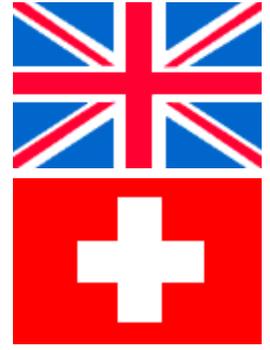




EXPAT WORLD

“the newsletter of international living”

BRINGING YOU THE WORLD IN A WAY
YOU'VE NEVER SEEN BEFORE



Vol. 11 , Issue 3

March 15, 1999

EXPAT WORLD ENTERS THE 21ST CENTURY

*Our World Famous Newsletter Is Now Published
Electronically As Well As Its Hard Copy Version.*

With more than 10 years publishing the hard-copy edition of Expat World newsletter each

month and delivering it airmail to our readers worldwide, which include expatriates, privacy seekers, bureaucrat busters, travelers, businessmen and other international-free-thinking people, we're now entering the 21st century way of delivering our message with our email edition of Expat World. For those of our readers who enjoy sitting on the "pottie" in their few moments of solitude, we still print our hard copy edition and have no plans to change this. We're just giving everyone a chance to have Expat World in a form that is best for them.

Our electronic edition is written in a PDF format which means that both PC users and the real players in the electronic world, the Mac users will be able to receive the newsletter each month in it's stylized format almost identical to the hard copy version, give or take a few font changes and article arrangement. No worries, you get the same info in both no matter what version you get.

FREE -- For a limited time -- all new subscribers to our electronic edition of Expat World newsletter who want a small classified ad placed in the on line edition of Expat World, we're offering a free placement of a 30 word classified in the first available edition. This is our bonus to those who help us launch our new service. Go to: www.expatsworld.net for full details or email-free@expatsworld.net with "electronic free copy" in the subject heading

Every month (10 times a year) Expat World in both formats "shows you the world in a way

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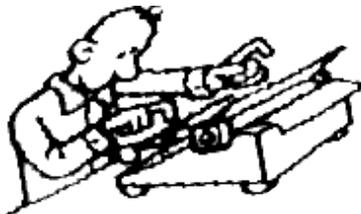
you've never seen before." We tell you things that your lawyer won't tell you even if he knew. In any one issue you may read about tropical retirement havens on \$800 per month, securing second passports by mail, secret untraceable bank accounts, starting an offshore tax-exempt business, loophole methods of international asset protection, becoming a PT (Past Taxpayer), making money in the overseas' arena, instant nobility-joining the ranks of the blue-bloods, inside information of little known, inexpensive but dynamite travel destinations, becoming an instant travel agent for its many privileges and cash savings, 100's of loopholes, anything to help you beat the bureaucracy and keep you ahead of the pack.

Read our sample edition of the new electronic Expat World at: www.expatsworld.net, then join us for the next year for just 1/3 of the cost of the

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BITS & PIECES

NEWS AND VIEWS FOR THE GLOBAL CITIZEN

HOW NOT TO RESEMBLE A DRUG COURIER

Find below a list compiled by Georgetown University law professor David Cole, of characteristics included in the "drug-courier profiles" that are used by U S. law enforcement officials:

1. Arrived late at night. Arrived early in the morning. Arrived in the afternoon.
2. One of first to deplane. One of last to deplane. Deplaned in the middle.
3. Purchased ticket at airport. Made reservation on short notice.
4. Bought coach ticket. Bought first-class ticket.
5. Used one-way ticket. Used round-trip ticket.
6. Paid for ticket with cash. Paid for ticket with small-denomination currency. Paid for ticket with large-denomination currency.
7. Made local telephone call after deplaning. Made long-distance call after deplaning. Pretended to make telephone call.
8. No luggage. Brand-new luggage. Carried a small bag. Carried a medium-sized bag. Carried two bulky garment bags. Carried two heavy briefcases. Carried four pieces of luggage.
9. Overly protective of luggage. Dissociated self from luggage.
10. Traveled alone. Traveled with a companion.
11. Acted too nervous. Acted too calm.
12. Made eye contact with officer. Avoided making eye contact with officer.
13. Wore expensive clothing and gold jewelry. Dressed casually.
14. Went to rest room after deplaning. Walked quickly through airport.
15. Walked slowly through airport. Walked aimlessly through airport.
16. Left airport by taxi. Left airport by limousine. Left airport by private car. Left airport by hotel courtesy van.

THE END OF THE WORLD

The media of the world all put their own twist on news stories depending on their editorial perspective. Here's how we think major newspapers, magazines and other news sources would report the End of the World:

1. USA Today: WE'RE DEAD
2. The Wall Street Journal: DOW JONES PLUMMETS AS WORLD ENDS
3. National Enquirer: O.J. AND NICOLE, TOGETHER AGAIN
4. Microsoft Systems Journal: APPLE LOSES MARKET SHARE
5. Victoria's Secret Catalog: OUR FINAL SALE
6. Sports Illustrated: GAME OVER
7. Wired: THE LAST NEW THING
8. Rolling Stone: THE GRATEFUL DEAD RE-UNION TOUR
9. Readers Digest: BYE
10. Discover Magazine: HOW WILL THE EXTINCTION OF ALL LIFE AS WE KNOW IT AFFECT THE WAY WE VIEW THE COSMOS?
11. TV Guide: DEATH AND DAMNATION: NIELSON RATINGS SOAR!
12. Lady's Home Journal: LOSE 10 LBS BY JUDGMENT DAY WITH OUR NEW "ARMAGEDDON" DIET!
13. America Online: SYSTEM TEMPORARILY DOWN. TRY CALLING BACK IN 15 MINUTES.
14. Inc. Magazine: TEN WAYS YOU CAN PROFIT FROM THE APOCALYPSE
15. Microsoft's Web Site: IF YOU DIDN'T EXPERIENCE THE RAPTURE, DOWNLOAD SOFTWARE PATCH RAPT777.EXE.
16. Expat World newsletter: FUCK IT!

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COMPUTER DEAD, THEY REVIVE IT

If you've been working around computers for a while you know they have the gall to ruin your day by crashing and losing your information.

You are not alone for every year in every country it happens to thousands of people and companies. Companies go out of business, thousands lose their jobs, millions of dollars are lost and people even kill themselves all because 80%

of computer users don't back up data and often it is lost.

No matter how, if it was a virus, mechanical failure of the drive, or a lightning strike that fried the drive, the outcome is all the same, your data is lost.

What to do? Let EW make your day by telling you about a company that works for US intelligence, the FBI and Interpol. The company is Ontrack Data International, one of the best kept secrets of governments and multinationals.

After calling them, they will give you a few simple telephone instructions, and usually, depending on the size of the system and how badly the data was destroyed, you can expect a call back in 1/2 hour to a few hours time with the good news that your computer is ready to go and your data has been restored. The cost for the individual home computer or single business computer is about \$400, a mere pittance, when important data is recovered.

Ontrack earns US \$36 million a year bringing computers back to life, many times over the phone line.

If it cannot be done by telephone, Ontrack has teams of engineers and computer programmers who save comatose computers physically in special antistatic "clean rooms."

Ontrack's biggest weapon is the technology it invented. Called Remote Data Recovery that can fix your computer by modem over the phone line anywhere in the world via a program that can be downloaded from its web site at: <http://www.ontrack.com>. Check it out before you need them.

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THE ARMCHAIR INVESTOR

This month Expat World wants to introduce you to an investment portfolio that has no down side. Remember the Armchair Investor is not recommending any purchase without you doing your own home work before deciding if our information is for you. After all, the Armchair Investor isn't licensed in any domain to sell investment products or services, he is merely an expert at the game. The A.I.'s purpose is to expose you to some of the neat finds he digs up in the invest-

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ment world. That said, lets get H.I.P! The Marc Harris Organization has a new program that preserves as well as multiplies the value of your investment portfolio. It's the Harris Insured Portfolio or H.I.P. for short. Harris has adopted and modified the Swiss style dynamic floor fund to provide an even more attractive product for seasoned international investors, or for the wannabe offshore investor. Unlike conventional portfolios, this model provides a guaranteed rate of return plus the ability to participate in international financial markets. Let's take a look at what a USD Harris Insured Portfolio would be structured like:

- 60% Income Orientation
- 30% Growth Orientation
- 10% Speculative Orientation

On the various anniversary dates of the USD H.I.P, investors would be guaranteed not less than the following rates of return:

- 1 Year - 8.00% per annum.
- 2 Year - 8.50% per annum.
- 3 Year - 9.00% per annum.
- 4 Year - 9.5% per annum.
- 5 Year - 10.00% per annum.

