

PT

PLATE
FORM
NO. 10

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 attn.: Max Bushby
Box 1341, Raffles City, Singapore 911745;
Fax: +1 (810) 314-1856 or Fax: 65-466-7006;
email: ew@expatworld.net and check our website at www.expatworld.net**

Chapter 1

The Origins of PT

For thousands of years people in power have been able to con the vast majority into giving their money and even their lives to supposed higher values. Those who become aware of the con are labeled trouble makers and depending upon the time and circumstances will be ostracized, jailed, tortured or killed.

The wise man or woman always looks carefully when asked to give his time, money or even recognition and support to any cause, country, ruler, emperor, religious-charismatic guru, nation, kinship group, true faith, society, club or lodge, and especially to society.

The threat of people acting in their own enlightened and rational self-interest strikes bureaucrats, politicians, social workers and many members of official churches as ominous and dangerous. Usually with great success they try to con everyone into believing that personal sacrifice, unselfishness, service and subordination to the group are the only virtuous and respectable ways to live.

Individuality and the possibility that people will not always accept the pronouncements of authority are labeled anarchy and are strongly discouraged. Rejection of group values is cause for the most severe punishments.

This condition has meant that through the ages, every group or organized society has methodically suppressed and destroyed its most original and talented thinkers, just because they were different. The bullies, lunatics and fanatics who often reach positions of power and leadership find no shortage of underlings willing to wage wars, persecute those with unpopular views and generally make this world a dangerous and unfree place to live.

Where would you like to live? Who do you want to live with? Would you rather be among people who respect your individuality? People who do not try to change you? People who do not try to force you into an uncomfortable morality or lifestyle? People who do not expect conduct which you do not feel is in your best interests?

The vast majority of people in the world are followers, mere sheep with no particular desire for freedom, nor any wish to be allowed to think for themselves or provide for themselves. They want to have leaders, gurus and to be told exactly what to do and how to think. The majority want someone to take care of them, to make decisions for them and to have the security of belonging to a group, a country, a church, a club that will protect them. They have low levels of self-confidence and a great respect for authority. They have been conned.

If I have just described you, you have no PT potential. You believe that sacrificing yourself is the only way to live. You don't have much sense of personal identity, nor any confidence in your own ability to take charge of your own life and achieve anything of

importance. You don't want the freedom to make your own decisions, to come and go as you please. You probably feel hostile and threatened that anyone else could think differently than you do because, as part of your philosophy, you don't respect the right of other people to march to different drummers. You are sure that your religion is the only true belief. Deep down you know that only your skin is the right color. You are sure that your morality is where it's at and at only your country is worth fighting for. Additionally, you feel that everyone should pay his fair share of taxes, even if it hurts. After all, we are on Earth to help our fellow man and we have to do it as a group.

If the above sentiments fit your belief system, don't bother with the PT philosophy. This report is not for you! If, however, you doubt your ability to follow blindly... read on!

"Conned" is a colorful American expression. It comes from the phrase "confidence game or trick". A criminal who wants to do you out of some money will devise some ploy to gain your confidence. For instance, posing as an infallible investment adviser, he will convince you to invest a nominal sum in a commodities deal that will make a fortune. On paper you will turn a small punt (bet) into five times as much. Then the con man will show you how to do it again and you will be convinced he is really good. Finally comes the time for a serious investment, in the biggest and best sure thing of all time. That's when your money grows wings and you never see it again. Here's where you've been officially conned.

As a small child, I was conned into eating food I didn't like by being told it would help the starving children of Africa and China, because I wouldn't be wasting the food. It worked when I was three, but at five I had the nerve to ask Mommy what difference does it make if the dried up porridge went into my stomach and then the toilet, or directly into the toilet first. For such impertinence, I got a smack.

As a law student, in a class on ethics we were told that lawyers (at least at that time and place) did not advertise or solicit new clients away from other lawyers because we were about to become part of an honored profession. A fraternity. Not a commercial trade where cut-rate prices and promises of better, faster service could be touted. Because I was then working for a somewhat incompetent but established old line law firm with many good clients, I raised the question that the "non-advertising, non-soliciting" canon of ethics was economically bad for young lawyers not affiliated with major firms and would have the effect of leaving clients unaware of alternatives. Years later, I was to learn that as a result of those and similar observations, my file was noted "troublemaker, unethical, does not accept authority".

Such comments on confidential school and secret government/employer files make it difficult for me to find conventional employment. I am glad it worked out that way because I was forced to become an entrepreneur, a newspaper owner, a deal maker - always outside the established order. Those who were doing the conning, or those who were conned and would not question the then-conventional ideas and ways of doing things, felt that I was an enemy.

A high profile, unconventional personal lifestyle combined with political activities that successfully began to reduce the size of government eventually brought me the unpleasant experience of a government-inspired investigation and a series of contrived, phony lawsuits with very bad scenarios. Like many original thinkers whose ideas find their way into the mainstream, those in power perceived me to be a threat. Unlike Socrates or Jesus, I didn't stay around to be crucified. I had already prepared to become a PT. Once I realized that I would have to fight city hall, I left for Thailand where a little grass shack, a little brown girl and a word processor were ready and waiting. I shouldn't leave out the fact that to support this pleasant little establishment there was plenty of cash, placed far beyond the reach of any grasping government.

But let me start from the beginning. Without going into too much detail, here is my life story. I started several businesses. The first ones failed. That experience is probably familiar to all of you who've started businesses. Gradually I learned from my mistakes. I began to get fairly rich. I thought being rich would be wonderful just like in the movie Barry Lyndon where servants came out and presented the master and his elegant guests with food on silver platters. I fantasized that my chauffeur would drive me around in a white Rolls Royce. I thought it would be a wonderful thing to have lovely little white poodles and a beautiful wife and maybe two mistresses on the side. All I knew about how to act rich was what I had seen in the movies

So when I had my first million I bought a Rolls and a mansion with an ocean view. I married my third wife, whom the papers called a "socialite heiress". I ended up with a beautiful wife, a girlfriend, a gay butler, a Japanese house-girl and a house with three bathrooms. That's what you do if you're rich, isn't it? The whole works! Let me tell you, being rich isn't all the good life of endless parties and beautiful people, like in the movies. No sir! At my first gala dinner party, there were teardrops in my Beef Wellington because the butler was crying. I said, "Sam, what's wrong?" He explained: "Well, my lover just left me and I need somebody to talk to". So I had to leave dinner and listen to his problems. A few weeks later, my wonderful doll-like house-girl started having problems. She looked so good in her geisha outfit as she poured this green tea for my guests, until she opened her mouth. It turned out that she had bad teeth and gum problems. I ended up running my house-girl back and forth to the dentist for months. The Rolls Royce never worked properly. The poodles piddled on my carpets. My wife and girlfriend both cheated on me. My wife was spending my money like a drunken sailor, or maybe a drunken admiral.

