

HowToVANISH.com



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FINANCIAL PRIVACY

TABLE OF CONTENTS

About The Authors.....	3
LEGAL DISCLAIMER.....	4
Introduction To The Importance Of Privacy.....	5
Is Privacy Dead?.....	7
Why To Take Control Of Your Privacy Incrementally.....	10
Three Better Privacy Secrets Banks Do Not Want You To Know.....	12
How To Stop Frivolous Lawsuits Before They Even Start.....	14
How To Use Living Trusts To Protect Financial Privacy.....	17
Benefits Of Using Cash.....	19
Most Common Reports Of Personal Financial Information.....	21
BitCoin - The Best Financial Privacy Is Here Probably.....	22
How To Use the Limited Liability Company As A Privacy Curtain.....	30
How To Keep Your Assets Hidden In Plain Sight.....	32

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Introduction To The Importance Of Privacy

The issue is not security or privacy but instead freedom of choice or coercion. Violence and intimidation, whether it arises from a foreign attack or from domestic authorities with their police state microscopes focused on everyone's lives, the effect is the same: tyranny. Freedom of choice, that which makes life worth living, requires as a fundamental element for the individual to securely go about life without intrusion or the threat of surveillance. Where there is ubiquitous police surveillance there is the police state.

Therefore, if we value freedom of choice instead of coercion and force then we should be staunch advocates for privacy, especially when we have nothing to hide. If we are espied in all circumstances then we are persistently under threat of being unjustly judged, criticized, corrected, punished and even plagiarized of our own autonomy. We become wards of Big Brother, bound in the chains of coercion with the reasonable fear that, either now or when we least expect it, any action may later become evidence for some imagined wrong because the All Seeing Eye observes and records the minutia of daily life.

Thus, without the ability to keep secrets, individuals lose the capacity to distinguish themselves from others, to maintain independent lives, to be complete and autonomous persons. This does not mean that a person actually has to keep secrets to be autonomous, just that she or he must possess the ability to do so.

The ability to keep secrets implies the ability to disclose secrets selectively, and so the capacity for selective disclosure at one's own discretion is important to individual autonomy as well.

Secrecy is a form of power. The ability to protect a secret, to preserve one's privacy, is a form of power. The ability to penetrate secrets, to learn them, to use them, is also a form of power. Secrecy empowers, secrecy protects, secrecy hurts. The ability to learn a person's secrets without her knowledge — to pierce a person's privacy in secret — is a greater power still.

And yet it is ideas that move the world and ideas may only be supplanted by other ideas. Ideas are bulletproof. But those with inferior ideas, those barbarians who have to rely on force of arms instead of force of logic and reason tend to lash out when they meet a superior opponent.

And how do they lash out? Although warned to abandon the idea under threat of force, Galileo Galilei refused and was found guilty being vehemently suspect of heresy and confined to house arrest for the rest of his life. Why? Because he spread the rudimentary idea that the earth revolved around the sun; dispelling the Establishment's enslaving illusion.

Nicolaus Copernicus waited decades before he published the work that laid the foundation for Galileo because of the threat of criticism and force. But legend has it that the first printed copy of *De revolutionibus* was placed in his hands on the very day that he died, allowing him to take farewell of his life's work. He is reputed to have awoken from a stroke-induced coma, looked at his book, and then died peacefully. How would humanity have been better off if these geniuses had the ability to keep their identity private while spreading the supernal and truthful ideas?

Yes, humanity occasionally takes detours as it climbs from the swamps of tyranny to the celestial stars of freedom, peace and prosperity. The out of control and insane governments with their costumed stormtroopers are becoming destructive of the ends of safety and happiness of the heirs of the Founding Fathers and of the whole world. Is it any wonder that China requires the identification of anyone who uses the Internet?

But it is the right of those heirs of freedom and liberty 'to alter or to abolish it, and to institute new government'. Ideas will spread. Coercion, force, theft, fraud and all manner of immoral behavior, whether done by the authorities or anonymous criminals shrinks and withers before the sunlight of truthful ideas.

While the baton, taser, assault rifle or stealth bomber may be used in lieu of conversation, words will always retain their power. Ideas can only be overcome by other ideas. Violence and force are powerless against the power of ideas and in many cases their use only hastens the spread and adoption. Words proffer the instruments to meaning. Equity, freedom, justice, peace and prosperity. These are not mere words; they are vantage points. The pen is mightier than the sword.

We want to help you exercise your unalienable right to secrecy, or in other words, to have you and your property left alone. We want you to be able to live, work and play without the constant fear of being monitored and, potentially, unjustly judged, criticized, extorted, detained or punished. Our desire is to staunchly protect and defend the individual's privacy so that you can be what you were born to be: free and independent.

You will be guided by *How to Vanish* in many aspects of personal and financial privacy with practical suggestions to legally protect it. Everything from the sensible, like keeping your personal data from nefarious scammers, spammers, phishers and identity thieves, to the reassuring, like securing your confidential communications, your home and your finances to ensure they are free from other's unsettling intrusions. You will learn solutions and suggestions at every level of ease or difficulty in terms of time, money or effort. No matter where you are on your journey towards privacy, except maybe Jason Bourne, you will find useful and actionable information.

You will learn principles and techniques that will help at home or abroad in avoiding the dangers inherent when privacy is breached. You can select the most applicable methods and techniques to practice. Then you can progress towards and achieve increasingly difficult goals. This journey is exciting and intriguing so be creative and have fun!