In the unlikely event the portfolio does not achieve this minimum level of return, an affiliate of the investment advisor will compensate any shortfall 90 days after the anniversary date, thus guaranteeing the rates indicated above. Similar portfolios are available in AUD, CHF, Euro's, GBP and NZD. Now if you are the type of investor that believes in a little more risk for a little more potential reward this portfolio can be structured so that your returns are not limited to the minimum guarantee. You have the opportunity to participate in the upside potential that the model portfolio has traditionally provided. In these cases, you will receive a full 80% of the total performance of the portfolio. This would translate into the following returns on superior performance:

Model Return	Your Return
20.00%	16.00%
35.00%	28.00%
50.00%	40.00%
100.00%	80.00%

Please note that this program is only available to clients of The Harris Organization. If

you have not already done so, please send an email to Mr. Kini Alii at Expat World (expatworld@pobox.com). He will get one of the "good guys" at Marc Harris to email you about setting up an account and answering any questions you may have.

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DATA ENCRYPTION PGP IS GREAT, BUT THE "CREW CUTS" UP THE ANTE

We've all got pretty comfortable with PGP encryption with it's virtually unbreakable key system and by doing so have overlooked the fox getting into the hen house before the lock could be put on the door. D.I.R.T., short for "Data Interception by Remote Transmission" is a system developed by Codex Data Systems that enables anyone with the program to access ANY personal computer in the world, anytime they want. It works by reading the keystrokes or accessing any file on the hard drive without having to have physical presence or even being in close proximity There are no more secrets. The system renders all encryption systems useless for it gets "dirt" on anything before the encryption is applied. EW read a report, now classified, and no longer available to the general public about the use, capabilities and unstoppable of the D.I.R.T system by Codex. Believe EW when it says that this may be the greatest threat to free speech and computer privacy since man began to talk. Presently D.I.R.T. has restricted sales to law enforcement agencies, government intelligence agencies, government enforcement agencies and the like, although there are other systems presently available in Europe copying what Dirt does and are available to those with cash in hand.

Here are United States and Canadian Government Military and Intelligence Agencies that have or will have shortly D.I.R.T. capabilities. Move over Big Brother!!!

- UNITED STATES OF AMERICA;
- NSA National Security Agency
 - CIA Central Intelligence Agency
 - NRO National Reconnaissance Office
 - DIA Defense Intelligence Agency

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USA United States Army
USAF United States Air Force
USN United States Navy
USCG United States Coast Guard
USMC United States Marine Corps
FBI Federal Bureau of Investigation
USSS U.S. Secret Service
ATF Bureau of Alcohol, Tobacco and Firearms
DOJ U.S. Department of Justice
DEA Drug Enforcement Administration
USCS U.S. Customs Service
USMS U.S. Marshals Service
FINCEN Financial Crimes Enforcement Network

CANADA;

CSE Communications Security Establishment
CISC Criminal Intelligence Service Canada
CSIS Canadian Security Intelligence Service
SIRC Security Intelligence Review Committee
RCMP Royal Canadian Mounted Police

DJC Department of Justice Canada
SGC Solicitor General of Canada
DND Department of National Defense
CSA Canadian Space Agency
DREO Defense Research Establishment, Ottawa
REVENUE Revenue Canada
CFC Canadian Forces College

For more info on the use and capabilities of D. I.R.T from Codex Data System, since it is classified information, you must send a request on "letterhead" and signed by an administrator of the department. You must be an official 'law enforcement' agency. What you'll get is well worth the effort if you want to know the extent Big Brother is in your mind and soul. Here is the contact info: Codex Data Systems, Inc., 67 Route 304, Bardonia, New York 10954 USA; Tel: 914-627-0011; Fax: 914-627-0211; E-Mail: cds@ucs.net

COSTA RICA

A REAL PT (PERPETUAL TRAVELER) TYPE OF PLACE

More than 20,000 foreigners have chosen Costa Rica as their permanent home, and countless more are "PT" residents. The PT's are comprised of many types who choose Costa Rica as one of their 5 flags because they find this is a great place to hang out and if they are older and retired they find their pension dollar goes a lot further in CR than many places on the earth.

Quite a number of foreigners who intend to stay less than a year, simply remain in the country after their three-month tourist visa has expired. When they decide to leave the country they just pay peanuts for the privilege of overstaying. At press time the cost to the overstaying PT was just \$50 for an exit visa and a fine of about US \$5 for each month or partial month they stayed over their visa limit. This method is technically illegal but happens as a matter of course thousands of times each year as Perpetual Tourists, especially those with cars whose "car visas" also need renewed every three months, head for the close borders of Panama or Nicaragua. There they stay 48 hours and get a new visa on their way back in.

The Immigration Department continues to politely ignore the presence of thousands of illegal "Gringos", Canadians and Europeans, preferring instead to concentrate on the problem of thousands of illegal, impoverished immigrants from Nicaragua. Here again is a case where money talks and poverty walks.

If you want help in becoming a true resident of Costa Rica or just want to know the ropes on staying temporarily the Association of Residents of Costa Rica (fax: (506) 233-1152 or email: arcracc@sol.rasca) can help you out. This organization was formerly the Association of Pensionados and Rentistas of Costa Rica. If you decide to become a permanent resident, for a fee between \$700 and \$1000, the association will process your residency application and save you many bureaucratic headaches. If you don't fit into one of the categories below, the association will review your case in detail and advise you if it is possible to obtain residency.

Once Pensionados (retirees) and Rentistas (investors) enjoyed large tax breaks that allowed the

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duty free import of goods. These good times are now gone and there is no indication of their return. But there is still is a Pensionado and Rentistas status without these now gone benefits. Both these programs continue to be the best way to get a "legal" residency. Pensionados must prove they receive \$600 per month in pension payments (private pensions, social security, insurance annuities, etc) from outside Costa Rica while Rentistas must show they have a monthly foreign income of a thousand a month over the next five years. Both the Pensionado and the Rentistas must exchange either the \$600 or \$1000 per month from their foreign currency into the local currency (colones) each month. Each year they must present the bank currency exchange receipts to the CR government. Pensionados and Rentistas must reside in CR a minimum of four months each year, but they do not have to be consecutive. Family members (parents, siblings, children and spouses) can get residency as dependents.

There is a third status for residency called Inversionista-Rentista which is for people who invest \$200,000 in the country or only \$50,000 in so-called "strategic" sectors of the economy, such as tourism and certain exports. These residencies are handled by the Center for Export Promotion (CENPRO). You can call then at (506)-257-4966.

In theory, if you are a student or a researcher you can get temporary residency but the bureaucracy is just as bad in CR as most places "south of the border" and many if not most finish their stay in CR before the paperwork is finished.

Work permits are needed to work in almost all industries. Work permits can be obtained through an employer, but only for jobs that Costa Ricans cannot perform. Pensionados and Rentistas may own and operate their own businesses but cannot be employed by someone else.

As anywhere where you want to spend a considerable amount of time or even become a legal resident or long time PT, learn all you can about the country beforehand so you go in without those rose colored glasses. Living in different countries and cultures is an exhilarating experience for most, but the difference between that and despair can be as simple as your research effort.

REAL ESTATE TIPS - Now that we have you in CR some of you may want to consider buying property, especially if you aren't a true PT in all manifestations.

To buy property (and not get ripped off) in CR it takes perseverance, legwork and an HONEST lawyer (is that an oxymoron???) Other important advice is that before buying prepare and study the market before laying down the green stuff.. Both these steps will prevent any surprises from showing up late in the game.

It's a buyers market in CR as we go to press for there is a slump in prices as compared to the boom years of the early 1990s. Once you've picked a location, protect yourself by following these simple steps:

1. Find an attorney. A reputable attorney is a must in any real estate transaction in Costa Rica. Always choose one who has been recommended by the North American-Costa Rican Chamber of Commerce (AMCHAM).

2. Investigate the Property. Your attorney should always check with the Public Registry to ensure the property is available for sale according to its registered boundary lines and other specifications, as well as free of liens. An independent investigation will help ensure clear transfer of title.

