the event, these photos, costing you under a dollar to produce can be sold for around \$10/£7 or more. To the extent that photos of an event are published in the local press and magazines, you will get photo credit, you'll get paid something and this exposure will possibly lead to other jobs-- or at least name recognition!

COFFEE TABLE PHOTO BOOKS

While in New Zealand, noticed that in the absence of a standard government issue rural mailbox, many New Zealanders created whimsical designs in the shape of cows, treasure chests, doll-houses, etc. An enterprising photographer-entrepreneur, he took color shots of a thousand of these mailboxes, and before even developing his film, sent letters to the box owners notifying them that their particular mailbox had been selected for an artistic coffee table book to be called Quaint & Magical Mailboxes of New Zealand. The letter explained that most copies would be sold to bookstores, but they could reserve "only one to a customer" copies of a special edition in a gold blocked, leather binding at \$100/£66 each, personally signed by the author and inscribed to them. Further, this letter mentioned that there would be awards for the best designs, and "confidentially, your box is one that

has been selected for special attention in the category [fill in the blank] and it will be featured as a prizewinner on a separate, full colour page!" To make a long story short, 900 of these self-published books were sold to the owners of the mailboxes for \$90,000 cash taken in even before publication!

WHO'S WHO TYPE BOOKS

It is not generally known that most Who's Who books are sold to the individuals whose biographies appear in them. Thus, a Who's Who in the Plumbing and Heating Industry will have a good sale because most people mentioned in it will buy a book. Any photo publication can also be sold to the people who are in it – if they have any money! You can profit from this by using the mailbox book technique with custom cars, creative pastries at the Cootie County Fair, or any other subject matter that lends itself to being photographed. You might even start calling up local citizens to take their picture and collect their statistics for a photo-biog book to be called Prominent Expats in Jeddah, Arabia, The Five Hundred Best Exotic Dancers in Bangkok, or whatever. You choose the people to be immortalised in your book --mainly on the basis of whether they will buy a book or not. But to give the book credibility, you should include a few real notables whether they buy it or not -- just like Who's Who does.

MEMENTO BOOKS

If you see an announcement of the First Annual Computer Software Exposition of Moscow, Russia, you go to the promoter and ask him to appoint you as the official photographer of the show. For no charge you will supply him with at least 250 shots that can be used to promote later shows. Then you take shots of all the hosts at all the booths doing their thing with enthusiastic crowds. You show some photos to the participants and announce that they have been chosen by "the committee" as one of the 250 best exhibits of the show and will be featured in a photo book of the same name in Russian and in English. Would they like to order ten souvenir copies of the book at \$100/£66 each? If yes, they go in the book, if no, they are relegated to the cutting room floor. Why would anyone want a book? For the prestige mainly. They could show the boss and other customers that they were selected as one of the best exhibits.

THEMES

Your professional life usually works out better if you specialise in certain areas of endeavour. If you get into photography, you may stumble into taking a video of a surgical operation or autopsy. You may, if you have the stomach for it, get good at this kind of work. With constant marketing of your services, you may find yourself thought of as the expert in this field and your work will be in demand. Practitioners in other countries may even want to rent your videos for teaching or demo purposes.

Or it could be you get into recording the progress on construction sites. In later years people will need your tapes and photos to know where the cables are buried or if the concrete reinforcing rods were coated with zinc-cypher-dioxin which is discovered to be toxic. You might be a plant photographer, or an animal photographer with a speciality in ferns, doves or horses. You may stumble into something. But even if your first job in one

speciality leads to other jobs, usually you are going to have to make a conscious decision on speciality subjects and themes that your photography will cover.

IN PHOTOGRAPHY WITH YOUR OTHER ACTIVITIES

If you have a newsletter on some special subject, ideally your photographic work should be on the same subject matter as whatever topics are covered in your newsletter. It is very tempting to resort to pornography or sex oriented material. There is plenty of this stuff around and it does sell well. Unfortunately getting on the wrong side of anti-pornography laws can cause you a major headache. People in this business are always in trouble. This inevitable heat alone is enough to take it out of consideration for PTs.

PT'S & PORNOGRAPHY

A PT avoids confrontations and goes out of his way to avoid any encounters with the law—even friendly encounters. In the Third World where you don't know the right people, when arrested you will face the alternative of paying a major-league bribe, or going to jail.

The fact that there may be a dozen hookers on every block and that red light areas employ 20 per cent of the population of your resort town has nothing to do with anti-porn laws. Some locals learn how to make accommodations with local cops. You probably don't know how to bribe a cop so he stays unbribed. Best to stay legal when you are trying to be a PT.

Post office officials in most of the world can, and do, open bulky international mail. If you have furry clam shots in your outgoing mail, it will mean trouble with a capital T. Many, if not most, photographic requests you receive (if you live in a place known for sex tourism) will be of a kinky nature, if not downright obscene. This doesn't mean you can't service these requests. There is a difference between art and porn. You can find out what is considered pornography by simply asking around. Sexy pictures are not necessarily lewd or illegal. Find out where the lines are drawn. Then stay clearly within the law.

Suppose you develop your own film and make your own prints, some people think they can sell products that cross the legal borderline to friends or personally known customers. "Just don't mail them abroad" they say. "Let the customers take their own chances with customs."

Wrong! Keep in mind that you still have this risk. If your customers are caught going into England or America, they could be threatened with jail unless they expose their source. Few people will go to jail to save a "sleazy porn photographer" like yourself. Then you are in the soup. The local cops come to raid your archives and if they find you've sold even one porn short (particularly if a minor is involved) your goose is cooked, your ass is grass.

As to the things you mail out, learn what is acceptable by asking at the post office. Have someone else inquire of the local police and authorities at the receiving end. You don't want police in Europe or the USA reporting you as a major porno source to cops at your tropical paradise.

The worst thing you could do these days is to photograph or video children (under 15 years of age or the age of consent in your particular playground). Even if they are clothed but in suggestive poses, you could be in trouble. Paedophilia is a pretty hot issue world-wide at the moment. Foreign Kiddie Porn photographers are being arrested and jailed for very long terms in Thailand, Philippines, and India. Politicians point with concern and police act with alacrity if they hear about any such activity. Even big shot judges, government minister, priests who run orphanages and major league people who like a big of "young stuff" are having their careers and lives ruined by accusations.

It is safest to just steer clear of anything to do with child-sex, even if the under-age party looks like they are 25. To be safe, make sure (keep copies of their ID) that your models are over 18 years of age. In case of the slightest doubt, insist upon seeing official ID and making a copy of it for your records. To make doubly sure you don't wind up in a Third World jail, restrict your photography to artistic shots, covering the countryside or of beautiful models in nude but non-pornographic poses. Avoid public hair and full frontal nudity. We personally feel that not all photos or film scenes where genitalia is visible are pornographic. Don't bother arguing this point with a local cop. In the unsophisticated Third World, male and female anatomy is prima facie porno – unless they are dead, dissected, or diseased and only suitable as illustrations for medical text.

GAY-LESBIAN MARKET

If you have the greatest possible market, you might want to suppress your desire to censure other people's choice of subject matter. If you want to maximise your business, don't be prejudiced.. You may be violently anti-gay, but if someone writes to you asking for photos of young men, then write politely back saying of course you will supply them, but you want \$225/£150 to cover costs of, say, 24 spectacular shots. You will then just have to swallow your pride and pick up a lad, suitable to the customer's requirement, and get on with the photo session. Don't send potential business to your competitors by sticking to parochial, narrow minded points of view. A gay boy in most countries will gladly engage in a photo session for prints of the photos or small amounts of money in the \$30/£20 (\$20/£30) range. It's easy money for him especially if you don't want sex as part of the deal. Most good looking boys working in the sex industry are well used to men taking photos of them naked with, or without, erections and from every kinky angle imaginable. But remember our earlier warnings.

How do you avoid creating pornographic art? You will frequently find that your customers don't actually want hard porn, what they like more than anything else is a photo of a handsome young lad or girl in slightly revealing, sexy clothes. Pose them in an environment with plenty of action around. A photo of a girl or boy lying naked on a bed in a dreary hotel room is not nearly so entertaining as the same model engaged in some activity like volleyball on a beach, climbing trees and picking fruits and flowers in the jungle.

You might land yourself in deep trouble with Customs and the Vice Squad if you take and sell pornographic photos, so please consider producing only artistically erotic, as opposed to pornographic, photos. If the model poses with a little G-string on, or places some object in a discrete position, to hide sexual organs then usually, the police won't complain. An outside photographic session can be far more appealing to your customers due to the natural colours and action going on around them. Models splashing around in surf, riding elephants, walking scantily clad along a jungle path, posing near geographical features or soothingly dipping into a jungle stream, make for far more interesting and artistic, non-pornographic material. Suggestive can be more sexy than blatant crotch shots. Let the customers go elsewhere for hard core stuff. You will find out about the people who do the high risk business. Maybe you can pass on customer requests and pay them COD when and if the stuff goes out to the customer. But generally, any involvement in the porn trade will eventually come back to haunt you. As we said, it is very tempting, but it is too risky for us to advise you to go into this business. The same is true of movies or videos. You may get away with making them for a while, but sooner or later you'll have trouble with the cops. This is not what PTs want to do.

With artistic shots, you will also have a good excuse to travel (and bill the customer for it) since you will have to find backdrops of scenic beauty including uninhabited islands, undisturbed jungles, abandoned jungle huts, beach huts, sunsets, swimming pools, traditional style houses in the country, paddy fields, fields of flowers, whatever you can dream up. All of these are better backdrops than your apartment or a drab bedroom. You mustn't forget that the customer doesn't necessarily want a plain photo of a nude model doing nothing. Look at books of erotic shots for ideas. Don't be boring when you can be creative. Your best shots may end up in airline magazines or on calendars.

Ensure a continuous stream of orders. Take photos to capture the imagination, to present the beauty of nature, the beauty of the beaches and mountains. Enable the customer to fantasize. The most important sexual organ is not between the legs, it is between the ears - -- and I don't mean mouth!

ARTEFACTS

A major word of warning is due at this stage. In Muslim, Bhuddist or most Christian countries for that matter, some people are dead serious about their religion. The government may even be a theocracy where defending the faith is their major reason to be. Do not ever include any objects of a religious nature in your photography unless it is completely separate (not only the photo, but the entire roll of film!) from sexy shots or anything that could be deemed disrespectful. A Buddhist head or other religious object improperly juxtaposed could be considered pornographic. Sacrilege can be a major crime with the penalties far worse than for producing sexual pornography. Not only is there legislation against sacrilege, it strikes deep at the heart of the local culture. If you abuse religious objects, then you fundamentally fail to appreciate the local way of life. You forfeit any claim to the hospitality of the country.

LOCATIONS

Our co-author says: One recommended format that made my photography a successful seller to my pen pals went like this: I would choose a couple of models and take a series of shots "on location," in an interesting vacation spot with unusual scenery. I was always trying to portray my models in a way to create a story. For instance: Young couple goes out for a walk in the jungle. Next shot: finding a clear pool or small waterfall. Stripping off for a swim.. Cavorting in the refreshing waters and finally (pretending to) make love. Walking in the sunset, bedding down in a luxury hotel room. Breakfast in bed. Next Morning: Train station with ancient locomotive. Going home with her head and satisfied smile, peacefully resting on his shoulder. The same scenes can be shot at the same time for heteros, orgy lovers gays and lesbians. You just take along four models and shoot Boy-Girl, Boy-Boy, Girl-Girl and Boy-Girl-Girl-Boy all on the same trip. You get four books out of it for the price of one – particularly if you are getting free models who want you to do a portfolio for them. They will love the idea of a free trip and a weekend at the beach. If you don't score personally, then you might as well quit! Setting a scene like this gives much stimulation to the customer, since he probably has no idea what a jungle looks like. You can fill several fantasies at once. He or she will daydream about it for weeks and ask for more. You can let your customers make suggestions and get more of their favourite models. In many cases, the model may even agree to entertain the customer when they visit Thailand.

Such a series of shots can be sold as one photoset, each numbered on the back, in order, with captions. Or you can print them up as sort of photo comic books.

PHOTOGRAPHIC JOURNALISM

The world is full of beautiful scenery both human and natural. There are thousands of spots all over that make extremely good material for photographic sessions. Make use of this wealth of beauty and find something to write about it at the same time. There are many magazines that will pay you for photos of interesting natural wonders and pretty boys or girls --- especially if there is a short story to accompany the photo. Try to concentrate on features - waterfalls, mountains, rivers, islands, beaches; stories - beggars, slums, hill tribe village life, prostitutes; places to visit; and the beaten track.

Keep in mind that there is always a hypocritical demand for tantalising stories about what is currently hot. If sex tours are currently being condemned in Australia, you do picture stories and interviews expressing your indignation over such activities. You interview hookers, tour organisers and customers in the business. You print their views. The prostitutes look forlorn, the customers look evil. Give the foreign newspaper editors a story that conforms to their pre-conceived stereotypes and don't let the facts stand in the way of a good story. If kiddie porn is getting attention, you do an anti-kiddie porn story with similar photos and interviews. You never get into trouble by echoing the official viewpoint that this stuff is terrible. Of course the readers are just reading for prurient reasons, and you are supplying them with something worse than porn – hypocrisy. But at least what you are doing makes money and is legal. Maybe you could mention ever so slightly, that most of the hookers you interviewed enjoyed their work and found it less degrading than starving –which was their alternative employment. Or that some ten year

old kids in the sex industry considered themselves lucky because their brothers and sisters were sold by their parents and worked to death as slave labour in mines and factories.

Photographs in these "expose" categories can be turned into money by submitting them to newspapers, women's magazines, aeroplane in-flight magazines, tourist guides, Readers Digest, travel agents who publish their own brochures, etc. A short story, or caption, accompanying such photos is an obvious requirement. This is an area where writing skills can overlap with photographic skills.

Before you leave your home country, spend a while browsing through all those hundreds of magazines on display at the newsagents. See if any magazine could benefit from your articles and photo reportage. Look at all types of publications including sports magazines, even if you are not personally interested in sports. Write down the editor's address and make sure you take it with you.

VIDEO PRODUCTION

The same comments set out above are equally applicable to video films. If you have a video camera, then make sure you take it with you. Once again, easy as it is to get into, I do not recommend making pornographic video films since this is highly illegal and will eventually involve you with the police. That is something you can count on. Videos are far more likely to get confiscated and used as evidence against you than magazines or photos since copies of videos can be mass produced extremely easily at home. They proliferate and are sold, or passed on to friends. It's not so easy to copy a photo if you don't have the negative. Even magazines are virtually a "one customer only" affair once purchased. Possession for personal use is normally tolerated.

Why do police go after pornography producers and distributors with a vengeance? I suspect that one reason for this enthusiasm is that it is a lot less dangerous to go after guys who make dirty pictures than to arrest violent criminals, or members of deadly drug cartels. Because they like pornography themselves, most cops turn a blind eye to an individual who possess "private material", but exporting, importing or otherwise mass producing videos is another thing entirely. Why get into trouble if you don't have to?

WEDDINGS & PARTIES

There are not many people who own a video camera in the Third World, but everyone loves to see themselves on film. If you get yourself organised, then you will be able to provide a video service for parties, weddings and other special occasions. Weddings are a very large family occasion and a video film of it would be a prized possession. This service is in much demand, there will be plenty of scope for you to conduct business in this area. How do you get business? Why not make up an announcement on your word processor in English and the local languages. Place it clearly on display in a wedding dress shops. Offer the shop owner 20 per cent of whatever you charge the clients for the finished production. Business cards can be produced cheaply. Get 500 cards printed offering to make every local a star in their own video. Give them to everyone in your neighbourhood.

If you happen to own a karaoke system, you can make videos of teenagers singing their favourite pop idol's tune. Also, lip-synchronisation videos are popular. The subject practices singing a tune to a recording and then you put it altogether on tape. Nothing will come to you unless keep trying different things and only if you promote yourself!

SHOWS

A good video business is selling video tapes of transvestite cabaret shows and lady-boy beauty contests. Adverts can be placed in the UK gay press for these tapes. You might even be able to sell Australian or San Francisco Gay Day Activity Tapes in other countries. Gays love these films and so do transvestites who often scour the gay press with the aim of finding just such adverts. One friend of mine filmed three shows in Pattaya, placed one small advert in a gay magazine, received orders for 150 copies in a month and sold these video tapes for \$37/£25 each. Such videos are not pornographic because the participants are in elaborate costumes. The police have little interest in gay material, in any event. The only reason my friend stopped being in this profitable line of business was out of sheer boredom. Like the police, he couldn't take watching and copying carnival and cabaret act movies. The market is still there. It just needs someone who is organised properly.

A good tip is to have a friend in the UK who is prepared to copy video films for you and post them to customers on your behalf, for the reimbursement of his costs plus a commission on sales. This will leave you to administer the business side of the video film work, place adverts, produce new films and collect the money. There is nothing more tedious than having to make copies of a video film since one has to stay at home to change over tapes every few hours. This limits your ability to get out the house.

It appears that it will soon be possible to mass produce the new movie-discs to play videos on CD-Roms with great speed and low cost equipment. For now, if you do tapes, you may have to find a local contact where the videos are to be sold. If you have a friend with the ability to copy videos, preferably an unemployed friend who spends his day at home and who will be grateful for the money, get him to cope with this repetitious and boring stuff. You can send him the duplicate original tapes by post (keep the originals safe in case of postal confiscation or loss) Send him the list of local people to mail copies to. Request postal money orders for sales since they are safer than paper money or checks, keep some for yourself and send some to your friend for his sales commission. Or make a deal to be able to accept Visa or Mastercharge. Photography is not the best way to make serious money. But if you already have a trust fund, or if your needs and material desires are moderate, using your lens can be a way to enjoy life abroad in a creative way. You will get out and about --seeing interesting things and meeting interesting people. You will be more accepted in bohemian, artistic circles than if you are a computer nerd or insurance salesman.

CHAPTER 23

KNOCK-OFF CONSULTANT SPYDER WEBB

"Spy" Webb is a Knock-Off Consultant. He doesn't plan assassinations. Nor does he do anything illegal or dangerous. In a nutshell, he's a 50-year-old guy with a pony-tail who has been grossing a few hundred thousand bucks a year for over two decades. How? By simply visiting fashion shows and small boutiques world-wide. At these venues, Spyder picks out fashion items with potential for mass manufacture. In other words, he is a spy looking for garments and accessories that can be knocked off or copied in big numbers of relatively cheap versions. Because he has demonstrated [to certain clothing manufacturers] a knack for selecting successful knock-off candidates, Spyder is paid very well. He picks up examples of new and original designs that are destined to become hot sellers. Several big time manufacturers in the rag trade have contracted to reward Spyder's snooping with handsome annual retainers, plus liberal expense allowances. He also gets a snazzy bonus whenever one of his selections proves to be an exceptionally good seller. There are hundreds, perhaps thousands of people involved in various aspects of the knock-off trade. No licenses, special equipment nor any permanent offices are necessary. It is an underground service business with no inventory, no employees, and no nothing to go wrong. The question is, "How can you be one of them?"

EXACTLY WHAT DOES IT TAKE TO BE A KNOCK-OFF CONSULTANT?

Let's ask the expert: Spyder Man, as the man himself prefers to be known in the trade, has a flip answer: "It's all in the eye. If you can spot next month's fashion winners, you'll have it made." When we explained the purpose of our interview, that is, to give ideas and specific options to PTs on how they could make some extra dough, the Spyderman (who has all the Hill books and considers himself a PT) became more specific:

"You simply have to be able to spot fashion trends early. When I see what I think will be a hot seller, I recommend an exposure to my manufacturer clients. Then, while always keeping a sharp eye out for new stuff, I monitor existing picks to try and see if they are going to be a fad, a perennial, or a flop. I ask in stores what is selling and what is frigid. I watch what is happening on the street.

