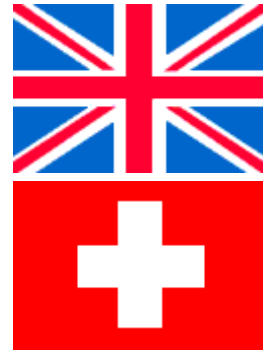




# EXPAT WORLD

“the newsletter of international living”

BRINGING YOU THE WORLD IN A WAY  
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Vol. 18, Issue 06

[www.expatsworld.net](http://www.expatsworld.net) and [www.expatsworld.org](http://www.expatsworld.org)

June, 2006

## OFFSHORE BANKS THE GOOD, THE BAD, AND THE UGLY

In this issue of Expat World we are going to focus on banking, more specifically, offshore banking as our focused area.

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

In this article EW will show you, the reader, how to join this elite club using a series of easy to follow steps to opening and maintaining an offshore bank account, as well as obtaining debit and credit cards, establishing merchant accounts, and setting up online payment systems

EW will describe the different types of accounts that you can open and discuss ways of hiding your funds should anyone come looking for them. By the end of this article you should be able to open your own offshore account, manage and move funds in secrecy, and be part of the offshore world.

Since that fateful day - September 11, 2001 - things have changed considerably, the offshore world and those who participate in it are now viewed in the same regard as arms dealers, drug smugglers and techno-terrorists, etc.

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

Most people view this industry with scepticism and distrust and this is largely due to the cost involved in getting started and the negative bad spin that the US government and many first world governments put on it. Many offshore consultants charge small fortunes to open an account. We have nothing against offshore consultants and know they have costs that must be passed on to the clients, but do watch for the overly expensive ones, like the one guy we see who advertises and charges \$2500 to open a visa account, \$1000 gets deposited in the account as its minimum opening balance and he pockets the other \$1500 for sending you two forms in the post. It is this kind of behaviour that gives the rest of us, including Expat World, a bad name.

So, the rant is over, let us begin. So Why Go Offshore?

## INSIDE THIS ISSUE

- OFFSHORE BANKS - THE GOOD, THE BAD, AND THE UGLY
- BANKING PASSPORTS
- EXPAT WORLD'S PRIVACY WORLD
- THE PT CREDO
- THE KNOWLEDGE BOX
- AVOIDING OFFSHORE BANKING DISASTERS
- AROUND THE WORLD WITH EXPAT WORLD
- INTERNATIONAL SNIPS AND CLIPS
- LETTER FROM AMERICA
- EXPAT WORLD'S WORLD OF TRAVEL
- CRAPPER RAPPER

There are a myriad of reasons for going offshore, from hiding money from your spouse, to collecting profits from an on-line business. The most popular though, is avoiding the high rate of taxation in your home country. Many clients we've know over the years are I.T. consultants living in Europe and Asia. They contract all over the world, and under regular circumstances would be required to pay tax on their income either in their place of work or back home.

To get around this they set up an offshore business and invoice the local company directly from there. The payments are wired to their account and they have instant access to the funds via a regular ATM card. The small service fees for this kind of transaction are nothing compared with the high rate of tax they would have been paying otherwise.

EW is not saying this is one hundred percent legal in some countries but in most it is tax-avoidance which is legal, rather than tax evasion which is not. Tax avoidance is technically legal in the US under a Supreme Court ruling (tax EVASION is not), but unfortunately the IRS doesn't always play by the law of the land. The fact of the matter is, if you do it properly, carefully, then the chance that anyone will ever find out is practically zero.

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

As you can see the offshore world is a murky one. An alarming fact has recently come to the attention of Expat World and several other publishers and consultants that we know, and this is that some well known offshore providers have been "pressed" into providing information on their clients and the services that they have purchased from them. One guy who we know in the business admitted that his boss sends full reports every time an account is opened for a client to a US based agency. We can tell you that here at Expat World we keep NO records of our clients beyond a 6 month period when we assume everything is clear with their order.

There is a good reason why opening an account yourself, or opening several and passing the money between them reduces your risk. Only you and the bank know about this arrangement. Or if you do use a "service provider" be as sure as you can of their "integrity".

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

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

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

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

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

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

**3. Spending Account** -- Your spending account should be the most flexible of your three accounts,

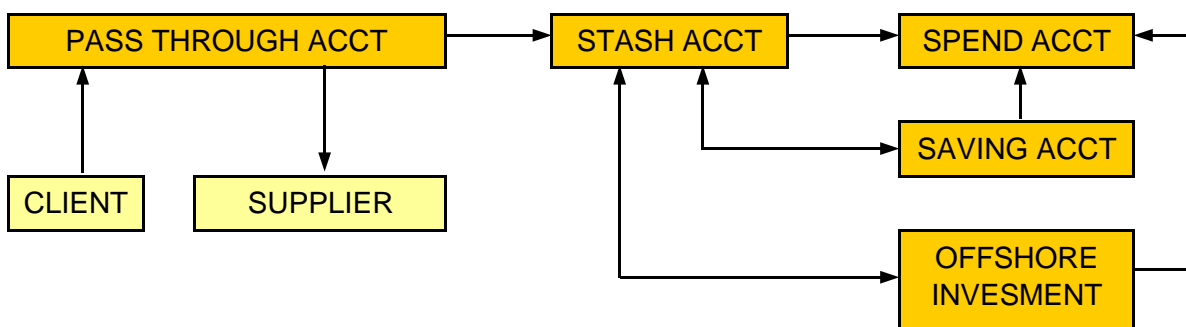
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you should have a cash withdrawal facility using major ATM machines and probably a secured Visa or MasterCard. The primary function of this account is to provide you with an untraceable means of accessing your funds without having to do a wire transfer.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

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

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



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

But even assuming that they do manage to access this account, all they would find is an empty account with a couple of dollars. Next they would have to obtain records of everyone you have sent money to from that account. If you were clever, your stash account would be under a corporate name, assuming that you have paid several suppliers from your Pass-Through account, they would never know which was a legitimate supplier and which was you masquerading as a supplier. They would have to then attempt to freeze the accounts of all those paid from your account.

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

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

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

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Want to carry a press card issued by an international press association? Want to enjoy the benefits of being an accredited correspondent? For complete info/application, email Expat World at: [office@expatworld.net](mailto:office@expatworld.net) with "Press Pass" in the subject heading.

## EIGHT GOLDEN RULES FOR SUCCESSFUL SECRET BANKING

*From Grandpa in the Bye, Bye Big Brother Report*

Let's start this section with the golden rules you should bear in mind in ALL your offshore banking endeavors...

1. Avoid a paper trail. If you transfer money from a domestic account directly to your Secret Account, or if you pay in a personal check, your offshore account is no longer secret! Period. Pay in checks from foreign countries, route money through an intermediary, like a check cashing service or a digital gold service, or fund your mother lode with plain old-fashioned cash!

2. Never use your home or office phone lines to call or fax your offshore bank. Ten years later somebody could look at your phone records and find out where your account is. Use pay phones with calling cards, or public faxes in copy shops, airports, etc. Or use the internet-based methods suggested in our computer privacy section in the BBBB report.

3. Don't have statements mailed. If your bank will not "hold all mail" get a different bank. If you must use a bank which insist on mailing statements, use a maildrop address in a neutral country (outside USA, EU and your home country)

4. None of us are immortal. Make sure you have adequate provisions for passing on your hidden assets in the event of your death' If you don't, you are making a gift to your bankers.

5. Keep your secret account a secret! Ex-lovers and ex-spouses are the biggest source of litigation and tipoffs- to authorities.