3. Draft transfer deed. The transfer deed (encritura), drafted by the attorney, shifts ownership from seller to buyer.

4. Pay closing cost. Buyer and seller traditionally share closing costs. They include: Real Estate Transfer Tax (3 percent of the sale), Registration Fee (.5 percent of the sale price), Documentary Stamps (.5 percent of the sale price), Notary Fees (1.5 percent of the first \$5,000 and 1.25 percent of the balance), and Mortgage Registration Fee (vary in cost)

5. Register transfer deed. Your attorney presents and registers the transfer deed in the property

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section of the Public Registry. The deed will be accepted only if accompanied by: documents proving all taxes and registrations are paid; certification from the Finance Ministry stating that the sellers' property taxes are current; certification from the local Municipality stating that both buyer and seller are current on municipal taxes; evidence that all prior mortgages, liens, and judgments (if any) have been lifted.

If you want to build on your land, several more steps are required:

1. Conduct a preliminary study making sure the lot has access to water, drainage, electricity and telephone services. Find out if there are any restrictions on land use - check with the Ministry of Public Works, Ministry of Health, National Institute of Housing and Development, local municipality, and the Forestry Department.

2. Contact an architect or civil engineer licensed by the Costa Rican Association of Engineers and Architects.

3. Request a building permit. Your architect or engineer can do this at the Permit Reception Office. The same request must be filed with the municipality where the building will be constructed.

Regulations specific to different areas tend to pop up at the last minute, possibly throwing a wrench into the works after you've gone too far to turn back. With proper preparation and adherence to the legal process, you can avoid unexpected legal problems from slapping you in the face. AND YOU THOUGHT YOU HAD BUREAUCRACY WHERE YOU LIVE!

New in October 1998 is the Costa Rican Chamber of Realtors' Internet-based Multiple Listing System (MLS) which allows member agents to list properties on the World Wide Web. The system requires Chamber-affiliated agents to share listings and split commissions. You can visit the bilingual MLS site at: <http://www.slmaldia.com>

INVESTMENTS -- Caveat Emptor is the Investor's Best Advice

EW's editor has spent considerable time in Costa Rica over the years and has found it to be a wonder place but it also has one trait that makes it infamous - there are in EW's opinion more scamsters per square mile there than in any place we know in the world. Caveat Emptor - let the buyer beware is certainly the key word there.

For investors who are careful there are happier days than in the recent past years. Costa Rica's exports are growing, it's a buyers' market for real estate, confidence is high, and the country is reveling in it's new reputation as "Silicon Valley South" - a regional center for high-tech manufacturing and development.

After a disastrous 1996, when the economy registered a dismal negative growth rate of 0.7 percent followed by modest recovery in 1997, Costa Rica is riding an upward swell of investor confidence, bolstered by outgoing President Jose Maria Figueres' success in controlling election-year spending and by the pledge of new President Miguel Angel Rodriguez to avoid radical shifts in Figueres' neo-liberal economic policy.

The announcement in late 1996 that the California-based microprocessor manufacturer, Intel, had chosen Costa Rica as the site of a \$200 million plant, sent local investors' hopes soaring. Intel started production in March and has already attracted some 20 new companies to Costa Rica that supply the high-innovative tech giant.

Aggressive lobbying abroad by trade officials and private-sector promoters seek to paint the country as a regional center for high-tech. Analysts say the high-tech sector, now the government's "baby," could offer interesting opportunities for electronics exports, suppliers and software firms.

Real estate speculators say prices around the Intel plant in the northwest San Jose suburb of San Antonio are already rising. The area is expected to become the heart of a technological corridor."

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Realtors all over the Central Valley agree that the tough economic times of the past have created a buyers' market for real estate. That is, buyers who can pay cash. Bank financing is still hard to come by in CR, with interest rates in the 20 percent range for loans in colones. Buyers with cash in hand can often negotiate good deals with desperate sellers.

TOURISM INVESTMENT - The tourism sector also grew a healthy 3 percent last year, rekindling hopes in tourism-related investments. A hotel-room glut, caused by a trailing-off of the early 1990s tourist boom, is expected to diminish and could provide opportunities for specialty hotels or innovative tour projects.

BEACH PROPERTY DEVELOPMENTS are springing up in the northwest province of Guanacaste. Many offer 18-hole championship golf courses. Local golf analysts say that Costa Rica could become a major golf destination in 5 to 10 years but the sport is in its fledgling stages now and limited to tourists, foreigners and wealthy Costa Ricans. For more information about golf and golf investments contact Mr. Blank at (506) 446-6489, or visit his website, www.centraamerica.com.

The country's cumbersome land registration process sometimes prompts developers to "cut corners" and begin selling lots before legally able to do so. Be sure to research thoroughly all prospective projects before plunking down those greenbacks.

Beach front development is regulated by the "Maritime Zone Law," that declares the first 50 meters of beach front lease above the high tide line as public property. There are some government-expatriate beach projects, but approval is granted only after a thorough technical and environmental study. These projects many times are available for long-term leases.

For the first time, title insurance is available in Costa Rica through Texas-based Stewart Title (221-1233, fax 257-1167), toll-free within Costa Rica 1-800-STEWART, e-mail: titlecr@sol.racsa.co.cr. It is being hailed as boon toward professionalization of the real estate industry. It's the best and only option for real estate investors seeking clear title for a total peace of mind.

An unwanted side effect to rural land purchases all over the country is the invasion by squatters - campesinos who begin to accumulate rights under Costa Rican law if they manage to remain three months on any property,

ABSENTEE LANDHOLDERS, or holders of vast tracts of rural farmland, are the most vulnerable. Disputes with squatters have turned violent and even deadly. In November 1997, a foreign resident and a squatter were killed after they apparently shot each other in a land dispute in the south Pacific-side beach hamlet of Pavones. Such cases are rare.

Leaving an "administrator" on the land to watch over things is not always effective. A new company, Land Assurance (506-237-9976 or U.S. fax (650) 373-2627, or visit their website: www.landassurance.co) swears it can keep properties free of squatters - but is a newcomer to Costa Rica and, thus, doesn't have a track record.

Some attorneys have begun to flatly discourage any type of absentee land ownership in Costa Rica. If you insist on absentee ownership, be sure to seek the counsel of an attorney specializing in agrarian law. Do as he/she suggests, (a second opinion is always beneficial), cross your fingers and don't say the trusty EXPAT WORLD didn't warn you about Scam City Costa Rica.

THE COSTA RICA STOCK MARKET - It has grown appreciably over the years, bolstered recently by a securities market regulatory law that expands investment possibilities in mutual funds. According to Luis Enrique Montero of local brokerage house Aidesa Valorem, the funds may now comprise exclusively public certificates, exclusively private-sector certificates or combinations of the two, in dollars and colones.

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Only Costa Rican companies may sell shares on the market. Local printing and publications conglomerate La Nacion, which owns the country's primary daily newspaper and a host of magazines, is one of Costa Rica's most important publicly traded companies, along with Florida Ice and Farm, that controls the brewing and sale of beer.

All investment instruments and brokerage houses must be registered with the National Stock Market (Bolsa Nacional de Valores) to be legal in Costa Rica. Beware of newcomers with great deals - who "are in the process" of registering with the Bolsa - unless they're registered, they're illegal.

LARGE-SCALE INVESTORS shouldn't rule out the administration or maintenance of Costa Rican public works. A new Public Works Concession Law, approved this year, gives the government the legal framework it needs to "farm out" road construction, airport administration and other public works to the more efficient private sector.

A recent offering to find an administration firm for the Juan Santamaria International Airport has already attracted more than 21 candidates. Other opportunities exist for investors with deep pockets.

Keep in mind that starting or operating a business here is no easier than it would be in the U.S., Canada or Europe. Research, creativity, caution and hard work often reap modest gains, but don't expect to come to Costa Rica and start a business on a shoestring through under-the-table bribes and corner-cutting. Some try, and it works but for some, but it will come back later to haunt most.

THE DOMESTIC MARKET is only 3.5 million strong, and a large percentage has a very limited disposable income. Most large-scale, lucrative industry is found in the export sector. Despite an excess of alluring tour-guide descriptions of the country, Costa Rica is still a developing country - a paradise to some, a hassle to others. Local investments don't always flourish as well as its exuberant flora and fauna. Investors who don't do their research find that out in a hurry.