"If something I liked is turning into a flop I suggest that my client cut his losses and move on to another area. If it's an ongoing fad I try to get him into related or similar products planning for an 'in and out' move. If we are lucky enough to hit on one of those rare products that just keep on selling year after year, I say a few Hail Mary's and the boss keeps pumping 'em out as long as there are buyers. But there is little long term planning you can do in the world of high fashion. It's a niche, and if you hit it right, it makes a lot more money than selling standard workaday blah stuff you find at Sears, K-Mart or Penney's. Of course even those outfits have installed salaried buyers who do exactly what I do. They just do it slower. "Being a Knock-Off consultant is much like being an investment analyst or stockbroker. You watch what everybody else in the industry is doing [in the way of stock picking]. A stockbroker hears from scuttlebutt or reads in the Wall Street Journal or Barron's: 'A few guys who have a good track record for having picked Swatch Watches as a mover and shaker a few years back are now buying into egg timer

manufacturers in Bangladesh.' A headline in the Wall Street Journal asks 'Is Bangladesh the Next Emerging Market? Are high-tech egg timers the next Swatch?'

A broker, just like a knock-off consultant, reads these stories and looks at the pictures, to see what moves the funds and hotshots say they are doing. Then, like me, all the little worker ants may decide to hop on the bandwagon.

Just as with hot stock groups and the people who report on them, in fashion we have our own trade publications and annual events. They make a lot more interesting viewing than quotrons and the financial press -- especially if you like scantily clad young models. Wow. The bare breasts and wisps of public hair you get to see regularly are enough to keep you young and alive. Sex appeal is all in the packaging and I work with the Great Artists of wrapping the human frame. Among my hundreds of sources are Women's Wear Daily and Vogue. Teen-appeal magazines and crowd pleasing scandal sheets that show what the celebrities are doing (and wearing) are also important trend setters. Kids and young parents are big spenders on music and rags. You can't do everything so I listen to the music at home with my gophers and concentrate my workday attention on the rags. To get a little sample of what it's all about, watch Elsa Klensch's fashion focus programs on CNN global television news.

Back to music for a second -- music and fashion are hand-in-glove as you will see by tuning into MTV or the Music Television Station. I am sure there are knock off experts who look out for music hits in one country and then arrange and translate them for artists in foreign markets. And there are probably music guys who make a good buck selecting the jive that is played while the models prance down a catwalk. When you read a piece like this, expand the concepts to other areas and maybe you'll create a unique niche for yourself.

As in any business, you have to be selective, make your own judgements, and recommend certain actions to your clients. The clients always make the final decisions. They probably have input from a lot of guys like Spyder Webb. Every client has a few favorite sources who have been effective in the past. Getting into the door is not difficult because any smart businessman will listen to new voices making a pitch, "Hey guy, I will make your biz more profitable!" If you have alerted a manufacturer to next month's flavor of the week, and especially if they have acted on your idea to bring in a million bucks more into their coffers, you are a hero. At least until the next time you call a shot and it flops. You'll get in the door and be noticed with a cold call -- a personal visit, a direct mail-shot, ads, a newsletter, a regular column in some publication, a billboard, free publicity via public relations, friends, neighbours, country club contacts, chance meetings on airplanes, family connections, introductions via friends of friends. Of course you have to hustle and sell yourself and what you can do. It is the same in any business.

In the investment world there's a few pioneers with original ideas. There are big swingers in finance like George Soros, and Warren Buffet. Normally these gunslinger types burn both themselves and their high-roller clients out in a few years. Then there are a lot of

unknown little Spyder men like myself (in both the financial markets and in fashion) who sometimes can make their clients even more money over the long run. Why? Because like spiders, we watch and wait. We are more consistent and careful. We don't want to be the first to jump into an abyss and make the big wins or the big mistakes. We wait and see what the big guys are doing. We dip our toes in and before we advise a major plunge and when we do move, we take a teeny weeny, -- just a little piece of the action. If it works, we follow the trend. The trend is a friend.

For instance, in the fashion game, a lot, but not all of the best ideas come from the big name designers. They also have the big flops. But a lot of fashion trends are started by little guys and girls with great originality and flair. They may be fresh out of Parson's School of Design in New York or Paris. Of course, there are many top notch fashion schools. Besides these schools, we see kids apprenticed for a few months or years with the big names. Then the kids decide they can make it on their own. The smart ones don't quit till they have something going for themselves. They keep the job and become knock-off spies or do their own thing by moonlighting. They peddle their creations in the little boutiques of Paris, London, and New York City. Maybe they make a dozen copies by hand. If they sell well, they contract some work out. Then they open their own boutique in a low rent district. Good public relations consultants see to it that they are discovered. Some big names become customers even if they have to be outfitted for free. The publicity rolls out and the orders roll in. That's how a fashion house is born.

Then the cycle repeats as their best ideas are ripped off. But it doesn't matter because once you have captured the market for a certain 'Look.' You are raking in millions billions and zillions, so what if the kids on their way up steal a few crumbs. "Guys like me have picked up the crumbs for years and years." says Spyderman. "And besides being part of the creative scene and living at five star hotels, we don't have the stress of coping with government regulators, lawsuits from all sides, thousands of employees to keep busy, and rent to pay. I wouldn't trade my niche to be a top name like Gucci or any of the others."

Twenty years ago, a few kids with a feel for the pulse on the street opened Banana Republic -- a small shop in Mill Valley. Talk about being off the beaten track. Far from Milan or Paris, this was an obscure mini-suburb of San Francisco. There were more giant redwood trees in Mill Valley than people. And redwoods are rare. By mail order catalog, Banana Republic sold khaki pith helmets and comfortable safari suits that caught on. Their pseudo-Tropical stuff, reminiscent of Humphrey Bogart's garb in *The African Queen* or *Treasure of the Sierra Madre*. Now this nostalgia stuff for stay at home explorers is sold world wide by a huge chain of Banana Republic shops. They still move the merchandise via direct response ads and from free catalogs. This shows you don't have to be or start where the action is to make it big time. Benetton, a new international chain specializing in brightly colored cotton knitwear --- essentially high fashion sweatshirts and sweat pants --- started up around the same time. Birthplace? An equally small town on the other side of the world in northern Italy. And who else comes out of that rural area? Cerruti, Fila and quite a few other big names. At the same time Banana Republic opened its doors in Mill Valley, in the same area, Celestial Seasonings started out in herb teas and natural spices

and Hagen Daz gourmet premium ice cream was born. Made with "natural ingredients" all of these products (including the clothes) hark back to an earlier era (existing only in the imagination) when things were more pure and made better. Fact is, we make most things better now. Certainly here in the civilized world there is more abundance and quality than at any time in the past. In the world of fashion, the average kid has 50 times more clothes than we did in the bad old days. In a world of general affluence, it doesn't take much for an independent operator like you or me to live by our wits and sell information and ideas!

Back to fashion, the "Legendary" J.L. Bean from "Little Town in the Middle of Nowhere, Main," peddles mega-millions of "Farmer John" derivative outfits and Wellington waterproof boots to big city folk who never saw (and never will see) the inside of a barn. They are one of thousands of players who have captured small parts of this nostalgia market we just talked about. And of course all these new-old fashion standards are sold cut rate by outfits like my employers, who have legally copied their stuff.

But what if the trademark or designer label itself is also copied? For instance, those little red "Levi" tags and the leather patch saying "801" on the butt. These are registered trademarks. You'll see large scale counterfeiting of Levi shirts and jeans with the "original" trademarks and labels (fake of course!) in places like Thailand, the ex-Soviet Union or China. There it is difficult to get the local courts and local cops to enforce foreign trademarks or copyrights. But my employers copy designs legally. No palming off Mr. X of 7th Avenue as Armani of Italy. But white jodhpurs by X on 7th may retail for \$20/£13 while the Armani versions go for \$220/£150. The only difference may be the label itself. That's why, a few years ago, designers started putting their labels on the outside! Dollar-wise consumers sarcastically say that these visible labels are to let everyone know that the wearer is a sucker-- too often he or she pays too much for too little.

A few years ago punk was hot. Top designers presented a season or few of their adaptations of these outrageous street fashions. Rebellion and garbage-can outfits were recycled back to the boutiques. Ill fitting, Salvation Army rejects with giant holes or rips in them had to be made more cute and appealing. Who'd have thunk that in a short time the ragged, vicious and rebellious look was going to become mainstream? Knock-offs or adaptations of this stuff were soon being sold in the shopping malls of Main Street USA. I missed that one at the start, but like everyone else, got in at the top of the fad. Then there was Gay Guy menswear with guys in skirts carrying purses and unisex designs reflecting the taste of pop singer role models who didn't know if they were boys or girls. This was hot a few years back. Didn't catch on. But it will come back, with variations. Fashion is exciting! There are always retro periods where designers look backward at the Twenties, Thirties, Forties or any other period for inspiration. Even the Roman toga makes an appearance now and then. Ralph Lauren, Laura Ashley and a few others stamp out idealized versions of upper class British clothing from the 1920s. Some of their items like the poloshirt, flower print dress or brass button blazer with white piping have become classics. There is absolutely nothing a manufacturer or designer can do to stop knock-offs of such basic designs -- We say 'Everything that comes around, goes around.' Punk was a fad and is now pretty well phased out. Maybe in 20 years it will come back again.

Certain elements of any fad often remain and become mainstream -- like ear-rings and purses for men. Ear mutilation, tit rings, nose rings and body tattooing for the girls seems to be here to stay as well. More recently, even the big name designers such as Versace have looked at the domination scene and decided to take rubber skirts and tops, whips and chains and give 'em a little original twist. To go with nose-rings, why not slip on a dog collars with studs. Would you believe, leashes and tethers for people are 'in'! The hottest fashion ideas these days seem to come from the most offbeat, perverted, lunatic fringe groups. Serial killers and terrorists as fashion role models! Don't believe me? How about "Radical Chic?" In this style (one that has thankfully already come and gone), high fashion for a time involved dressing in five hundred dollar military camouflage jump-suits, with cartridge belts, chromed bullets and gold plated hand grenades as fashion accessories. Put some freaky social outcast wearing a far out costume in a hit movie or TV series and Bingo (!) you have a fashion trend. It's in to be out and different, but millions of kids choose to be different in the same way at the same time.

Obviously, to get with it and stay with fashion trends you have to keep an open mind about these things. A religious ultra- conservative, orthodox, or fundamentalist type is probably not going to make it as a knock-off consultant. You have to be offbeat yourself. But I predict that the shapeless Muslim fundamentalist look for women, complete with face masks and all will sooner or later be in the windows at Saks Fifth Avenue (and not for just the Arab market, either).

Menswear does not change so much. Otherwise sooner or later you'd see fashion-conscious men wearing Turkish style pants with plenty of room to accommodate pregnancies. [Note: Some Turks believe that the Messiah will be born to man and they want to be ready to receive.] Or maybe one day we'll see young hip guys wearing long black coats, wide brim black hats trimmed with beaver, and Jewish prayer shawls. Come to think of it, the British Teddy Boys of the Fifties already did something like that trip. Well, if somebody doesn't re-introduce designs based on religious garb for men, they will make a version for women -- you can count on it. And if people are buying I'll be recommending that my employers knock off a few different versions in various colors and fabrics. Of course top designers are copying each other all the time. Polo/Ralph Lauren of New York was successfully sued by Yves St. Laurent of Paris for knocking off a \$1000/£660 version of a \$15,000/£10,000 YSL tuxedo dress. But in the course of the trial it was shown that YSL had itself copied a tuxedo jacket from another high fashion designer, Jacques Esterel. Esterel got damages from YSL and YSL got damages from Ralph Lauren. Because the awards in such cases rarely cover the costs of the lawyers, and because everybody knows how aggravating and time-consuming lawsuits can be, most charges of copying are made in angry press conferences, and seldom followed up by litigation.

This means that knock-offs have been big business ever since the 1930s when French exports of high fashion involved serious money. Mass marketing people in America and lately in the Orient have since then been copying top designs off the runways of Milan and

Paris. The difference is that in the old days, society gals willing to fork out a few grand could be first to wear a new haute couture design. Hoi polloi had to wait until the next season. Now, with telefax and overnight deliveries, a manufacturer in Hong Kong can have high quality knock-off frocks on sale in Tokyo, Singapore and Palm Beach long before the originals get there.

Before World War Two there were organizations such as the Fashion Originator's Guild which successfully urged retailers to boycott obvious knock-offs. But the USA Supreme Court ruled that these organizations were engaged in illegal restraint of trade. This made my activities completely Kosher.

"So what does Spyderman do on a typical day?" I asked. The reply: "Among other things, besides reading everything in the trade press, I comb trendy little boutiques all over the fashion world. I see what they are wearing in the celebrity discos. I visit the high fashion salon shows in Paris. I take a lot of pictures. In the old days, sketches were used a lot. Now it's almost always photos. Eventually, I buy a quite few outfits illustrating the catchiest trends for my manufacturer customers. Anything I buy is promptly ruined for individual use by cutting a big hole in a prominent place on the garment. As a result, for shipping I can label them commercial samples of "no value." Mutilated garments to be used as samples have no resale value so we don't have customs problems in the Port of New York or in any other country.

"The decision on whether to manufacture zero knock-offs of these garments, a thousand copies or a million rests with the manufacturer. In the fashion business, things always move so fast that a big hit on April Fool's Day can be dead in the water by May 1st. If you have the hot merchandise that is "in", it flies out of retail stores or factory outlets at top prices. But if you don't have it at just the right moment, it will sit forever on a remainder rack marked "For Sale at Below Manufacturer's Cost." Too many remainders and your whole organization sinks like a stone. [Note: Other PTs make a good living simply picking up remaindered or distress-sale items -- both clothing and everything else --- at scrap prices and selling them at retail somewhere else in the world.] "If I really like some new design, I give it my personal seal of approval and make a strong pitch for it. Usually, because I've been right more than I've been wrong, the manufacturer will give my best discoveries and strong recommendations some extra consideration. But remember, the Seventh Avenue guys in New York that I work for didn't get to be successful by choosing to copy lousy designs. To stay in business they have to have a better eye than I do.

BACKGROUND ON THE KNOCK-OFF TRADE

In the 1960s a rich, fashion-conscious woman paid a huge premium to be the first person in her town to be seen wearing a designer original, let's say her taste, like Jackie Kennedy's in those times, ran to a simple \$5000/£3300 suit and pillbox hat with pink veil by CoCo Chanel. She'd have to buy direct from the designer. Maybe a year later, her middle-class compatriots could buy a look-alike knock-off at \$200/£150. These copies were to be found at the 'better' stores: Marshall Field, Bloomingdales, Liberty House or Galeries Lafayette in Singapore or Paris. The knock-off was not usually an exact copy, but was

called an "interpretation." These days, the successor of CoCo Chanel, a guy called Karl Lagerfeld, may present his spring collection in Paris. His newly designed garments appear in his world-wide chain of licensed or franchised Lagerfeld stores a few weeks later. But these days, before they arrive, department stores from Rome to Bangkok may be featuring high quality, exact copies of the Lagerfeld originals at an eighty or ninety per cent discount from the designer-label price. How do the designers react? Some of the smart ones license production of deep discount versions of their designs that are then found all over, including even Woolworth's Dime Stores.

Pierre Cardin has been doing this for years. Problem is that flooding the market with authorized copies made in India or the Third World inevitably cheapens the trade name. If every coal miner in Cardiff can afford to wear the necktie, maybe the super-rich won't fork out a premium price for it. And if the super rich and role models don't wear it, the miner's from Cardiff won't buy it either. A partial solution is to make the lower cost line recognizably different, but not too different from the premium priced versions. But if the top designers don't put out cheaper knock-offs of their own lines, somebody else will. The result in terms of marketing is the same. But that is their problem. Problem and yours as a knock-off consultant is first in finding manufacturers who will pay well for our expertise. Second we have to deliver the goods. In our case that means coming up with a constant stream of good ideas that they can profitably use. We get what we need by hook or by crook. But fortunately, we are not classed as crooks. Why not?

Go to Rome, Bangkok or the Canary Islands and you'll find plenty of counterfeits of everything including Hermes scarves, Rolex watches, Polo shirts, Dior purses, Luis Vuiton luggage. These counterfeits are illegal to manufacture, import or sell in the USA. The same is true in most other First World countries. Why ? Because counterfeits are not knock-offs, but rather exact lookalike copies of trademarked items. When the label or registered logo is also copied directly, the item is "pretending to be the real McCoy." Big difference. The counterfeits can be seized and destroyed. Makers and distributors can go to jail.

Contrasted to this, knock-offs of high fashion designs are usually not considered illegal because, just as with investment advice, anyone can sell something very similar to what the competition is offering. I can't pretend to be a broker at Merrill Lynch if I'm not, but I can recommend the same stocks they recommend if I change a few words here and there in my reports. A knock-off of an Yves St. Laurent design will not bear the designer's trademark label -- nor even a misleading one like "Eve Saint Laurent" because even this could give rise to a good claim for substantial damages. No, the knock-off will be labeled, Bloomingdale's Private Label or something quite unrelated to YSL. The retail buyer in most cases will buy it because they like the design or fabric. They won't even know it is a knock-off unless they see the original on a CNN fashion special. A big department store like Bloomingdale's buys many of its goods from a knock-off manufacturer. Retailers also may contract with a manufacture to make for their private brand label a knock-off item they think will be hot. Marks & Spencer is well known for this. With any item that becomes popular, in a short time, factory outlet stores will be copying and undercutting

Marks & Sparks or Bloomy's. "Everybody is knocking everybody else off," is an admission made by everyone in the business.

Unless a design is so distinctive and original that it truly stands out, and unless the knock-off copy is so accurate that almost every thread is the same color and every bow is in exactly the same place, it is virtually impossible to win a court action to stop the distribution of an item of apparel. It happens now and then, but its a rare thing. Finally, unlike the Rolex Day and Date watch or the Hermes printed scarf that can be sold unchanged, year after year, the typical high fashion item is here today, and gone tomorrow. Thus, any lawsuit over exact-copy knock-offs is usually moot long before the several years it takes to be heard at court and long before any legal decisions are reached. Maybe the fashion item has died a quick death and nobody cares who makes un-saleable copies. Or, at the other extreme there is market saturation. By the time the case is heard every teenager in every small town in Europe and the USA is already running around in knock-offs made by manufacturers and importers not a party to the lawsuit. Either way, going to court is a waste of time. And either way, my business prospers.

HOW DOES ONE BECOME A KNOCK-OFF CONSULTANT

People in this business usually don't materialize out of totally unrelated fields. Often they start off as designers, department store window decorators, buyers, or salespeople. For a while they have a job in some end of the fashion biz. Maybe even costume design. A couple of girls now well known in the business were ordinary salesgirls in Atomic City, a hip boutique in Paris. Then they met and maybe they seduced a few guys like the Spyderman. As these knock-off consultants bought a dozen or more dresses from them and were very good customers, the girls asked and found out what they were doing.

Another enterprising pair of girls (with no connection to the Spyderman); Carole Ledesma and Nathalie Jonqua decided to start a " Monthly Knock-off Newsletter", Their monthly set of color-copied sheets contains 100 color photos of what they consider the hottest new designs from Paris, London and Milan. They sent sample newsletters to hundreds of manufacturers and immediately rounded up around 50 subscribers. One subscriber said that if you get only one good idea per year, it is well worth a thousand bucks for this kind of information. Instead of working directly for one or two manufacturers as Spyderman does, they went for a larger segment of the market -- a move that could ultimately be far more profitable than individual consulting if their subscriber list increases.

Perhaps there is room for an information provider with a little computer savvy who'd would put the newest designs and ideas on a ROM disc every week or month. There is always room for innovation. If you have any ideas for a partnership that would keep both of us in Bacon and Beans, let me know.