6. Live low profile. If you must drive a conspicuous car or feel the need to flaunt your wealth, do it on vacation, away from your normal crowd!

7. Don't be too clever! Anonymous banking is all about avoiding risks. If your are not sure of something, don't do it! Your banker is required to report all suspicious transactions - and you will never be told!

8. Paranoia is good for your wealth! Big Brother is watching, you... !

Information on the Bye Bye Big Brother report, 3 volumes over 800 pages, is available elsewhere in this EW newsletter.

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## BANKING PASSPORTS

### GETTING YOUR MONEY OUT OF THE COUNTRY BEFORE THE COUNTRY GETS THE MONEY OUT OF YOU

A banking passport is simply a legal passport from a country and normally in a name other than your current one. It is a passport you use for banking, i.e. to open and operate bank accounts, and to own property. As inexpensive banking passports typically require a visa to travel to almost any country in the

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world, they are not normally used for travel.

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

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

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

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

Now, the IRS is hardly interested in the finances of a citizen of some poor third world country. Even if they manage to infiltrate a bank, or you fall for one of their scams, then having used such a passport could mean the difference between freedom and slavery. We all know what happened to those unlucky clients of a former Cayman Island Bank whose owner volunteered to turn over client records to the IRS, in exchange for a less severe penalty for an unrelated crime. Thousands of Americans were investigated, hundreds were jailed. Investigations are still ongoing. What would have happened to them if they had used an African passport in a name other than their own, and an African of foreign mailing address? Nothing. Think about it.

### **EXPAT WORLD CAN HELP THE SKINNY:**

A very special legal second passport/nationality program for less than US \$5000 total cost -- ideally used as a banking passport. Here's a great opportunity for readers of Expat World to obtain a legal 2nd passport at a price way below par for an offer of this quality. We can't say more here but if you want to know the name of the country plus more information and receive an application blank, email: [office@expatworld.net](mailto:office@expatworld.net) or [expatworld@pobox.com](mailto:expatworld@pobox.com) with Agricultural Project in the subject heading.

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## **EXPAT WORLD'S PRIVACY WORLD**

### **DIGITAL DANGERS TO YOUR PRIVACY**

\* PHISHING - Phishers email customers of an online business or bank in an attempt to fool them into divulging, confidential personal and financial information,

\* TROJAN HORSE - These malicious files infiltrate your PC by hiding in seemingly innocuous documents. Some Trojans, called "keystroke loggers," record their victims' keystrokes and send them to an attacker.

\* ZOMBIE COMPUTERS - Remote-access Trojans (RATS) install hidden code that allows your PC to be controlled remotely. Digital thieves then use robot networks of thousands of zombie PCs to carry out attacks on other people.

\* MAN IN THE MIDDLE ATTACKS - Hackers pose as online banks or merchants, letting victims sign

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in over a Secure Sockets Layer(SSL) connection. The attacker then togs onto the real server using the client's information and steals credit card numbers.

\* URL OBFUSCATION - Taking advantage of human error, some phishing e-mails guide recipients to fraudulent sites with names similar to established sites (e.g., "monneybank.com" versus "moneybank.com")

\* DNS CACHE POISONING - The Domain Name System (DNS) is like an Internet phone book that translates host names such as "popularmechanics.com" to IP addresses such as 208.184.224.88 (the numbers actually make the connection). A DNS-cache-poisoning attack effectively changes entries in the victim's copy of the phone book, so when he types in a legitimate site name, he is sent instead to a fraudulent page.

\* PHARMING - Using tricks such as DNS cache poisoning, pharmers redirect visitors from a real site to a bogus site where they harvest your information.

\* EVIL TWINS - An "evil twin" is a fake wireless Internet hot spot that looks like a legitimate service. When a victim connects, the hacker can launch man-in-the-middle attacks on transactions on the Internet, or just ask for credit card information in the standard pay-for-access deal.

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## THE PT CREDO

Becoming a PT is not a static thing that you can do once – and then, like obtaining a diploma., hang it on the wall. Neither is it a set of instructions you can blindly follow . PT is first and foremost a way of thinking something more than a mere occupation or lifestyle. It is a state of being.

The variations and possibilities are infinite. PTs have real freedom in an unfree world.

PT is elegant, simple, and requires no accountants, lawyers, offshore corporations, nor other complex arrangements. Since the income of most new PTs is immediately doubled, and most frustrations of life with Big Brother are instantly eliminated. the logical question is only: Can you afford not to become a PT?",

Unlimited, untaxed wealth and the power to dispose of it as you please is one of the major benefits of becoming a PT. We can work and be paid in full (without withholding tax or deductions and then spend our earnings on what gives us pleasure.

Until you become a PT the range of opportunities denied to you is inconceivable. We don't miss things we are unaware of. This book will raise your consciousness as to the nature of freedom and ways to rid yourself of limitations.

Most governments pay lip-service to the absolute freedom to travel. But in practice, every government severely limits travel with passports, visas and other requirements.

The PT, once properly equipped, operates outside of the usual rules, gaining mobility and a full slate of human rights. The value of these rights cannot even be perceived by people who have never experienced them.

Tax havens become an important tool of the PT with an active business. Tax favored corporations and trusts provide an interface to the more permanently settled world -just as a flag of convenience does for a ship.

The message of PT is not, however, to encourage greed, lust, irresponsibility, immorality or any of the other seven deadly sins. The effect of PT being popularized will be to release creative souls from the intolerable burdens of coping with Big Brother

You don't need to found a new country or displace someone else to make yourself a sovereign individual. The PT need not and does not want to dominate other people. He or she must only be willing to break out of a parochial way of thinking: the PT must be superior only in that small area located between the ears. We speak of the potential PT now in terms of wealth, talent, intelligence and creativity.

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Who is this PT in the upper minuscule 1% of the population? It might well be you!

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## THE "PT" CARD

A \$300,000 monthly "No-Name" ATM Bank Card -- An anonymous way to use YOUR money. Expat World in full cooperation with a premier provider of banking instruments is please to be one of the very few organizations offering this new product - the PTCard. This product is a must for those who cherish their financial privacy. Look at its attributes:

- No name appears on card
- No ID required to purchase it (form required to activate card.)
- US\$300,000 monthly (US\$10,000 daily) cash withdrawal limit
- Verify funds on-line
- All ordering and shipping information shredded and destroyed by the provider after their money back guarantee expires.
- Available in USD, C\$, denominated card. Euro and GBP cards now available.
- Load card by e-gold, Western Union and bank wire
- Load card by money order, cash or bank draft via an e-currency provider of your choice
- Valid forever ... the PTCard never expires!
- Limited number of PTCards available due to a supply shortage and bank's reluctance to issue additional cards
- Order sent to you via courier to any name and address, anywhere of your choosing

**WANT ONE?** Do you fall into this category: "The PTCard is the mother of all ATM cards! With a staggering US \$300,000 monthly limit, this card is strictly for the serious player!" - Dr. Walter Belford, expatriation expert," Just click below on the application button and you're on your way to getting your money out of the country before your country gets the money out of you.

\*\*\* Due to the nature of the product and the difficulty in procuring a true no-ID, no name ATM card, there is a one-time US \$1320 set-up charge inclusive of courier delivery of the card to you.

### **SIMPLE APPLICATION/ORDERING**

The bank and source never knows your ordering or shipping details. Only we will and we promise that all ordering and shipping details held by us will be shredded and destroyed after our money back guarantee period expires, i.e. in 90 days.