The long and short of the story is that all these "rich folk activities", material possessions and all the employees that were supposed to make life easier became much more of a burden to me than I could ever have imagined. Oh... I left out the worst part. If you get a bit rich and a bit famous, you will be profiled in the newspaper. At first you're flattered by a nice feature article about the new, up-and-coming man-about-town. But I couldn't go to a men's room anymore without some insurance guy or somebody else wanting to sell me some hot stock or a terrific scheme for cocoa futures. I was a sucker who couldn't resist a good sales pitch. Now I didn't consider myself a sucker at the time, so I was being sold all

of these terrific investment schemes. I knew nothing about cocoa or frozen orange futures, but there I was speculating on everything that came along from Andorra to Zimbabwe. Soon, I was losing more money than I was making.

Then my two ex-wives from poorer days began to stir up trouble with contingent-fee lawyers wanting more alimony. Finally, the tax auditors came by and wanted to see what the local celebrity was doing. To cut a long story short, once I had become a millionaire life got progressively more and more miserable. I learned an important lesson which I'll pass on to you now. It's a lot easier to make money than it is to keep it! At this point, I began to look around for some way that I could hold on to what I had and eliminate the hassles. Getting rid of the rich guy image was a first step. Getting my finances under control was step number two. PT was to come much later.

Now, we all like people who can make good predictions as to what the future of the stock market is going to be. Very few people have been consistently successful at it. So I chose people who had been marvelous. Problem was that after five or ten years of being on top, they always had a crystal ball malfunction right after I signed on to follow their advice. In what I call passive investments, where you write a check and you don't have to do anything else, I usually lost money.

Do You Want to Make Lots of Money?

If you buy raw meat wholesale and divide it into sausages that you sell retail, you can control most of the variables. If you have sausages that don't sell, you can make a bigger sign on your stand. You can yell louder or you can sprinkle garlic on them, turn up the heat and hope the yummy smells bring you some customers. You have some control. In your own business you can run things your way. You can change things if they are not working correctly. But if you're investing in a Japanese stock, obviously there is very little you can do but cry when the Japanese stock market crashes. The variables in passive investments are things you can't control at all. So there I was, losing my shirt on my passive investments.

A Solution for the Unlucky Investor

What I eventually did was to find three very conservative Swiss bankers and I said, "You guys run my portfolio. I'm picking a total of three managers. The best performer over a three year period will get more of my money to manage, plus friends that I'll send over as new clients. The worst of you will be dropped and replaced". That's the policy I have followed for the last 20 years. It's worked out pretty well for me. As a result, I don't have to worry about my nest egg anymore. I never listen to any cold calling salesmen. I make a very reasonable return. Ten to fifteen per cent a year. I don't make a killing, but I don't worry too much about my investments either. If you can live on a ten per cent return, tax-free, after inflation, from your capital, then this solution is pretty good. It was a way to finally get the time and freedom to find out what gave me pleasure and pursue my real interests.

Secret number one. To avoid stress, aggravation and serious losses, let a solid, no-nonsense professional run your investments! Another mistake I made in those early days was to choose the best performing stock market fund of the prior year. Naturally, that fund invariably then had a disastrous year. I soon worked out that those funds which have had a good prior year or two will probably turn into one of the worst of the current year. So don't repeat my mistakes. Try to find a relatively conservative money manager who doesn't have the best performance in the world but who has been reasonably consistent at preserving capital. Expect to make your serious money only in a business that you control, i.e. your own. Use money managers for your passive investments. This will reduce the hassle factor.

Enter Sir Harry

While I was struggling to reorganize my life, a pamphlet by Harry Schultz came my way, discussing PT. In those days, Harry called it "The Three Flag Theory". This turned out to be my greatest discovery. With a net worth as small as perhaps US \$25,000, or in that range, you may well be able to quit working, enjoy life and live on your tax savings alone. You can keep your capital and most of your interest and dividends, tax-free.

But before we launch into a full description of the PT philosophy, who is Harry Schultz? Harry Schultz, ageless editor/publisher of the *International Harry Schultz Letter*, is a classic PT. What are the facts behind the Harry Schultz legend? Many of his newsletter readers would like to know more about the man behind the masthead. Harry gave us this exclusive interview.

"My days as a thinking humanoid began and the seeds of PT were planted during World War II when I was a soldier assigned to duty in Shanghai. Like anyone who has ever been in any army, I learned what it was to be under the thumb of a Big Brother Bureaucracy. I was a good soldier outwardly, but my mind was elsewhere. I used every off-duty hour to read voraciously and prepare myself for the newspaper I was determined to buy after discharge. The war was winding down, and I was already a PT - part-time soldier, Preparing for Tomorrow. I made some money trading shares in my off-duty hours on the Shanghai Stock Exchange. What a marvelous discovery it was for a boy from Milwaukee to see that it was possible to make money in a totally alien environment. It gave me a sense of confidence that most people never get. We all could earn a living almost anywhere, but there is this fear that if we leave the nest something terrible will happen. The truth is, something wonderful will happen. You will discover that there are many 'mobile occupations' that you can do anywhere in the world. I discovered trading. I bought and sold silk, bank shares, currency and made a small fortune (very small) in a high inflation economy. I also bought and sold gold coins and bars. By the time my discharge came through I had turned US \$500 of army pay into enough money to make a down payment on a weekly newspaper in Palm Springs, California. At the age of 22, I owned my first newspaper.

"I turned this paper into the first daily the town ever had. It was later taken over by the *Sun*. This experience led me to the discovery that more money could be made and getting into ruts could be avoided if one bought a small or distressed operation, made it bigger and more profitable and then sold it. I became a different kind of PT then, a Publisher Temporarily, as I bought and sold newspapers, sometimes starting them from scratch. I had three basic skills: writing, editing and publishing. I found these could be employed anywhere in the world. A basic PT tool is figuring out how your skills or talent can be adapted to fill local needs.