Spyderman himself admits that he has successfully trained several dozen girls who are now knock-off consultants. Most of them had no background in art or fashion. "I simply picked up young girls who'd newly arrived in town with the line that if they were looking for a career, I'd teach 'em the fashion business." Then, I kept my word.

We hung out together and they went shopping with me for a few months. If they showed promise, I introduced them to manufacturers I knew, and presto, they were off on their own." There was always another girl ready, willing and eager to take their place as my assistant and gopher [go fer this and go fer that]. As a bachelor, I always like female company and am still ready to train more attractive young girls without any cost to them. If a guy wants to get into the business, we can still do a deal, but will probably have to talk about tuition or a trade for something I can use.

Spyderman says he's not worried about creating competition. "The field is wide open and with thousands of new designs on the street every month, and thousands of manufacturers looking for ideas, there is, if anything, a shortage of people who have a good eye. I have my established customers, and as long as I get things right a few times a year, they will keep me on the payroll. "you want to be a knock-off consultant, write to "Spyderman" J.E. Webb Fax 44-71-491-3201 or, Fax c/o Diana Blay, Amex, (41-71) 493-6703, or write c/o Bristol Hotel, 112 rue du Faubourg St Honore, F-75008 Paris France or call and leave a message at the Bristol, Tel (33-1) 42-66-91-45.

CHAPTER 24

TEACHING ENGLISH ABROAD – A GOOD IDEA

If English is your native language, no matter what your level of education, and you have ability to speak English reasonably, there is considerable demand for English language instruction. The is demand also in other languages but English is numero uno. Speaking English as naturally as breathing, we are in an extremely fortunate position. Abroad we can sell our skill as a Native Speaker. English-speaking people who have never been abroad don't appreciate that they possess a highly sought-after skill: Teaching English, or even better, teaching some other subject, in English. There are hundreds of languages in the world. Fortunately for us, the rest of the world has accepted that English is the international language of commerce, engineering, electronics and aeronautics.

In 1850 this was not so. A generation ago, the best ideas in philosophy, science and engineering were published in German journals. Churchmen and scholars communicated in Latin, Greek, and Hebrew. Anything to do with diplomacy or upper crust society throughout the world was done in French. The growth of the British Empire and later as the result of the military and economic power of the United States, there was a major shift to English as the most desired second language of educated people throughout the world. In the Third World especially, this is very noticeable. English is the official second language of India, Thailand and many other countries. English is taught at almost every university in the world. With few exceptions, advertising and street signs in the cosmopolitan and tourist areas of every city in the world are in the native alphabets and in English. Even museums use English as their second language. Japanese, Thais, South Americans, Italians, French or Germans who travel abroad are expected to communicate in English. If they don't speak and read English, travellers may have a big problem. In

virtually every country outside the English speaking world, imported products, such as foods, cars and consumer electronics products are all labelled in English. If any government forms are designated to be used by foreigners, the second language is usually English. French is a distant third on international flights always speak English to control towers and to each other. The language of the military weapons trade is English. Outside of certain regional orbits, international business between foreigners who don't understand each other is conducted in English. University courses in many technical subjects like computer science are often taught in English result of all this international use of the English language is that anyone in the Third World or in any small country wanting to be a social or business success must be able to speak and write to a decent standard of English. It goes without saying that even after a four year high school course, these aspiring linguists need additional tutoring and practice.

TEACHING ENGLISH AS A FOREIGN LANGUAGE (TEFL)

You may not be a qualified teacher, but that will not in the least restrict your ability to teach students in most places. Your authors have taught without any formal teaching qualifications, except that Bevan has a certificate that proves he completed a TEF course. Frankly, says Bevan, my correspondence course, and the "TEFL qualified" certificate, did not aid my teaching career at all. The enrolment subscription for a TEFL course was \$225/£150. It was a complete waste of money. Fortunately, I did not take the residential course which would have cost £975. At the time I was considering a move abroad, I felt it necessary to complete a TEFL course before I left. Why? Like you I read a few books on surviving abroad and had decided that my best bet was to become an English teacher. This would hopefully make grocery and rent money in Asia. The books I had read on the subject of teaching abroad all firmly stated that a TEFL certificate was necessary to get a job. Not really true!

Don't be conned as I was! Consider the source of your information. Those How to English Abroad books are the same individuals as the authors of TEFL books. The TEFL books, home study courses and the schools themselves so often recommended by the books are all tied in with each other. The first books are sold to job seekers. The job seekers are convinced that they could make a good living teaching English abroad. This may be true. But they are also convinced they need a TEFL certificate to do it. The TEFL school or home study course is the back-end profit center. Some authors own the schools or get commission from the schools that they recommend. Once you are abroad, there are many job-seekers waving these certificates around. Without some other angle, the TEFL certificate by itself is no more helpful than toilet paper. Believe me? You feel that completing such a course will help you understand the rudiments of teaching. OK. Spend your money in the vague hope that you will become a more professional teacher as a result of taking this course. It won't help you at all. Here's a better idea! If you really want to do the TEFL course, then I would happily send you a copy of mine at the cost of duplication, handling and postage. Write me c/o the Publisher. You can save yourself up to \$1600/£1000. I will even send you a nice certificate when you have finished, or in advance for that matter. My certificate is worth no more or less than what you'd get from any such school. Reading my course-work will make you realise just how much of a con these

courses are. You could certainly derive as much (or more) benefit by borrowing books on teaching techniques from your local public library.

My own experience: I completed a TEFL course in England. Then I made a list of all the Bangkok language schools. I got these addresses from various travel books and directories in my home town library. My purpose was to personally visit these schools and apply for a job when I got to Thailand. On my first day in Bangkok I simply walked into the office of the first school on the list. The owner, an American who had been living in Thailand for 20 years, was not particularly impressed with my expensive and hard-won TEFL correspondence school certificate. He was the first of many school owners and administrators to explain that just because I had taken a correspondence course I was not necessarily going to be the type of teacher he wanted. My certificate, he said, was not worth the paper it was written on. What they all need and want are good teachers with pleasing personalities -- and practical experience. My salesman's personality was ideal but teaching experience? That was something I could not pretend I possessed. We chatted for a while about my plans and his needs. When I mentioned that I had a university degree, was a Chartered Accountant and good at mathematics. I was hired on the spot. Ahah! I had stumbled onto something that will help you!

Here's the angle: Many spots like beach resorts have many backpacker types who advertise themselves on supermarket and university bulletin boards as English teachers. They do get jobs from individuals, but there is a lot of competition. As in everything else, "You've gotta have an angle." Here was my opening: Very few of these kids floating around are capable of teaching university level mathematics and science in English. I learned that these skills were in high demand. Thus I had a job my first week in Thailand and was immensely pleased. My money had been wasted on the TEFL course, but it turned out that without any prior teaching experience, I was able to get a job as a teacher. If you are good at mathematics or science, or if you have expertise in any subject, concentrate on selling yourself as an expert tutor in your speciality. Why be one of the masses of hippies and backpackers trying to make a living teaching just plain English. There are several better approaches to teaching. The path you choose is entirely dependent on the way you like to organize your life.

TEACHING

My favourite experiences in teaching fell into this category. I used to travel to the student's own house, or apartment, and perform individual tutoring. "One to one" personal tutoring is a lot easier than coping with classroom situations, and a crowd of unruly children. Kids in groups need to be kept under control. Much of your time is spent on disciplinary matters as the kids pass notes, giggle at private jokes, and distract each other. The individual student is usually keen to learn, and there is no showing off for classmates. This makes life so much easier.

I refused to teach English (alone) since it was not my favourite subject, paid less, and for me, involved too much preparation. I stuck to tutoring mathematics, European history, statistics, economics, business law, ethics and English literature. My students ranged from

16-year-olds to 23-year-old university undergraduates. I can just hear you saying "But I can't teach at university level!" Don't panic. Read on.

Students that you will be allocated are not bright English public school kids. They are not even the academically-disadvantaged Americans. They may be Thai, Japanese, or nationals of whatever country you are teaching in. English is their second or fifth language. They will not be nearly as proficient in English as you are. My first couple of lessons with each new student was never a prepared lesson. It was just conversation where I asked them about their needs and through questions, established their ability levels. Evaluating where they are and what they want and need is the most important thing you can do in the first stage of your relationship might spend the first half hour with a new student just testing his ability to communicate in English. I would encourage social discourse about any topic. I'd simply keep asking questions and get the student to do all the work. The student will obviously not learn too much out of the first couple of meetings, but at least he (or she) will get to know you and feel considerably more relaxed as a result.

You look over the course books the student is using and find out precisely what he is (or isn't) presently learning in class. Find out what homework he is doing and work through it with him. Using your charge's homework as a basis for a lesson is always a fall-back position if you can't think of anything else to do. The best teaching technique is to simply ask the student what he feels weakest in, and what he would like to learn. Then you give the kid instruction in what he needs most. If he shows you an exam paper where he failed some questions miserably, you will soon grasp the areas where your student needs help. Also, the student may need you to explain and go over assigned reading passages he doesn't understand.

The reason I say tutoring is easy is based on the fact that you can read faster than the student. Your eyes can be several lines ahead of the student and you can even scan an entire page in seconds looking for a particular word or phrase. This enables you to stay one step ahead of the student. Often the student will ask a question which will be answered later on in the text itself. Whilst giving due consideration to your answer, you can usually find it at the bottom of the next paragraph and you will therefore appear knowledgeable as a result. Remember that a non-native English speaker has to take one word at a time when reading English text, he cannot get a basic overview by quickly scanning the entire page as we can do. You will find that if you took a certain course years ago, material you forgot will come back to you and you'll be able to understand and interpret it for your student.

One particular student I did no more than complete his homework with him on each visit. He was a lazy little sod and needed guidance -- mainly on preparing for exams. He was extremely happy with my tutoring style because he would always obtain high marks for his homework. This would help his grade. Because of me he also passed his exams in my subjects for the first time. The most important thing in tutoring is to keep your student happy. The student in these situations can fire you by asking that you be replaced by someone else, or he can retain you long term by insisting that you help him for a year or

two. In some instances, the child of a wealthy business person who is being groomed to run the business can choose to bring you into the enterprise. Keep your eyes open for this sort of opportunity. Should be able to earn from \$10/£7 to \$35/£24 per hour tutoring students in their own house. It depends upon the country and on the wealth of the student's parents. Tutoring rates are fairly standard in every country, but you can do as I did and negotiate with parents for a large bonus if the kid gets a certain grade in a course he was failing before you came along.

A lesson is normally one to two hours per session. My sessions were usually scheduled during the evening after the student returned home from school or university. big problem with tutoring at private homes is the travelling. If you have two students to tutor in the same evening and they live a long way from each other, then this situation can be a real pain. Because of Bangkok or Third World city traffic, a motorbike is almost a necessity. Most established teachers possess one. Couldn't afford to buy a motorbike at the time I started teaching, so I tended to travel to student homes on a motorbike taxi or Tuk Tuk -- returning home on the bus for a few cents. Permits, though technically required, are seldom applied for by tutors since it is virtually impossible for the police to detect such work going on. Also, given that Asian countries need English-speaking teachers to train their people, the police effectively turn a blind eye to the lack of work permits. They might not be so liberal if it were perceived we were "stealing" the jobs of locals. Income will obviously depend mainly on how many students you have. You will gradually build up a group of paying students, so don't expect full time work from day one. You may only finish up with a two hour lesson each weekday evening and two such lessons on Saturday. You can earn \$500 to \$800 per month, from three or four students. You can live on this. You'll have most of your days (and Sundays) free. You will meet some interesting better class people, and as a teacher you have a high social status even though you may be living from hand to mouth – as most teachers do.

If you want to try tutoring, then you should start by contacting someone like my first employer: Moriarty.C.D. Co., Ltd.Soi Kasem (Soi 24) Road 10100. He hates people walking in off the street and saying "Hi. I'm Alex, I read about you and your school in Jack Bevan's book. Do you have any vacancies for staff?" John's blood pressure immediately soars, cursing me and my book ever since a hundred hippies strolled into his office within a week saying exactly the same thing. Now that the crowds have receded, try and be a little more tactful. Use a little common sense. Like, "Hi. I'm Alex. I met a guy in Pattaya last week that said you were looking for math teachers." This approach is far more likely to succeed, or at least to elicit a polite reply, for it expresses your concern to help him rather than for him to help you. Also, you won't be mentioning my name. Don't need any specific names. Just look in the Yellow Pages of any city and you'll see quite a few listings for schools. Go in person. Be friendly. Discuss the local scene and opportunities. You should be able to find a slot for yourself fairly quickly.

TEACHING IN A SCHOOL

Every major city in the world has English language newspapers, weekly newsletters and English magazines. These are usually found at tourist hotels. Some are free. Others may

cost a few cents. Many publications will have small classified adverts seeking native English speakers for local schools. These slots may be for English courses or for other subjects taught in English. If you prefer the idea of going to the same school every day and teaching English language, then this approach might work out best for you. There are dozens of small private schools in every city and town. Workers or students go to school at the end of the day or on weekends. Sometimes there are courses given during the normal business day. Pay offered by these schools is always enough to live on if you live like a native. In fact, the pay for a foreigner is almost always more than local people receive if they are teachers. You might, therefore, occasionally experience resentment from other teachers because of the salary difference. This shouldn't be a problem if you are friendly, make a joke about it and offer to buy the colleagues coffee and doughnuts with the salary difference for that particular day.

School classes will typically contain ten students or more. Lessons are usually 45 minutes to one hour long. Since there could be seven hours teaching in one day, there is a lot of preparation. This sort of teaching is stable, there is a lot of effort needed compared to the minimal financial compensation. A good English teacher should expect to perform one hour of preparation for each hour of teaching. Homework can take a very long time to mark. This leaves precious little spare time for other projects and social life. It wasn't my cup of tea, but it might be yours. Bangkok, where I started my teaching career, there are several universities which are always seeking experienced teachers. Universities pay much better than small schools, but you must be able to demonstrate experience and capability at this level. If you have a degree and some teaching experience, then you should be able to earn up to \$1000/£660 per month, depending on your qualifications. This is a very good wage where the median income of a worker is closer to \$200/£133 per month.

There are thousands of English language schools abroad – and in your home country as well. Sometimes a local school in say New York or London is affiliated with another school like it in the country where you'd like to be. Berlitz, for instance, has outlets all over the world. You might start by teaching in your home country and then with a good reference after six months, be able to have a job waiting at some exotic destination. Take a notebook to your local library and copy down all the addresses listed in one of those "How to teach English Abroad" books. If you are into high tech, you can use a scanner or copy machine to get the addresses. You can write a nice letter to prospects. Alternatively, wait until you arrive in the land of your dreams and use the Yellow Pages. If you've no idea where to get a Yellow Pages book, then try a business centre in any big hotel. Or you can just ask to see the book and make a copy of a page at a hotel's reception desk. Staff will assume you are a guest and will normally be most obliging. If they ask if you are a guest you can always say "Yes, I am a regular customer at your restaurant or your public rest room [only joking!]"

TUITION PRACTICE

The most financially rewarding occupation for teachers is running their own private school or tutoring practice. Your school can be a one-man show, or you can later take on a few extra teachers to meet the demand. The advantage is you are your own boss, you collect

all the money paid by the student, not just the 50 per cent most schools allot. You can operate a school from your own apartment. No transport costs need be incurred and no time is wasted sitting in traffic jams. You can suit yourself as to whether you teach individuals or groups. Since you can be available all day long and all evening, and you have no overhead or administration, you can be very competitive with your fees. You set your charges depending on what the traffic will bear. Rich students can pay more. If you want to make contingent fee deals like if the student gets an "A" you get a \$500/£330 bonus, you can do it and there is no need to argue with your boss over the split of any such incentive fee, or whether "school policy" allows it at all.

There is nothing like being independent, unregulated and making up your own rules as you go along you will have to organise your own course work, though. However, you should find that most students have their own books which you can utilize in their lessons. Again, homework is an important source of inspiration. Many students will be at university and they may need help in carrying out their assignments. Proof reading their written compositions and making suggestions to improve them are always needed with a native English speaker is often all that's wanted by some students. Must be able to speak clearly, slowly, use proper diction, and express yourself without resorting to regional idioms. Patience is a main prerequisite for a teacher. If a student does not understand what you say, then you must be capable of restructuring the sentence in a simpler way. For instance, imagine talking to a three-year-old child, you would simply not be understood if you talked as fast as you normally do. To communicate you may have to use simple words. It is the same with non-native English speakers. However, you must be careful never to insult or appear to be condescending by talking to your mature students as though they were small children.

You are abroad, you will hear tourists talking a mile a minute to waiters and shopkeepers. They will often use idiomatic phrases that are incomprehensible outside of their own immediate social circle. If a California Valley girl says "Grunk that's Rad." Or a London lad talks about the "crazy birds who got pissed and mooned us last fortnight," a foreigner won't have any idea of what they are speaking about. Sometimes the speaker doesn't even realize they are not using English, but local colloquialisms. You, as a teacher, must know the difference and you must get used to the idea of being grammatical in your teaching conversations. As more you come into contact with local people, the more likely you are to meet potential students. Sitting in your room wondering where you can meet students will get you nowhere. You must go out and find them. You will be surprised just how easy it is. Nearly every foreigner in business will admit that they want to practice and learn better English.

Your job is finding students who will actually pay for lessons. If you hand out your card and offer a cheap introductory lesson, that may be one way to market yourself. Another way is to offer free lessons to anyone who brings in four paying customers for a group class. As with anything else, the marketing is as important, if not more important than the product. Best way for anyone to learn English is through constant exposure to conversation. Formal structured teaching of the language requires teaching ability and

experience, but conversation requires nothing more than patience and an ability to think of new subjects to talk about. This is one reason why you do not have to be qualified as a teacher, you just have to be a good talker and very patient. To one individual conversation is the best learning experience for the student since he will have 100 per cent personal attention. However, this will be rather expensive since you should be charging at least \$10/£7 an hour for your services. A small group is therefore advisable so that they can share the fees. A group of four would normally pay you \$20/£14 per hour or \$5/£3 each. A good source of students is universities. Wander around any campus and place adverts on the notice boards. My best source for students was professional people like accountants or lawyers. They need to improve their English to get ahead careerwise. Unlike university students, professionals have an established income and can pay much more handsomely for your services.

I recommend that you seek out professional firms. Talk to the staff. Perhaps an interview with one of the firm's partners will bring you a full time job teaching his staff during the evenings or weekends. It doesn't hurt to offer trades. You need dental work? Offer to teach something to the dentist or his wife and kids. Don't restrict yourself to teaching. You can write ads, translate instruction books. Make yourself useful! Look for the needs. Find the needs. Fill them.

YOUR OWN ENGLISH LANGUAGE SCHOOL

If you are an organiser, then you should consider establishing your own English language school. You will not need to rent any commercial premises. Your own apartment will do nicely. What you do for starters is to place adverts in newspapers. Use your brain to seek out potential students and make a pitch they can't resist. I like the contingent fee pitch. "Pass your exams or don't pay us anything!" Finding teachers is much easier. There are always qualified people who want a job where they are told exactly what to do. The world is populated by 99 per cent followers who can't think, and one per cent leaders like us. The reason that Communism failed is that the philosophy of the system gave importance to "labor" but failed to recognize the entrepreneurial skills that put the right goods and services in the right places at the right times. In the free market system, the people who on their own initiative

TAKE CHARGE OF THINGS

Take charge guys are the ones who make the serious money. Why not organize lessons for students using teachers living near you? You should be able to charge the students at or slightly below the going rate per hour, but you need only give the teacher, half or two thirds of what the student pays. This will leave you with an excellent profit per teaching-hour. It will be your responsibility to collect fees from students (in advance of course) and pay your teachers (in arrears). You will be the administrator, leaving the hard repetitive slog of teaching to other less well organized people. Get experience with this sort of operation, it is advisable to initially join a small school, similar to the type you wish to set up -- as a teacher. Then you can establish contacts among the other teachers. You can then use those contacts in their spare time to teach your own students. Maybe you can "poach" staff by offering higher hourly rates of pay or more work in more convenient

locations. Alternatively, you can advertise for teaching staff. You'll be inundated with replies. There are always dozens of English teacher wannabees scouring the newspapers for work. You'll quickly learn that the majority of them are worthless as teachers and unreliable to boot. But eventually you'll put together a good staff. English is not the way to become a millionaire, but it is a living and more importantly, teaching allows you to plant some roots in your new environment, and meet local people. You might even meet your next spouse or lover through teaching. Your students, their relatives and their families will lead you to business and social contacts and if you keep your eyes and ears open, they, in turn, will give you ideas for other profitable ventures and sidelines.