FOR DELIVERY by Courier we need the following

First Name:

Last Name:

Address:

Zip Code:

City:

State:

Country:

Telephone:

Email:

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Choice of currency: default is US\$

Product Name: PTCARD

Price: US \$1340 -- add \$50 if sending a US dollar bank check or money order by post for bank clearing charges.

**PAYMENT METHOD DETAILS:**

PLEASE COPY AND PASTE THE ABOVE APPLICATION, FILL IN ALL SECTIONS AND INCLUDE DETAILS OF THE PAYMENT METHOD YOU CHOSE, AND EMAIL TO:

office@expatworld.net or expatworld@pobox.com - we will then check receipt of payment and when received process your order. You will then get a courier package from the card company, containing your no-name card with the pin code and activation instructions.

**PAYMENT METHODS:**

\* We accept bank checks and money orders in US DOLLARS and made payable to Expat World if ordering by post. Expat World, Attn: Max, Box 1341 Raffles City, Singapore 911745 -- USE REGISTERED AIRMAIL

\* We prefer electronic payment with e-gold our recommended method of remittance as it offers the fastest way to expedite your order while offering the most anonymity. Account 108817

\* In addition we can fulfill orders paid by bank swift wire within 2-3 working days from the time we receive cleared funds. Email us for bank details: office@expatworld.net

\* Orders paid by Western Union are normally processed within one-two business days, in most cases, from the time cleared funds are received and credited. Payable to Expat World, Box 1341 Raffles City, Singapore 911745. Tel: 65-6466-3836

\* Credit Cards: We regret to inform you that due to dishonest customers who charged backed credit card orders and kept their banking products, we no longer accept credit cards for this product or any banking product. As usual the few ruin it for the many. We apologize for this minor inconvenience for some of our credit card customers, but there are alternative methods of payment available.

\* All orders treated strictly personal & highly confidential! email: office@expatworld.net or expatworld@pobox.com if you have any questions.

\* ORDER TODAY for we are ready to provide you with a card that makes the money kept on this card untraceable and untouchable to all but the bearer of the card and its secret pin code. Cheers, the Expat World team

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**ART LOVERS**

**WWW.EXPATARTIST.COM**

MAKE A BID- MAKE A BID - MAKE A BID

The "Expat Artist", Gene W, can be found at [www.expatartist.com](http://www.expatartist.com).

There you will find most of his collection of watercolors and oil paintings, all beautifully framed.

Have a visit and if you see anything you like, make an offer. We are willing to discount the published price by as much as 50 -70 percent on many of the works to the readers of EW.

Decorate your home or office with something unique, NOT your normal work of art found here in Singapore: shophouses, goldfish, horses and coolies. At [www.expatartist.com](http://www.expatartist.com) you'll find some mind bending themes. Go for it, today!

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## THE KNOWLEDGE BOX

Expat World has put together a series of reports that will blow you away if you have any interest in personal and financial privacy and living a free life in an unfree world. It even includes one on sexual "freedom" or at least getting it right!

Take a gander down through the list below and EW bets you'll decide you have to read some of these reports. They vary from about 30 pages to 100's of pages in length but 1000's of pages of real knowledge.

They all come via email to you in PDF format and thus are priced 10's of dollars below the original hard copy versions. They are priced at US \$20 each or 8 for \$100.. To order is easy: just go to our website of [www.expatworld.net](http://www.expatworld.net) or [www.expatworld.org](http://www.expatworld.org). Then enter the total value of your PDF report purchase in the SPECIAL ORDER section of the Kagi form THEN TYPE INTO THE "COMMENTS" SECTION: "KNOWLEDGE BOX PDF REPORTS #'s (and enter the number(s) of the reports OR you can send cash, US dollar check or money order via registered airmail to: Expat World, Attn. Max, Box 1341 Raffles City, Singapore 911745. Make all bank instruments payable to Expat World. Just put a short note inside of which reports you are ordering and an email address to send them to.

### CHECK OUT THESE PDF REPORTS!!!!

#### 1 \* OUT FOX THE FOX

##### THE COMMON MAN'S GUIDE TO SKINNING THE BUREAUCRATS

1. How to make yourself completely judgment proof.
2. How to eliminate all property taxes.
3. Just who is the IRS?
4. How to collect megabucks from the IRS.
5. How to wipe out back taxes
6. How bailment agreements shelter taxes
7. How to mail letters for 2 cents
8. Commercial mailings for 4 cents an ounce

#### 2 \* ADVERTISING HEADLINES, THE BEST 100 EVER WRITTEN.

Why reinvent the wheel? Modify these headlines to suit your business/product.

#### 3 \* CHANGING YOUR IDENTITY -The most report Expat World has ever seen on this subject.

##### These chapters:

Chapter #1 2005 Update

Identity Changing Systems:

Chapter #2 The "Internet" Method

Chapter #3 The "Living Dead" Method

Chapter #4 The Classic "Ariza" Method

Chapter #5 The "Foreign Citizenship" Method

Chapter #6 The "Camouflage Passport" Method are divided into 40 subchapters , a few being:

Changing Your Social Security Number

Getting a New Driver License

Banking Precautions

Getting a Second Driver's License

Master Card - The Ultimate ID

Anonymous Travel

Moving Wealth Around

*(Continued on page 10)*

*(Continued from page 9)*

## 92 Advanced Privacy Tactics

### **4 \* The Essential UNDERGROUND HANDBOOK**

This report contains some of the most essential information and techniques for those people no longer wanting to live under the grip of Big Brother.

### **5 \* PERSONAL PRIVACY SECRETS REVEALED**

You've got it with these headings: Financial Privacy Offshore Privacy, Phone Privacy , Mail Privacy, Employment Privacy, Spy Stuff, Computer Privacy, Bugging Privacy, Medical Privacy, Identity Privacy , Auto Privacy, Travel Privacy, Miscellaneous Privacy , Other Secret Stuff

### **6 \* THE ULTIMATE SECOND PASSPORT AND CITIZENSHIP GUIDE**

A good amendment to EW's Passports By Mail report.

### **7 \* AN OFFSHORE BANKING GUIDE**

Details of scores of offshore banks you can get an account with and the specifics you need to know to use them wisely.

### **8 \* THE PAPER "PT"**

You all know what a PT is if you've been reading EW for anytime over the last 15 years. Here's a manual for you to become a PT without leaving home.

### **9 \* THE CHEAPSKATE'S TRAVEL BIBLE**

Travel like the rich and famous -for those with a champagne taste and beer budget. "An amazing report that will save the average person 100's if not 1000's of dollars on their next vacation." W. G. Hill - This is a must read for anyone doing any travel.

### **10 \* FINANCIAL PRIVACY GUIDE**

The title says it all 42 page of excellent advice.

### **11 \* INVISIBLE CASH**

This book should not be used for illegal purposes such as money laundering or avoiding taxes legally due. The book exposes the tricks that organized crime and lesser criminals use to hide and move money across borders without detection.

### **12 \* THE AL QAEDA MANUAL**

Beat The Bad Guys. The first rule of war is "Know Your Enemy" and this is just what you will be able to do by reading this authentic manual that was located by the Manchester (England) Metropolitan Police during a search of an al Qaeda member's home. The manual was found in a computer file described as "the military series" related to the "Declaration of Jihad." The manual was translated into English and was introduced earlier at an embassy bombing trial in New York. Anyone involved in the war on terror should read this manual to see how dangerous these bad guys are.

### **13 \* KAMASUTRA (The Art of making Love)**

English translation of the Ancient Indian Classic.

