



Introducing PT: The Six Flags Theory

The Six Flags Theory written by Grandpa and others.

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"Where Liberty Is, There is My Country" (Benjamin Franklin)

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HARRY SCHULTZ

In 1964, Harry D. Schultz - the world's highest paid financial consultant, according to "Guinness Book of World Records", and author of a number of books on investing that were bestsellers in the 1970s - published a book entitled "How to Keep Your Money and Your Freedom". He espoused his Three Flags concept that described the need to have a second passport, a safe location for your assets outside your own country and a legal address in a tax haven. The concept later expanded to Five Flags to include a conventional place of business and a place to play.

W.G. HILL

Dr. W. G. Hill, former American citizen, entrepreneur, self-made millionaire, author and inveterate traveler, was influenced by the concepts of Harry Schultz. He had found a winning formula on which to base his future. In 1989, after years of living a PT lifestyle and fine tuning many new ideas, Hill wrote the first definitive book on the subject, entitled "PT". This valuable work discusses the essence of the philosophy and is definitely recommended reading for anyone who aspires to a free and uncompromising way of life.

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SIX FLAGS UNFURLED

PT is not a fixed set of rules. It's just a way of thinking... an attitude to life.

In a classic 1950s pamphlet, he explained how this ideal can easily be achieved by spreading your interests out over various unrelated countries. It's not expensive (indeed it's probably cheaper than any alternative). He wrote about international arbitrage through the use of three different nations, jurisdictions, or - as he called them - 'flags.' Later, in the 1980s, legendary author W.G. Hill expanded the number of flags to five - so it became the 'Five Flags Theory.'

The original theory was based on 'three flags.' During the eighties and early nineties, this grew to five flags.

With the advent of the internet and cyberspace, when Bye Bye Big Brother was first published in 2006, we added a sixth flag to the previous flags. Marvelous new opportunities had been opened up that were 'made for PTs' as a result of the internet. Cyberspace was added as the sixth flag that brings all the other five flags together.

W.G. Hill, and later Grandpa, have always been at pains to point out that the Six Flags Theory is not a hard or fast set of rules. It is rather an attempt at putting a little structure to the PT lifestyle so people can understand what international arbitrage really means.

Almost nobody really lives the six flag lifestyle, but many people choose to live parts of it. Living is an art, not a science, and each individual will interpret PT ideas in his or her own way.

What's a PT?

In a nutshell, a PT - The Perpetual Traveler merely arranges his or her paperwork in such a way that all governments consider him a tourist. A PT is somebody who is Prepared Thoroughly for any eventuality or situation. A PT lives stress-free and sleeps soundly at night because he or she is Prepared Thoroughly, free to concentrate on the good things in life.

A person who is just "Passing Through". The advantage is that being thought of by government officials as a person who is merely "Parked Temporarily", a PT is not subjected to taxes, military service, lawsuits, or persecution for partaking in innocent but forbidden pursuits or pleasures. Unlike most citizens or subjects, the PT will not be persecuted for his beliefs or lack of them. PT stands for many things:

A PT can be a....

"Prior Taxpayer"

"Prepared Thoroughly"

"Protector of Treasure"

"Potentially Treason"

"Privacy Thinker"

"Privacy Trained"

"Proto Types"

"A Possibility Thinker"

"People of Talent"

"Pretty Tasty"

"Perpetual Tourists"

"Perpetual Traveler"

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"Permanent Tourist" who is just Parked Temporarily"

"Practically Transparent"

"Permanent Traveler" just "Passing Through"

"It's the Perfect Thing"

The individual who is a PT can stay in one place most of the time. Or all of the time. PT is a concept, a way of life, a way of perceiving the universe and your place in it. One can be a full-time PT or a part-time PT. Some may not want to break out all at once, or become a PT at all. They just want to be aware of the possibilities, and be prepared to modify their lifestyle in the event of a crisis. Knowledge will make you sort of a PT. A "Possibility Thinker" who is "Prepared Thoroughly" for the future.

PT is also a form of defense: Protection against Tyranny. Some people have called PT "a coherent plan for a happy, prosperous international lifestyle." PTs would probably just say it is the 'Perfect Thing.'

Under the guise of helping us ("for your own safety") governments have intruded into every area of our lives, taking the largest part of our earnings in taxes and rewarding us with little aside from restrictions and harassment.

PT is a way to assert your freedom - to escape from the growing repression and intrusiveness of Big Governments everywhere. Like the corporations who have learned to internationalize and diversify, PT shows productive people how to get out from under the thumb of Big Brother. An alternative title could be: How to Remake Yourself into a One Man Multinational.