"My newspapers, 13 in all, were in the United States though my wartime travels in the Orient gave me the wanderlust. I started out, after selling my last newspaper, with the idea of taking a year-long trip around the world to see if there might be some place where I'd like to have a part-time residence. I never moved back to the US on a permanent basis. The world was just too exciting to commit myself full-time to any one place. I felt sorry for the 95 per cent of the world's population who never know anything but the immediate vicinity of their birthplace. Just because you were born someplace doesn't make it the best place on Earth, though most people are so provincial that they think their home town is the center of the universe. Excessive familiarity with surroundings kills your spirit and breeds laziness of mind. Worst of all, you don't grow up as much if you remain among school friends and family. They continue to treat you as they did when you were a child. They remind you of your limitations and 'proper place'. They pressure you and mold your life into conventional predictable patterns. The only thing you experience is growing older as all your friends grow older.

"Army life had convinced me that I needed to be my own person, not under anyone's thumb. The excitement of discovering new places, going into many interesting business ventures and always making a good living by buying and selling things was keeping me young, alert and intellectually vigorous. When I returned several times to the United States I was appalled by the violence and crime in the big cities. And I speak not only of armed robbery but also of the legal violence. Americans after World War II were suing each other as a way of life. Involved in a few small claim's suits as a defendant, I learned quickly that victory didn't go to the morally right person. By the 1960's there were new legal theories that would disburse the life savings of a productive hard worker like myself with deep pockets, to any impecunious person who cared to sue. As I said, I didn't want to be under anyone's thumb and the legal system in the United States had unquestionably tilted against anyone who had enough skill or luck to accumulate enough assets to be financially independent.

"As a result of my experiences, I decided to have a 'floating' home. Not a boat, but rather a state of mind that could allow me to be a sort of modern-day nomad. I tried Canada for a few months and loved it until winter set in. Then I took off for the fabled French Riviera and decided to live there very modestly while trading on various stock markets all over the world. In my spare time, I wrote a book. This turned out to be *Bear Markets* which Prentice Hall published.

"My trading and book were both successful. As a result I had many letters from readers asking for financial advice. This led to a newsletter for my consulting clients. While I didn't like the idea of being tied down to deadlines and a regular job, I thought that I could write the newsletter from anywhere in the world. And that is exactly what I did! As I moved around, the world's first portable international newsletter helped me achieve my goals. What were those goals? To be my own boss and to write useful information for my friends and clients exposing the truth where need be, without worrying about anyone getting bent out of shape, giving me a tax audit, going on strike or throwing a monkey wrench into my printing presses. The *HSL*, founded in 1964, was a one man show. I have had wonderful stagers and have met many interesting friends via my newsletter. Mainly by word of mouth, subscriptions came in from all over the world, including heads of state and leading thinkers. My information sources also multiplied and my creative powers expanded. I have written the *HSL* from Beverly Hills, Washington DC, London, Copenhagen, Paris, Monte Carlo and Sydney. After all these years, it is still going strong, coming out every five weeks. It has been printed in a dozen countries and like me, can move across the world on short notice. A portable communication has given me a healthier, free life. As a PT you are under no one's thumb. Only you call the tune.

"About 20 years ago, I put the concept of PT into a mini-book I called *How to Keep Your Money and Your Freedom*. 'Three Flags' was the way I described the need to have a second passport, a safe haven for your assets outside your own country and a legal address in a tax haven. Over the following years, I wrote many newsletter segments about what I eventually came to call PT. It was also at about this time that I first met Bill Hill and with him expanded the three flags to five. We included a place of business and playgrounds. A consistent purpose in life is also one of the goals of the true PT. With the help of Bill Hill and others, I think I've discovered one answer to the question of how to live life to the fullest. Best wishes."

Harry D (for Dynamic) Schultz

If it were not for Harry Schultz, I would never have discovered the PT concept. He is truly an inspiring person and I strongly suggest that you write for a sample copy of his newsletter, HSL at **Harry Schultz, PO Box 622, CH-1001 Lausanne, Switzerland**. Please enclose US \$25 cash for postage and handling. HSL contains a wealth of investment advice as well as regular PT updates, the section which Harry claims has become his most popular segment. Mention that you are a PT reader.

Chapter 2

What is it all About

Do you want to escape the control over your life and property now held by modern Big Brother government? The PT concept could have been called Individual Sovereignty, because PT's look after themselves. We do not want or need authorities to dominate every aspect of our existence from cradle to grave.

The PT concept is one way to break free. It is a coherent philosophy, a plan for a stress free, healthy, prosperous life not limited by government interference, the threat of nuclear war, the reality of food and water contamination, litigation, domestic conflicts, taxation, persecution or harassment. Whether your problem is an unacceptable child-custody decree or an unwarranted accusation by some Gestapo-style government agency, PT offers escape. It is a way out of any negative situation created and imposed upon you by any government. Many individuals choose to vent their frustrations with acts of violence. The PT merely avoids conflict by refusing to play where the rules are unfair to him.

What Does PT Stand For?

PT stands for many things, Perpetual Traveler or Permanent Tourist, for instance. However, a PT need not travel all of the time, nor any of the time for that matter. A PT merely arranges his or her paperwork in such a way that all governments consider him a tourist, a person who is just Passing Through. In the eyes of government officials, the PT is merely on a temporary sojourn or vacation. The advantage is that by being seen as a person who is only Parked Temporarily, the PT is not subjected to taxes, military service, lawsuits or persecution for partaking in innocent, but forbidden pleasures. Unlike most citizens or subjects, the PT will not be persecuted for his beliefs or lack of them.

PT is a concept, a way of life, a way of perceiving the universe and your place in it. One can be a full-time dedicated PT or a part-time PT. PT is elegant, simple and requires no accountants, attorneys, offshore corporations nor other complex arrangements. It's the Perfect Thing.

The Threat Called Government

Governments, under the guise of protecting us, have intruded into every area of life, taking the largest part of our earnings in taxes and then rewarding us with little aside from restrictions and harassment. All modern governments these days have virtually eliminated individual privacy and continue to increase limitations on freedom of choice in many areas of human activity. Each country has its own unique restrictions. Even western democracies are growing increasingly fond of keeping their citizenry on very short leashes, if not completely shackled.