### **14 \* THE ULTIMATE GUIDE TO SEX**

*(Continued on page 11)*

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PT's, Bureaucratic Busters, Earth Wanderers, Freedom Seekers everywhere enjoy sex to the max in EW's experience. This is a wonderful guide to give to your wife or girlfriend to enhance both of your sex lives. The section on giving the world's best blow job is "world class."

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## BYE, BYE, BIG BROTHER

### THE REPORT NO GOVERNMENT WANTED PRINTED

The new three volume ( over 800 pages) blockbuster report, Bye, Bye, Big Brother, is a report that no government wanted printed, basically educating you on how to protect your ass and assets in the post 911 world. Beat the bureaucracy by protecting your personal and financial privacy. There's never been a report like it. Get all the info and ordering details on [www.expatsworld.net](http://www.expatsworld.net) or [www.expatsworld.org](http://www.expatsworld.org). Email [office@expatsworld.net](mailto:office@expatsworld.net) or [expatsworld@pobox.com](mailto:expatsworld@pobox.com) with BBBB in the subject heading.

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## AVOIDING OFFSHORE BANKING DISASTERS

*From the Bye Bye Big Brother report*

**A 2003 report from the USA Senate called for the monitoring and eventual banning of all USA transactions with "high risk" offshore banks.**

What's a high risk offshore bank? The report defines these as:

1. Shell banks without a physical presence in any jurisdiction.
2. Offshore banks holding restricted licenses (barred from transacting business with the citizens of their licensing jurisdictions): and
3. Banks licensed by jurisdictions that do not cooperate with international anti-money laundering efforts.

A few years ago, the tax haven island of Vanuatu in the Pacific was temporarily ostracized from the world banking system. They had refused to co-operate with Big Brother (USA) who demanded a look at the banking, records of Vanuatu's American customers. American banks were instructed to freeze all funds in transit to or from Vanuatu banks. Needless to say this kind of hardball worked: starved of all US dollars, Vanuatu started co-operating very quickly. All banking centers do international deals in dollars. Nobody can afford to be cut off from all dollar transactions.

What is the important lesson to be learned here as we launch into the banking section of the BYE BYE BIG BROTHER report? If Big Brother cuts of an offshore center, the banks there must cave in quickly or go out of business.

Big Brother USA is very serious in this latest endeavor to ferret out Americans who have unreported assets abroad. If your banker knows you as an American citizen or resident, it is very likely that sooner rather than later, Big, Brother will be getting reports on your offshore fiscal activities. The same applies to European Union taxpayers.

In addition to being shielded by an alternate identity, trusts or corporations, you should simply stay away from the kind of operations that have targeted for extinction. Big Brother is out to destroy the safe havens where "black" cash used to hide. What should you stay away from?

### INSIDE THE WORLD OF SHELL BANKS

The first target of the USA report was "Shell Banks." What is a shell bank? This term refers to a bank which has no physical presence in any jurisdiction.

For example, consider the Cayman Islands. Of approximately 570 licensed banks, most do not maintain a real, operational bank branch in the islands. They are usually affiliated with banks that maintain

*(Continued on page 12)*

*(Continued from page 11)*

offices in other countries. The Caymans serve merely as a place to book loans and other transactions - as if they took place offshore.

About 75 of the 570 Cayman-licensed banks are nothing more than post office boxes attended by a local maildrop service. They are neither branches nor subsidiaries of other banks. These banks operate on the net without any physical presence anywhere. It is shell banks like these that Big Brother wants to destroy first.

Hanover Bank was one of the many shell banks singled out as an example. It is an Antiguan licensed bank that operates primarily out of its owner's spare bedroom in Ireland. Another, the "M.A. Bank," is a Cayman licensed bank. They claim to have an office in Uruguay. But that turned out to be a maildrop. In actuality, says Big Brother, this bank operates from Argentina.

Banks like these often have beautiful websites and offer very professional customer service. but they have no bricks and mortar presence - anywhere. This simple fact makes them high risk operations in terms of bankruptcy and disappearance with Customer deposits. They tend to be run by businessmen (often conmen) who decide it would be profitable to own a bank. They buy a charter, print up calling cards, make a flashy website and Presto! A bank is born.

The bank may issue certificates of deposit that are only worth anything if the operator of the shell decides (at his sole discretion) to redeem them. These banks are not staffed by professionals. They may have no staff at all. They may have no assets, or their only asset may be a small bank account at another bank.

Shell banks, even if they had not been targeted for extinction by Uncle Sam, are best avoided by PTs. Unless you happen to be the owner of the shell bank in question, it makes no sense to trust them with any of your assets.

A personal friend of ours, a prominent Latin American TV star, owned a shell bank in recent history. She bought a charter very cheaply from a gentleman in Vancouver, Canada, who peddled them at seminars. The pitch was that if you owned an offshore shell bank, you could accumulate profits tax free offshore from your business in a high tax location. The bank could take deposits from your friends, borrow money for you to use, and in general be a prestige thing. It was all supposed to be legal.

The chap who sold these bank charters for over twenty years was finally caught in a sting and convicted of conspiracy to evade USA and Canadian taxes - among other nasty things. He was sent to jail but made a bargain to turn over all his records to the USA authorities in return for a reduced sentence. The names and transaction details of his clients were all revealed to the international press

Fortunately, our friend had not yet started to use her bank. As she was a non-citizen. non-resident, physically outside of the States, she politely declined the invitation to testify at the criminal trial. Had she been sucked in, she probably would have been asked incriminating questions and joined quite a few other unlucky suckers facing jail for "obstruction of Justice." Bottom line- avoid shell banks.

These days, just being in contact with a shell bank or a promoter of shell banks is likely to get you in deep trouble! Our advice once again: Don't touch shell banks with a barge pole! With the most powerful nation on Earth promising to destroy them all, they are not a safe place to hibernate your money. They are just a target that will attract unwelcome attention.

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## RESTRICTED LICENSE OFFSHORE BANKS

These banks are common in tax and banking havens. They have restricted licenses barring them from transacting banking activities with citizens in their own licensing Jurisdiction. Sometimes they are also forbidden use or dealing in the local currency of the licensing jurisdiction. Such offshore banks are common in Anjouan, Somalia, former Russian republics, and even in relatively respectable offshore jurisdictions like Belize and the Cayman Islands.

*(Continued on page 13)*

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Restricted offshore banks are high risk for a variety of reasons. The licensing country has little incentive to monitor banks not allowed to do business with local citizens or in the local currency. All they want is their annual license fee. Why would you want to keep your assets with a bank when the country where it resides doesn't allow it to do business locally?

The exception to this rule would be where such a restricted offshore bank is fully and unconditionally guaranteed by a respectable, first class parent bank. For example in Belize, the three largest offshore banks are all owned by large world class banks. In the event of any problems the parent company will step in and make good on any losses.

However, take notice from the Senate Report. Big Brother is giving special attention to these banks. If you carry out any transactions with such banks, your dealings might come under the magnifying glass. As usual, the PT rule is to blend in. You are much better off hiding your secret funds in major local banks. Use banks that don't advertise in the international expat magazines. Avoid banks who give seminars actively targeting the offshore market. The best place to find a rough diamond is in the sand. For example, an account at Barclays Bank in London is much less likely to be scrutinized than at, account in the Cayman's or the 'Turks & Caicos Islands.

### **BLACKLISTED COUNTRIES**

The final high risk group of banks is those in 'blacklisted countries. Once again transfers to and from banks in these countries are subject to flagging for special attention.