PTs don't ask for or expect government help or protection in any way. In the same way, we refuse to contribute to superfluous socialist welfare

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states. But we don't believe in fighting. We will simply resist quietly, under the radar. Hopefully nobody will ever notice we have gone!

The PT's Six Flags Unfurled

INTRODUCING THE SIX FLAGS

Today, millions of the wealthiest and most productive people on the planet take advantage of the best that each country has to offer. Governments are viewed as providers of facilities and services, like hotel keepers. If they offer good accommodation and make you feel comfortable and prosperous, you stay. If your government becomes too demanding or too nosy, or if a competitor offers a better deal, you can move on.

Economic opportunities, financial privacy, taxes, extradition treaties, social values, military obligations, quality of passport, stability of government, medical standards, respect for property rights, personal safety and freedom of travel, thought and action – these factors are all taken into consideration when choosing legal residence and citizenship.

People of intelligence and wealth owe it to themselves and their descendants to have more than one flag. No one with common sense should give all their assets or allegiance to just one country, one flag.

Why? No country or government has ever survived more than a few generations without totally annihilating itself or its own middle and upper classes.

Even in that last bastion of capitalism, the US, people of property have been thrice pushed out of the country. In 1780, the entire middle and ruling class was forced to move to Canada. They were the Tories who supported England in the American Revolution or War of Independence. In 1865, it happened again. All large land owners who supported the Confederacy in the Civil War migrated to Mexico, Europe or South America.

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In the post 1917 period, prohibition, compulsory military service, confiscatory income taxes and suffocating government regulations once again caused many independent-minded Americans and their European counterparts to seek new flags. They made the amazing discovery that as expatriates or taxexiles abroad, they need not belong to any particular country nor participate in its senseless policies.

Ernest Hemingway and Gertrude Stein might be considered early PTs (Proto Types).

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

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

YOUR SIX FLAGS UNFURLED

In order to accomplish this miracle, you merely have to re-arrange, relocate and re-title your possessions and persona according to this simple outline. Your six flags are:

First Flag:

PASSPORT AND SECOND CITIZENSHIP

A second passport from Canada, Brazil, Italy or Australia.

In addition to the passport of your native country, you should hold one or more passports from small, neutral and respectable nations. They do not try to tax their citizens living outside their territory, nor to draft them into military service. These passports should ideally allow visa-free access to as many nations as possible. For ease of travel, we recommend European Union followed by Latin American passports.

These should be from a country unconcerned about its offshore citizens and what they do outside its borders. There must be no tax or military requirement for non-residents. Passports must be available to foreigners relatively easily. Dual or multiple nationality is one of the cornerstones of the PT philosophy. The PT should strive to have several passports regardless of original nationality. A second passport always comes in handy and has often saved the skin of many an individual during times of war, persecution and political upheaval.

Second Flag:

RESIDENCE AND DOMICILE

A legal or fiscal address in Monaco, a Channel Island or Andorra.

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

This is your official residence. A country which regards you as a bona-fide resident, although you might not actually spend too much (or any) time there. It should be a country which does not tax income earned abroad, the effect being that you don't have to file any personal tax returns anywhere. Tax havens like Turks and Caicos, Panama and Andorra are good low-budget candidates. Bermuda, Liechtenstein, Switzerland and Monaco are more up market - if you can afford them. In the first world, the UK, Italy and Ireland are also worth considering because of their no-tax treatment of foreigners. Most Asian, Central and South American countries do not tax offshore incomes, and many of these countries, like Paraguay (and believe it or not, North Korea!) have no income taxes at all. They are de-facto tax havens. But then again, the whole world is a fiscal paradise for PTs who arrange their paperwork properly.

Third Flag:

BUSINESS BASES

A business or source of income in New York, London or Singapore.

These are places where you actually earn your money. If you own an existing business that can't be moved, you may not have much choice in the matter: you may have to bite the bullet and pay some taxes. Almost all businesses can be gradually shifted abroad by outsourcing and exporting more. If you earn money with your skills, you can probably re-domicile and operate in cyberspace (on the internet). Or choose an offshore tax haven as your physical business base. Then you are tax

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free. Either way, your business will be incorporated, to insulate against personal liability.

Ideally, you will set up the paperwork properly and you will never have to file personal tax returns, nor need any permits, licenses or special dispensations.