Choose an attorney who comes highly recommended by a trusted friend, the U.S. Embassy or the Costa Rican/American Chamber of Commerce (AMCHAM - (506) 220-2200, fax (506) 220-2300). Attorneys are as numerous here as snakes in the grass and many are painfully inept.

AMCHAM is a useful first source for many investors, large or small. Larger scale investors can also contact the Coalition for Development Initiatives (506-220-0366, fax: 506- 220-4754) and the Foreign Trade Promotion Office (506- 256-7111, fax: 506-233-5755). These sources can provide valuable investment information, but the best advice for any investor in Costa Rica is Caveat Emptor - may the buyer beware!

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ON THE HOME FRONT WHY SINGAPORE MUST CHANGE

Once upon a time in the land of Singapore there lived a police sergeant who dreamed of being his own boss. It wasn't until 1997, that he gathered up enough money - and courage - to leave his high-paying job as the regional head of security for a multinational and form his own guard agency. With SD \$60,000 (US \$36,000) in savings and borrowings, he set up his own security agency.

Our hero made the right move for it turned out in a few years his sales passed SD \$1 million. He concedes that his timing was lucky. Had he not founded his agency, he might be unemployed today. His former employer cut his position six months after he had quit.

Our hero is a rarity in a country where a "Singaporean entrepreneur" is an oxymoron. For years, Singapore has been known for it's risk adverse citizens (and they can't be faulted for going bankrupt here is a worse stigma than being named a serial killer) and its patriarchal government, which has me-

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ticulously tended to everyone's needs, including providing them with high-paying jobs. Since its founding in 1965, Singapore has become an economic powerhouse largely by attracting some 5,000 multinationals, turning itself into the high-tech manufacturing and investment hub of Southeast Asia.

As a result, Singapore Inc. became an oasis of professional job security offered by either the clean, efficient civil service or the multinationals that operate there. But the financial crisis that has hit Southeast Asia, including Singapore, may change all that, as more Singaporeans than ever find themselves out of work.

The crisis has made it clear to the government that relying on multinationals alone for job creation no longer works. Close to 25,000 people were laid off in 1998, three times the annual average, and a significant number were well-paid middle managers. Now Singaporeans are casting an envious eye at Taiwan, where the economy continues to grow 5 percent a year, buffered by the island's aggressive entrepreneurial culture.

To address the need for entrepreneurs the government launched the Technopreneurship Committee 21 December 1998. It aims to formulate plans to create more future-orientated entrepreneurs. The leaders of the country seem to realize that their future depends upon developing an entrepreneur class and mind set in Singapore.

They have a long way to go for they must reverse the bottle-feeding, "robotalization", stifling, don't bear to be different attitudes they have fostered on their citizens from Singapore inception. Besides the government's overwhelming hand in bottle feeding the populace, there is the cultural side in the avoidance of losing face at any consequence.

Society, or blame it on a government who expects everyone to conform to set standards, or blame whoever you want, has caused most under forty citizens and their families to believe that their only focus was to get a good education in the mold of the rote environment of Singapore schools. This was so you could get a good salary with a foreign multinational or be chosen as one of the governments future selected "golden boys" in government service. Here everyone's dream is to get a degree. No one dreams when they are growing up of starting a company. Now that the local population sees that multinational company jobs aren't forever, their mind set must change.

There is no doubt in anyone's mind who has spent any amount of time in this city-state that Singapore is a conforming society. But as they move into the 21st century, Singapore must have more knowledge BUT be able to use that knowledge in an entrepreneurial way. This may be a two-edged sword for entrepreneurs don't conform and can be down-right radicals in some peoples' eyes. The government's quest for control here clashes with the society's need for more freedom. Entrepreneurs don't evolve in sterile environments!

The government has recently started in a small way to give more freedom and leeway in the school systems. It remains to be seen how and to what degree this is carried out. But it must be better than the memory robots the schools turn now - strong in facts and equations but pitifully weak in reasoning ability or problem solving, two traits that require one to question and challenge authority which has never been truly allowed or tolerated in this Asian society.

It's clear that the government flirtation with entrepreneurship is new. Some rising entrepreneurs claim that strict regulations make it difficult for them to grow. Others feel that the government looks suspiciously at market forces. An example from a few years ago illustrates this. Government officials were puzzled when the city's now-popular Boat Quay area emerged. Dozens of small restaurants and discotheques set up along the waterfront almost spontaneously, without government prompting. Officials were displeased that the restaurateurs had formed the Boat Quay Owners Association to promote the area themselves.

Government regulators began showing up to hassle the restaurants on safety regulations, on how

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many meters the dining tables had to be set from the water, and the like. The owners' association protested and got a lot of public support. It wasn't until letters started pouring in to the Strait Times (Singapore's newspaper) that the government backed down.

The government has yet to appoint a Minister of Entrepreneurship to champion the cause in the cabinet. There is a belief by more than a few that Singapore is STILL overly focused on attracting multinationals.

Another gripe of wannabe entrepreneurs is their belief that they must fight an up-hill battle in that the government-linked companies control a significant portion of the domestic economy, making it hard for entrepreneurs to compete. For our readers the major government linked companies are: the Development Bank of Singapore, the largest bank; Singapore Airlines, the national carrier; Singapore technologies, the primary high-tech developer; Keppel, the leading ship builder; Neptune Lines, the leading shipping company; Temasek and Sembawang, the government-linked investment companies which control a significant portion of the domestic economy. Even the government-linked NTUC (National Trades Union Congress) controls three important service providers: Comfort Cabs, the Fairprice supermarket chain and the insurance company NTUC Income.

It is easy to fail in your business if you are competing with these government linked companies. It leaves the entrepreneur little room for maneuvering. As a local founder of a software development company said: " He's thankful that none of the government-linked companies is yet competing with his accounting software. How do you compete with the government-linked companies? They're running restaurants, they're running large companies, they're running small companies. You can't compete with a restaurant or other company that's government-linked for they have deep pockets."

With all the things EW's talked about here, the greatest obstacle to creating more entrepreneurs in Singapore is its society's fear of failure. It's know in Hokkien (Chinese dialect) as kiasu, or afraid to lose. Society-even friends and family - blacklist entrepreneurs who fail. In Singapore society if you fail, there's not much chance for you to come back. The society recognizes promising success cases, but forgets those who fail. What they don't recognize is that those who fail can come back and be even more successful!

Most people EW talked to in Singapore recognize that the system of control they lived under that last 30 years was a necessary system for the time but it's not the best system for the next 30 years.

There is one thing that many sociologist who study this society recognize. The breed of people who settled this island migrated in a great extent from China because they were hungry. It's in their genes somewhere, that they became technocrats rather than technopreneurs. Now they will out of their genetic make-up try to turn things around. They realize they have gone as far as they can with foreigners and multinationals WITH THE EXCEPTION OF KEEPING THEM AROUND A WHILE LONGER TO PICK THEIR BRAINS AND METHODS TO DEVELOP A LEAGUE OF HOME-GROWN ENTREPRENEURS.

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WANT TO BE CANADIAN?

Ottawa is targeting migrants with skills and money. And Expat World is working with an associate who can do all the processing and also FINANCE most of the cost of the program. Before we go further, we will tell you that the stakes in the immigration program will go up April 1, 1999. Its' still a good deal after the first of April but a real steal for high-net-worth individuals before that date. It was untimely that we got the connection to run people through the program so close to the April 1, date. But we are going to give you later in this article a direct email address of our associate so if you want to apply before the new conditions come in and save a bundle, you still have the chance. Application re-

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ceived in Ottawa before April 1, 1999 will be grandfathered in at the present conditions and rates. Get that email off pronto to Matt at orion@pop1.nasionet.net. He will fill you in on ALL the details of the program.

Here's some limited information for you to see if the program interests you enough to get an email off to our associate : Beginning on April 1, 1999, Canada will tighten its immigration process but will still keep its doors open to wealthier and more qualified immigrants. Canada has welcomed about a 1/4 million newcomers over the past decade.

Under the new laws it will continue to welcome immigrants but it will cost more and qualifications will be more stringent, but not to worry, for if you talk to our associate Matt who knows his way through the "Swiss cheese" immigration laws of Canada, where there seems to be more holes than cheese, like few others.