SERIOUS MONEY

Can you make serious money from teaching? There are ways. For instance, maybe you could replicate yourself by producing a home study course. The biggest secret to making money in any field is to develop a product that can be mass produced and mass marketed. Without this, you are like an old time shoe maker or tailor. You can never get rich because you create one product for just one person at a time. You will run out of time and energy long before you have earned much of a surplus over your living expenses. You are in a nickel and dime business when you sell low value personal services like teaching English or cleaning houses yourself. It is possible to make any product a mass produced product for a mass market. If you owned a recipe for excellent cheesecake, the cheesecake could be manufactured, frozen and sold all over the world under the "Lindy's" or "Sarah Lee" trademark.

Berlitz and Linguaphone market language courses on discs, on tape and on CDs. They operate in a big way. Could you compete? Maybe. For any business you need a plan. If it doesn't make money, you tinker with it till it does work. You could market your taped English language course with a gimmick. I might offer my correspondence students the chance to attend regular big parties for singles or other special interest (i.e. English speaking astrologers, gay, lesbian, bondage, or computer nerd groups). Maybe at these gettogethers or "events" you could hire British or American comedians to tell jokes and to explain them slowly and with gestures so everyone can get a laugh.

Parties and social events are always good sellers if they are fun. Your parties could have the rule, "only English may be spoken." In the Third World this would surely be a social plus. You could have group sing-a-longs, classic films, or whatever English oriented activity your particular crowd seems to enjoy. You could seek government loans and grants from your home country to support the program. Maybe you could give history courses on local TV or do a tie-in program with Voice of America. The power of TV is enormous. If you were given three hours a week of air time in a town with a big population, it is easy to imagine that you could have 500,000 regular viewers of whom 100,000 would buy your products -- maybe a printed home study kit at \$35/£24 each. It doesn't take too much math to figure out that this might give you a gross of \$3,500,000. When one starts thinking in those terms, individual one-on-one teaching English to snott-nosed kids for \$20/14 per hour has less appeal. Any trade or occupation has the potential to be turned into a major money maker.

Can you do it? Probably yes. You need to "Think Like A Tycoon" and then follow through on your ideas with persistence and common sense. You might be able to earn a lot more with a good idea related to teaching than could ever be possible with individual or small group teaching. If you think small, you'll always be small. There is a very low limit on how much you can do when your time is tied up on "one-to-one." But there is no limit on how many home study courses you can sell. If you staged a nightly quasi-social event (lectures, encounter or discussion groups) for singles or young executives bound for an English speaking country, it would not be hard to conceive of 500 or 1,000 tickets being sold each week at \$10/£7 each. Think about ways to earn serious money and you will. Think only about getting a job and you'll always be a slob. 25 "Female Companion Wanted for Uninhibited Adventure on an Uninhabited Tropical Island, Must be Personable, Intelligent and Fit" may not be the exact wording of his ad, but Gerald Kingsland, according to the London Observer (21 April 1996), apparently places personal ads like this in London newspapers or magazines every few years. There is no shortage of genuine respondents. Gerald, who looks like an old fart, and who is now well over 65 years of age, always (until the last trip) chose an attractive lady in her twenties as his honeymoon-without-marriage companion. The latest one is a bit closer to his own age.

We thought we had heard of everything in the way of unusual lifestyle options, when this item came to our attention. Apparently it is easy for a guy or woman who has survivalist skills to recruit one or more companions to go away with them to play Robinson Crusoe or Swiss Family Robinson. Apparently, the ad-respondents are willing to finance the travel expenses and buy all the survival gear needed as well. The Observer reported that Kingsland always gets about four or five dozen female applicants, bored with the urban rat race. They are willing to go off on an adventure that is pretty much as advertised. Many of the applicants, after an interview and no doubt a little soft sell in the sack are willing to pay all or most of the expenses. After spending the past 20 years with companions obtained in this way on different islands off New Guinea, South America, South East Asia, and the South Pacific, Kingsland has left London again, setting off for an uncharted island with companion six (or is it eight?).

Gerry's fifth girl Friday, Lucy Irvine, wrote a best seller book *Castaway*, about her island camping experiences. The experience, she says, wasn't exactly a happy one for her, but the book made her rich. It also a movie, starring Oliver Reed as Kingsland. Both in the movie and in the book that inspired it, Gerry K. comes across as a lecherous drunk with a gargantuan ego and an insatiable sexual appetite. Yet a female reporter for the London Observer, found him to be a shy and charming man, a "teddy bear," not at all like the character in the movie or book. But whatever he is, Gerald Kingsland is a near perfect PT. He's discovered a way of life that most of us dream about? King of all he surveys on his own island. Camping on a white sand beach with a beautiful young woman (who pays the bills). No intrusions. They romp and play, fish and swim, living mainly off the fat of the land. Kingsland has no address, no phone, no mail. He pays no taxes. The expense of trips to his dream islands are paid for largely by his ladies. In today's world, being on an isolated island need not mean emergency medical evacuation is impossible. Before the trip

begins, the ladies involved are told how they can keep in touch with friends or relatives (if they chose to) and how to quickly escape from Gerald and his island paradise if they don't get along. But if past performance is any guide, most women stay the two year "contract" for the relationship always set out by Kingsland. The girls are told that there is a honeymoon period, a settling-in interval, probable times of wanting to get out, and eventually a very happy and contented era. The girl agrees by contract to stay the two years barring mistreatment or serious physical ailments. In case of emergency a miniature radio transmitter or portable cell-phone can always summon a boat or helicopter from the mainland.

Can a non-survivalist PT like you or me experiment with something less than two years? How about two weeks? Why not! There are plenty of uninhabited islands near major resorts. We could settle in with a honey in complete seclusion --- yet be only a short canoe paddle away from a store, and five star accommodations.

As any Thailand visitor knows, for around \$20/£14 per day, there are an unlimited supply of lovelies who are eager to go on trips with "falangs" (foreigners) of any age. The thought occurred to me that instead of paying for a girl and paying \$100/£66 per night for a hotel suite with circular Jacuzzi, and mirrors on the ceiling, I might buy a sleeping bag, a few supplies, and spend an entire week or two sleeping under the stars on such an island for free. Nobody would mind or tell us to get off as these islands are not inhabited. The boat guys could check on us every few days and bring over groceries for a small gratuity. Why pay for companionship when there are so many lonely people in the First World who want to break free but don't have the motivation and courage to do it alone? Many individuals need love. They want new options and confident leadership and companionship. Less self-sufficient people will pay you to take them away from it all. Kingsland gets his girls to pay for the trip. He goes off to remote destinations for long periods of time. Apparently he really gets to know and love his companions. He has deep and honest relationships -- living off the land and sea. Something similar to this could be much more satisfying for your soul than a conventional life. Think about the possibilities and variations. But don't just dream. Do it!

It took the article about Gerald Kingsland in the Observer to open my eyes to yet another lifestyle option. He has been living this way for several decades. Why couldn't you or I do it? Why indeed? Any of us could do it.

As a result of this idea from a newspaper, I did it myself! Until I became better at living off the land and sea, I choose islands within eyeshot or rowing distance of civilization. Later on I got further and further away from civilization by using a four-wheel drive vehicle to reach unpopulated areas. Like Kingsland, my honey and I explored new places on opposite ends of the earth. If I was more into boats, I might opt for a yacht as my floating home. One could have a lot more conveniences that way. What do you do for amusement when you are away from other people? I suppose you could watch television on a satellite receiver, among other things. But TV is certainly not something I shall ever bring along. Getting away from the one-eyed monster is a great pleasure. I do bring an

ultra-light computer and solar power unit to run it. There is the little problem of food and drink. First, you must make sure your island isn't really a desert. The most essential thing for survival and comfort is a convenient fresh water supply. Modern distillation devices can turn sea water into something drinkable, but there is no substitute for a natural artesian well, a spring or flowing fresh water. And who says you have to live on an island? As it turned out, I am not such a sea person, and I found plenty of places in forests, mountains, canyons and endless uninhabited plains.

Ecologists may want you to believe the world is over-populated, but if you ever get out in an off-road vehicle, airplane or boat, you'll soon find out that there is still plenty of room in the world to be by yourself. For a stress-free life, I recommend this option very highly.

Eden Press in California and Paladin Press, also in the USA, have plenty of books on camping and survival. Plus, they recommend where to go. Besides the right equipment and a Boy Scout Handbook, all you need is a good companion and a good attitude.

CHAPTER 26

YOU SHOULD HAVE A "PORTABLE OFFICE" NOT RENT (OR BUY) OFFICE SPACE

In most places a definite, fixed business location means you will be taxed and regulated. Probably you'll be pressured to get a business license of some sort. You can and will be sued. Your mobility will be limited from the start.

Alternative: Do any work from wherever you happen to be. Get the smallest lightest-weight portable computer and word processor you can find. It can be set up in a hotel room. With two or three giga-bytes of memory you can store more computer software, files, mailing lists, form letters and more information than you'll ever have time to read or use.

You needn't spend anything on rent or a secretary. Maildrops cost between \$7/£5 and \$90/£60 per month, depending upon the level of service and the location. For a simple mailing address and telephone/fax number use a cheap mail-drop service. Lists of over 1,000 such services in various parts of the world are published. These small businesses often do more than just take messages and receive mail. They can handle your banking (by depositing in-coming checks). They can fill orders by preparing a mailing label, logging incoming charges on Visa or Mastercharge, sending out your product, or instructing someone else (such as a manufacturer or freight forwarder) to do so. This process is called "drop shipping." If you have several mail/message services and something goes wrong in one country, you can simply divert business to another maildrop in another country where the coast is clear.

If you do not wish your personal whereabouts known, your maildrop can re-mail letters for you. Your correspondents will get letters and packages postmarked from an exotic location far from where you may actually be living. Your ex-wife will be led to believe you

live in Timbuktu when you may be only across the border, a few miles away! Some maildrop services also provide conference rooms and an office setting if you actually wish to meet clients at the address they write to. We prefer to avoid our mail drop from even knowing what we look like. Our clients are not put off by the fact that we do not have a conventional office. After all, we are PTs and our lifestyle and mode of doing business should reflect that. Generally, we meet clients in lobbies of expensive hotels where we are not actually staying. Not only are we not known to the hotel, we don't even live in that neighbourhood! By reducing overhead to a tiny fraction of rent on a normal office lease, if a business venture doesn't work out, very little is lost.

If things do work out, your profitable operations are still better off being kept portable and judgement proof. If your "office" is ever robbed or raided, there is going to be little or nothing in the way of files, product, customer records or money for intruders to seize. In our own case, we file "dummy" addresses with the mail drop to give any raiders false leads they can follow up with the penguins in Antarctica or the pandas of Outer Mongolia. One incidental hint: Don't pay your maildrop operators with checks, credit cards or money transfers that give investigators a paper-trail back to any of your serious money bank accounts. Make sure that mail goes out every week and you have some code signal to indicate trouble. The mail drop operator can be promised a \$500/£330 bonus if you are told "Your child is ill!" or other code words indicating you should cut off the flow of mail due to trouble at Mail Drop City.

DO NOT HIRE ANY EMPLOYEES

In general, once you have even one regular employee, you must spend vast amounts of time and money to comply with local laws. Typically, these include withholding taxes and social-benefit payments, plus mandatory pension plans and insurance of various types. Your employee in many places need not work to be paid and in some countries, including France or Italy, you can't just fire someone. He may be legally entitled to five or ten years of severance pay, maternity/paternity leave, sick leave, and other leaves-of-absence. In many places an employee often simply cannot be fired for stealing or being lazy but must receive notice, severance pay, and other costly benefits. A dismissed, disgruntled employee with time on his hands can, and probably will, sue you for sexual harassment, discrimination, providing an unhealthy environment with second hand cigarette smoke, and a million other clever things. In many countries, the government or the legal system will provide free lawyers and a no-risk situation encouraging ex-employees to have a go at their ex-employers.

One of our clients recently was bankrupted because he had to pay a small fortune out to a female employee (secretary). She "proved" in court that she was just as qualified as a male salesman who earned 50 times as much as she did on commissions. Because she asked for and was not given the opportunity to sell this was deemed discrimination. Forget that he needed a secretary and the salesmen were already selling more than he could produce! By court order she became entitled to 10 years' worth of compensation at the rate of the top salesman.

Besides suing, an employee may betray you or blackmail you. It is amazing to us that everyone does not use "independent contractors". These people are small-scale entrepreneurs who will do whatever you need on a one-time (or many time) negotiated fee basis. You need someone to run your computers? You go to Norbert Nerd who does business as Ajax Computers of Taxhaven Docks, Dublin, Ireland. Ajax sends out a person (Norbert Nerd) who does the job for six months on a contract basis. The other side of the coin is that if you are looking for a job, you can sell your services better by being employed as a corporation which you have set up to do the job. You do the work, but are employed by your own corporation. Presto. No tax, no withholding. Big Brother is not in bed with you. It is a win-win situation. The employer avoids having to cope with employees or renting a fixed establishment. He avoids the many problems of having his own staff.

With the right products and the right helpers, everything can be kept off the books in A) the country where the products are used, B) in the country where the manufacturing takes place, C) in the country where the orders are filled, and D) most importantly, in the place where your ass and assets snooze at night.

DO NOT KEEP SERIOUS MONEY INVESTED IN INVENTORIES

When choosing the business or profession you will engage in, be sure that you do not have to keep any expensive products in stock at your own expense. This does not mean that you can't sell expensive products. It is just that you must make a deal in advance with a manufacturer that your orders are to be filled by them and that you will have a certain time (usually 30 to 60 days) to pay. If you are selling information, this information (whether books, pamphlets or pictures) can be printed up in small quantities as dictated by orders. The ideal product for a PT is computer software. It is nothing more than electronic impulses stored on a disk or CD. You duplicate the product as needed by sending it out over the Internet. Payment comes in by encrypted E-mail --usually on a credit card. Payment can be deposited in a bank account on the other side of the world from where you are. If your product is software or any personal services, you have no problem with inventories.

WHAT IF THE PRODUCT YOU KNOW & LOVE IS EXPENSIVE

If you are selling classic cars, gemstones or expensive art works for instance -- it is best to do it on consignment. Consignment is an arrangement where the owner lends you the object to be sold. Or perhaps just provides a picture or specifications of the "thing." If you sell it, the owner gets an agreed sum. You keep the profit. If you fail to sell it, you return it to the owner. The arrangement can be structured any way the parties agree. Thus if you have a good reputation for selling Picasso paintings, the owner may be willing to pay you a non-refundable advance for expenses. Any deal is possible. You give somebody else what they want (like a sale) and they will give you what you want (like a commission).

Besides the obvious advantage of having nothing to spoil, burn, be stolen or go out of date, by not owning a lot of things connected with your business, you have no inventory targeted to be taxed, leined or otherwise attached by any government agents. Most places

have an "inventory tax." This is like a wealth tax. A percentage of the value of goods held for disposition in any trade or business must (often) be paid whether the owner sells the goods or not. The so-called free port arrangements offered by many governments are designed to allow the storage or processing of goods in a designated area without any tax consequences.

If you don't have to pay for and hold any inventory in the first place, your money can be deposited or invested to earn interest or dividends. Warehousing rent, insurance and taxes of various types are avoided.

Why do some people and corporations inventory raw materials and then inventory finished products ? Simple. Most major businesses -- such as multi-nationals -- which are producing a product from raw materials can't operate from mail drops and without any employees. If you are going to mine gold, you need an office. You need expensive equipment. You are stuck with high visibility, employees and their unions. You face hundreds of different taxes, lawyers, accountants, environmentalists, do-gooders, and the whole bureaucratic mess that PTs want to avoid. Why do they (the big corporations) do it? Because, in our opinion, usually they don't know any better. But the small independent entrepreneur often is wealthier and enjoys a more flexible lifestyle than the CEO of a major corporation.

The typical corporate business, even with all its expenses and taxes may be able to (for instance) produce gold at \$250/£165 per troy ounce and sell it for an average price of \$350/£240. This provides a \$100/£75 per ounce profit. Mine enough gold and there is plenty of profit to spread around. It goes without saying that every business that has ever existed eventually has failed or changed. But while profits last, stockholders get a dividend and the top level officers and directors draw a good salary, expenses and perks (car and country club dues). If you are a conventional sort of person, you may enjoy being a "company man." But it is not our style. Every corporation supports a myriad of independent operators who keep it running. These include consultants, temporary employees (independent contractors), brokers on commission, manufacturers' reps, etc.

Wherever we have looked into the operations of any big business, at several key phases, some PT operating out of his back pocket, makes far more money (net to him) on commissions and fees than anyone involved in the more conventional aspects of running the business. The PT may be the manufacturer's representative or a broker on chemicals used to leech the gold from the ore. Or he might be the guy who makes the deal to have the gold turned into collector coins that sell for far more than the weight-value of the gold. More often, the chap who runs off with most of the golden eggs is a financial man who, for a percentage of the deal, arranges for a company to go public, or to go private, or to issue bonds or stocks. Or the guy who as an independent contractor provides the computer software, brokers the transport, or handles the environmental compliance. Not to mention lawyers and outside auditors.

The people who take the cream are sometimes written up in the newspapers or Fortune magazine. They are called by various names: promoters, entrepreneurs, or deal-makers. The most successful of these deal makers, these days, are PTs.

CHAPTER 27

IDEAS FOR PTO

PTO's can be arranged risk-free, before leaving home. Fine for passive types who don't want to think or start their own business try: Crewing on yachts, freighters and luxury liners as a gigolo, working in hotels (gambling casino) as a dealer, shill or whatever, taking a ski resort seasonal job checking lift tickets, restaurants, hostels.

Get a job on an Israeli Kibbutz or Moschav. You don't have to be Jewish to go to Israel and play farmer. Pay is slightly over subsistence. All basic needs are furnished. You only work half a day. Good fun atmosphere. As mentioned in the Passport Report, enrolling in a work study program at a Kibbutz Ulpan. The combo is a good way to learn the lingo and get an Israeli passport with your "Hebrew Name." The process takes only three months if you can prove you are Jewish by showing a certificate of membership 1) in a congregation or Jewish organization or 2) your birth certificate with a Jewish mother or 3) Go through a religious conversion . Not so easy as becoming a Muslim or Christian. They want you to understand the religion and its history not just "profess your faith." No problem if your mum's name was "Sarah Cohen." .

The best language school is said to be Ulpan located north of Tel-Aviv, at Ceasaria. There are many good looking single women and a nice climate. They are open to males and females of any age or religion.

French Foreign Legion -- Still a good place to get lost if you are male, of military age, and above all, fit. They don't ask questions about your past. After one term of enlistment you automatically get French citizenship and passport. Wages are slightly over subsistence. A nice uniform is provided and you get to play with guns, tanks and similar toys. You will probably be posted to some remote military camp in an African vestige of the French Empire. To Our Readers: As the author was never too enthusiastic about getting a job and has little experience along those lines, we earnestly solicit your personal experiences for the revised and expanded version of this chapter next year. All info used or quoted will get you a free book of your choice or other publication from the publishers.