There are various blacklists. There is the money-laundering blacklist maintained by the Financial Action Task Force (FATF). Then there is the OECD's tax blacklist. The OECD is a Paris-based bureaucracy whose employees all enjoy total exemption from taxes. They maintain a richly stocked tax-free wine cellar, too - all at taxpayers' expense of course. The mission of these hypocrites is to make sure that everyone else pays taxes!

Other blacklists are maintained by the European Union, the USA and many national tax departments. The blacklists are constantly changing. As one jurisdiction rolls over and plays ball, another will be targeted. Blacklisting can punish by labeling any jurisdiction or particular banking group as a terrorist supporter or money laundry.

You can search for the various blacklists on the Internet ([www.lowtax.net](http://www.lowtax.net) would be a good starting point.) BBBB also maintains copies of the various blacklists in our publishing office. Registered buyers of the BBBB report can email the publisher for a free informal consultation and to find out if a particular place is currently blacklisted,

For example, we quote again from the Senate report, which we think you will find informative: In June 2000, for the first time, Financial Action Task Force formally identified 15 countries and territories whose anti-money laundering laws and procedures have "serious systemic problems" resulting in their being, found "non-cooperative" with international anti-money laundering efforts. The 15 were: the Bahamas, Cayman Islands, Cook Islands, Dominica, Israel, Lebanon, Liechtenstein, Marshall Islands, Nauru, Niue, Panama., Philippines, Russia, St. Kitts and Nevis, and St. Vincent. 22 additional countries were to be named in later evaluations. FATF established 25 criteria to assist it in the identification of non cooperative countries or territories.

FATF recommended that, until the named jurisdictions remedied identified deficiencies, financial institutions around the world should exercise heightened scrutiny of transactions involving those jurisdictions. As a final threat, the FATF said if improvements were not made, FATF members will "consider the adoption of counter measures." By the time you read this chapter, the above list will be surely out of date. But it behoves you to keep up.

Bottom line? Even though you might instinctively like to give your full support and backing to gutsy deniers of Big Brother, discretion would suggest the propriety of a reduced exposure. Simply moving

*(Continued on page 14)*

*(Continued from page 13)*

funds to or from the blacklisted locations invites too much scrutiny and questions.

### **A REVEALING LOOK INSIDE THE US CORRESPONDENT BANKING SCENE**

There is more to learn from the US Senate report. In it you will find the results of a survey of eighteen banks in the US engaged in correspondent banking. Reading between the lines, we can observe a lot of insider secrets. How does correspondent banking really work? What are the widely varying policies of different big banks? It contains information the banks would never reveal directly to the public. They did however reveal their secrets to the Senators who then published it. Although it does not identify banks by name, they are easy to pinpoint.

There are some hidden gems. BBBB decided it would be inadvisable to publish it and our observations here. Instead we have condensed the info into an eight-page "Special Report." This report will be of interest to those interested in setting up their own bank - or for PTs who just want to know more about how international clearing works.

As a registered buyer of this book, you can get this report free of charge by email - just contact the publisher's office: [members@glpub.bz](mailto:members@glpub.bz). Request your copy by sending a message placing the words Free Correspondent Banking Report in the subject line.

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### **AROUND THE WORLD WITH EXPAT WORLD**

**DENMARK** - Denmark's government ruled in 2001 that institutionalised citizens have the right to have sex and that caregivers must even take them to visit prostitutes. (Prostitution is legal in Denmark.) Mr. Torben Vegener Hansen, 59, who has cerebral palsy and lives at home on government assistance, is challenging the government also to pay for prostitutes to make house calls, claiming that he is unable to have sex manually because of his illness and must be accorded this "human right" by a service similar to the government's meals-on-wheels program.

**CHINA** -- China is leading the world in the number of disposable chopsticks used domestically, and also exported, mainly to Japan. China itself consumes 45 billion pairs a year, equivalent to using up 20 million grown trees. It exports 15 billion pairs a year, so each year China is denuding our Earth of about 27 million trees for just chopstick use alone!

**ALBANIA** - Albania's Gen. Pellumb Qazimi told Reuters that the military is scrapping its fleet of obsolete Chinese-made MiG fighter jets, which the country never used in battle but in which 35 Albanian pilots died over the years in operational mishaps.

**INDIA** - The local New Delhi government's 97 paid rat-catchers have not caught a single rodent since 1994 (and residents complain that rats are not difficult to find in New Delhi.)

**USA** - The federal Department of Homeland Security announced a \$36,300 grant to the state of Kentucky, earmarked to prevent terrorists from using charity bingo and other games of chance to raise money. One astonished bingo worker in Frankfort, KY, told the Associated Press that the need to protect bingo parlors from terrorists "would never even enter my mind."

**AUSTRALIA** - To calm down a growing number of apparently horrified Australians, the Food Authority

*(Continued on page 15)*

*(Continued from page 14)*

of the State of New South Wales issued a statement assuring people that meat in their refrigerators that appears to glow in the dark is actually harmless. Said the authority's director, the light-emitting bacteria responsible for the glow "is not known to cause food poisoning" and, actually, is naturally present in most meats and fish.

**U.K.** - An official adviser to the Blair government warned that Britain urgently needed 250 special treatment centers, staffed by 10,000 therapists, to deal with what he called the country's "biggest social problem": a national epidemic of unhappiness.

**JAPAN** - Japan's Pro Baseball Owners' Association decided recently, beginning next season, leaders of cheering sections at its games will be required to submit to background checks and be licensed. Permits will be required for anyone who plays drums or trumpets at the game, waves flags or banners, or leads organized chants. Owners say organized-crime gangs were moving into the cheering sections and shaking down fans for tips.

**RUSSIA** - Recently opened archives in Moscow show that in the 1920's, Soviet dictator Josef Stalin order his top animal breeding scientist to create interspecies "super warriors." Stalin's half-men, half-apes would be "invincible," "insensitive to pain," and indifferent about the quality of food they eat."

**SOUTH KOREA** - This country has the highest rate of high-speed Internet use in the world, more than one-third of the population plays video games, with the result an alarming number of obsessive gamers requiring counselling (and, so far, two deaths after, respectively, 50 and 86 straight hours of playing). At the many Internet cafes, gamers "typically live on instant noodles and cigarettes, barely sleeping and seldom washing." Video games are also a spectator sport: Three cable channels show matches, and the government is building an electronic-sports stadium, where competitions will be shown on big screens.

**THAILAND** - Bangkok economics student Panupol Sujjayakorn interrupted his studies to defend his World Scrabble Championship in London, one of many non- English-speaking competitors who achieved top-of-the-line ranking by memorizing up to 100,000 words in English without ever knowing their meanings. Like the others, Mr. Panupol first learned those premium words that overuse the prominent Scrabble letters (such as "aureolae"). Alas, this time around, a native, English speaker, Dr. Adam Logan, a number theory researcher, won the title, building actual words like "qanat" and "euripi."

**SHETLAND ISLANDS** - An exceptionally rare American veery (a thrush-like songbird) landed Britain's Shetland Islands and briefly excited the county's birdwatchers, but just as word was circulating, a local, cat ate it.

**USA** -- In a study of body measurements of bats, Cornell University researchers found an inverse size relationship between a male bat's brain and testicles. The researchers hypothesized that both sperm and brains are metabolically costly to produce, and in species with relatively stable monogamous relationships, brains are allowed to grow, but where females are promiscuous, males that do not overdevelop testicles get left out of the race to procreate.