The constitutions of most nations give lip-service to the absolute freedom to travel, but in practice every government severely limits travel with passport, visa and other requirements. By imposing restrictions on foreigners, most nations invite tit-for-tat measures. Personal finances, currency controls, domestic situations and job requirements make the freedom to go anywhere at anytime just a dream for most people. The properly equipped PT operates outside the usual rules, gaining perfect mobility and a full slate of human rights. PT is the logical and natural path to freedom from proletarian dictators, ambitious politicians, emperors, occupying armies, ruling classes and the tyranny of the majority. Indeed, freedom from the arbitrary whims of sometimes deranged politicians and the destructive powers of rampant bureaucracy is the essence of PT.

PT's, People of Talent, can, at a few strokes of the pen, be truly free of Big Brother. Since oppressors and exploiters in the modern world exercise control with paperwork and computers, one of your first and prime objectives is to get off all computer lists and registers of any kind. This is easy to accomplish. PT's disappear from the voter lists, then vanish from the roster of property owners or taxpayers. Your present government will no longer be interested in you if they think you have left the jurisdiction and have ceased to be a citizen or subject. It is the goal of the PT to achieve this invisibility by taking on a new nationality and acquiring an offshore address.

This arrangement opens up all sorts of previously unknown possibilities for the PT. For instance, US banks are not permitted to encourage US customers to keep accounts in foreign currencies. Foreign banks are not permitted to advertise such accounts in the US. Regulated financial institutions are forbidden to advertise the fact that when the dollar is devalued, all American bank accounts, stocks and real property decline in relative value. A dollar decline of 50 per cent against most other currencies occurred between 1985 and 1987. The vast number of US citizens were kept in the dark about the simple procedure for avoiding this predictable loss. They could have made a sure 100 per cent on their money in one year by switching into yen, Swiss francs or German marks.

Furthermore, PT freedom extends much further than monetary concerns. Neither the PT nor his family need be inconvenienced by government instigated wars or military service that they would rather avoid. The flexibility and mobility inherent in being a PT means that one will never be an unwilling draftee, victim, jailbird, concentration camp inmate, casualty, refugee or displaced person. PT's choose their own fights and surroundings. They are not swept along in torrents caused by forces beyond their control.

You can rest assured that with the PT theory, you will be able to remain comfortably beyond the reach of Big Brother's ever extending grasp. It is impossible for any government to attack or wipe out PT's because we are an amorphous group without consistent behavior patterns. From the point of view of any government official, we appear to be the most desirable kind of tourist, respectful of local laws and authority, low profile and prosperous. PT's cannot be identified, classified or isolated from the general run of tourists. Thus, unlike some publicity seeking individualists or tax rebels, a PT courts no danger and invites no confrontations.

Avoid Taxes Legally

A Canadian investor with a large income from his stocks and bonds would normally be obligated to sacrifice almost half of his earnings to the Canadian government. He could choose to reduce his tax burden in the most common, but ill-advised way, the fiddle. He would then become a criminal, at least in Canada. Many countries have only civil penalties for tax violations, but Canada, the UK and the United States have made tax evasion into a criminal offense, resulting in what are in effect debtors prisons for those who refuse to pay taxes. It would be far more sensible for this Canadian investor to break free and become a PT.

By merely moving abroad and establishing a legally recognized residence and domicile in a tax haven, this Canadian investor would be able to legally avoid handing over half of his income to the bureaucrats. He would then also be free to roam the world as desired, provided he did not remain anywhere outside of his new tax haven home long enough to be considered resident for tax purposes. Thus, the PT avoids all income taxes without resorting to fraud, because it is not necessary. A theoretically perfect PT need never file tax returns, government required disclosure forms or any other paperwork.

The major exception to this scenario is if you are a US passport holder, in which case you will also have to divest yourself of what is commonly known as the most expensive passport in the world. I will discuss the particular problems faced by Americans in greater detail later in this report.

If you don't enjoy forcible extraction from your bank account or restrictions on your basic human rights, then you can easily move and declare yourself to be a legal resident of anywhere you please. If you don't like paying taxes, they can legally be avoided. There is no government that has the legal right or the practical ability to tax a PT who neither lives within its borders permanently nor has any assets there.

The PT is free to enrich the world with his talent, skills, invention, industry or artistry and then enjoy 100 per cent of the fruits of his work or enterprise. Unlimited, untaxed wealth and the power to dispose of it as you please is one of the major benefits of becoming a PT. PT's can produce good things, be paid in full without withholdings or deductions and then spend their earnings on what gives them pleasure.

PT Possibilities

As PT's, only restrictions imposed by ourselves can keep us from experiencing the wonders of the world. The PT can and will drive, fly or sail across international frontiers when and where he wants, alone or with anyone he chooses. PT's move freely without exit permits or visas. As PT's we should be mentally, financially and physically prepared to leave anywhere we happen to be and go to the other end of the earth at the first whiff of

danger or just in search of greener pastures. The PT is able to move fast and decisively, to disappear and resurface anywhere, anytime.

As PT's we can read what we want to read, eat what we want to eat, see what we wish to see, imbibe or ingest as desired and invest anywhere in anything. We are completely free from restrictions placed upon us by governments. We can buy or sell what we please. We can associate with, employ or live with people whom we find agreeable and pleasing. If we want to change friends, employment or climate for any reason, we can do so almost instantaneously without the need to get any sort of permission from the state. Until you become a PT, the range of opportunities denied to you is inconceivable. We don't miss the things of which we are unaware. This report will raise your consciousness as to the nature of freedom. It is one way to rid yourself of limitations.

Upon becoming a PT, I discovered that I could drive at top speed on a public highway without ever getting a ticket. The secret was merely the German autobahn where there are no speed limits. Fast motoring may not be your cup of tea, but the point is whatever your particular pleasure or peculiarity may be, there are always going to be several places in the world where it is legal and available. In Germany, the land of BMW and Porsche, the vast majority of the locals feel that it is their inalienable human right to zip along as fast as their cars can go. A PT need never be tempted to break any laws. If he feels like doing something illegal, like playing a hand of high-stakes poker in a town where gambling is not permitted, he simply goes away and does it where it's legal. A PT seeks out places where he can do as he pleases, legally and openly.