CHAPTER 28

AVOIDING BIG BROTHER

A few years ago, a popular expression was "Better Red than Dead." These days, as the red peril has disintegrated, a less euphonic but new expression has replaced it -- at least among our crowd: "Better P.T. [Paranoid Together] than Perish." In today's world, every

"normal" person is at great risk of persecution or prosecution by bureau-rats. Productive and visibly successful individuals make the most inviting targets. PTs are perhaps the only group savvy enough to organize effective counter-measures. It is important that we continue to share information on how best to escape Big Brother's squeeze. We can learn a lot from criminals. Hence our first story about "The Jackal".

END OF THE DAY FOR THE JACKAL – A TRUE STORY

Alias "The Jackal," a notorious terrorist and assassin came to the attention of authorities in backward, inefficient Khartoum, Sudan. This led to his capture. Where did this "master criminal" slip up? It turns out he made many mistakes, any one of which could have been fatal:

He entered the country on an unusual passport. It was a diplomatic passport issued by a friendly Arab country. Border officials made a special note of his entry, which they probably would not have done for a more ordinary person. A routine survey of arriving passengers by the state security service resulted in a fax to the Jackal's alleged home country and their Minister of Foreign Affairs asking for a confirmation of "Mr. Mohammed's" diplomatic status and details of his diplomatic posting or assignment, in Sudan. The reply was "No record \ No Assignment." This resulted in a routine search for the suspicious Mr. Mohammed.

What was he really doing in Sudan? Who was this suspicious character? Three months later, local police reported only one bit of information to their superiors: The bogus diplomat was posing as a Lebanese businessman, calling himself Mr. Barakat. This was a different name than the one on his passport. The local police suspected that he was up to something illegal and placed him under surveillance. The police work in his case was strictly routine, no brain stuff. But in another three months it generated still another report.

Barakat moved out of his original hotel accommodations leaving no forwarding address. But several hotel employees knew where he had moved. The police investigated. He had rented an expensive furnished apartment under still another name. Carlos was receiving large quantities of mail and faxes at his old hotel under the Barakat name. They were being delivered to him by a bellhop. He also made a lot of international telephone calls, usually at the business centre public phone of the five star Khartoum Meridian Hotel. Other communications were done via the Hilton.

All foreign calls and faxes are monitored by Sudan police. Though they didn't know his real identity yet, Carlos had already attracted the attention of other agencies because of excessive correspondence, calls and faxes. The fact that he used different names and coded phrases had caused hotel operators to notify their superiors who in turn notified police several times of "suspicious activity" by a foreigner. Plus there were meetings with well dressed foreigners in the hotel lobby. Several meetings were held with people who themselves were under surveillance for illegal activities including trafficking in arms and political subversion.

A professional should have known better, but the Jackal also purchased a white Toyota Cressida, License number 1075KHA. Driving it himself, he accumulated (unpaid) parking and speeding tickets. He was being closely watched by the traffic and motor vehicle department as a dangerous and possible drunk driver. If you are counting, this totals at least four separate "suspicious activities" reports in Sudan -- where things are not so well organised as in say the USA, France or Israel. Maybe Carlos was a nobody and up to nothing. But he would have been under close scrutiny and constant observation at this point because of his actions. Local police eventually staged a pickpocket attempt on the Jackal near a hotel he regularly frequented. This gave Khartoum detectives an excuse to search and interrogate him as the victim. Carlos was found to be carrying a handgun and conflicting identification papers. While he was being detained at the police station for further questioning, agents searched his apartment making copies of his computer files and hundreds of documents and photos found there. Because many of these were in French, they were sent by fax to Interpol HQ in France.

The local police found a case of illegal booze in his apartment. Possession of Johnny Walker Red Label Whisky and Tuborg Beer was enough, in and of itself, to put the Jackal away for quite a few years in a teetotal Muslim country. Upon receiving information about "Barakat," Interpol agents in France suspected that they were on to an important fugitive. By return fax the French Interpol Office asked Sudan authorities to hold him until they could send an investigator from the French Embassy to interview him. But luck was with Carlos that day and with typical police inefficiency, the Jackal was released without charge by Sudan police. A small gratuity was no doubt involved! In the Third World baksheesh goes a long way, but when Grande Frere (French Big Brother) or Uncle Sugar has you on their shit list, you can't always buy your way out of a jam. The more important cops and politicians are on their payroll and to earn their generous stipends and allowances, they have to show occasional results -- like co-operating in the transfer of information and capture of fugitives.

Obviously, Jackal should have been warned by this incident. The fact that his apartment had been ransacked and searched should have told him that his cover was probably blown. Jackal was about to become the prey. He should have used the opportunity to slip out of the country. But he didn't. During the next month, as if nothing had happened, he dipped into the Hilton swimming pool a few times each week. Dining well, Carlos frequented various clubs for foreign businessmen. These included hangouts for Armenians, Germans, Greeks and Syrians. As a linguist and football fan, Carlos with his odd accent, made many new friends -- all of whom were promptly interviewed by police. His past activities and source of income were still unknown to the local cops. Then, a sexy young mystery girl from another country moved in to cohabit with him. She spoke to no one and was much more discreet than Carlos. Eventually, because he was such an extrovert and talker, one of his new-found friends would have noticed and reported inconsistencies in Carlos's story. There would have been (and probably were) other reports to the police that filled in pieces of the puzzle. Carlos didn't have a boring and believable story about his past. Like, "I was a high-school teacher in Uganda and then I retired after receiving a small

inheritance from my storekeeper father..." His conversation and stories of his exciting activities, and the important people he knew on a first name basis always made new people he met very curious about him. Obviously, he never told strangers the full story -- that he was a paid assassin! But an astute listener might easily put two and two together and figure out that he was at the very least, a fugitive. Although few pictures of him had been published, he was the subject of many newspaper and magazine stories.

Blackmail and someone turning him in for the very substantial reward on his head would have been the inevitable result of an extended stay in Khartoum -- or anywhere else, in our opinion. This betrayal didn't happen only because French Intelligence Services already had received a tip from an informant planted in a terrorist organisation that Carlos was rumoured to be living in Khartoum. The information previously sent to Interpol was patched together with this report. Result ? French military intelligence agents who spoke fluent Arabic were dispatched to Sudan. There Jackal was closely watched for the next few months and befriended by the agents. Because Jackal had murdered at least two French policemen in an earlier incident, he was a high priority target for the French. A positive identification was made and the Jackal's freedom was abruptly terminated. He was extradited to France. It is not likely that he will ever see daylight again.

WHAT MISTAKES DID THE JACKAL MAKE

For a professional killer and long term fugitive, he broke every rule in the PT book. With care, anyone can be invisible to the authorities. Jackal was far too high profile and had a big mouth. His blunders included:

1. Travelling on a high-profile document. An ordinary passport would have been better! A diplomatic passport only raises questions because they have long been used by spies and persons up to no good. And if the holder really is a VIP, he is also watched more closely than Joe Bloke.
2. Travelling on a false document. Without any back-up for his assumed diplomatic status, he was an obvious impostor and could have been jailed for this alone. His passport may have been legally issued, but without back-up, it could not withstand anything beyond a cursory physical inspection.
3. Staying in one place too long. He probably could have moved on from Sudan unhindered up to six months after arrival. But he stayed in one place well over a year, attracting a great deal of what for a fugitive is heat -- negative attention and unhealthy interest.
4. Engaging in high profile activities, viz., meeting important looking people in public places. As some of his visitors were themselves under surveillance, this alone would have brought him more than enough heat to get himself fried.
5. Receiving abnormally large amounts of suspicious, sometimes coded or quaintly phrased communications; Making too many international phone calls and faxes from (the same) public phones or business assistance centers in hotel lobbies.

6. Using a cellular phone which was continually monitored by local police who were curious about the activities of the "busy foreigner."
7. Attracting police attention by driving, owning a car, and worse: by getting parking and speeding tickets that were left unpaid. [The majority of crooks in jail are turned in by ex-lovers with a gripe. The rest are tripped up by traffic violations!]
8. Breaking local laws further by, in the Jackal's case, keeping a dealer sized stock of smuggled high priced whiskey, i.e. contraband, in a "dry" country.
9. Keeping incriminating documents, illegal substances, firearms and conflicting ID in his apartment. [Conflicting ID means papers with same photo and different names or birth dates!]
10. Carrying an illegal concealed weapon. [A PT must appear to be "squeaky clean."] In the First World and in many countries, possession of weapons by a foreigner will lead to a grand inquisition.
11. The biggest mistake? Not moving on at the first whiff of heat.

About the only mistake Jackal didn't make was to generate more problems by buying expensive real estate to live in! Carlos was an international terrorist, responsible for the deaths of dozens of people, including several cops and intelligence service operatives. Serious People were after him and there was a reward on his head. He avoided fatal confrontations for many years despite violating every common-sense rule. He was never arrested. In retrospect, this appears to be more because of police inefficiency than his cleverness. Jackal was not the clever guy that the journalists painted him as. He was just lucky! He did things to attract attention to himself that not even a lily white PT (with nothing to hide) should do.

We (dear readers and this writer) are honest people. So let's assume that the worst offence you ever do, or did was to live comfortably. Simply being above average in wealth can cause you to be a target of both criminals and rapacious criminal governments. Let's talk about how NOT to attract unwelcome attention from tax collectors:

HOW THE BRITISH TAX OFFICE GETS LEADS

Every government has tax collection staffers assigned to the job of tracking down "high net worth individuals" who don't pay "enough" taxes or who do not file at all. In a recent interview, a former officer of the Inland Revenue of the United Kingdom revealed: The biggest single source of leads for a heavy tax office investigation is the record of taxes paid that flows into their office when an expensive property (real estate) changes hands. It is ironic that where no taxes are paid on a transaction there is no paper trail; but where there is partial compliance, the bulldog has something to sniff and snap at! Of course it is axiomatic for PTs that their first commandment is to avoid creating any public or semi-public records of their existence.

An offshore company or corporate owner at either end of any recorded business deal -- or any new name in the property owner's register guarantees a discerning follow up. What's involved? Normally there's a personal visit to the property by a tax officer to ask the occupant, neighbours, seller and lawyer who handled the transaction "Who is the real owner? Who are the people care-taking, renting or otherwise using the property? How much time do they spend here?" If the person they decide is the power behind the scenes (i.e. the real owner) does not have an iron clad fiscal address somewhere else (where he actually pays income taxes), he will be a target. He will be personally interviewed. Property ownership is the most lucrative source of leads because it provides tax authorities with a valuable asset that can be frozen or seized.

The Most Important Rule for PT's ? Never, never, never own property unless you are willing to: A) Pay income taxes based upon your visible assets and lifestyle; or B) You have this property in a tax haven where no taxes would be due; or C) The property is regarded as disposable.

Another special unit in most countries develops leads by monitoring the media. Agents are constantly clipping newspaper articles and magazine profiles. Any person written up in an article emitting the scent of wealth (or tax avoidance), will trigger a check of the subject's recent tax returns. If that person is a foreigner, it will also likely cause the immigration department to review status. Has the person been in the country for more than the allowed six months? Other agencies also get their leads on potential targets from the press. The same is true of radio and television: Talk show guests and people who are the subject of a news spot about their business activities, lifestyle, luxurious home, or expensive sporting activities are all likely to be subjected to further investigation. If there is no record of the taxpayer or if the amount of taxes paid is inconsistent with the information noted on the media, then a personal follow up is made.

What's the lesson? Publicity can be a kiss of death. Unless you want bureau-rats investigating your personal life and finances, stay out of the newspapers; off television and off radio. The mere fact that you are mentioned on the news as the owner of an art collection, race horse, or that you love hell-skiing [or any other very expensive sport], will eventually cause you to come to the attention of authorities.

It goes without saying that any criminal associations, arrests or criminal investigations will also open up a bag of worms. Probing questions and investigations take place. Government agents will explore all possibilities asking themselves and each other, "How do we get rid of this bum?"

Obviously, brawls, traffic violations, lawsuits, all activities leading to possible confrontations are best side-stepped. Avoid attracting heat if you don't want to get burned! Being the victim of crime has also been the downfall of many a wealthy person. Report the theft of expensive jewellery or electronic equipment and the police and tax authorities are far more interested in determining (and taxing) your source of income and wealth than in finding the burglars! Thus, it is sometimes better not to report. In many

countries like Italy and the Philippines, kidnapping is rampant and huge ransoms are paid without any report to police. Why? Because the victims know that their wealth (whatever is left after paying the ransom) will be taken by the "authorities."

Another source of leads are readily-available lists of expensive "thing" owners -- and to a lesser extent, renters. Thus, public records may be used to zero in on all registered owners of Rolls Royces, Land Rovers, Ferraris, BMWs, Cadillacs, cellular phones, speed boats, yachts, renters of large boat or plane mooring spaces, long term tenants of expensive houses or apartments. Lesson? Don't own or (at least in your permanent hang-out area) even rent very expensive things that would indicate you have a substantial income or high net worth. Merely having things registered in a trust, company or offshore name will not deflect scrutiny. Investigators know enough to zero in on the real owner/user by simply observing the situation and asking questions. If an expensive home, boat, plane or car is really used by you, it doesn't matter who owns it on paper. If you use it as if you are the owner, the tax collectors will assume you are the owner. The burden of proving you are a caretaker or just a hired hand will involve bringing in a real live owner who can prove it is his and that he is paying proper taxes.

Income flows such as interest or dividends paid to a foreigner are now regularly reported between governments of some countries. Thus, a person who gets interest or dividends from USA banks or companies will have these dividends reported to the tax offices of their home governments --- if those governments have an exchange of information treaty. There will be a cross-check to see if these receipts are being reported on a local tax return. If there is no tax return or if they are not reported, "here comes trouble." Avoiding this Problem? Simply have your assets held by an offshore institution in a tax haven or place with bank secrecy. Or a foreign trust or company you have set up in a jurisdiction that protects your privacy. But keep it a secret. Have no papers or electronic records linking you to your assets. Don't make any phone calls or get mail from your offshore depository. If your wife or girlfriend knows about the account, be ready to move it to a secret place, without any paper trail -- at the slightest whiff of her being unhappy with you.

Tips from informants are a big source of leads: Jealous neighbours, disgruntled employees, unhappy relatives, jilted lovers or spouses. Business associates who make a deal to get out of trouble themselves by putting you into the soup. Housekeepers or snoopers who simply want to collect the rewards that most governments now offer. How to Minimize the Risks? Avoid confrontations and conflicts, avoid telling friends any of your secrets. Never tell anyone personal information that could be used against you. If your papers are not in order or you fear that an enemy will find out your whereabouts or status --- these are the last things you should discuss with anyone.

Cash payments or deposits. In many countries, new money laundering laws supposedly enacted to catch drug dealers are being used by bureau-rats to cast an ever widening net around all lovers of privacy. Merely purchasing travel tickets for cash or paying cash for a car gets reported in the USA. Whatever anti-tax avoidance measures the USA takes, the rest of the world is not far behind. [The Scandinavians and Germans are usually a few

years ahead!] Likewise making a substantial cash deposit or withdrawal in a bank. The net result of dealing in cash is a request for a "little interview" where your entire lifestyle and finances are probed in detail. At least in countries where there is a Chinese majority, private, unreported cash transactions are still the way things are done.

Magazine subscriptions, club memberships, mailing lists. J.Edgar Hoover, late and unlamented head of America's FBI, found himself personally on the mailing list of the Mattachine Society, a gay organization. He made great efforts to have himself taken off even though he was said to be a fan of nude-boy art and quite pleased to have a look at his free magazines. Yet Hoover was aware that the contents of mailing lists or customer lists are often used by snoops, government agents and reporters to make conclusions about peoples habits, inclinations, finances, hobbies or lifestyles. Marijuana users were often entrapped because their subscriptions to High Times lead local police to them, or more often because ads placed by Federal Agencies for seeds or grow-lights were used to identify and entrap home growers. If you must get publications, mail or faxes that are sensitive. Buy newspapers or magazines at a news-stand. For unavoidable sensitive stuff like PT or Libertarian oriented publications, have mail and books go to an anonymous name at a rented private mailbox. Be sure the box-renter intermediary does not know your address or true identity. Don't pick up any very sensitive stuff (like ID cards or passports) personally. Have it forwarded to another country!

YOU ARE INVESTIGATED

The following sources are not usually used to get leads that bring about investigations. Once a person is targeted, you can count on this sequence of events by any investigator for any bureaucracy in any country:

Telephone call and communication records: These are easily obtained and will always yield a rich harvest of information for further follow up. Investigators will get a record of every telephone call (or fax) made to or from the phone in your home. In all jurisdictions he will know of all things charged to your phone (including collect calls). The investigator thinks he will know the identity and whereabouts of all your friends, bankers, brokers and business contacts. But will he? Not if you placed all important calls from a public phone using an anonymously purchased phone calling card or coins. Important! The only calls made from your telephone should be to the local pizza joint.

CompuServe and similar Internet service provider records are transparent and may be accessed at any time. What is worse, e-mail (incoming and outgoing) plus a record of your dealings with interactive web sites is preserved and accessible by law enforcement authorities. Key words are accessed by American spy satellites and if you use them by unlucky coincidence, your entire (electronic) life may be subjected to scrutiny. The only thing that keeps most communication private is there is just too much of it for Big Brother to read it all. PGP Code is said to be (for the moment) uncrackable by snoopers. While we shouldn't bet our life on it, using it for privacy is an obvious necessity.

Credit card records: If the same name or address known to the investigator is on your credit card, even if it is an internationally issued card (from another country) any investigator can learn almost everything there is to know about you. What trips did you take? What hotels did you stay in? With whom? If you charged toll-roads, and gas, your hourly movements can be plotted. By following up and contacting hotel(s) he can get the numbers on identification cards or passports used by yourself and your companions. If a charge card is used every few days, he can usually establish your whereabouts and movements. For tax purposes, charge account records can prove you were inside a given country long enough to be subject to its income taxes. To keep your affairs private, get a credit card in a different name or in a company name and use it carefully and sparingly. The worst mistake you could make is to have a credit card that leads to your mother-lode of bank deposits or other assets. Always have your credit card (if you must have one at all) lead to a small account that is fed by deposits not providing an information highway to your serious money.

Mail cover and search: Once you are the target of an investigation, your incoming mail can be monitored and photocopied to determine the location and identity of your correspondents. If bank and broker statements regularly appear in your mail, the nature of your assets is revealed and your goose is cooked. In most countries, even where local mail is theoretically protected against opening, foreign mail is never subject to privacy protections. Theory? Even a small letter could contain some illegal narcotic substances. Thus, the "incidental discovery" of other information that can be used against you is justified, these days, by the international drug war --- which as we all know is just a cover used to invade the privacy of all persons.

Lawsuit records: Your own testimony or the testimony of others concerning you is a rich source of information for bureau-rats. Many agencies regularly alert each other to interesting titbits that might be developed into further investigations and prosecutions. Government prosecutors or investigators have a policy of turning over leads to their fellow operatives in other jurisdictions or countries. They know such co-operation leads to juicy prosecutions with evidence already given under oath. If a statement can't be retracted without subjecting the speaker to prosecution for perjury, it is much stronger than many other types of evidence. Rule? Stay out of court and if possible, never have your name mentioned in anyone else's disputes.

A search of your person, home, safe-deposit boxes and office. Imagine that the whole truth were known about you. Consider, what if every letter, every computer file, and every item in your premises was subjected to in depth scrutiny? Suppose the people going through your things included clever bureau-rats determined to put you in jail. Don't kid yourself. Not only every PT, but almost everyone on Earth could be charged with some offence. But an in-depth search of your home and possessions? It couldn't happen to you? Wrong! It happens many times -- even to low profile people.