Up until April 1, 1999, a wannabe immigrant needs to make a CDN \$350,000 investment and have minimum net assets of CDN \$500,000. From April first this will be raised to a minimum investment of CDN \$500,000 and have a net asset value of CDN \$1,000,000. These new rates may be reduced by the normal lobby process to CDN \$400,000 in investments and net assets to CDN \$800,000.

What makes EW's offer to you different from others is that our associate is able to offer financing that reduces a Family application to CDN \$97,000 cash outlay!

Under Canada's immigration program the applicant will get a PR (Permanent Resident) stamp in his (and family) present passport and after 3 years, the applicant and each member of his immediate family can get a Canadian passport. During the 3 years of PR the applicant must spend at least 6 months in each of the three years physically in Canada.

So readers, if you or anyone you know wants to get Canadian residency at a steal, contact Matt at email: orion@pop1.nasionet.net or fax 41-1-274-21-04. If you get your application into the Canadian Embassy before April 1, you stand to save a great deal as you will be grandfathered in under the old rates and regulations. Be sure to tell Matt that Expat World sent you so he can give you the special service we like to give our readers.

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Y2K - JUST ABOUT EVERYBODY IS TIRED HEARING ABOUT IT

Yes, this is true. Even EW is tired of the constant bombardment of the doomsday merchants, but Y2K is something, in our opinion, that's going to have much more impact than a popcorn fart. So we give you a composite of some of the recent happening on the Y2k scene:

(1) AMERICAN CONSULAR AFFAIRS GROUP SPEAKS OUT.....

In a surprising yet reasonable move the Bureau of Consular Affairs published the following "public announcement". While they go into great detail about difficulties Americans might have to face "abroad", they don't seem to be concerned about possible disruptions on US soil - but that's probably not their business anyway...

Y2K WORLDWIDE NOTICE - PUBLIC ANNOUNCEMENT

On January 1, 2000, some computer-based systems throughout the world may be unable to process information correctly, causing unpredictable results, including system malfunctions. Many businesses and governments are actively engaged in addressing potential Y2K problems and may experience little or no noticeable disruption in essential services. However, others with more limited resources or expertise, or who are not paying appropriate attention to the problem, may experience significant difficulties. In countries that are not prepared, the Y2K problem could affect financial services, utilities, telecommunications, transportation and other vital services. It is difficult to forecast where the

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Y2K problem will surface, and some problems could even appear before January 1, 2000.

Areas of particular concern are: Some transportation systems abroad could be affected by computer problems. Although the major airlines have been in the forefront of preparing for potential Y2K problems, U.S. citizens should be aware of the potential for disruption of transportation services and factor that into their overall travel plans.

Financial institutions outside the United States may experience difficulties. U.S. citizens abroad should not assume that credit cards, ATM machines, international banking transactions, etc. will operate normally in all locations throughout the world.

U.S. citizens abroad with special medical requirements should not assume that all medical facilities and services will be available. Electrical, water and sanitation systems involving computers may experience malfunctions from the Y2K problem.

U.S. citizens abroad may wish to consult their insurance companies to ascertain if policies cover Y2K-related problems. All U.S. citizens planning to be abroad in late 1999 or early 2000 should be aware of the potential for problems and stay informed about Y2K preparedness in the location where they will be traveling. The Department of State will provide more specific information periodically as it becomes available. By October 1, 1999, Consular Information Sheets on individual countries will contain specific information, as available, on the Y2K preparations in each country.

These can be accessed through the Department of State, Bureau of Consular Affairs home page via the Internet at <http://travel.state.gov>. This Public Announcement expires March 1, 2000.

(2) TO FIND THE LATEST Y2K NEWS CHECK THE WWW:

- * Companies fear federal regulators won't meet Y2K deadline -<http://www.cnn.com/TECH/computing/9902/09/feds.y2k.idg/>
- * Russian Y2K problems worse than originally thought, says US firm -http://dailynews.yahoo.com/headlines/tc/story.html?s=v/nm/19990209/tc/russia_1.html
- * Nuclear accidents caused by Y2K unlikely, says expert - <http://www.montrealgazette.com/PAGES/990209/2260227.html>
- * Firms failing to disclose Y2K readiness and cost - http://biz.yahoo.com/apf/990209/year_2000__1.html
- * Physician seeks approval to prescribe extra drugs in 1999 - <http://www.y2kdoc.com/>
- * Immediate change in Y2K strategy is necessary - <http://infoseek.go.com/Content?arn=BW012819990209&qt=Y2K&sv=IS&lk>
- * USAID computers not Y2K compliant - <http://www.fcw.com/pubs/fcw/1999/0208/web-usaidrisk-2-8-99.html>
- * Dept of Defense to send team to Russia - <http://www.fcw.com/pubs/fcw/1999/0208/web-dodrussia-2-8-99.html>
- * Fixing Y2K glitch tedious job - <http://www.timesunion.com/news/story.asp?storyKey=6028&newsdate=2/8/99>
- * Y2K News and Analysis <http://www.y2knewswire.com>
- * Federal Y2K hot line logs a lot of calls - <http://www.jrnl.com/news/99/Feb/jrn144080299.html>
- * Y2K glitch meets people problem, panic possible - <http://www.nytimes.com/library/tech/99/02/biztech/articles/09panic.html>
- * Bay area informative Y2K gathering - <http://www.sfgate.com/cgi-bin/article.cgi?file=/chronicle/archive/1999/02/08/MN53163.DTL>
- * GTE advises customers to withdraw cash from banks, banks dismayed <http://www.ocregister.com/community/gte004w.shtml>

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* Ed Yourdon's Y2K Outlook: A Year of Disruptions, a Decade of Depression - <http://www.yourdon.com/articles/y2koutlook.html>

(3) UK TAX DISC HIT BY Y2K -- The millennium bug has hit the huge DVLA computer - making it believe millions of car tax discs expired 100 years ago. The problem surfaced when police checked tax discs which run until year 2000 and end in "00". The vehicle Licensing Authority claims all such disks expired in 1900. Forged discs give the same result - preventing police from exposing real cheats.

One police force spokesman said "This is a monster screw-up". A DVLA spokesman in Swansea, Wales, said "this error is being corrected".

(4) STAY AWAY FROM ITALY OVER Y2K -- Italy is expected to host up to twenty-five million Catholic pilgrims celebrating the 2000th anniversary of the birth of Christ. To help with the crisis, the head of Italy's Y2K committee suggested the military's computer experts could be conscripted into service, fixing Y2K problems.

As a BBC story reports, "In what some correspondents are calling the 'ostrich approach' to the Y2K problem, the Italian government did create a panel of unpaid experts, but gave it no support staff to carry out its recommendations."

Amazingly, "When the BBC tried to call Italy's millennium compliance enforcers on Monday for further information, the operator said that there were no telephones and the office was still under construction."

STILL UNDER CONSTRUCTION?

Blink your eyes and pinch yourself: Italy is still constructing the office of the committee that will look into the problem and hopefully someday find some way to solve it. It is almost March, 1999. In nine months, Italy will presumably be hosting twenty-five million visitors, putting tremendous strains on the entire national infrastructure: transportation, food services, electricity, medical facilities, you name it.

If the United States is considered "behind schedule" in the Y2K marathon, Italy hasn't even begun the race. They haven't put on their sneakers. They're not even at the track. This should go without mentioning, but we're going to mention it anyway: don't go to Italy over Y2K.

(5) WHAT ARE THE TOP REASONS TO BANK OFFSHORE IN 1999? -- To protect yourself from Y2K related restrictions on your privacy and financial freedom

(6) RUSSIA'S Y2K FIX -- The Russian government plans to spend about \$500 million to prepare its aging computers for the year 2000 date conversion, \$12 million of which will be contributed by the U.S. through the World Bank. Complicating Russia's problems are the fact that it has relied much more heavily on PCs and midrange computers rather than larger mainframes. Also, many of its PC-based applications are written in nontraditional programming languages. To solve this last problem, a group of computer scientists at the University of St. Petersburg has been working for seven years to develop the technology to convert Russian systems into more universally used computer languages such as C++ and Java, assisted by North Carolina-based Relativity Technologies.