Many men and women in Ireland were forced to become PT's because divorce is not allowed. The thought of being forced to stay married for life to a much disliked spouse was enough to send them across the seas. The Irish still consider many types of physical contact between two consenting adults to be a crime. This list includes adultery (even if one party was deserted by his or her spouse thirty years ago), fornication (sex before marriage) and even oral sex between married couples. All of these activities are punishable by long jail terms in Ireland and many other Christian countries.

With PT, gone is all the fear of fines, censure or jail for victimless crimes. Gone is the fear of eating turtle soup or roast pork or drinking wine, activities which are illegal in almost half the world. Gone is the fear of violating such laws as prohibition against peeing in a toilet reserved for members of a certain race. Goodbye to all such laws. Goodbye also to all censorship and managed news. Goodbye to government forms in quintuplets. Our personal finances, the medical treatment we need, our personal domestic life and relationships are strictly our private affair, not objects to be manipulated by government against our personal interests.

PT Means Real Freedom

As PT's we can study any philosophy, raise and educate our children in our beliefs and opinions without contradiction from our government-controlled school curriculum. We

can pass on our knowledge and point of view according to our inner lights. We need not follow the dictates of an obtuse school commissar who bans our favorite books and forbids mention of those truths we find most self-evident.

As PT's we finally become able to invent, improvise, abandon, reject or follow any religion, personal morality or way of life we choose. We can shop, have a drink or eat when we want, not just when the local laws allow restaurants and stores to be open. For those with unconventional thoughts, habits or beliefs, PT is the answer. Life can be lived spontaneously, free, without state imposed restrictions. Becoming a PT means never again having to ask permission or submit to any higher authority. Life is free of permits, licenses, exit permits, visas, currency restrictions, taxes, record keeping, bureaucrats, social workers, litigation, filing and reports.

PT's need not put up with rules, regulations or laws they find personally offensive, inconvenient or immoral. Thus if it suits him or her, without any government or church dispensation, the PT may have as many spouse-equivalents as can be managed. The range of possibilities for greater freedom is expanded to whatever can be conceived. A PT may be celibate and need not own a car or acquire any other status symbol unless so desired.

On the other hand, the PT can live in a highly controlled society if he so chooses, if for some reason this sort of community gives him a sense of security or perhaps even superiority. PT is all about options. The more options you have, the more free you are. A PT can live under whichever system suits him best.

This freedom, however, does not mean that a PT should be or can be irresponsible by causing problems, injury or pain to others. The message of PT is not to encourage greed, lust, irresponsibility, immorality or any of the other seven deadly sins. On the contrary! To avoid government's heavy hand is to avoid violating local laws and morality. We must go physically to those places where doing what we want to do is accepted as ordinary behavior. No point in spending time where our lifestyle, appearance or conduct will cause moral offense or get us into difficulties with local authorities. Thus, a PT who likes to drive fast can push his Ferrari along at 175 mph on the German autobahn where it is legal but not in California, where more reasonable speeds are called for. The PT concept involves discovering those places where your particular pleasures are legal and accepted. Fortunately, there are few possibilities in human behavior, no matter how bizarre, that are not considered "normal" somewhere on planet earth.

You need not worry any longer about what the neighbors might think because you can move to where your neighbors will think you are just terrific, or where they ignore you. You need not worry if your local laws or politics seem to be irrational. Is the mainstream morality incompatible with your own needs? Do you not like litigious lawyers? Nosy social workers? Alimony prone ex-wives? Misconceived programs for the "good of society"? Why put up with them?

As PT's we can now vote with our feet, but the trip doesn't have to be irrevocable or permanent. A PT can leave until things get better, then return. A PT gains the world, while giving up nothing except, of course, his rut, his treadmill.

PT and Politics

PT is merely an arbitrary set of initials we have chosen to identify a certain lifestyle, belief system or whatever you choose to call it. There are no dues to pay, no membership cards and until recently there were no meetings or conventions. However, quite a few PT's exist already, perhaps a million, perhaps as many as ten million. No one will ever know how many PT's there are, because we are all invisible. Many PT's have not heard the initials PT, nor would they use them to describe their lifestyle. Many will never read this report. They are nonetheless PT's, though they have stumbled into our path of enlightenment and freedom on their own.

In terms of politics, the PT may be a supporter of any party or political philosophy. Most likely he is not a registered voter anywhere and never marches in demonstrations. He probably believes in free trade and minimum government. Fascists, democrats, socialists and communists all end up producing centralized bureaucracies with severe restrictions on personal liberty. Most PT's tend to be individualists of libertarian stripe interested in maximizing their own personal freedom. PT's seek the full and free enjoyment of life without robbing, defrauding, exploiting or leaning on anyone else.

A PT may be religious, but unlike most governments who sponsor official religions he will hopefully not force his views or personal morality down anyone else's throat. A PT may, and certainly should, be moral according to his own lights, but he need not retire at night with gnawing fears that someone somewhere might be enjoying life more than he is.

PT is all about opening up options, avoiding coercion. It is not about cowardice. If you want to fight for some cause, preferably freedom, you can certainly do so, but as a willing volunteer, not a draftee to be sacrificed as cannon fodder. Harry Schultz became an honorary commander of a rebel military unit in 1987 at great personal risk to himself, long before the Afghan Freedom Fighters were a popular or winning cause. "Some things we must do, because they are right," says Harry.

All changes wrought by man have beneficiaries and perceived victims. Since PT's are tolerant people who do not impose their will on others, more harm than good will come out of our activities. Cutting loose from a strait jacket, escaping from a life of parochial limitations is a good thing for the individual. It will not harm society at large to have a few more rugged individualists and original thinkers doing their own thing. Not everyone can handle such complete freedom. PT is for an elite minority. One needs inner direction and the ability to operate within reasonable, self-imposed limits.

By exercising reasonable judgment, PT's unlock the best kept secret of the Big Brother era. Individual sovereignty is a path for all people who merely know and understand its

concepts to be truly free from bureaucratic shackles. There is no need to become a hermit or a recluse. You don't need to abandon civilization entirely to eliminate its negative aspects.

The PT Lifestyle

A PT can be any age, gender, color, size, shape or religion. PT's can be married, attached or single, with family or without. The PT need not work at a conventional job but can and will make infinitely more money than those who do. As already mentioned, without any income taxes or other government deductions, we keep 100 per cent of what we earn from providing others with valuable things. As a result, the PT standard of living and quality of life is stress-free, more healthy, materially richer and literally the best obtainable on earth.