In one instance, reported recently on television, there was a missing child who had been abducted by its own father in violation of a local court order giving custody to the mother.

In a far away country, a viewer of the Robert Stack "Unsolved Mysteries" program via satellite from the USA reported a single father -- a neighbour she didn't like much as the kidnapper. His kid didn't look anything like the missing one, and he didn't look anything like the father as shown on TV. But while they were out, because of the false report, his premises were searched. What happened? It turned out the cops found some old letters and photos indicating the kid was indeed separated from its mother, and the two were in the country using different identity papers than another set found hidden in the house. This meant major problems for the dad and his child who had been living quietly for many years. In other cases, a search for drugs or a criminal suspect based upon a tip has resulted in many an unexpected search of premises having absolutely no connection with the original case. But evidence and clues picked up were then used against the householder who was erroneously targeted. Moral of the story: Never store files or anything that is even slightly incriminating in your home. Obviously, this goes double as to items on your person or in your car, boat or plane --- especially when crossing borders when a search is much more likely. Where should you leave these things? Perhaps in a safe deposit box or rental small storage facility in another country with no trail to your real living address. Better yet, destroy or get rid of papers, photos and anything else you don't really need.

A LEGALLY OPERATING PT

A PT who is not already victimized by government starts out with the idea of "doing it legally." But after a few years, no one except perhaps a few lawyers (who get paid for it) or very high profile individuals feels that it is worth the trouble to have every move they make checked and approved by an expensive army of accountants and lawyers. For instance: Many rich Swedes and newly rich Russians have discovered that if they stay at home and do the business that made them wealthy, the tax laws are so confused and contradictory that they would need to pay five or ten times their gross income to comply. To avoid the need for wasting a lot of time and money on professional consultants, bribes, taxes and all the rest of it, they move to a tax haven [perhaps only on paper] and only "visit" their homeland when absolutely necessary to do business. They still want to do things legally, but after a while they find that there is no Eye-In-The-Sky watching them. As PTs, they are free to do as they want, not as a myriad of governmental laws and regulations say they should.

For instance, many individuals move to Monaco to make it their tax haven home. It seems like a good idea at first, but after living there a while, they find that Monaco is overcrowded, very noisy, polluted, full of dog-poop on the streets. The biggest shock is that nosy Monaco authorities expect them to actually sleep in their overpriced apartments more than six months (continuously) per year. The PT doesn't leave one place to spend his time counting the days. We all want to be free to move about as we please. Further, these same authorities are like obnoxious, over-regulating parents. They want to know everything about you. Monegasque authorities are anxious to keep their sunny little principality clear of shady people. And so they require forms, forms and more forms. Phone conversations and faxes are all said to be recorded, and any mail may be intercepted. Information is exchanged with France and other countries. Monaco may not

be after you for income taxes, but the Monegasque authorities, more than those of many other tax havens, want to keep resident foreigners on a short leash.

Typically, the person who went to Monaco as a tax-exile, makes other arrangements within a few years. That is one reason why the turn over in Monaco property is the greatest in the world.

MONACO, THEN WHAT?

The next stop is often an island where a more relaxed government doesn't really care about your comings and goings as long as you don't victimise the locals. But are people happy there? In Bermuda or Cayman, people get what is locally known as "Rock Fever." Tiring of island life and small community gossip, they opt to become more internationally oriented PT's.

DOES ANYONE EVER GO BACK TO THEIR HOME LAND?

Far as we know, the answer is "Never!" PTs are always moving -- trying to better or improve upon their situation, but we have never heard of a single person who (after getting over initial homesickness) went back to their country of origin as a taxpayer. A P.T. is truly a "Prior Taxpayer."

In a song of the 1920's called Making Whoopee, the poor guy singing the ballad relates that he tells the judge his income is ten, and then the judge awards his ex-wife twelve. Maybe it was a joke, but in the case of many personal consulting clients of your author, tax authorities levied fines and penalties on individuals that would bankrupt many a small country. These fines were well beyond their capacity to pay and no solution was in sight except becoming a P.T.

THE UK AS YOUR TAX HAVEN

In the laws of all countries except the USA, local and national taxes can be entirely avoided (legally!) by simply moving out of the jurisdiction. For USA citizens, the additional step required is to shed the USA passport and citizenship. The next step is to establish a legal residence in a tax haven or a country that will treat you as if you were in a tax haven.

Take the case of the United Kingdom. People who are non-British who move there from another country can get legal residence papers without being considered domiciled for tax purposes. But to keep a tax-free status, foreigners who live in London for instance, must jump through a lot of hoops:

Tax returns must be filed although no taxes will necessarily be due. Income earned abroad (outside of UK) is tax free. Capital gains earned abroad are tax free. All money spent in England must come from "Capital" not income. In other words, a rich Swede living in England must put say £1,000,000 in a Swiss bank account and instruct the bank that all income from this account must go to another account. Then the bank must provide statements and proof that all funds remitted to London came from a capital account,

untainted by any income. Any property that is lived in and owned by the foreigner should be owned by an offshore company or trust.

There is a minefield of little details one must be aware of in order to be legally tax free, and unfortunately, having the most expensive consultants you can find does not always guaranty you will be passed and approved by the authorities. In fact, once in an audit situation, the government itself is likely to make mistakes and assess taxes and penalties no matter how many experts you had on your side to avoid confrontations.

There are many complex requirements to be resident yet non-domiciled for tax purposes. Thus, many people feel that it is simply easier (if they want to spend time in England) to come as a tourist for six months, and file no tax returns. As a practical matter, anyone can come and go as they please. The key matter is to depart before six months have gone by. In the UK, if one can prove with rent receipts that six months are spent in Ireland, there would not necessarily be any passport exit stamps and one would be tax free. With far less time, trouble and professional advisory fees, life can be equally tax free and considerably simplified by being a Perpetual Tourist and on paper at least, never spending more than six months in any one country. The net result of being such a PT however is that there is some danger that one would be targeted as a tax evader. What does this mean? You get notified usually by mail, to come into the tax office for an interview. Once interviewed, it is the beginning of the end. Even if ultimately exonerated, getting your personal parts in the wringer of an investigation is always expensive and uncomfortable. Thus the PT way is to: "Beam me up Scotty!"

Take steps needed to avoid official scrutiny. Obviously, avoid any interviews! If unwanted attention ever comes, simply get out of town in a hurry. Abandon your mail-drops and exit the area (or even the country) at the first whiff of trouble,. Do not return until things cool off. A year or two later, consider resettling but always in a different home -- probably with a new identity. Learn from your mistakes and don't repeat whatever it was that brought the sniffers to your doorstep.

A PT wife who couldn't really comprehend what her PT husband was up to once asked me: "Why can't we be like everyone else?" "What exactly do you mean," I questioned. "Why don't we and live in a nice pretentious house with servants, join a country club, and forget all this business about tax-havens, offshore deposits, moving about and being low profile?"

The answer is that modern governments won't let you be a free person. Nor will they let you hold on to your assets. They insist that you waste your money on lawyers, accountants and so much paperwork that you have little time to pursue your own interests. If you are lucky enough to have substantial wealth or income, you can chose to be like everyone else. But then you will surrender to government much more than half of your income and wealth. You'll spend time and energy plus you'll hire a staff to comply with reporting laws regarding income taxes, gift taxes, capital gain taxes, social security taxes, wealth taxes, estate and inheritance taxes. Unfortunately, even paying a huge

amount in taxes does not guaranty that you will be free from unjust prosecutions or criminal charges. Ask Leona Helmsley. She and her husband were real estate millionaires who did nothing more than what every other real estate operator was doing. But the government prosecutor who wanted to get some politically useful publicity chose to make an example of her. So much for wanting to be like everyone else. Everyone else has their ass and their assets at risk!

The choice as Hamlet once said, is to PT (holding on to your freedom and assets), or not to PT and thus to lose them. One must take arms against a sea of troubles. The net amount of time spent by wealthy non-PT's on dealing with the government is probably close to 50 percent of their total waking hours; the cost is certainly at least 50 per cent of their wealth. The net amount of time and money spent on similar concerns by the PT [once initial paperwork is in place and life-plan is established] is probably closer to five per cent.

If a PT is immature enough to want an attention-getting car, a splashy home, and all the attention from con-men, thieves and kidnappers that go with a lifestyle of conspicuous consumption, then the best place to indulge is in a tax haven. There at least, excessive government harassment will not be part of the package of troubles. But for those willing to take up a more simple and solid upper-middle-class lifestyle, PT plus low profile is, we think, the only way to go.

CHAPTER 29

THE TAX MAN: HE'S GETTING HARDER TO AVOID

I have a client who, like so many of us, is already paranoid. He sent me an article **GHOST EXPATS TARGETED BY TAX COLLECTORS** from the Herald Tribune with the comment, "It's only a matter of time before they get all us PTs." This conclusion is nonsense. First rule with any info, news article or otherwise scary information is don't panic. The facts; your next move (if any is needed); all, "consider the source." Figure out who is behind a book or story. What slant, hidden motives or personal biases are involved? Is the writer a respected journalist? Or are you looking at propaganda created by a government agent to disseminate more misinformation to the public? What hidden agendas or nefarious purposes are behind the story? Usually stories involving a business with a service or product to offer are placed by a public relations firm to push its product. Or is the motive to scare people into compliance (planted by a government agency)?

In all events, a good PT must always ask the question, "What are they selling?" A quick reading indicates that the source of this particular story is a public relations release. No doubt there was a small press conference called by the quoted "Andrew McErlain, head of Expat Expatriation" at Price Waterhouse, (CPA Accountants) London.

Obvious Motive Number One: For C.P.A./ McErlain to show the world how smart they are; Number Two: To scare expats or potential expats into hiring the firm of, presumably savvy, accountants.

The reporter on the story, Gifford Scott, needed more than one quote to make it look good so he fleshed out the story (and got reimbursed by the Herald Tribune for a few beers) by visiting Kitty O'Shea's Irish Pub and getting a second un-attributed quote from a tax avoider afraid of getting caught. When no real names are quoted, it's a good bet that it's a mythical or composite interview. The facts here essentially true? Yes. The basic idea, that tax collectors will go after high-income, high asset people, thus good prospects for collection (of substantial sums), is certainly a fact of life.

Is there anything "new" in this story? It says, "Ghost Expats" who don't pay taxes are the target of new interest by the tax authorities. This key sentence and headline points out that there is something "new" going on. Not exactly! Truth is it is rather something that has been ongoing for the past 6,000 years or more.

Observation: The interest of tax collectors in squeezing previously untapped sources of revenue is hardly new. It is the essence of policy to get all the poor fish in the net. Throughout recorded history Tax Collectors have been interested in taxing people who enjoy a high income lifestyle but don't seem to pay taxes at all, or pay such low taxes that there is an obvious in-equilibrium. Tax collectors have now and always have had many programs to discover and apprehend non-filers and those in their jurisdiction who in their opinion paid too little in tax. In the last 15 years, computer analysis of data bases allows the easier creation of lists of "suspects." Typically, these "prospects" will get a computer-generated letter telling them to come in for an interview. If the fish is big enough he may get a personal visit and have his property seized or liened. Computer assisted enforcement is what's new, and this is not even mentioned specifically in the article. [Read between the lines!]

Some examples? Thirty years ago in California, at the beginning of the computer age, all registered owners of new Rolls-Royce, Ferrari, and top-line autos were targeted for tax audits and investigated for non-filing. In other places, mailing lists from such sources as mail-order vendors of high priced goods are used as a starting point.

Utility bills (water-gas-electric-cable TV-telex-phone) emanating from high priced neighborhoods are assembled. Names are compared with tax filers. In places where real estate leases must be recorded with a central authority, all tenants in high rent districts may get unwelcome attention. If reported income is too low to afford the neighbourhood rents, or if the person turning up on a list of cable TV subscribers is not listed as a taxpayer at all, further investigation was/is called for. Authorities can only start an investigation if they get a lead. This means that individuals who don't leave a paper trail can, with care, remain invisible forever.

Of course even without a paper trail, a neighbour, friend or employee can also report you - -- if you open your mouth to brag that you are a PT. Bottom line: If you keep your own affairs confidential and don't make enemies, 99 per cent of all problems will be warded off.

STAY OFF LISTS

Owners of property or expensive homes have been targets of tax collectors in every country since the days of ancient Egypt and Rome. Local property ownership registers are still the prime source of taxpayer prospects. Most importantly, a property owner is immobile and illiquid. Thus, if the tax collectors have so much as a suspicion of underpayment or non-payment they can, in every jurisdiction, find the property owner in his own bedroom and grab him. They can lien or seize the property until the real or imaginary tax claim obligations are satisfied.

Property in a Tax Haven is not as safe as some people think. Tax havens or special privilege areas have gone out of business with great regularity. The latest casualty may be Andorra where local politicians are pumping for a new program to "soak the rich foreigners" who are non-voters but form two thirds of the local population and own most of the better homes. Use a tax haven, but always be ready to move on. This means no investments you can't afford to abandon and no emotional ties to a chunk of real estate. Registered owners of telephones with well-above-average billings for services and excessive long distance calls, holders of professional or other licenses (private pilots, physicians, etc.) were/are just a few of the worthwhile targets for special enforcement branches of tax collection agencies. Of course, telephone records are one of the most easy ways to find out a great deal about any person. Accordingly, phones must be used in such ways as to present any snooper with no useful information. PT1 and PT2 are books that explore this and related matters in some detail. Call diverters and mail-drops are of considerable use in this regard.

Credit card information and the original credit card applications are also wonderful sources of information for bureau-rats. Full information is readily available to government and private snoops, unless one sets things up PT style. What's that? Usually having your credit card in a different name in a different country, with automatic payment from a pin-money bank account. Never connect any credit card with your "mother lode." Foreigners who get too many traffic tickets or are otherwise on police records are targets for investigations into their immigration status, tax status, and criminal background.

Motorists who simply break down and request police assistance may find they are thoroughly investigated as are individuals who apply for visas, zoning variations, or those who hire lawyers to file or defend lawsuits. Registered residents or voters are a good starting point for those who can do you harm. Being mentioned in print or on TV as the giver of big parties or holder of the best box at the Opera House, or even being a major donor to charities can cause an investigation. We have noticed that a front page profile in the Wall Street Journal is a "Kiss of Death." Many of those so profiled (even favorably) seem to be indicted and behind bars within a year or two.

Victims of crimes, especially if they report a million dollars worth of fine arts and gems being stolen, are likely to be investigated with regard to their own tax obligations. Simply crossing a border as a tourist and having too many passport stamps in and out of a particular jurisdiction may mean questioning and an in depth investigation. Fashion and

photographic models who enter and exit France and Italy have a distinctive appearance. This combined with excessive passport stamps means to customs officers that they are not mere tourists, but are probably earning hundreds of thousands of black dollars every year. To avoid major tax assessments, these girls soon learn to dress down and have several passports, or enter and leave by routes (such as highways) where there are no checks and no stamps.

WHAT ARE YOUR ODDS OF BEING INVESTIGATED AND AUDITED?

In any country the higher your profile, the more contact you have with bureaucrats or police, the more computer data bases on which you are registered, the better the chances that you will be subjected to scrutiny by potential enemies.

Even the act of putting your name on a doorbell or mailbox can trigger an investigation. Local police and tax collectors will routinely check with the managing agents of expensive apartment buildings or rental homes to look into the status of the tenants. Bottom line: Bury your ego. The fewer people who know your (real) name and address, the fewer people who know what you are doing, the better off you are.

WHAT DOES ALL THIS MEAN TO YOU ?

For a typical rich guy (non PT), nothing: If you are already employing tax lawyers and accountants to OK your every move, operating a high profile, high profit business, and getting written up in the papers and magazines every day, such a lifestyle means that you invite and expect regular hassles and that you are willing to spend perhaps a third of your time and 75 per cent of your annual income to cope. You either pay every tax bill sent to you or you contest, confront and avoid by setting up legal avoidance mechanisms like offshore trusts, seven-tiered corporations, Liechtenstein Foundations and not least, by making tax sheltered (but economically stupid) investments. The vast majority of people are in this category. They either pay heavy taxes, or at great expense and inconvenience, manage to save a little with the help of people like the accountants who inspired the article P.T.

Nothing to say here that first class PTs don't already know. For those who have been able to engineer "falling through the cracks" it simply means continuing to be careful; continuing to avoid any stupid moves. A PT (so far as the authorities are concerned) is simply a tourist who is always passing through and never owes anything to the government of the places where he has his citizenship, lives or invests.

We have set out what we know in PT1 and PT2, but readers (and hopefully you) will furnish us with new ideas and new twists, some of which cannot be published lest they give away our strategy to the enemy.

Let's review the list of PT Do's & don'ts:

- a) Obtain citizenship and passport of a country that does not care about non-residents. As a practical matter, the only country that expects expats to pay taxes is the USA. But for

other reasons (insulation, insurance, and ease of travel) a second and third passport is essential for every PT whether from the USA or not.

- b) Don't be a registered legal resident anywhere. But do have an address you can give, that appears to be your legal residence or what the French call your "Fiscal Base." For registering at hotels or crossing borders it is good to have a maildrop address that doesn't sound like a maildrop and isn't a box number. The exception (requiring a genuine tax haven registered legal base) is for individuals who are already well known or have a source of income that is "visible." They alone should probably have a legal residence and appropriate registration at an internationally recognized no-tax jurisdiction such as Bermuda or Monaco. Anyone with passive assets (investments) can really live anywhere they want.
- c) Keep your assets in a place that is not the same as your place of citizenship or the country you usually are physically staying in. Your assets should preferably be liquid and convertible to cash or something mobile within an hour, or whatever short time you can live with.
- d) Don't own any real estate, but if you must, do it through a "straw person" such as a friend or an alternate disposable identity. Then have loans on the property to keep your equity disposable in the event of problems. To own property free and clear is like having your chips on the pass line at a crap table: You could lose your entire investment in an instant due to a lawsuit, confiscation, divorce or other misunderstanding.
- e) Don't have a high profile or "different" appearance from the vast majority of people in the area where you live. Clothes, car, jewellery should be as common as dirt. Racially you should select a place where your own appearance (or religion) does not stand out like a sore thumb.
- f) Exit fast from conflicts, fist-fights, lawsuits, feuds, government investigations, news-reporters. Don't ever get in any confrontations with neighbours, friends, opposite sex. Don't be a hero and get involved in something that will eventually cause you to receive the attention of the police. Don't associate with criminals, drug users or anyone who would bring heat on you.
- g) Don't drive, but if you must, be extra careful to avoid accidents and violations. Have all the proper papers and insurance. Best to have a car licensed in a foreign place -- not where you are doing the driving.
- h) Have a packed suitcase, and an escape plan ready to go. Better, have more than one back door to avoid potential conflicts.
- i) Above all avoid getting on any computer data base with any of your passport names, and if contacts with an official are absolutely unavoidable, think once, twice and three times about every aspect of your meeting before it happens. Consider your paperwork.

It must be impeccable and beyond questioning. Consider your appearance. It must be average and above suspicion. Do not carry any contraband, incriminating documents, bank or financial statements. Anticipate any questions that might be asked and have your answers (plus supporting documents) ready.

- j) If you can't afford to be a fully invisible PT due to not having enough assets or wishing to stay in a visible, profitable business, then engineer your life in "compartments" so that what cannot be hidden is known to tax authorities and proper taxes are paid to avoid conflict. One idea is to be in a business that is apparently registered in and operating from in a different country. But if anyone looks for you in the other country all they find is a discreet mail-drop service and a phone relay system. Your real name and what you look like is totally unknown to your clients. At the same time, have several alternate identities and escape routes to be used to protect your ass and your assets if your government becomes too rapacious or corrupt.