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## INTERNATIONAL SNIPS AND CLIPS



### SEX INDUSTRY GETS LIST OF TAX-DEDUCTIBLE ITEMS

Prostitutes, strippers and lap dancers can claim tax deductions for adult toys and lingerie, officials said on Friday, as the Australian Taxation Office issued a list of deductible items for the sex industry. Condoms, lubricants, gels and oils are among a myriad of other items that these workers can claim against tax, according to a fact sheet issued on the office's website. While they cannot claim deductions for fitness classes that keep them in shape, the tax office ruled they can claim the cost-of dance lessons.

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### SCORE GOALS TO SCORE WITH WIVES

The Ukrainian team will be given a break from training if they reach the World Cup semi-final — to have sex with their wives. The promise was made by Ukraine coach Oleg Blokhin, who said he wanted his players to forget about sex and to concentrate on the game, ananova.com reported. Defending champions Brazil laboured under a strict sex ban during the 2002 championship, but current coach Carlos Alberto Parreira has said his players can now have as much sex as they want.

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### ARE YOU SUFFERING FROM 'RINGXIETY'?

It is a familiar and unnerving sensation — the false belief that you can hear your mobile phone ringing or vibrating. Now the phenomenon is so widespread that it has an official name, "ringxiety", the Daily Telegraph reported. People have grown emotionally dependent on their mobile phones for feelings of self-worth, claim psychologists. According to the report, when we

"hear" an imaginary ring, or think vibrations on a bus are a call., it is the subconscious calculating how popular we are.

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### JUST ONE PUFF CAN GET KIDS HOOKED

Children who smoke just one cigarette are more than twice as likely to take up the habit in their teenage years, research published on Thursday showed.

The study of teenage smoking habits found that the compulsion to smoke after having tried one cigarette can lie dormant for more than three years.

Researchers said it was possible that nicotine from one cigarette could change "reward pathway" in the brain — whereby chemicals are released which make the person think something is enjoyable.

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### UNMARRIED COUPLES WITH CHILDREN MAY GET FINED IN US TOWN

BLACK JACK (Missouri) Like most places, the United States town of Black Jack values family —just as long as the family in question meets certain criteria.

Miss Olivia Shelltrack and Mr Fondray Loving could face fines of US\$500 (\$790) a day as a result of a local regulation that bans unmarried couples with more than one child from occupying homes there.

Mr Loving and Ms Shelltrack now plan to file a lawsuit, while the US Department of Housing,

*(Continued on page 17)*

*(Continued from page 16)*

in Washington, has launched an investigation to determine whether Black Jack's ban is illegal.

Mr Loving, 33, and Ms Shelltrack, 31, have lived together for 13 years. They have two children and also live with Ms Shelltrack's daughter, who calls Mr Loving ~'father'.

They bought their Black Jack home earlier this year.

The couple were not opposed to getting married, said Ms Shelltrack, but wanted to wait until they could afford a "nice big wedding .. . don't think a piece of paper is going to validate our relationship".

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### **COKE RECALLS MORE DRINKS**

The Japan unit of beverage giant Coca-Cola is expanding a recall to withdraw 2.37 million bottles of soft drinks laced with iron powder. The subsidiary had announced a withdrawal earlier this month of 5700,000 bottles of six soft drink brands manufactured between March 26 and 30 at a central Japan factory. It will expand the recall to 27 beverages, including flagship brands Coca-Cola and Diet Coca-Cola, and include drinks that were released before March 26, the company said.

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### **THE CHIMPS THAT GAVE THE WORLD AIDS**

Twenty-five years after the first Aids cases emerged, scientists have confirmed that the HIV virus plaguing humans really did originate in wild chimpanzees, in a corner of Cameroon.

Scientists collected 1,300 samples of wild ape faeces to trace the source. By genetically analysing the feces, researchers could trace individual infected chimps. The team found some chimp communities with infection rates as high as 35 per cent, while other had no infection at all.

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### **STOP PRINTING PICTURES OF WOMEN: KING**

Saudi newspapers told this could lead young men astray

LONDON — Saudi Arabia's King Abdullah has told the country's newspapers to stop publishing pictures of women for fear that the images could lead young men astray, the Independent re-

ported.

The apparent ban surprised some observers as the absolute monarch, who ascended to the throne last year, had been regarded by many Saudis as a quiet reformer. The Saudi embassy in London declined to comment on the king's move.

All media in the ultra-conservative kingdom are either owned by the state or run by it. According to the Independent, King Abdullah told editors at a meeting this week that publishing pictures of women was inappropriate.

"One must think, do they want their daughter, their sister or their wife to appear in this way? Of course, no one would accept this," the newspaper Okaz quoted the king as saying.

"Young people are driven by emotion and the spirit, but the spirit can go astray. So I ask you to go easy on these things."

In recent months, some Saudi newspapers have published photographs of women, always with their hair covered by the traditional Islamic headscarf and only their face showing. These images were used to illustrate articles related to women's issues, including the right to vote and drive, both of which are disallowed for women.

At the same time however, many powerful religious figures have criticised any move towards liberalisation, using mosque sermons and web sites.

A proposal to replace male shop assistants with women at lingerie shops — hailed as evidence of progress on women's rights — has been indefinitely shelved. Shopkeepers reportedly claimed that they needed more time to manage the transition.

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### **ARMLESS MAN CAUGHT SPEEDING**

An armless man stopped for speeding was driving with one foot on the steering wheel and another on the pedals; a policeman has testified in a New Zealand court.

Colin Smith, who was born without arms and has never held a driver's licence, had been charged with driving in a manner likely to be dangerous to the public.

The police officer who stopped Smith said the

*(Continued on page 18)*

(Continued from page 17)

driver's seat was reclined and he appeared to be using one foot to steer the car and the other to work the accelerator and brake.

Smith, 31, told the court he had been driving for years, using his feet to steer, and had never had an accident.

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### COACH, PLAYERS SHOT FOR WEARING SHORTS

The coach of Iraq's tennis team and two players were shot dead by armed gunmen in Baghdad, the head of the Iraq Olympic Committee reported on Friday. Eye witnesses said the three men were killed because they were wearing shorts. A few days before the attack a minority Sunni militant group had issued a warning forbidding the wearing of shorts, witnesses said.

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### NO HORSING AROUND PLEASE

You could never get enough horse saddles these days or so it would seem in Amsterdam. Police in the Dutch city are reporting an alarming rise in thefts of horse saddles.

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### MUM WORRIED ABOUT LOVE LIFE OF 68-YEAR-OLD DAUGHTER

A worried mother in Germany has asked the youth department of social services to speak to her daughter about her loose morals, ananova.com reported.

However, they had to tell the 92-year-old mother that her 68-year-old daughters love life was none of their business.

Mrs Adelheid Schmidt had called social services in Lower Saxony to complain about her daughter Tina's "uncontrollable, immoral and loose behaviour with men.

But the social workers told her they could not help her as her "child" was 50 years past the age limit where social Services are allowed to get in-

olved.

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### PICTURES PRINTED TO ORDER

Take me to your leaders? No problem. This vendor at Dafen village in Shenzhen, Guangdong province, can offer pictures of Chinese leaders from Mr Jiang Zemin (bottom left) to Deng Xiaoping (top left) and Mr Hu Jintao (top centre). He and his colleagues in Dafen, where a factory employs 8,000 painters, can also paint a reproduction Van Gogh, Picasso or da Vinci. Pictures are copied on assembly lines; and about five million are sold annually.

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### OVERSEAS AMERICANS TO SING THE TAX BLUES?

AMERICANS working in other countries may owe as much as tens of thousands of dollars in additional taxes under a law signed by President



**NOTATAX BREAK** A worker of US retailer staples helping a customer make copies of his income tax return. Americans working overseas may have to pay more in taxes because a new law reduces the de-

George W Bush on May 17, the Wall Street Journal (WSJ) reported.