(7) US's Y2K FIX -- US state governments are working overtime to indemnify themselves against lawsuits arising from computer system failures engendered by the Y2K problem. Nevada, Florida, Georgia and Virginia already have enacted legislation barring Y2K lawsuits against state governments, and similar legislation is under consideration in New York, California, Illinois and a handful of other states. Supporters of such bills say they're needed to protect taxpayers from potentially huge judgments. "We wanted to make sure that if the state did all it could to prevent a problem that the people of Georgia wouldn't suffer," says Georgia state Senator Sonny Perdue. Meanwhile, state chambers of commerce say it's not fair to immunize state governments while leaving businesses still liable. And the US Chamber of Commerce has proposed that Congress create a new federal court modeled after bankruptcy court to handle what's expected to be a flood of Y2K lawsuits.

AROUND THE WORLD WITH EXPAT WORLD



PACIFIC NATIONS - Many are tightening their laws amid charges that Russian mafia money has been stashed in offshore banks in four South Pacific countries, according to diplomatic sources. The countries were named as the Cook Islands, Nauru, Samoa and Vanuatu. A report released last week said the four, plus Fiji, Niue and Tonga, had also been accused of being involved in growing Internet gambling operations which were believed to be vulnerable to money laundering. The charges were made in a report by the Financial Action Task Force, part of the Paris based Organization for Economic Cooperation and Development. In the past the tax-haven operations, particularly in Nauru and the Cooks, had been named by the United States Congress as key money laundering operations for American drug cartels. The task force said the offshore financial centers of "non-cooperative countries," such as the Pacific ones named, showed an unwillingness or outright refusal to cooperate in dealing with money laundering. (Hurrah for them, Editor's note.) The M.O. (method of operation) in such countries had the common characteristics of multiple financial transactions, the use of nominees or middlemen to manage the transactions and an international network of shell companies. A large concentration of financial activity related to known Russian organized crime syndicates has been observed, especially in Western Samoa, Nauru, Vanuatu and the Cook Islands.

SOUTH AFRICA - Polygamy beats divorce? So says an Afrikaner theology professor. Recently he preached that South Africa should legalize polygamy for whites to beat a divorce rate amongst the highest in the world. "Timesharing awaits us, ladies. And that at a time Viagra was sent for men," it quoted Christina Landman, a theology professor at the University of South Africa in Pretoria and member of the conservative Dutch Reformed Church, as saying. Only one in three South African marriages endures, and Landman argued that polygamy would allow a husband to take on additional mistresses without his wife feeling betrayed and left with no option but divorce. "There are just too few men in the world. They have exterminated each other in wars. Now is the time to go and select a married man and go and negotiate with his wife to become part of the family," she was quoted as saying. The tradition of polygamy is alive and well among black Africans — the King of Swaziland enjoys at least six wives. The lack of this option for South Africa's white minority was a clear case of discrimination, Landman said.

CHINA - It's case of: Y2, fix it or die trying. China, as an ultimate incentive to solve the millennium bug computer problem, has ordered its airline executives to take a flight on January 1, 2000. "All the heads of the airlines have got to be in the air on January 1, 2000," the London Financial Times quoted Zhao Bo who is in charge of dealing with the problem at the Chinese ministry of information industries.

SWITZERLAND - The Swiss army and intelligence service are currently setting up a new system designed to intercept data being sent to and from foreign communications satellites in orbit over Europe. Parabolic mirrors installed in several locations throughout Switzerland will systematically intercept phone calls, faxes and emails from individuals, companies, governments and foreign militaries. The intercepted data will be forwarded to a military mainframe computer near Switzerland's capital Bern. There, the communications will be scanned to search for certain "hit words", which, according to insider sources, include "rocket", "holocaust"... and "Regli", which is the name of the Swiss intelligence service's head. Results will be shared among political and military leaders, and "other parties." Accord-

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ing to sources, one of these other parties" is the Swiss police, which will have open access to the intercepted information without having to obtain court orders, etc. Interestingly, this would be - at least at this stage - against Swiss law.

GERMANY - The German controllers at Frankfurt Airport are infamous for being a short tempered lot. They not only expect you to know your parking location but also how to get there without any assistance from them. So it was with some amusement that a United 747 listened to the following exchange between Frankfurt ground control and the pilot of a British Airways 747 (call sign Speedbird). Speedbird: "Good morning Frankfurt, this is Speedbird, we are clear of the active runway." Ground: "Guten morgen, taxi to your gate." The BA 747 pulls onto the main taxiway and stops. Ground (brusquely): "Speedbird, do you not know where you are going?" Speedbird: "Standby ground, I'm looking up the gate location now." Ground (with typical German impatience): "Speedbird, have you never been to Frankfurt before?" Speedbird (coolly): "Yes, several times in 1944, but I didn't stop."

RUSSIA -- Rats are being put to good use in a plush private club in Moscow. Members of the Grand Dynamo each night sit around with tumblers full of Scotch, scorecards in hand, placing bets on large trained rats that scurry through a neon-lit, glass encased "race course", prompted by a hand bell rung by a dwarf dressed as an 18th- century page. The manager of the club was quoted as saying, "that we've always had a lot of rats in Russia, but this is the first time they are organized."

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SCAMS, SCAMS, SCAMS -- EXPAT WORLD'S WORLD OF SCAMS

A TWIST ON THE WORLD'S OLDEST PROFESSION

A pimp and a Prostitutes have made a fortune very quickly in Taiwan by, get this, instead of charging for her services, the girl has been paying the guys. This is the method used: The pimp advertised an employment vacancy. The job is to have affairs with beautiful women and accept large amounts of money. Sound suspicious? Perhaps, but one enthusiastic Taipei applicant's first assignment went well, from his point of view. He had an encounter, with an attractive woman, and she paid him decent money: NT\$6,000 (US \$187).

The "job agent" called him back the next morning and told him the girl had phoned and told him that he, the client, was a great lover. In fact, she liked him so much that she wanted to hire him for a week for an all-expenses-paid holiday to Macau. She would pay him NT\$480,000. (US \$15,000)

The new employee paid NT\$190,000 (US \$5900) to the agent as a bond to guarantee he wouldn't grab all the money and run. He packed a suitcase and went to the airport. And there he waited, until he realized he'd been suckered.

More than 40 men have been hit with the same scam, the China Times Express reported. Taipei "Johns" are anxious to return to the traditional system, where they pay the girls.

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INTERNATIONAL SNIPS AND CLIPS



BABIES SAVED FROM SACRIFICE

A PAIR of newborn twins from the U'Wa tribe, who risked being sacrificed by their tribe because of a belief that twins are demonic, have been placed in the care of social workers, officials in Bogota said on Friday.

The boy and girl, born a few days ago in the state of Arauca, were immediately placed in the care of officials. Twins born to the U'Wa have in the past been drowned or left to be eaten by ants.

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ENTERPRISE HITCH

Thirty kilometers north of the Burmese capital Rangoon a new industrial zone is taking shape. Superficially, boom and bustle appear to be the order of the day. But the governing military junta that is dictating progress — forcing small businesses to relocate to the zone — seems to have overlooked basic infrastructure rules.

There's an inadequate electricity supply and no water; lack of finance is resulting in makeshift wooden buildings; and the necessary machinery is difficult to obtain from abroad. "Demand is higher than our output," one small household novelty producer lamented to a BBC reporter, "because we only have three hours of electricity a day." Enterprise evidently requires more than enthusiasm and endeavor — enlightenment, perhaps.

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PLASTIC IS KING

SOME of the reasons why Singapore is ahead of countries like the US and the UK in becoming a

cashless society obviously have to do with our smaller physical size as well as relatively younger population profile. But according to Wee Tew Lim, chief executive at Network for Electronic Transfers, there's another possible reason — Singaporeans' conformist nature.

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SMOKEY FLAVOUR: Shanghainese hot pot is really addictive stuff. I don't just mean it tastes good. I mean it has drugs in it. Opium poppies are stirred into the Chinese stew to get the customers really hooked, the Wenhui Daily reported. Eleven out of 45 eateries inspected admitted to the practice, the newspaper said. Next: Hippies flock to Shanghai to find ways of smoking dried stew.

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NAME GAME: When it comes to baby names, nothing beats Michael. For the 35th year in a row, it ranks as the nation's most popular boy name, followed by Jacob, Matthew, Nicholas and Joshua, says BabyCenter.com's annual study. Based on more than 1 million new Social Security registrations, the study finds that Kaitlyn (and its variations) is this year's top girl name, followed by Emily, Sarah (last year's No. 1), Hannah and Ashley. New names in the top 10 include Tyler for boys and Alexis and Madison for girls. Falling out of the top 10: Andrew, Jessica and Megan.