CHAPTER 30

MAJOR MISTAKES TO AVOID

In the PT books much has been written about successes -- that's what inspirational books are for. Isn't it? We get you all revved up to change your life. You "think positive" and will then set the world on fire. That's my main objective: To Inspire! To get you off your butt, accomplishing great things you hadn't previously considered at all. But here, buried in this last chapter, I will admit and document my personal failures. Those divergent paths where I took the turning that lead to disaster. I truly hope that this information (lessons from my expensive education) will help you avoid my worst mistakes. Unfortunately, it will be very hard to follow this advice. Why? Human nature; your natural instincts will tell you to go the other way -- the way leading you to failure, or at least less success, wealth and recognition than you deserve.

Remember: All the success and all the money in the world isn't worth a bean if you blow it all with one or two foolish mistakes. Virtually everyone I know who made or came into a lot of money screwed their life up. Present company is not excluded!

Have I blown it? To a certain extent, yes I have. Looking around at my many friends who made it to multi-millionaire status. Most of them have lost their fortunes, screwed up their personal relationships or lost their health. Most of my richer friends and associates have made even worse mistakes than I have made (so far). Many have lost their marbles (sanity). They have spent their life fighting battles that make no sense and can't be won. In the worst situations, the loss (or the threatened loss) of freedom, wealth and status has turned some individuals into ineffective miserable eccentrics or recluses. This is the negative side of success.

Often, I reflect upon my life so far and think: "I could have and should have made it to billionaire status." I should have done better by my kids. But life isn't like the movies. The truth is that for most individuals visibly ascending the ladder of success, on the way up,

jealous neighbours, petty bureaucrats and crazy women are going to be taking pot shots at you. As John Paul Sartre said: "Hell is other people." And thus the main danger I warn against is other people. Ninety-eight per cent of the very serious money I've pulled in over the past 40 years is gone. In the first version of this chapter I gave the actual figure for what I earned and blew off. When she read it, my true love, editor and proof-reader said: "Nobody would believe you ever made that much money. Just say 10 per cent of the figure you put down. Or better yet, just say `serious money'." So instead of giving any figure, I followed her suggestion and just said "serious money." Other friends and a few readers have also told me to tone down what sounds like bullshit even if it isn't because the true story of what happened to me is just too unbelievable for anyone to believe -- unless something similar happened to them.

I got this quizzical "you are bullshitting me look" from a veteran journalist with a leading financial magazine when once I let slip value of my gross assets (at their peak). It was a bit on the astronomical side. It is hard for me to believe myself. But what happened was that in my thirties, having worked as a flunky with a leading real estate tycoon, I learned the "secret" of buying up every property in sight with "nothing down." I had unquestioned support of three big banks and several finance houses. How I pulled this neat little trick off is explained in the book Think Like A Tycoon. So the fact is I owned over 300 choice waterfront or water view properties. Every single one of them was mortgaged for more than I had paid. But because of inflation and a real estate boom, they were worth at least double the value of the loan against them. The least valuable property was worth \$300,000 at the time Big Brother confiscated everything. I won't tell you value of the biggest 16 apartments and six stores on the waterfront. To someone who has never played the game, the values involved are beyond comprehension. But the game then was that there was no personal liability on loans to buy real estate -- so there was nothing to lose. If the market was rising at 36 per cent a year and the banks were willing to bankroll you, you couldn't help but end up a big winner. As it turned out, with 99 per cent of these holdings liened and all kinds of trouble, there were still enough crumbs left on the floor to pick up, move out and get by for the rest of my life with the interest on what was left. Figure out what it takes to be able to live decently on the interest on one per cent of your former holdings -- forever.

Of course after the debacle came a new life and my consulting days in a foreign country where I knew no one, and couldn't even speak the lingo. As a PT, there was big income too, though not in the same league as before. Many people I knew [and know today] without any particular intelligence but who just dreamed up one good idea made even more than I. And some of them even kept it. Of course the game isn't over until you are six feet under and among my associates, a lot seem to be millionaires, then broke, then millionaires again.

BACK TO THE MISTAKES YOU SHOULDN'T MAKE

Many of my friends blew their fortunes on gambling, parties, expensive homes and lifestyles, drug habits or on consumer goods. Maybe that's better than what happened to

me. At least they have pleasant memories of their toys and orgies. That wasn't my problem. I'm saving the best for last!

What were my biggest mistakes? Let's take them in the order of least importance:

Number One: **Unexplained hostility:** why neighbours, tenants, partners, ex-friends give you a hard time. People who disliked me (and got even) caused most of my major difficulties in life. Inevitably, friends, neighbours and business associates whom you thought were on your side will denounce you. For no apparent reason they tell your most intimate secrets or say vicious things. Sometimes (unfortunately) these hurtful things are true, and sometimes they are lies. People you know may report you to regulatory or tax agencies. Often they have nothing to gain from this, though some may betray and denounce others partly because the State (Big Brother) offers them rewards or incentives. A supposed good friend often can't resist passing on gossip. For instance, this righteous preserver of public morality tells your wife they've heard rumors that you are bonking someone else on the side. The squealer gets no conceivable benefit, but will spread gossip seemingly only to hurt you. The truth does the most damage. But misinformation or disinformation can also derail us. No matter how virtuous and honest you are, you won't please everyone. Even moral paragons like Mother Teresa, The Pope and John Lennon of the Beatles have (or had) enemies intent upon assassinating them. You, too, can have serious antagonists only because someone feels you are "too honest," or "too nice." People who seem friendly and concerned for your welfare can harbour festering, irrational resentments. Maybe they perceive (and resent) that you are better looking, richer, or seem to be enjoying life more. Perhaps they feel you are being too friendly to those they dislike. Is it envy? Jealousy? Often unexplained hostility and vandalism emanates from a dissatisfaction with self.

WHAT YOU CAN DO TO LIMIT DAMAGE

There is little you can do to ward off a damaging fall out except to:

- a) Keep associations with losers, grumps and gossips to a minimum.
- b) Suppress your own tendencies towards conspicuous consumption.
- c) Blend in. Don't give anyone any reasons to think you are any better or richer, or have a better sex life than they do.

Number Two: **Telling your own secrets.** Confiding information that could be used against you. Don't tell anyone that you are worried about getting caught for this or that naughty (or illegal) thing. Even if you feel guilty about something -- resist the urge to confess your sins to anyone. Whatever your secrets may be, if you tell even one person, you might as well publish it for the whole world to know. Sure, it's hard to keep your mouth shut but remember if you get into a dispute with anyone, especially your wife, the first thing her lawyer asks is "what do you have on the defendant?"

Number Three: **Confrontations.** After battling Big Brother for a decade and eventually losing most of my money and my freedom, I made a fresh start. I didn't want any more

confrontations in any of my newly-adopted PT countries. This is why today I'm so low profile, keeping out of conflicts, arguments, courts, and or conversations with strangers. I don't "stand up for my rights" any more. I stay out of the media. No matter what insult or maltreatment I receive, I back off. If a government official sends me a form letter wanting an appointment to see me and if there is the slightest chance it could lead to trouble, I'm gone—in another country.

Number Four: **Ready to move on.** My entire life is arranged for mobility, with plenty of pre-planned escape routes. In a school situation, as a teenager where one couldn't move on easily, a passive and meek attitude might encourage bullies to take advantage. Fortunately, once you finish school and are in real life, you don't have to be in regular irritating contact with anyone. PTs are never tied into conventional jobs where interaction with the same faces goes on year after year. Survivors know when to retreat. Strategic withdrawals are the Perfect Thing for responding to threats.

Number Five: **Mind your own business.** I would never intervene if strangers were having a street fight. I'd never rush to the rescue or be a good Samaritan as I might have done years ago. I have experienced too many negative results from good impulses. I'd rather not be obliged to fill out the inevitable police forms that come with trying to be a good citizen. Too often you act like a hero and end up as a suspect or a defendant. NO MORE "SAVE THE WORLD" STUFF! A PT can't be a "do gooder" who publicly takes controversial stands. [We can effectively influence events and we can take the moral high ground without taking center stage.]

Number Six: **Retreat and blend in.** Staying out of politics and keep far away from losers, troublemakers, bureaucrats and police, I won't go into rough-looking bars. I stay far away from potentially problem situations avoiding marginal people (who attract trouble). Who? Brawlers, prostitutes, drug dealers, fugitives or anyone with a bad temper or other mental problems.

My car is always carefully selected to be the most common make and colour wherever I live. It is always a few years old. I wouldn't have a personalized license plate on my automobile even if they were free. My house is below average in value for the neighbourhood I live in. I dress inconspicuously. Not attracting attention should be your major goal.

Number Seven: **Be a lone wolf.** I'm not unfriendly to anyone. I try to smile at all and say "Hello!" But my family is under orders: "Don't socialize with [close] neighbours." This is the best way to minimize gossip, jealousy and sniping. We try to be invisible. Rather than having to move away to avoid a friend turned enemy, our few close relationships are with people who live in other countries or other towns. Aside from PT considerations, I can imagine nothing more boring than a social life consisting of a merry-go-round of drinking, dinners, game playing or spectator sports with a closed group of local friends.

Number Eight: **Our goal? International mobility.** The whole world is open to you. The positive economic and social opportunities available to an international person are obvious. Avoidance of persecution lawsuits, taxes and trouble is just as important. With proper attitude, paperwork (passports) and asset placement, you should be able to escape in minutes from any unpleasant situation or relationship. It is not necessary to have irritating regular contact with anyone causing you difficulty. This is not to say you shouldn't try to avoid disputes or resolve them amicably. An ounce of prevention is worth a pound of cure. Avoid making enemies or having confrontations so you don't have to make any unplanned, sudden moves. It is always better to come and go on your own leisurely schedule. Yet, PTs know we don't have to stay around to put up with any government, group or individual who makes your life miserable. Some people get their kicks by being annoying or abusive. They won't stop. How to disappear and cut all old ties? Plan ahead, establishing hide-outs, assets stashes, and playgrounds. Depart without a paper trail, or any trail at all. Then you can break away at any time, leaving no clues for your adversaries to follow.

Number Nine: **Trouble is brewing, don't stay to fight city hall.** Once upon a time I felt that "Justice Would Always Triumph". If one was in the right, it is better to fight a legal battle through to the end. Today I know that in the United States and United Kingdom at least one-third of all prison inmates should not be in jail. They are innocent of any wrong doing, incarcerated because politicians, public officials and police often have agendas where the putting down of successful, outstanding or just unlucky people is more important than doing the right thing. New legal theories give victories to the undeserving poor whenever they are suing Mr. and Mrs. Deep Pockets. "THIS COURT REWARDS LAZY LIARS AND ROBS PRODUCTIVE PERSONS" is their new motto. It should be emblazoned on every Court House door to warn us what to expect.

"If you wrestle with a pig in mud, you both get dirty. But the pig likes it!" Unfortunately, as bad as they are, most other countries have governments and legal systems that are even worse.

Number Ten: **A packed Suitcase.** Have a packed suitcase and move on at the slightest whiff of trouble. Rent and don't buy any property or a home, unless it is so low priced (or so heavily mortgaged) that you can regard it as disposable. In this way, if you get into any disagreeable situation, you can abandon ship. Mobility is a wonderful freedom. **TO LIMIT DAMAGE: TRY MAKING MORE FRIENDS AND FEWER POTENTIAL ENEMIES!** Partial answer? Read a book like *How To Win Friends & Influence People*, by Dale Carnegie. This author's tactics may work to keep most people on your side. Unfortunately you can't please everybody. If an unreasonable neighbour, friend, employee, spouse or business associate begins to give you serious problems and charm doesn't work, be prepared to distance yourself. Cut off all contacts. If you can't get rid of them by changing locks and staying aloof where you are, be prepared to move physically to another location, far away.

People (like stalkers and vicious types) who intentionally try to upset and injure others can make your life a living hell. Stress caused by them will kill you just as surely as untreated cancer. Informed people know that stress is a major factor in causing cancer, heart disease and many other physical illnesses. Thus, it's important to remove yourself from stress. Change geography if that's the only way to get rid of a pest or bureaucrat who bothers you and won't go away. If you have one or more Portable Trades and Occupations, making such moves every few years (whether needed or not) will make your life more interesting anyway. My whole life plan involves changing residences, jobs and bankers every year! A movie that shows just how bad relationships can get is "War of the Roses", I suggest you rent it as a video, Never get into the pattern of mutually destructive behaviour illustrated in that tragedy. It involves two stubborn people in a "modern" divorce.

KEEPING & ENJOYING A PERFECT PARTNER \ LOVER

I used to marry women who were very good in bed but could best be categorized as "low self-esteem emotionally unstable". For many years they were my type. I once read a university thesis by a very intelligent Israeli psychologist. Her conclusion was that men with strong inner drives and a sense of personal destiny were usually attracted to a female best described as a neurotic, clinging vine. The female in such cases sought an identity from their mate and lacked self-esteem. Boy oh boy, does that describe my first three wives! In the face of real or imaginary problems, they turned irrational, hysterical and quite unamenable to any rational or logical discourse. They were jealous of my attentions to anyone else, yet at the same time most of them betrayed me with other men. I used to think that they strayed because I didn't give them the attention they needed. But now I know the biggest problem was making very bad choices -- letting my ding-a-ling decide who my lovers were going to be instead of using my brain. A beautiful, sexy woman who is totally dependent on you for her happiness can be very seductive at first. She becomes very destructive as the years take away her youthful charms.

I was over 45 before I finally sought out as my partner a mentally stable, solid woman of common sense and good character. You may have to process hundreds of potential partners to find a keeper! Three crazy ex-wives and an equal number of live-in honeys were a major drain on my resources—until I grew up. Nothing is more time-consuming, emotionally draining and costly than fighting constant battles with your own spouse in your own home. It gets worse once you get into court. In the United States if you resist a judge stripping you of your home, your kids and every cent, you can and will go to jail for contempt. No matter how big your fortune, you can easily lose it all. In fact get in a divorce American style and say bye bye to both your sanity and your money. Especially if the fight involves custody of your kids.

Your divorcing wife or abandoned, vindictive mistress starts her lawyers messing about with your business, and "exposing" things better left private. Few things can be more destructive than this sort of domestic dispute. It took seven years of court wrangling and a good percentage of my fortune to get rid of my first wife. I would offer to settle for whatever she asked, but then she would up the ante. It became clear that her objective was to inflict maximum damage, not to settle. Facing a dispute that couldn't be resolved, I

moved to Europe for the first time. It was a good move. She didn't get what she expected, but the lawyers -- both hers and mine did very well. Seven years later I started my second career and made my second fortune.

The next half-dozen women in my life were a mixed bag. The sex was good, but they usually had scrambled eggs for brains. Some left quietly, others cost me a bundle to get rid of. I don't regret any of the kids. As with most families, some of my kids turned out fine and others (brought up by loony mums) leave something to be desired.. It is certainly true what my dad said "No matter what you spend on a girlfriend, it is cheaper than marrying them." On the other hand, not having a stable relationship with a good partner can be frustrating.

Today, giving advice to a young up-and-coming PT, I'd say if you want a family, get a wife who will put up with you being more interested in your business than in her. Get a wife who accepts the double standard and won't hire a lawyer just because she hears that you are plonking your secretary. The trade off usually is that you must give assurances of loyalty -- and mean it. Italian men, for instance, are forever seducing every female in sight, but they seldom dump the mother of their children. Not such a bad system. Although these days, variety is less important than it used to be, fidelity to one woman was inconceivable.

If other men are like me, at least until I hit 60, and even still now, there was this irresistible urge to have more than one partner. It's less now, but now and then I still see a girl I'd like to know intimately. How can anyone describe such desires as unnatural or immoral? I was in my forties when a good friend of mine described another good friend as a "womaniser." I had never heard this word before. He explained that a womaniser was a guy who liked to seduce a lot of women. He used it as a negative word. To me, the natural disposition of every man was to be a womaniser. Maybe I'm wrong, and most men are not "like that." But every heterosexual I ever knew (married or not) wanted to bed down as many sweet young things as he could squeeze into. I suppose that gay guys feel the same way. [It was only after the AIDS scare that many of my male acquaintances (who were, like me, getting to be old farts anyway) decided it was better to settle in with just one or two partners in a closed circle than to risk an early death.]

If you are like I was as a younger man; if you need to have more than one woman in your life, I don't see too many options: Either you play around as a single guy and marry late in life -- or find an understanding wife who puts up with your infidelity. Have an understanding on this point. Maybe you can find a spouse who goes along with a sort of a one-way open marriage. It's open for you but not for her. Remember too that such understandings are often forgotten after the ink on the marriage certificate is dry. If you live with a woman for ten years or so before marriage, the chances of getting sudden behaviour changes is reduced. But children and marriage certificates can definitely cause major personality changes in women. So does a big event like a woman's 40th birthday, menopause, her mother's death, or maybe the divorce of her best friend who gets dumped for a younger woman. How to avoid unexpected hidden agendas or unexpected attitude

changes? Good communication is essential even with the most passive and tolerant of wives!

HOW TO FIND AN UNDERSTANDING SPOUSE?

How do you find the most eager-to-please, understanding, forgiving and compatible women?! Look in the Third World. Or maybe an "old fashioned girl" from Japan or the Muslim tradition will do. Forget about Europeans or Americans. Filipinos are on the top of my list. If you love them, support the family and come home most nights or at least on a regular, dependable schedule, your Catholic Filipina wife will put up with a lot more than other women. Don't get a career woman. They won't have time for you. Best bet? A mildly religious woman (you don't want a religious fanatic!) without any higher education who expects to stay at home looking after the house and your kids. Very easy to find such a treasure in Asia, Africa, South America or the Middle East. You won't find three of them in all of America, Europe or the Antipodes.

Consider not getting married at all till you are 50. Then get a nice young Third World girl of around 20 who can give you five kids and wheel you around in your old age. [Don't show this book to any woman's libbers! They don't like my views on this subject.]

Have a pre-nuptial agreement where you both agree in advance on the amount of money or property your ex-wife will receive as a settlement and for child support. It may seem unromantic to work out a settlement before you marry, but in countries with low divorce rates like France and India, there are always property agreements preceding marriage. If the pre-nuptial settlement is reasonable, there is a good chance that in a divorce, such an agreement will be followed. It may even prevent a divorce or separation. My personal feeling is that on your first or second anniversary, if you can afford it, buy your wife a nice home, free and clear in her own name, preferably in her own (Third World) country. It will do wonders for her self-esteem and "Big Face" with her own family.

Consider seriously (if she craves it) buying your Third World wife a home of her own in her own country. It will give her a warm and fuzzy feeling of security. The relationship with you will be much stronger in her eyes if you make her financially independent. Now we are not talking about a woman with a bar girl or hooker mentality. Give them anything over \$500 and they will dump you in five minutes. We give this suggestion about a house in regards to your little unsophisticated virgin bride who already has your kid and is exceedingly grateful for you to have taken her out of a life sleeping on dirt floors and using a hole in the ground for her toilet. She can let a relative stay in part of her new home as caretaker, or rent it out. But it is hers alone. You shouldn't dictate what she can do with it. Let her give it away to her parents or sisters, if she wants to.

COMMUNICATION IS EVERYTHING

A successful marriage (even with a Third World spouse) depends on your own attitude towards women in general and your wife in particular. You must treat your woman very well and give her compliments several times a day. Find out what makes her happy and give it to her! Find out what she doesn't like and avoid stressing her out with any

objectionable behaviour. Above all, communicate. Don't keep your good feelings often! Be discreet and don't make a pass at every passing skirt -- especially when you are with for her a secret. Tell her you appreciate and love her ten times a day. You can't do it too often to your own wife. Third world women especially are very interested in "Keeping Face" which means that appearances may be more important than realities when it comes to your extra-curricular love life. Be a good guy and a good husband. If that doesn't work and you are stuck with a nutty troublemaker, get yourself a new wife that appreciates you and behaves properly.