The new provision raises the amount Americans working abroad can exclude to US\$82,400 (\$131,000) from US\$80,000, although income above that level will be taxed at a higher rate, the newspaper reported.

The law also reduces the maximum exclusion or deduction for housing costs, the Wall Street Journal said.

The change in deductions may have the biggest effect on Americans working in cities with high housing costs, such as Singapore and Hong Kong, according to the Wall Street Journal.

Companies offer different compensation packages to help cover those costs and expatriate taxes, the newspaper reported. The law, retroactive to the start of this year, may have some workers and companies scaling back overseas posts, reported the Wall Street Journal.

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### REWARDS AND PUNISHMENTS

So long Larry — we hardly knew ye.

Actually, Larry Greenfeld was not known at all by the general public, and very few of us ever heard of the small federal agency he headed, the Department of Justice's Bureau of Justice Statistics~ BJS is a low-profile office that grinds out dozens of statistical reports every year on crime,

drug use, police performance, et-cetera, and is known for being independent, straight-shooting, and nonpartisan.

But that was BB—Before Bush. The Bushites have become notorious—even by Washington standards—for doctoring, censoring and otherwise tampering with the facts, science, and findings of official reports. Last April, Greenfeld's office routinely submitted a draft press release to Tracy Henke, the assistant attorney general who oversees BJS. The release announced the results of a statistical study on traffic stops by police. It showed that while all races of Americans were being pulled over

at about the same rate, blacks and Latinos were searched and subjected to force three times more frequently than whites.

The Bushites did not want to hear this, so Henke edited Greenfeld's release, simply crossing out the parts about the searches and use of force, leaving only the cheery part about everyone being stopped at the same rate. However, Greenfeld, who had a sterling performance record in his 23 years at BJS, balked. He said that Henkes changes would make the release misleading and dishonest. No problem, said Henke, we'll just kill the whole press release! For his act of honesty Greenfeld was demoted by the Bushites. For her ad of political censorship, Henke was promoted by Bush—she's been nominated to a senior position in the Department of Homeland Security.

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'I've often thought the Bible should have a disclaimer at the front, saying "This is fiction." I mean, walking on water? I mean, it takes an act of faith'

— Actor Ian McKellen who appears In The Da Vinci Code

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# LETTER FROM AMERICA

## BUSH ON THE CONSTITUTION: 'IT'S JUST A GODDAMNED PIECE OF PAPER'

Last month, Republican Congressional leaders filed into the Oval Office to meet with President George W. Bush and talk about renewing the controversial USA Patriot Act.

Several provisions of the act, passed in the shell shocked period immediately following the 9/11 terrorist attacks, caused enough anger that liberal groups like the American Civil Liberties Union had joined forces with prominent conservatives like Phyllis Schlafly and Bob Barr to oppose renewal.

GOP leaders told Bush that his hardcore push to renew the more onerous provisions of the act could further alienate conservatives still mad at the President from his botched attempt to nominate White House Counsel Harriet Miers to the Supreme Court.

"I don't give a goddamn," Bush retorted. "I'm the President and the Commander-in-Chief. Do it my way."

"Mr. President," one aide in the meeting said. "There is a valid case that the provisions in this law undermine the Constitution."

"Stop throwing the Constitution in my face," Bush screamed back. "It's just a goddamned piece of paper!"

I've talked to three people present for the meeting that day and they all confirm that the President of the United States called the Constitution "a goddamned piece of paper."

And, to the Bush Administration, the Constitution of the United States is little more than toilet paper stained from all the shit that this group of power-mad despots have dumped on the freedoms that "goddamned piece of paper" used to guarantee.

Attorney General Alberto Gonzales, while still White House counsel, wrote that the "Constitution is an outdated document."

Put aside, for a moment, political affiliation or personal beliefs. It doesn't matter if you are a Democrat, Republican or Independent. It doesn't matter if you support the invasion of Iraq or not. Despite our differences, the Constitution has stood for two centuries as the defining document of our government, the final source to determine - in the end - if something is legal or right.

Every federal official - including the President - who takes an oath of office swears to "uphold and defend the Constitution of the United States."

Supreme Court Justice Antonin Scalia says he cringes when someone calls the Constitution a "living document."

"Oh, how I hate the phrase we have-a 'living document,'" Scalia says. "We now have a Constitution that means whatever we want it to mean. The Constitution is not a living organism, for Pete's sake."

As a judge, Scalia says, "I don't have to prove that the Constitution is perfect; I just have to prove that it's better than anything else."

President Bush has proposed seven amendments to the Constitution over the last five years, including a controversial amendment to define marriage as a "union between a man and woman." Members of Congress have proposed some 11,000 amendments over the last decade, ranging from repeal of the right to bear arms to a Constitutional ban on abortion.

Scalia says the danger of tinkering with the Constitution comes from a loss of rights.

"We can take away rights just as we can grant new ones," Scalia warns. "Don't think that it's a one-way street."

And don't buy the White House hype that the USA Patriot Act is a necessary tool to fight terrorism. It is a dangerous law that infringes on the rights of every American citizen and, as one brave aide told President Bush, something that undermines the Constitution of the United States.

But why should Bush care? After all, the Constitution is just "a goddamned piece of paper."

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# EXPAT WORLD'S WORLD OF TRAVEL

## PIPS & TIPS

\* What are the airlines' policies on carrying a bicycles as part of your baggage? Regulations vary depending on airline and route. Be sure to ask in advance so that you don't get a rude surprise at the airport. Checking a bicycle on a United Airlines flight, for example, almost always costs \$80. Austrian Airlines, on the other hand, allows one of your two pieces of checked luggage to be a bike, and as long as each piece weighs 50 pounds or less, you won't pay a fee. Bikes should always be boxed with pedals removed and the handlebar rotated to 90 degrees; ask at your local bike shop for a free box. To play it safe, call the airline a few days ahead to warn them you're bringing a bike, and allow for an additional half hour at check-in.

\* Is there any way to travel legally to Cuba if you are a US citizen.? On trips to Cuba run by human rights organization Global Exchange, the only people accepted are full-time professionals with jobs that correlate to specific programs offered - nurses at the health-care conference, teachers at the educators' delegation (415/558-9486, [www.globalexchange.org](http://www.globalexchange.org)). Eight-day trips cost \$2,350 and includes lodging and two meals a day; airfare to Cuba, by way of Mexico, is extra and can be arranged through Global Exchange. If you don't qualify, or want to see Cuba on your own, you must apply for a special license through the Treasury Department. The chances of being accepted are slim: You basically have to prove that your visiting Cuba is somehow in the best interests of the U.S. If you go to Cuba without a license, the penalties range from a warning letter to as much as \$65,000 in fines and the rare criminal prosecution. For more information, visit: [www.treas.gov/ofac](http://www.treas.gov/ofac).

If you want to forget the fact the you have a chance of being fined or prosecuted for going to Cuba, you can fly directly from Canada, (Toronto - Montreal), Mexico, Bahamas, Costa Rica, Panama, Cayman Islands, London, Spain and many more places. When going through immigration, in and out, as an American you will be asked if you want your passport stamped. Say no and there is no record in it for the US immigration to know if you were ever in Cuba. Be sure to fly out of Cuba to the country you came from or another country other than the USA. You can also enter and leave on a second passport if you are a dual US/other country's citizen. If you are Mozambiquean it's one of the few places in the world where you don't need a visa.