Good access to contacts, labor markets or materials is also important. London, Tokyo and New York are the big centers for finance and insurance. Zurich, Milan, Singapore and Frankfurt are among the second-ranked contenders. But in today's global economy, you could frankly base your business anywhere. Wild-card contenders such as Estonia, Malaysia or Panama are out there competing to offer you a business haven. They all deserve a serious look.

They should also be places that give free land, grant interest-free loans and offer a tax holiday to your business without subjecting you to overregulation. Good access to markets, a cooperative workforce and needed materials are also important. London, Tokyo and New York are the big apples for finance and insurance. Zurich, Milan, Singapore and Frankfurt are among the good second-rank contenders. Even oppressive regimes like China, Russia and the CIS countries will offer interesting concessions to the PT interested in manufacturing, assembling or distribution.

Fourth Flag:

ASSET HAVENS & MANAGEMENT

These countries are where you keep your savings and investments, safely salted away from where your money is actually earned or spent. They should score highly on respect for privacy, communications, professionalism and stability. Your assets, kept in secret numbered accounts, will be controlled with hacker-proof encrypted electronic messages or personal visits only. Naturally, you don't live, play or do much business in the place where your assets are discreetly planted.

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And it is important to have a banking passport from a country that does not (by treaty or otherwise) insist your banking haven give them a full dossier on your activities.

You can have several asset havens. Top-ranked candidates include Liechtenstein, Switzerland, or Austria for non-EU or US citizens. Bankers in other locations may not yet be up to the Swiss standards, but they fly under the radar and are more accessible to people with moderate wealth. Read more about Private Banking Secrets.

Fifth Flag:

PLAYGROUNDS

Friends and fun in Paris, Bangkok, Manila, Buenos Aires, Sydney and San Francisco.

These are the places where you actually physically spend your time. Quality of life is top priority. Normally, because of legal restrictions on how long one may stay without being considered resident for tax purposes, it is necessary to have from two to four playgrounds, although other arrangements can be made if you want to spend all of your time in one playground. However, for the most part, the PT should try to avoid spending more than 90 days per year in any particular country.

My personal recommendations. For no nukes and good fishing: New Zealand. For the most interesting sex life imaginable: Thailand, Costa Rica or the Philippines.[Note: Since writing the unforgettable classic, Sex Havens for Tax Fiends, we have discovered Sosua and Puerto Plata, Dominican Republic and give the area our top score]. For a superb year round climate: San Diego, California,

USA, nearby Cabo San Lucas at Baja California (Mexico) or Queensland, Australia. For the gourmet in you: the French Riviera or Hong Kong. For stimulating parties and an active social life: Paris, London or San Francisco. For the best things at the cheapest prices:

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Singapore, Taiwan and Hong Kong (for consumer goods), Denmark (for cars), Ireland (a summer home), Punta Del Este, Uruguay (winter home).

Sixth Flag:

ELECTRONIC HAVEN IN CYBERSPACE

In cyberspace, you can be everywhere and nowhere at the same time!

This is your Internet Business, Communications and Cash Transmittal System. It's so cheap to rent server space that it doesn't matter much where your servers and websites are located. You can be physically anywhere, but invisible to all. Have a few servers, and offshore sites. Best for them to be in places like Taiwan, Costa Rica or Panama - or on far off islands, like Tuvalu or Niue.

Better still, why not just totally distributed so you can change jurisdiction automatically every two seconds - technology makes it possible and it is becoming easier by the day. Your internet presence should emanate from any place where the net is unregulated and untaxed. Your electronic base should be anywhere - where you are not. With no physical presence, you can't be served with process or sued. Your encrypted communications, files and data banks will be safe from private or government snoopers. If 'authorities' in your server's host country bother you - or if an ISP gives you grief - you just press 'delete.' With your sixth flag you can take advantage of many new opportunities in the 21st Century Information Age.

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With your sixth flag you can take advantage of many new opportunities in the 21st Century Information Age.

Virtually all the reports in the Bye Bye Big Brother series deal directly or obliquely with selecting and setting up your six flags. Understanding the six flags theory is vital. We strongly recommend you re-read it a few times so you can think more about it.

Until you get there, keep working at it. One flag is better than none. Two or three flags are better than one!

How does it apply to you?

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Bond King Mike Millken shared pleasant, unlocked rooms with lesser but equally clever criminals. This is an entertainment book, not a PT book. Might be helpful to those facing a prison sentence however. Alternative title might be "How to Make the Best of A Short Prison Sentence."

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