The PT philosophy releases creative souls from the many burdens of coping with Big Brother. Hopefully, once governments realize that they cannot afford to lose their best and most productive citizens, they will become more responsive to the needs of their people. The only historical precedent for individuals going off on their own due to dissatisfaction with government was in Central America. The ancient Mayans of the artisan and productive classes, apparently without any leadership or destination, simply said no to high taxes and the sacrifice of their young virgins. As individuals, they just drifted off into the jungle. A ruling aristocracy was then left without a population to pay its bills. The Mayan Empire disintegrated. Cities with eight-lane boulevards, palaces and impressive monuments were abandoned.

Will history repeat itself if everyone becomes a PT?

The reality is that not enough people will become PT's for it to make any significant difference. Paris, Rome, London and New York with populations in the millions will not become ghost towns. Mass migrations have been going on for thousands of years. If everyone with a taste for travel, an independent income or a movable job became a PT there would probably be nothing more than temporary exchanges of talented and productive individuals. The best talent, the most productive people are always drawn to places offering peace, prosperity and a suitable climate for creativity. Major cities, economic opportunities and good weather will continue to attract many non-conformists and individualists. Becoming a PT expands the mind and increases the list of possible destinations.

How to Start

An immediate full-scale PT lifestyle is appropriate only for those who have developed either a sufficient asset base or a source of income that allows them to be mobile and independent from government licenses and a permanent, full-time job in a high tax country. However, there are many exceptions to this. Virtually any individual can become

a PT with a few months preparation. Reading this report is the perfect way to begin making preparations.

By adopting the unconventional but consistent and logical set of ideas set forth in this report, you can gain power and freedom. The enviable status of PT is available to all, but few individuals will snatch this prize. Why? Belief systems foisted upon us tend to ensure that unnecessary taxes, an aggressive military establishment, intolerance of minorities and redistribution of wealth by government, i.e., theft, will be among the many popular injustices perpetuated by most governments. Who among us has not accepted these falsehoods?

We are told that taxes are inevitable and inescapable and that a powerful and aggressive military establishment is needed for our protection. Never mind that with the end of the cold war even military leaders find it difficult to defend the lunatic policies and military budgets from previous decades gone by. Productive and creative people are needlessly forced to give away the major part of their earnings each year. What happens to this money? It is poured down the toilet, spent on huge bureaucracies that only seem to succeed in creating more and more dependents.

Fortunately, these concepts need not intrude on the PT's world. What is the PT's world? It is an individual person, supreme, unfettered, making his own decisions, leaning on no one and allowing no one to lean upon him. If you travel, it is customary to first visit your doctor for the necessary vaccinations. How many people similarly look for an inoculation pill to avoid being harassed, robbed and possibly incarcerated at the hands of Big Brother? Is there any magic dust or silver bullet that can eliminate all government interference from our lives?

PT will show you the way, but for starters, as the income of most PT's is immediately doubled and most frustrations of life with Big Brother are instantly eliminated, the logical question is, "Can you afford not to become a PT?"

Chapter 3

Your Five Flags

Today, millions of the wealthiest and most productive people on the planet take advantage of the best that each country has to offer. Governments are viewed as providers of facilities and services, like hotel keepers. If they offer good accommodation and make you feel comfortable and prosperous, you stay. If your government becomes too demanding or too nosy, or if a competitor offers a better deal, you can move on. Economic opportunities, financial privacy, taxes, extradition treaties, social values, military obligations, quality of passport, stability of government, medical standards, respect for property rights, personal safety and freedom of travel, thought and action are all taken into consideration when choosing legal residence and citizenship.

People of intelligence and wealth owe it to themselves and their descendants to have more than one flag. No one with common sense should give all their assets or allegiance to just one. Why? No country or government has ever survived more than a few generations without totally annihilating itself or its own middle and upper classes. Even in that last bastion of capitalism, the US, people of property have been thrice pushed out of the country. In 1780, the entire middle and ruling class was forced to move to Canada, these were the Tories who supported England in the American Revolution or War of Independence. In 1865, it happened again. All large land owners who supported the Confederacy in the Civil War migrated to Mexico, Europe or South America. In the post 1917 period, prohibition, compulsory military service, confiscator income taxes and suffocating government regulations once again caused many independent-minded Americans and their European counterparts to seek new flags. They made the amazing discovery that as expatriates or tax-exiles abroad, they need not belong to any particular country nor participate in its senseless policies.

The PT's relationship with government is a matter of choice, an option. The passport you hold and the country where you live should not be a burden that you were born to and will be saddled with forever. No government can be trusted to control your money. They will not take your best interests to heart. Politicians are interested in redistributing wealth. In the end, they will only succeed in redistributing taxpayers. The major portion of all liquid private wealth, the smart money, has already been anonymously registered offshore. It has been re-flagged.

Individuals can remove themselves from the control and jurisdiction of any government by acquiring dual-citizenship, investing internationally and becoming human multinationals. Departing physically and permanently is not required. A PT can live where he wants, when he wants. The secret is to effect a change of legal status. Many wondrous benefits can be achieved by merely wrapping yourself and your assets in a new flag.

Your Five Flags Unfurled

In order to accomplish this redistribution, you merely have to arrange your ass and assets according to the following simple outline. Your five flags:

Flag 1. PASSPORT AND CITIZENSHIP

These should be from a country unconcerned about its offshore citizens and what they do outside its borders. There must also be no tax or military requirement for non-residents. Passports must be available to foreigners.

Flag 2. BUSINESS BASE

These are the places where you make your money. They must be different from the place where you legally reside, meaning your personal fiscal domicile. They should also be places that give free land, grant interest-free loans or offer a tax holiday to your business without subjecting you to over-regulation. Good access to contacts, labor markets or materials is also important. London, Tokyo and New York are the big apples for finance and insurance. Zurich, Milan, Singapore and Frankfurt are among the good second-rank contenders.

Dual or multiple nationality is one of the cornerstones of the PT philosophy. The PT should strive to have several passports regardless of original nationality. A second passport always comes in handy and has often saved the skin of many an individual during times of war, persecution and political upheaval.

Flag 3. RESIDENCE AND DOMICILE

These should generally be in a tax haven with good communication systems. A place where wealthy, productive people can be creative, live, relax, prosper and enjoy themselves, preferably with bank secrecy and no threat of war or revolution. Monaco, the Channel Islands, Campione, Andorra, Bermuda and the Bahamas are all recommended.