\* Does my infant need a passport to travel to and from Mexico? For now, there's no need for a passport for you or your child. Adult visitors must have proof of citizenship and photo ID to enter the country; for children, an original birth certificate will suffice. If all goes to plan, by December 2006, however, all U.S. citizens will need passports if traveling to Mexico (or Canada) via plane or boat. By 2007, a passport or special new ID, soon to be created by the government, will be required for land border crossings as well. Because of the headaches, it's best to always have a passport, regardless of a traveler's age.

\* Entertainment Book Bargains? If you want to buy a discount-granting "Entertainment Book" wait until about 6 months before they expire (expiration is usually scheduled for November), you can often buy a \$35 to \$45 book for as little as \$10, plus \$5 shipping. You can also buy online access to the coupons for \$2.99 a month and get a version of the same thing. These are great for vacations out of town.

\* Cheaper SkyMiles? If you decided that \$85 a year is too much to pay for a Gold Delta SkyMiles credit card, EW discovered that American Express has a Delta SkyMiles Options card with no annual fee that also provides miles. Similar to the annual-fee cards, you earn half a mile for every eligible-dollar spent.

*(Continued on page 25)*

(Continued from page 24)

\* Cheaper Tickets? Prior to departure, always call the airline you've booked to learn whether the price for the same itinerary and dates has gone down especially if there's price competition between several airlines on that route. If it has gone down, the airline will often refund you the savings in the form of a voucher for use on future travel with them. On a recent round-trip flight on Delta (Dallas to Pensacola, Florida), EW was refunded \$78!

\* Eating Cheaply in "Latin" Countries? You can save a great deal on eating in Spanish-and Portuguese-speaking countries by looking for the reduced-price *menú del día* at restaurants in Spain, the *ementa turística* in Portugal, the *prato comercial* or *prato feito* in Brazil, and the *comida corrida* in Mexico. And limit your big meal of the day to the *comida* around 2 PM or 3 PM, followed by a light dinner (*cena*). As for breakfast (*desayuno*) in Mexico, an excellent but inexpensive one can be found around central plazas and markets by looking for a *panadería* (bakery) selling sweet rolls and breads to go, a *cafetería* (coffee shop) selling rolls as well as coffee, or stalls in the *mercado* (central market) called *fonda* or *comedor* that sell simple breakfast foods with chocolate and coffee. The info above is a very small part of Expat World's "THE CHEAPSKATES TRAVEL BIBLE." Over 25 pages of money saving, clever, things you wouldn't think of, advice for traveling the world cheaply. Available on [www.expatworld.net](http://www.expatworld.net) or [www.expatworld.org](http://www.expatworld.org) -- see you there!

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## CRAPPER RAPPER POINTS TO PONDER ON THE POTTIE



### OLD NEWS IS REALLY FUNNY WHEN YOU LOOK BACK IN HINDSIGHT.

Remember back in 2005 when the following happened:

- When President George W. Bush is sworn in for a second term, pledging in his inauguration speech that, over the next four years, he will continue, to the best of his ability, trying to pronounce big words.
- President Bush, seeking to patch up the troubled relationship between the United States and its European allies, embarks on a four-nation tour. When critics note that two of the nations are not actually located in Europe, the

White House responds that the president was "acting on the best intelligence available at the time."

- The New York Yankees once again failed to win the World Series.
- In some areas of the US, the price of gasoline, much of the time, remained below \$3 a gallon.
- Nobody you know caught avian flu. Yet.
- Women got CRAZY in the year 2005. Consider some of the more disturbing stories from that year and look at the names connected with them: Martha Stewart, Judith Miller, Valerie Plame, Jennifer "Runaway Bride" Wilbanks, Paris Hilton, Greta "All Natalee Holloway, All the Time" Van Susteren, Harriet Miers, Katrina, Rita, Wilma, Michael Jackson ????
- Prince Charles gets formally engaged to Camilla Parker Bowles. The British public responds with sincere and heartfelt wishes that the happy couple will not reproduce.
- In New York's central Park, the artists Christ and Jeanne-Claude create "The Gates" - a 23 mile long work consisting of 7,502 fabric-draped metal structures. Within 20 minutes, every single one of these structures has been urinated on by a dog.
- In economic news: Because of the state of food served ,or rightly, not served on Ameri-

(Continued on page 26)

*(Continued from page 25)*

can Airlines financially troubled Delta Airlines announces that it will no longer offer pillows on its flights, because passengers keep eating them.

- More economic news: The economy gets a boost when the jobless rate plummets, as hundreds of thousands of unemployed cable-TV legal experts are hired to comment on the trial of Michael Jackson. Jackson is charged with 10 counts of being a space-alien freakapedo-delic weirdo. Everybody agrees this will be very difficult to prove in California.
- On the economic front, financially troubled Delta AirLInes switches to pay toilets on domestic flights.
- In a related celebrity story: a California jury finds that actor Robert Blake did not kill his wife. The jury also rules that John Wilkes Booth had nothing to do with the Lincoln assassination, and that bears do not shit in the woods.
- At a time when there are serious problems besetting the nation in so many critical areas - including Iraq, terrorism, the economy, energy, education and health care - the issue that obsessed our elected leaders to the point of paralyzing government at the federal, state and local levels for weeks, was: Terri Schiavo's feeding tube. This, unfortunately, is not a joke.
- President Bush, in a decisive response to sharply rising gasoline prices, delivers a major speech proposing that Americans switch to nuclear-powered cars. In a strongly worded rebuttal, angry Congressional Democrats state that, because of a scheduling mix-up, they missed the president's speech, but whatever he said, they totally disagree with it, and if they once voted in favor of it, they did so only because the president lied to them.
- In show-business news, millions of middle-aged people without dates wet their Luke-Skywalker-model underpants with joy as they view the final instalment of the beloved Star Wars series, Star Wars: Episode MXCVII. - Enough Already. Fans hail it as the least tedious Star Wars in decades. Director George Lucas announces that, having fulfilled his artistic

dream, he will now retire and learn to write dialogue.

- In media news, the editor of Newsweek magazine tracts a report that guards at the Guantanamo Bay prison flushed a Koran down a toilet in front of a Muslim detainee. "It turns out " the editor states, "that it was actually the detainee who was flushed down the toilet. Boy is our face red!"
- Financially troubled Delta Airlines, hoping to boost ticket sales, introduced a new "student discount" fare, which will apply to flights when the airplane is being flown by student pilots.
- In Washington, President Bush bypasses Congress with a recess appointment of his controversial nominee John Bolton, to be US Ambassador to the United Nations. Bolton immediately signals a new tone in American diplomacy by punching out the ambassador from Yemen in a dispute involving the UN cafeteria salad bar.
- The bad news is that gasoline prices are reaching US \$3.00 a gallon .The good news is, with the manufacturer's rebate you can buy a new Hummer for \$167.
- But by far the biggest story in August, 05, is Hurricane Katrina, a massive, deadly storm that thrashes Florida then heads into the Gulf of Mexico. For decades, experts have been warning that such a storm, if it were to hit New Orleans, would devastate the city; now it becomes clear that this is exactly what is about to happen. For days meteorologists are on television warning, dozens of times per hour, that Katrina will, in fact, hit New Orleans with devastating results. Armed with this advance knowledge, government officials at the local, state and federal level are in a position to be totally, utterly shocked when Katrina - of all things - devastates New Orleans. For several days, chaos reigns, with most of the relief effort taking the form of Geraldo Rivera, who, by his own estimate saves more than 170,000 people.
- FEMA director Michael Brown. after conducting an aerial survey, reports that "the situation is improving," only to be informed that the area he surveyed was actually Phoenix.

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