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BEETLES GETTING DRUNK ON GERANIUMS

If you were a Japanese beetle, you might be a member of Geraniums Anonymous. Why? After a few mouthful of geranium leaves, Japanese beetles become so intoxicated that they pass out for hours. Despite these effects, or perhaps because of them, the beetles seem to seek out geraniums over other plants, Science News reports.

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◆ Thais are Asia's biggest beer drinkers, with annual per capita consumption of 11 LITERS — still way behind the world-leading Czech Republic with a per capita of 160 liters.

◆ 30 MILLION METRIC TONS of coal are burned each year in Beijing.

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DON'T MOURN FOR CASH JUST YET

Remember all those predictions a few years ago about a looming "cashless society"? Well, don't hold your breath.

Big-brother privacy concerns and tepid consumer interest still must be overcome. And that won't be easy.

Efforts to make the cashless society a reality are nothing new, of course. They've been afoot for close to two decades now, with limited success internationally.

Europe has led the way in smartcard technology. But it's done so with a keen awareness of privacy concerns. The European Community has set up strict rules to guard individual privacy.

So far in the U.S., the idea of smartcards has been slow to catch on. The most widespread examples are preloaded, stored-value "chip-in-cards" -- as opposed to magnetic-stripe debit cards -- for public phones, mass transit, college campus vending machines and similar low-value applications. Replacing coins with cards has appeal.

Privacy ranks high on the list of consumer doubts. According to a recent Public Research

Corp. study, 92% of Americans say they are "concerned" about threats to their privacy. Some 64% -- women especially -- say they are "very Concerned."

People don't trust companies or the government to secure their privacy. And despite the explosive growth of the personal computer market and the Internet, there is still a lingering and widespread fear of technology.

U.S. lawmakers and regulators aren't sure what to do. The Federal Trade Commission, for example, is fretting over the ease of access by interlopers to individuals' financial information in banks' smart-card databases and on Internet Web sites.

The FTC is taking a wait-and-see stand, letting the private sector regulate itself until it has a reason to meddle.

But other agencies may try to take advantage of smart-card technology. Efforts are under way to use smart cards to distribute Head Start money, food stamps and benefits under the Nutrition Program for Women, Infants and Children.

Maine, New Hampshire and Vermont are working together to distribute state and federal aid using the same technology. And every welfare recipient in California will have what the state is calling a "dignity card" by 2002. Such efforts will cut paperwork costs, prevent fraud and ultimately save taxpayers millions of dollars.

Smart cards will catch on when people are satisfied that the technology is better than what they've got right now. That means expanding what the cards can do.

The cards could be a convenient means of identification. But they could also be used in financial services and transactions, travel and tourism, medical services and record storage. All of these things could be made possible by placing an expanded, "smarter" microchip with a miniature computer processor on the card.

That's happening very slowly. And so far, market tests of stored-value chip cards have been disappointing. Why? Poor merchant education and lack of convenience. Card makers tried to use the cards at the '96 Olympics in Atlanta. Unfortunately, few stores had point-of-sale card readers,

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making it hard for people to use them.

There may be another reason why the cashless society is not yet upon us and won't be anytime soon. People love cash. They love the sound of crinkling bills, the tactile feel of the paper. And there is nothing quite like the smell of new money. That's why the cash mill will never completely grind to a halt.

Electronic commerce and smart cards will take off only when people believe that the technology will do them good and that Big Brother and scam artists won't be watching their every purchase. That will require a lot more creative thinking on the part of entrepreneurs -- and a lot of self-control by government regulators.

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THE AROUSING SMELL OF APPLE PIE

REMEMBER those politically very incorrect days when girls were told: "The way to a man's heart is through his stomach"? Well now you can save yourself the trouble of actually cooking up a meal. You can make a quick detour through his nose, it seems. It should come as no surprise, claim the purveyors of aromatherapy candles in America, that apple pie is the scent American males find most arousing. But if you're running late and there's no pie in the oven, well then you buy some apple-pie scented candles which should do the trick.

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◆ I didn't wash today. I wasn't dirty. If I'm not dirty, I don't wash. Some weeks I don't have to shower at all. I just groom my three basic areas: teeth, hair, and asshole. And to save time, I use the same brush.

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THINGS THE PAP WON'T TELL YOU...

Did you know that Singapore with its population of 2.9 million has a higher crime rate than Hongkong with 5.8 million people. In 1993, juvenile offenders in Singapore increased by 30 percent to 1,878, and doubled the number five years ago. In 1994, Singapore registered an overall crime rate of 1,661 for every 100,000 people,

which is 21 percent higher than Hongkong's rate of 1,372?

Did you know that according to the UN Commission on Justice on crime statistics worldwide, the homicide rate in Malaysia (1.76 per 100,000) is lower than that of Singapore (1.77 per 100,000). The rate for total assaults in Singapore is 34.12 per 100,000 compared to 14.54 per 100,000 in Malaysia. The rate for robberies is 56.3 per 100,000 in Singapore while Malaysia's is 32.75.

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STANDARDS MAY ALTER FOR ARMY RECRUITS

WASHINGTON -- Army Secretary Louis Caldera says the Defense Department should allow the U.S. Army to recruit more high school dropouts with equivalency diplomas to help make up a projected shortfall of as many as 10,000 soldiers this year.

Mr. Caldera's idea, which would require a change in standards adopted five years ago, reflects growing alarm within the army, navy and air force that they are failing to attract enough recruits from the new generation of young adults and that the shortage will get worse if the trend is not reversed.

"Frankly, right now we have rules that don't make sense," Mr. Caldera said Tuesday. The rules have "put us in a box that really hurts. Every day we turn away people who want to join."

Like the air force and the navy, the army is facing the worst peacetime recruiting shortfall in its history. Only the Marines have attracted enough recruits in recent years.

"The army is an institution that should not write off young people in America who need a second chance," Mr. Caldera said. "The military should not be the one that slams the door of opportunity in your face."

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◆ Only one in four Burmese children complete primary school education.

◆ Maldives in the Indian Ocean has an island for every 256 citizens -- A total of 1,000 -- but only 76 are inhabited.

◆ On consolation about memory loss in old age is that you also forget a lot of things you didn't intend to remember in the first place.

Always do whatever's next.

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HAVING A DIPLOMATIC PASSPORT DOESN'T ALWAYS EQUAL IMMUNITY

WASHINGTON -- Who gets diplomatic immunity?

While many government officials travel on diplomatic passports, the legal protections of diplomatic immunity actually apply to only a very small set of foreign diplomats posted abroad.

According to the 1961 Vienna Convention on Diplomatic Relations, a foreign diplomat must be formally accredited to a host country to be granted immunity from prosecution under the host state's laws. Even then the immunity only applies in the one country where the diplomat serves and not when he or she visits other states. In the U.S., diplomats posted both to foreign embassies in Washington and the United Nations are covered.

Beyond that, there are many other customary immunities that countries respect -- or ignore -- according to their own laws, beliefs or negotiated agreements.

Although there is no formal treaty, all states grant immunity to visiting foreign heads of state and foreign ministers. Some legal experts suggest that Gen. Augusto Pinochet, as the former president of Chile, might claim such protection, although the fact that he came to power in a military coup would likely undercut the argument in the court of world opinion.

"There is some readiness to accord immunity to former heads of state for acts performed in their official capacity, but not for personal corruption and absolutely not for crimes against humanity," says Theodor Meron, a professor of international law at New York University. "The things Pinochet is accused of fit into crimes against humanity."

Many states also grant more-limited immunity to foreign officials traveling abroad on government business, for example to negotiate a trade deal or consult on bilateral relations. U.S. officials, however, say they don't depend on such protections, since they vary greatly by country.

Governments also can waive diplomatic immunity if they choose. After strong pressure from Washington, Georgian President Edward Shevardnadze waived immunity for a Georgian diplomat who killed a Maryland teenager while driving drunk here last year. Geogiu Makharadze, the No. 2 official in the Georgian Embassy, pleaded guilty and was sentenced to serve seven to 21 years.

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CONCERNS RISE ON LAUNDERING MONEY ON-LINE

Digital cash is being hyped as a high-tech improvement over credit cards and cash.