Flag 4. ASSET MANAGEMENT

This should be a place from which assets, securities and business affairs can be managed by proxy. Requirements are the availability of highly competent financial managers, confidential banking and the lack of taxation of non-residents or non-citizens. One of the best places in which to plant your fourth flag is Liechtenstein. Other possibilities are Austria, Luxembourg, Switzerland, New York and London.

Flag 5. PLAYGROUNDS

These are the places where you actually physically spend your time. Quality of life is top priority. Normally, because of legal restrictions on how long one may stay without being considered resident for tax purposes, it is necessary to have from two to four playgrounds, although other arrangements can be made if you want to spend all of your time in one

playground. However, for the most part, the PT should try to avoid spending more than 90 days per year in any particular country.

My personal recommendations. For no nukes and good fishing: New Zealand. For the most interesting sex life imaginable: Thailand, Costa Rica or the Philippines. For a superb year round climate: California, USA or Queensland, Australia. For the gourmet in you: the French Riviera or Hong Kong. For stimulating parties and an active social life: Paris, London or San Francisco. For the best things at the cheapest prices: Singapore, Taiwan and Hong Kong (for consumer goods), Denmark (for cars), Ireland (a summer home), Buenos Aires (a winter home).

In Part III of this report, I will spell out the details of each of your five flags in greater detail. For now, consider the following possible scenarios:

Flag 1: A second passport from Canada, Brazil, Italy or Australia. *Flag 2:* A business or source of income in New York, London or Singapore. *Flag 3:* A legal or fiscal address in Monaco, a Channel Island or Andorra. *Flag 4:* Bank accounts or other assets registered anonymously in either Luxembourg or through Liechtenstein holding companies, trusts or foundations. *Flag 5:* Friends and fun in Paris, Bangkok, Manila, Buenos Aires, Sydney and San Francisco.

Every PT should know and understand that governments only have power, i.e., jurisdiction, over their citizens within their home territory or colonies. For this reason, the PT should generally stay out of the country on whose passport he travels. His major assets should be invisible and far away from the country in which he actually lives. His lifestyle should be as humble as possible.

By using the PT theory, you too can get the most out of life. Once you have at least your emergency passport and enough money to survive at your destination, you can feel secure and prepare for a plunge into previously uncharted areas that will enrich your life. Five flags are better than two. Two are better than one.

What to Consider

When formulating your own approach to freedom through individual sovereignty, remember to consider countries in the same manner that you consider competing companies offering you a service. When you come right down to it, that's all they are.

What country gives you personally the best deal? Your occupation and interests should be given special consideration.

Where, in an unfree world, will you receive the maximum freedom? In other words, where can you do the things that you like to do without breaking any laws or upsetting the locals?

What travel documents or other papers are most suited for living unmolested in those places where you would like to spend your time? You only want to live in a country that welcomes people from the country for which you hold a passport.

What passport and domicile combination will offer you maximum safety from high crime rates, wars, pollution, industrial accidents and terrorists while also offering freedom from taxation? Yes, you can have your cake and eat it too.

Where are the greatest business or professional opportunities available to you? You may discover that this is back home, where you are already established, or in some unforeseen area where a person with your experience and wealth is welcomed into a host of new opportunities.

Is safety in the event of a nuclear war or contamination a consideration? If so, you may want to at least consider a part-time residence in New Zealand, the most clean and green place on earth.

It will also be necessary to constantly evaluate your specific formula once it has been established. If at some future date, your government looks as if it will become too oppressive or your personal situation looks as if it may suddenly turn dangerous, consider voting with your feet. This time honored expression simply means that you can get out while the going is good. Consider the situations in South Africa, Hong Kong, Eastern Europe and much of the Middle East. Even in relatively stable Japan and California, economic or natural cataclysms, such as the recent earthquakes, could cause life to become extremely unpleasant for local inhabitants.

Preclude Tyranny

Keep enough money or assets abroad so that if unjustly accused of anything or if faced with a crippling law-court judgment, you can get a fresh start somewhere else. Protect your treasures by keeping them out of the grubby reach of potential enemies. Buy or rent a small place abroad. Do the paperwork so that you have the permission in advance, ie, a residence permit, to live in a safe haven on the other side of the world. Keep a spare passport outside of your country but where you can reach it without a passport or make an arrangement whereby your spare passport will be delivered to you in case of emergency. Try to obtain a second passport from a second country as well as a duplicate passport from your native country. Obtaining alternate nationalities is the best way to opt out of the unwanted burdens of an undesirable citizenship.

There was a time when a passport symbolized one's loyalty and patriotism. Today, losing or renouncing citizenship for the sake of possible future moves or tax avoidance should be practiced as a strictly logical business proposition. After too many wars to end all wars, PT's have come to see that patriotism is something invented and exploited by politicians to keep people's minds off local problems such as unemployment and confiscator taxes. "Let's have a little war so we can declare a national emergency and arrest and imprison for

treason anybody who opposes the present regime." That seems to be what the politicians call creative thinking.

Constant worrying and petty disputations over borders and religions went on for hundreds of years in Europe. Finally these countries grew up and accepted economic integration. The United States of Europe is becoming a reality. Today in the EU everybody has the same maroon passport, that of the "European Union". After millions of lives went down the drain for Le Gloire de France, Deutschland Uber Alles and British Imperialism, the EU is one community, with neither borders nor customs. It's about time! And the people love it. The Frenchman, German, Briton and Spaniard can all move and work and travel in a much expanded area. The EU passport is a better document than any of its constituents were. It allows for more visa-free travel and reduces government hassle. For a terrific passport, get one from the EU if you can. If you already are an EU citizen, it's a good idea to acquire one from any neutral country outside the EU, Canada, for instance.

Prepared Thoroughly

PT's must take the steps to gain at least two or three of the five flags referred to. Even ordinary working people, by making contacts over the next border or two, could have a warm, safe and cozy home waiting for them. Too often when leaving becomes an urgent priority their feet are bare. Those unprepared feet must cross barren wastelands. Can you picture yourself starving while snipers shoot and aircraft strafe? All this may be too dramatic for you to accept as your possible fate, but think about it.