Finally, the best advice you will ever get from anyone is on the next lines. I know you will not act on it. Consider this: A strategic withdrawal at the right time will save your assets, preserve your freedom, and possibly even keep your marriage from being irretrievably shattered.

WHEN TO MOVE ON

At the first sign of any government regulatory agency investigating your activities, tapping your phone, intercepting mail, or otherwise inquiring about you, pick up your chips. Leave the gaming table. Leave the house. Leave the country. Quickly. Quietly. Get out as soon as possible.

Even before you go, take all sensitive papers out of your office, out of your home, and don't carry anything around on your person that you wouldn't want the enemy to have. No sensitive documents should ever be stored at your home, or office, anyway, anytime. Government agents love raids. They will inevitably raid your home and office. They will grab and confiscate all documents, disks, computers and loose cash or valuables. You will never see them again. This Gestapo tactic is standard operating procedure for tax and regulatory agencies especially in the USA, Germany and most first world countries.

If you have a business with customer lists, essential proprietary formulas or secrets, keep these and a duplicate set of your most important records at an accessible secret place abroad. It should be in storage outside of the country so that you may if you choose, continue doing business from an alternate HQ after you depart. But most important: Go without undo delay. Get your ass and assets out of harm's way. Go in an untraceable way to another country. Lay low till you have been forgotten.

It doesn't matter that you honestly believe you are a good guy and have done nothing wrong. Once you are the target of any government investigation (particularly in the United States) you have trouble with a capital "t." The future for you is bleak. Whether threatened proceedings against you are criminal or civil makes little difference these days. Your property may be seized and your body may be incarcerated for life --- even in a civil (non-criminal) case. Most people don't have the slightest idea of what is in store for them once they have become the target of a government investigation or lawsuit . It is unfortunate that we have had to learn and follow the rules of conduct of professional criminals, but a criminal government makes it necessary to use these tactics in defence:

Grab your packed suitcase. Join your assets abroad. If there is any chance the government has been informed of the foreign location of your assets, move everything you can to new locations, preferably in the form of untraceable cash or gold bars. Put everything into several good hiding places. That way, if you lose one batch or box, you still have two-thirds in reserve. Move assets to new safety deposit boxes for instance. Register these new boxes in names unknown to the enemy. Recent treaties provide for co-operation between some governments in seizure matters. Switzerland is one of many countries who will freeze or 'arrest' an account if the USA so much as suggests the proceeds are 'tainted.' Don't assume that foreign deposited assets in a place or name known to the enemy are safe any longer. Asset Protection Trust? A joke! Your only protection is absolute secrecy. If any accountants or lawyers in your home country know about your foreign assets, assume they will spill the beans and assist the enemy in separating you from your assets.

Once abroad, start using your second country passport with an alternate identity. If you don't have a second identity, just make up any name and become known locally under a new name. Break off all communications with the folks back home. There are safe ways to communicate. See the PT books. Let things cool off. How long do you keep radio silence? At least a year. How long do you stay away? Maybe for the rest of your life.

I gave this advice to my good friend Wayne Phillips five years ago. A government vendetta against him had just started. He didn't take it. Mainly because his wife didn't want to leave her relatives and friends at the time. Wayne didn't want to leave his wife of 20 years and his two young kids behind. The investigation ground on and on for five years, as government investigations do.

How can you avoid a fate similar to Wayne's, as described in the earlier chapter? Keep at least some of your assets secret even from your trusted and seemingly devoted wife. If you get any danger signals warning you to leave, go quickly, even if you have to leave your family behind. Once established elsewhere, it should be possible to convince your wife to visit for vacations and to bring the kids. As kids hit teenage, they will almost surely enjoy the opportunity to visit an absent parent in a pleasant foreign land and maybe finish their high-school or college education near you. Stick around and wait for the government to act and you will surely lose your family, freedom and your funds. At least if you go off to the safety of a foreign place, you have a much better chance at settling your case on far better terms than if you stayed around. The other possibility is that you'll enjoy your new life so much, you'll forget all about settling with Big Brother, and you'll never go back -- nor will you have any desire to go back. Unfortunately, you probably won't make this big step. It is too hard to believe that your government is about to destroy you. I hope you never face this kind of decision, but if you do, seriously consider your options. You can stay and make the best settlement you can. You can fight the government and lose all your money on attorney fees whether or not you win the immediately pending case. The federal government wins 98 per cent of all their tax and regulatory seizures or criminal prosecutions against first time "offenders." If you are one of the lucky two per cent, the odds are that you will be dead in a mysterious accident or will be re-indicted in another case. Roy Cohn who was Nixon's lawyer and much hated by the bureaucracy was indicted

and acquitted five times. But even he was worn to a frazzle and nearly bankrupted by all the harassment. Few people survive even two prosecutions because if they do not know of the PT option, it seems a better bet to cop a plea and go to prison than to endure a second, costly trial.

All of the foregoing leads us to the next rule: Don't fight City Hall! City Hall we mean the whole panoply of government agencies. Any one of them, and there are hundreds with criminal and property confiscatory powers, are more dangerous than a room full of rattlesnakes.

More expensive and upsetting than all my fights with women put together, was the fact that once upon a time, I took on City Hall. Mad at being abused by "the system" that killed my father, I decided to get even. I didn't realise at the time that a government agency like the Internal Revenue (American tax collection office) is not the same as a person or even a corporation from whom you can collect damages. You can't generally sue a sovereign government's agency nor can you generally get damages from any of these agencies. Such agencies are amorphous bunches of bureaucrats who are responsible to no one. They are set up to be judge, jury, prosecutor. With regulations it would take 20 lifetimes to read, much less understand, they can't be beaten. It isn't worth trying. Pioneers and serious protesters of any type are just buying into guaranteed misery. The proper move is to disengage. To not play in their ballpark. That is my advice today. But I didn't know that when I chose to fight City Hall.

Some decades ago after being dealt with most unfairly, I (stupidly) attempted to blow the whistle on several agencies of the USA Federal Government by writing a book called How to Win Your Own Personal Tax Revolt. My purpose was to join forces with the lunatic fringe and push through a constitutional amendment to abolish the Internal Revenue Service as it presently existed. It began as a sort of joke, but the book was a "best seller" and actually started something. Within six months our ad hoc tax revolt group had enough state legislature votes to hold a constitutional convention. There was a chance that the entire IRS really could be disbanded. I went on talk shows throughout the land and shot my big mouth off. Crowds applauded wherever I went. Several other foolish people like Irwin Schiff also wrote tax revolt books. I even was nominated as one of their prospective candidates for vice-president of the United States at the Libertarian Party Convention.

At this point you are probably thinking the same thing that my editor penned in my first draft: "Every reader who is not completely brain dead recognizes such statements for what they are -- the bullshit rantings of somebody with an out-of-control ego." He went on, "What I dislike, and dislike very much, is your inclination to push exaggeration beyond truth. You do this constantly like when you say, the next thing that happened was, 'a strike force of 300 federal agents was assigned to my case'--- This is what I wrote to my dear friend and severest critic: I didn't count them personally but in 60 days a so-called "strike force" of the sort used against major organized crime figures was simultaneously interviewing virtually everyone I knew -- from girlfriends [and their mothers!] I hadn't

seen in 20 years, to old teachers. They talked to every buyer, seller, lawyer lender and notary on every real estate deal I'd ever made.

I won't tell you the number of interviews they conducted, because you will think that an exaggeration. but from what I heard later from other Big Brother victims is that they do pull out all the stops briefly and today may use even more than 300 agents if they want to do a real blitz. With my friend Wayne Phillips they used nearly 500 agents. My attorney and I were allowed to look at some, but not all of the written records and given three days before the trial. There were enough papers, records and transcripts in government hands to fill [floor to ceiling] a three- bedroom house. So how many agents did it take to pull that off. More than 299 I'd say. I see your point and will try to tone down the truth because I realize it seems incredible. It is hard for me to believe it myself. What chance was there that my little band of Merry Men could really close down the IRS? Well here you have me. It was all probably just dreams of grandeur. But maybe not-- if you remember the days in the 70s, it almost came to pass that there was much talk about a Constitutional Convention that came within a hair of happening. The tax revolt fanatics, The Libertarians and lots of unlikely bedfellows including ultra conservatives and fundamental Christians had all rallied behind it. We called ourselves the "Lunatic Majority" at least in private! There were only two or three state legislatures short of the required three-quarters [I think] that had not yet voted authorization to send a lot of independent thinkers like me to the Constitutional Convention. Many things were on the fire including animal rights, women's rights, school prayer, abortion rights, gay rights, massive cuts in government.

Every radical, greenie and non-mainstream group thought they'd get their pet ideas into a new constitution. But as far as I could tell, the only thing all the delegates had in common was a dislike of bureaucracy and, in particular, the IRS. I believe if the Department of Justice hadn't played hardball, there could have been some very interesting political changes. The two -party system would surely have been emasculated to give smaller groups a much greater voice in government. Everyone knows that voter apathy in the USA is so widespread that the two major parties combined often poll less than 50 per cent of all the votes. The majority of voters know the system is rigged to make them choose between the lessor of two evils.

There was not a lot of media coverage of the Constitutional Convention but there was some. Publicity was not sought because the people working for a new constitution thought it was best to do it quietly. Let the New Constitution be drawn up and submitted to the votes of each State Legislature for ratification without a lot of general awareness. Same technique was successfully used at the early stages of Proposition 13 which abolished property taxes in California.

With only a few months to the Constitutional Convention, key players, including myself, began to be indicted, disappear, have traffic accidents and experiences like I did. It all fell apart. Our dreams of successfully bringing down the System evaporated along with my personal wealth. The government managed to tie us up in knots so that our personal

freedom and personal assets were at stake. Protecting ourselves took priority over political activities.

The government doesn't like "troublemakers". The IRS top brass began to look at me seriously. With two other guys (Jarrvis and Gann -- both mysteriously killed), we had pushed through Prop 13, a referendum in California drastically reducing state taxes. The Feds took me seriously enough to send a strike force of 300 agents probing my personal life. Their object was to discredit me and all the other people in the Constitutional Convention movement thereby ending our influence. Almost everyone in the Libertarian or Proposition 13 inner circle of that era was investigated or imprisoned. Quite a few died long before their time. I deluded myself that I was too important to be murdered and too clean to be indicted for any crime.

The Department of Justice took a very personal interest in grinding me into a fine powder and blowing me away. My fight with the bureaucracy cost me 99 per cent of my assets, turned my hair grey, and put me out of business twice in two different countries. It got me regularly chained up like a criminal and regularly held in contempt of court for such forbidden things as speaking in public or attempting to go to my father's funeral. Just before Income Tax Filing Day for two successive years, I was arrested and presented wrapped in chains as a photo opportunity to waiting journalists. At the time I felt that overwhelming public support would keep me safe. Big mistake. Fighting City Hall was, in retrospect, the most stupid mistake I ever made in my life. I lost 98 per cent of my fortune, I lost my family, and for a time I lost my freedom.

Preferring to look on the bright side, I can think of a few good things to come out of this fight. I was kicked out of Lloyd's of London where I had a very profitable underwriting business bringing me around \$50,000/£33,000 per year. A few years later Lloyd's announced their biggest losses ever, but at least I was kicked out before this came to pass. This was one of the many sources of income they choked off. The government has this clever way of starting a case against you and then seizing all your money so you can't hire a good lawyer. You are forced to take a government-appointed defence lawyer who will sell you down the river. If you can afford to pay a good lawyer, the government de-hires him by seizing your legal fees as "tainted money". So I learned to operate PT-style, without any more lawyers or accountants.

Another good result was being forced out of my familiar surroundings, away from my contacts. It made me think up the many ways covered in this book that one exiled and nearly broke could survive and support himself in a strange land without a work permit or legal residence. It resulted in my discovering the PT life and with it the PT path to freedom from Big Brother's control.

IT IS DANGEROUS TO BE RIGHT WHEN YOUR GOVERNMENT IS WRONG!
Being high profile was my biggest blunder -- the disaster of my life. If I could do it over again, I would have avoided this confrontation at all costs. Guys such as Ghandi and Mandela are heroes, but I wouldn't trade a few years at the top for their decades at the

wrong end of a whip -- or in prison. For every Mandela, there are thousands, maybe millions of decent, productive individuals with principles or noble ideas who are ground up and blown away. I survived physically only because I saw the light and left the proverbial ball park --- not soon enough to avoid losing most of my money and property perhaps, but soon enough to get out with my ass still in one piece. You can't win a fight against the government. Whether it's criminal or civil, even if you win individual cases in court, or a political victory, they have unlimited time and resources to grind you down. Make enemies in powerful quarters and your life is going to be miserable. Once involved with fighting any agency, you also soon realise that bureaucrats such as government prosecutors and investigators are neither truthful nor honest. They can be as unreasonable, violent and illogically demanding as my ex-wives were. Political careers are often based upon a prosecutor's exposure in highly-publicised cases. The prosecutor, Press and public doesn't want facts to stand in the way of convictions. Thus prosecutors can become popular by simply bringing down a rich, famous person or any public figure during their term as prosecutor. A prosecutor's favourite saying is "The guilty are easy to convict. Convicting the innocent is where you get your reputation."

My personal problems date back over two decades ago. They are currently at a great distance from me in time and space, but they will never be completely resolved. Bureaucracies have long memories. Their files stay open forever. Of course, now they have bigger fish to fry and I'm on a back burner-- almost, but not quite, dead meat. The people who handled my case are dead, retired or for the most part have moved on. But obtaining this degree of serenity has taken many years of hiding in the bulrushes. If you don't settle on their terms, government money claims (created out of thin air in the first place) gather interest and penalties at rates that would be criminal loan sharking if imposed by any private adversary. My own theoretical tax debt of \$18,000/£12,000 grew and grew adding new zeroes every year. Three million of my money was reportedly seized and receipted for but over \$100 million in property was effectively confiscated. Did this satisfy an \$18,000/£12,000 tax debt? Of course not. Under government calculations, my debt, instead of being satisfied, is now two hundred times more than it was and still growing rapidly. I would have loved to settle, quit writing books and live a modest, peaceful life, but the enemy wouldn't allow it.

YOU CAN'T GO HOME AGAIN

What matters (if you ever do go back) is Big Brother will still cause grief long after the original government employees on your case have moved on. Like a vindictive wife, it is sometimes impossible to settle on any acceptable terms. [But you can always negotiate more advantageously when your body and money is on deposit at a safe distance and not in Big Brother's grip!] Had I left before being served with any process, my negotiation position would have been greatly improved. But with the government on my back, there was another problem:

My ex-wives who started kicking me when I was down, also wanted my complete ruination. The government wanted me to die penniless and in jail. Nothing less than this

would do. Irrational claims can't be settled by compromise. A fight to the finish will be your finish, not Big Brother's. It was time for me to move on. There was really, no choice.

My whole PT philosophy and certainly the ideas in this book were developed when my own country became too dangerous for me to stay there. My crime? I had written a book Tax Revolt, that some bureaucrats perceived as a threat. In Mafia terminology, a "contract" was put out on me. In government, this means a large "Strike Force" was dispatched to investigate my past and to create evidence of criminal wrongdoing. There were many people in trouble and those already in prison who will gladly denounce others and say what the government wants to hear. The government can and often does send someone like me (or you!) to prison for life on perjured testimony. This sort of cooked-up evidence may be involved in a majority of all cases brought by most governments. Property can be confiscated on mere "suspicion" without any reason. The fact that you are found innocent of any crime is quite irrelevant. You still don't get your assets back. If you are lucky enough to be able to hire a dream team of lawyers, unless you are a billionaire, their fees will break you financially -- even if you are one of the lucky one per cent, like Roy Cohn, who emerge from a government prosecution as a "winner." Once the government "contract" has been placed and a "Strike Force" has been dispatched, your days of financial independence and freedom are numbered.

Hopefully you have learned something from my mistakes, bad experiences and bad judgement. Maybe these few words in this chapter will help you avoid my worst misfortunes Note: Do you want the author's personal advice on a retainer fee basis? If you will outline your situation and contact the publisher, insisting that you want "the author and no substitutes" you will get an answer. We have room for only one or two more "inner circle" confidential consulting clients. The fee is \$10,000 (cash or trade) for two years of unlimited (but reasonable) personal consultations. If you can't easily afford this fee then the author asks you not to apply. Trevellian wants as clients only non-USA citizens (or those who expect to renounce USA Citizenship soon) with a net worth of \$5 Million plus. Potential clients who earn their money by violence or fraud need not apply. The author welcomes any constructive criticism, suggestions, and corrections.

IF YOU NEED GUIDANCE OR QUESTIONS ANSWERED?

This is the only book in the world with a built in Genie. Rub the book three times. Send a fax or letter to the magic number given below and WHOOSH, the author(s) will jump out of you book, and like a genie, come to your assistance with the advice, referrals or any help you need. Course, in addition to rubbing the book you have to say the magic words: "I would like a consultation and am willing to pay your standard charges or offer an interesting trade.", the authors offer you their own services or they will put you in touch with experts who (hopefully) will answer your questions and advise you equally well. These experts are likely to be people you have read about in PTO. You get depends on what you ask for. Here are a few general categories:

TAX MINIMIZATION:

1. Offshore Company Incorporation, Liechtenstein Anstalts, Trusts and creative answers to Legal, Tax and Accountancy Questions. Remember our philosophy is to AVOID lawyers, accountants and bureaucrats, not to employ them.

ASSET PROTECTION & BANK SECRECY

2. Confidential movement of funds, bearer shares, secret numbered accounts, and personal introductions;

PERSONAL INVISIBILITY (Protecting your Ass!)

3. Anonymous credit cards and personal communications, including the sending, receiving and forwarding of personal and business communications in total anonymity; IN OTHER WORDS, Mail-drops, anonymous re-mailers, making it seem that you are somewhere other than where you are. Help on disappearing, new names, resurfacing, communicating safely with the "old world."

TRAVEL DOCUMENTS, EXPATRIATION, CITIZENSHIP, VISAS, PASSPORTS

4. "Instant" Second passports legally obtained in various countries. Diplomatic passports or honorary consulates. Maybe we can help you out if you've been ripped of and sold "bad paper."

FINANCING, LOANS & GRANTS

5. Obtain funding for personal or business use, including free grants, one per cent interest rate loans.

This 'How To Get and Stay Rich' advice is from two multi-millionaire PTs written about in PTO. Contingent fees are possible after we receive our minimum consulting fee to keep out the Lookie Loos (Time-wasters).you want some counseling either by phone, fax, email or letter, please forward £300 or US\$500 to _____. Forward your questions or desires , along with bankers' check, postal or money orders. Personal checks and wire transfers are accepted, but not recommended for privacy reasons. We will answer ourselves or forward your questions to the appropriate expert. Your confidential reply will be delivered within two days of receipt. You desire telephone contact, (up to 60 minutes,) the fee is the same -- plus the cost of the call. We will call you collect at a time and number you select. Please select a time at least two weeks from the date you send an airmail letter, plus an alternate time. No phone calls unless consulting fee has been prepaid. You need a personal consultation, the fee is £1000 (\$1500) for half a day (four hours) plus travel costs. No travel cost if you come to us. Any previous fee paid for mail or phone consulting will be credited towards your personal consultation fee. A two year, unlimited (but reasonable) consulting is available for \$10,000 or £6500.you have doubts about what you need, please drop us a letter or fax, along with the nature of the help or advice you seek and we will suggest the service you need and what charges are appropriate.

Truly Yours,
The Invisible, The Legendary & The Inscrutable Authors,
Trevellian & BeVan