But in postings on the Internet, computer gurus are already discussing ways criminals might use the new technology to launder illegal profits. "It can be set up anywhere and (can) even be done anonymously," claims one posting on a discussion group called the Cypherpunks Archive.

As electronic-money products proliferate, concerns are mounting among regulators, who fear that digital cash could roll back decades of progress in the fight against money-laundering. Now, some of them are asking what can be done to track cyberspace's elusive transactions.

The Financial Action Force, a Paris-based group of 26 countries fighting money-laundering, warns in a new report that the "speed, security and anonymity" of new Internet payment systems could render obsolete existing techniques to track tainted money.

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A SPECIAL SUMMARY AND FORECAST OF FEDERAL AND STATE TAX DEVELOPMENTS

TAX CHEATING is widespread, but details remain elusive.

(Continued on page 21)

(Continued from page 20)

Internal Revenue Service Commissioner Charles Rossotti estimates taxpayer "non-compliance" costs the government about \$195 billion a year. This figure, which includes individual and corporate income taxes plus employment taxes, works out to more than \$1,600 for every individual income-tax return filed, a spokesman says. But Mr. Rossotti also acknowledges IRS noncompliance measures are "outdated." And this estimate excludes other areas, such as excise and estate taxes.

Lynda D. Willis of the U.S. General Accounting Office, a congressional investigative agency, cautions that there are major questions about how much is owed and how much is collectible. Even so, she says, "there is no question there is substantial noncompliance." That's especially so among taxpayers who aren't subject to withholding, such as many self-employed workers and small-business owners, Ms. Willis says.

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OPENING A BANK ACCOUNT IN THE USA WITHOUT A SOCIAL SECURITY NUMBER IT CAN BE DONE

One of EW's banking experts gives this insider advise. He swears this works for many of his clients: In The US there are still some banks, or bank employees, who are still "freedom/privacy friendly", but this procedure described below can be used to open bank accounts with no taxpayer identification number even at the most evil socialist/communist/pinko banking institutions.

The simplest way to open a personal banking account, whether checking or savings, interest bearing or not, is to follow these steps:

- A.** Apply for a U.S. Passport with 000-00-0000 in the social security number field. And for the best results, obtain a mail drop and use that address for all applications during this process. Remember to exclude the suite number so that the review of your application does not question whether or not it is your home address.
- B.** When you receive your passport with no social security number, it will bear a customs num-

ber formatted to match that of the TIN (Taxpayer Identification Number, which in most other cases is a person's Social Security Number). Apply for a major credit card using this passport number in place of your social security number.

C. When you receive your credit denial, take a second form of official identification, such as a state drivers license and \$200 into a bank of your choice and open an account depositing this money. Use your passport number as if it was your social security number, along with your mail drop address.

D. After your account is opened, log onto the Internet and apply for a secured credit card using your newly establish account balance as collateral. You will need your new account number to do this.

E. Use your credit card frequently and you will establish a new credit history within several months and never have to use any social security number when applying for credit ever again.

This is how you surrender your social security number. Sending letters to the social security administration is useless. This same process can be used for a business trust account in which there is no EIN. Using an unincorporated business trust organization, you can file a Form W-8 with the bank using the trust's identification number that should have been generated with its creation. This is not a government issued number, but can be used to open business accounts. If you do this correctly, you will have very little difficulty. The one suggestion I would make is that when you open a business trust account, do not tell the bank it is a trust and don't give the teller some lengthy dissertation about non-taxpayer trusts. Play it cool! .

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IT'S TAX TIME AGAIN! HOW TO ANNOY THE IRS WITHOUT GETTING IN TROUBLE!

Well it's tax time again boys and girls. So cough up the dough if you haven't already! But no one says you have to go gently into that dark

(Continued on page 22)

(Continued from page 21)

night. Here are some hints on how to annoy the IRS if you owe them money...

1. Always put staples in the right hand corner. Go ahead and put them down the whole right side. The extractors who remove the mail from the envelopes have to take out any staples on the right side.
2. Never arrange paperwork in the right order, or even facing the right way. Put a few upside down and backwards. That way they have to remove all your staples, rearrange your paperwork and re-staple it (on the left side).
3. Line the bottom of your envelope with Elmer's glue and let it dry before you put in you forms, so that the automated opener doesn't open it and the extractor has to open it by hand.
4. If you're very unfortunate and have to pay taxes, use a two or three party check. On top of paying with a three party check, pay one of the dollars you owe in cash. When an extractor receives cash, no matter how small an amount, he has to take it to a special desk and fill out of few nasty forms.
5. Write a little letter of appreciation. Any letter received has to be read and stamped regardless of what it is or what it's on.
6. Write your letter on something misshapen and unconventional. Like on the back of a Kroger sack.
7. When you mail it, mail it in a big envelope (even if its just a single EZ form). Big envelopes have to be torn and sorted differently than regular business size ones. An added bonus to the big envelope is that they take priority over other mail, so the workers can hurry up and deal with your mess.
8. If you send two checks, they'll have to staple your unsightly envelope to your half destroyed form.
9. Always put extra paper clips on your forms. Any foreign fasteners or the like have to be removed and put away.

10. Sign your name in ink on every page. Any signature has to be verified and then date stamped. These are just a few of the fun and exciting things you can do with the IRS. These methods are only recommended when you owe money.

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SOME THINGS ARE THE SAME ALL ACROSS THE WORLD

This case from Egypt exemplifies the universality of the type of problems that taxpayers face all across the world. Ragab Mahmoud Mohammed from Luxor, Egypt is facing a jail term for failure to pay income tax the government maintains he owes. The government claims that it is owed \$354 in unpaid income taxes by Mr. Mohammed from the income generated by providing tourists donkey rides around Luxor. Mr. Mohammed has contested this liability because he sold his donkey last year because business dropped markedly due to the massacre of foreign tourists at Luxor. Mr. Mohammed's logical supposition is that since he had no donkey, he could have no income from that source. Well, the tax man says there is no record of a donkey sale by poor Mr. Mohammed so he is still, officially, a donkey owner and therefore liable for the tax. In Egypt, as in the US as a taxpayer accused of owing, you are guilty until proven innocent.

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THE HIGH END VICE TRADE, TOO, HAS FALLEN ON HARD TIMES

The melt down of the economies of Southeast Asia has affected the demand for commercial sex, with fewer people visiting bars, discos, hotels, massage parlors and karaoke lounges, says an Asian official in charge of keeping an eye on these activities

Call girls who operate from expensive hotels and condominiums are getting fewer clients, said our source. Her findings were based on a study, released recently on the impact of the economic crisis on people's lives.

The report said: Demand for the luxury end of the sex industry -- that is women and gals who demand high payment and operate from expensive hotels and condominiums is on the downturn. The economic downturn has affected the livelihood of a lot of these women because there are fewer people in bars. The bar and karaoke lounges visited reported a slack in business of 25 to 30 percent, forcing "guest relations officers" and waitresses to find other sources of income."

However, the good news is, the demand for cheaper sex was on the rise. The obvious reasons being it is still affordable and also probably because of the need for the men of Asia to relieve themselves of the added stress in family life and work place brought on by the recession.

This has caused a related problem because most of the men found seeking cheaper sex were the young or middle aged who could infect their partners or wives with sexually transmitted diseases picked up in their partying. The ages of the women and girls selling their bodies to feed themselves and also their families in many cases was between 19 and 25.

An example of the type of "new" prostitutes hitting the streets is a student aged 19 working part-time in a lounge in Kuala Lumpur. She said, " The job is very lucrative and has greatly helped me to relieve my financial woes as my college fees have gone up and my father can't support me."

The recession has also forced many parents with heavy family commitments into commercial sex, as a divorced woman said, "My parents know about my 'job' and depend on my income. Eventually I will go into religion but now I have to help myself. Nobody else will." A single women of 24, and supporting her sick mother said: " I have to pay my car, house installment and expensive medical treatments for my mother."

In some countries in Southeast Asia sexual relations among Muslims outside of wedlock are taboo - and punishable with fines and enforced marriage. The present day circumstances of extreme need and widespread abuse seem to have put these taboos on the back burner for the time being. There is probably more commercial sex available for a cheap price or even dinner and drinks in Southeast Asia than any time in recent history. And they said that nothing good would come out of the Asian recession!

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