One out of every ten people in the western world has been displaced in our generation. With a historical chance of ten per cent, or even five per cent, shouldn't you protect yourself against the eventuality of your country becoming involved in a war, revolution or unexpected political convulsion or health hazard? I am not saying that such a situation is inevitable or even likely. The chance of you being forced out of your comfortable rut is statistically small, perhaps the same as having a flat tire in a lonely and dangerous swamp. Do you carry a spare in your trunk?

The reality is that it is easier to prepare in advance than to get out of a swamp full of alligators or any other potentially dangerous situation. Don't wait until the alligators have you between their jaws. Too often we become vulnerable, exposed to rape, robbery, poverty, imprisonment, industrial poisoning, riots and all other kinds of degradation and exploitation, perhaps even military attacks or torture in concentration camps. The plight of a detained, innocent refugee today in Lebanon, Thailand, Pakistan, Central America or Ethiopia is worse than the regimen of a criminal in many prisons.

If you accept the possibility that some day you may have to navigate through a treacherous stretch of space and time, it is only sensible to equip yourself now with essential survival equipment rather than wait until the need arises. Even if you never make use of your precautions, being Prepared Thoroughly is a sensible course of action.

Indeed, PT works best if you have the foresight to prepare before your problem becomes critical.

Partially Transparent

PT's can be hermits or have legions of friends and an active international social life. We can be conventionally middle class or wildly eccentric. The key is to be what we are or would like to be, in a place where we blend in best. Nothing offers better protection than living a low profile existence calling only minimal attention to yourself. Darwin noted that the most effective life forms evolved to blend in with their environment. Animals camouflaged by nature became invisible to predators. They adapted, survived and multiplied.

Living low profile, or Partially Transparent, is essential. Conspicuous consumption and public display, such as ostentatious cars, expensive jewelry, spectacular homes, glamorous mistresses and journalist profiles should, for the most part, be avoided. I have found that this task proves to be more difficult for young people who often have some sort of a psychological need to flaunt their financial success to their contemporaries. Such high profile activity is a huge mistake in most parts of the world. Government tax officials, condemn, thieves and hungry lawyers will soon be sprouting from the woodwork.

The beauty of PT is that with care, countless varieties of lifestyle are possible. In a Rio *favela* (slum) it would be unwise to park your white Rolls Royce with a solid gold hood ornament and stroll about flashing like Diamond Jim Brady. Yet in Monte Carlo, no one would give Diamond Jim a second glance. Vienna and London tolerate original dress and immoral lifestyles that would be dangerous to one's health in rural Ireland. In Switzerland, the "people who matter" would shun a playboy who does not do what they feel is productive, solid work. In other places, like Cascais, Portugal or Palm Beach, Florida, someone who is simply a connoisseur of fine wines and race horses would receive red carpet treatment.

The key is to fit in with those around you. The only places to spend money like a drunken sailor, if you must, are resort areas or gambling establishments, not your habitual hangouts. Try not to make enemies or create jealousies. Insofar as possible, let no government or even any private business list your real name or home address on any of their computers. Live comfortably but not ostentatiously. Do not flaunt your lack of regard for local morality wherever you are. Fit in!

In short, do not give anyone cause to consider you vain or disrespectful. You can do your unconventional thing, but do it quietly and only in places where it is not considered scandalous, illegal or immoral. Those who violate this rule, as the brilliant homosexual playwright Oscar Wilde did a century ago, may shine brightly for a while, but will always be broken by society in the end. Oscar Wilde spent his final years in jail on moral charges.

People who are too far out front, those who seek confrontations with the establishment are almost always ruined. Never seek publicity. Don't be a hero. Don't engage in head on confrontations with anyone, particularly government agencies. Keep yourself in a position whereby you can retire gracefully from any dispute. Don't allow yourself to become a target. Low profile and genteel poverty are the most reliable protective measures available to the PT.

Possibility Thinker

Some intelligent readers may not want to break out at once or become a PT at all. They are just familiar with the lessons taught by history and want to be aware of their possibilities and prepared to modify their lifestyles in the event of a crisis. Knowledge will make you a PT, a Possibility Thinker who is ready for whatever crisis tomorrow may or may not bring. The Possibility Thinker is someone who also wants to explore, wants to know exactly what the options are that life has to offer.

Even if after making the necessary preparations and exploring all of your PT possibilities you decide that there really is no place like home and no routine quite as nice as your own, nothing will prevent you from continuing with life as you know it. Furthermore, due to your new knowledge and experiences, you will be able to garnish even more satisfaction from your lifestyle than those participating in similar activities around you. You have seen and explored the grass on the other side of hill and know that in fact it's greener right over here, on your side.

Private Transactions

You can and should get your mail and phone calls in a private way. If you do not already have a post-office box, get one in a common pen name for all sensitive or financial correspondence. Consider getting such services abroad if appropriate in your case. These days you can get an electronic office on the other side of the earth where mail and phone messages can be held for you until you call for them from a public phone. Self-protection can also be accomplished by simply using pen names for different activities. If you subscribe to a magazine or newspaper, have the mail sent to a private mail receiving office, i.e., a mail drop. Address it to an innocuous name like "Acme Rental Services". If you have a credit card, it should be from a distant foreign bank with bank secrecy. Bills should be paid directly by your bank. It is not a bad idea to also establish one credit card in a pen name like Joe Smith. Furthermore, presenting yourself as an employee of a small business is always preferable to being Director of European Operations or Executive Vice President. Why should you want a prestige title on your business or credit card? Who will be robbed, kidnapped or burgled first, Mr. Nobody or Mr. Tycoon? Whose credit card would be stolen first? Who will the corrupt cop hit for a bribe?

Your government and other potential enemies should never know or be able to find out the details of your offshore business or financial operations. This does not require cumbersome arrangements or any great expense. You can get by with just a cheap studio

apartment in Monte Carlo, if you are not French, or Miami, if you are not American. Your rent checks can be automatically deposited and transferred to a third country which is neither where you live or where you own property. The cost of making such arrangements is peanuts. Peanuts! But if you run into troubles, a war, a civil disturbance, a divorce battle or other litigation, you will be thankful beyond your wildest dreams. There are hundreds of reasons you should place a nest egg abroad and then visit it now and again. Only when you feel comfortable with the idea of using your option to move abroad will it be a viable proposition. If you could arrange to be a silent partner in some business abroad, this could help save visa problems and also support you if things were to go wrong at your primary home.