Is Privacy Dead?

Some people feel like it is useless to protect privacy. Privacy pessimists already feel the ubiquitous surveillance of almost every action they take. They envision a near future when every thought, word and deed are detected recorded and archived for later reference by anyone who wants to know. The advance of technology makes it seem like privacy is dead.

Privacy Is Dead Because Of Technology?

It is true that technology is advancing to track our every move, often without our knowledge. But technology is also advancing to protect privacy in ways that were not available before. There are already many tools that we can use to protect our private information and most of them are free and easy. Tor, Truecrypt, and GnuPG are three great examples.

Unfortunately, as Julian Assange alluded to following the release of “The Spy Files”, much of the technological effort is aimed at invading privacy. But, if privacy is valuable to people, more and more privacy protecting solutions will become available. If privacy is not valuable, then nobody will read this.

The reality is that privacy protecting technology is usually easier to employ than privacy invading technologies. For example, it is free and only takes a few seconds to encrypt files or emails. To break into those emails, you need a significant amount of technical skill, time and money.

Privacy Is Dead Because Of Social Norms?

Many also look to the changing social norms that seem to punish people who don't want to participate in social network surveillance. Idiots get paid millions to display their stupidity on TV and on the internet. Governments and advertisers can now track people like the East German Stasi could only dream. But, even Mark Zuckerberg is publicly noting the dangers of social networking. Plus, the Stasi aren't forcing anyone to use Facebook.

The Law Is Killing Privacy?

The Patriot Act has made constant, warrantless digital searches legal. Telecommunications are controlled by strict regulation, preventing communication without government permission. Your bank accounts are under government surveillance. Death by one thousand cuts of privacy invading regulation is a real problem, but the future is not as bleak as it may appear if we look at the bigger picture.

Americans of Japanese descent have much more privacy now than they did during World War II, even though the law allowing them to be imprisoned based on nothing but their heritage is still valid.

Minorities, while still brutalized by law enforcement, are brutalized much less and enjoy much greater freedom than they did under Jim Crow laws.

Encryption Technology Is A Model For Privacy

The most significant protection from unjust law is the technology that has developed to make the law irrelevant. The history of strong encryption is a good example of this. Strong encryption was developed and used by the US military several years ago. At that time, fearing the power of encryption in the hands of the enemies of the US military, it was illegal to export high level encryption technologies to other countries. It was treated as a munition.

But, other groups outside the US were able to harness the power of mathematics and develop strong encryption on their own. Now, strong encryption is so ubiquitous it is available for free to anyone with access to the internet. The law preventing the export of encryption is as useful as a law preventing people from riding their bike in a swimming pool and was severely relaxed in the US.

Many other technologies are rendering other laws irrelevant. Torrents, Tor, GnuPG and other solutions allow individuals to communicate privately. Financial transactions can take place with Bitcoin across international borders with no limits on value, no declarations, and no ability to restrict a transfer.

Keeping Privacy Alive

As with most things in life, 80% of the benefits of privacy can be attained with 20% of the effort. Focusing on just a few of the most effective privacy tools and techniques will go a long way to protecting a material amount of your personal privacy. Giving up does not do any good.

Conclusion

Privacy is alive. We may not be able to unplug completely from the Matrix, but we can have a material amount of privacy by using a few tools that best fit our situation. All we need is to carve out some areas where we can keep our private files, communicate anonymously and transact anonymously

Other information, like our favorite color and our favorite food can be uploaded to the Matrix without much harm done to ourselves. I have no doubt that in some ways there will be privacy battles that are lost in the future. But at the same time, I have no doubt that many solutions to protecting the most fundamental aspects of human autonomy will be developed. There is no putting the genie back in the bottle for many of the privacy protecting tools that have been, or will be developed. Long live privacy!

Why To Take Control Of Your Privacy Incrementally

I have a good friend who is a former special forces soldier. We sat down to lunch a few days ago and he told me about a lot of the training that they go through. Every special forces soldier gets millions of dollars worth of training making them best trained military soldiers to have ever walked on this planet. He didn't get into anything that he was prohibited from sharing, of course, but I was fascinated by some of the things he shared about surviving capture by an enemy and even torture. There are two fundamental principles that keep soldiers, and anyone else, alive and strong through such an extreme experience: Following the rules and winning small mental victories.

Surviving Capture Rule #1: Follow The Rules

Whether captured by an opposing army, a brutal dictator, a rogue band of narco-terrorists, or some other hostile group, the first rule is to obey your captor. They may or may not care about your survival, but they sure as heck aren't going to keep you alive if you are a nuisance. You are at their mercy and should do everything you can to get on their good side. Complying quickly with their orders is one of the best ways to do this.

They will inevitably have unfair and stupid rules. Violating unfair and stupid rules could lead to severe punishment and maybe even death. The endearing image of Steve McQueen tossing a baseball against the wall in solitary confinement in *The Great Escape* couldn't be further from the truth. In those kinds of dire circumstances staying alive by following the orders of your captors is the highest priority.

Surviving Capture Rule #2: Win Secret Mini-Battles

Your mental strength is the other essential element to surviving captivity. Surviving physically might be worthless unless you survive mentally as well.

To avoid being broken down mentally you need to find ways to win secret battles against your captors. Although not the best example, one of the POW's imprisoned with John McCain found a way to sew images on the inside of his clothes to win a small victory against his captors. Even in *V for Vendetta* beat her "captors" and stayed mentally strong by reading the journal hidden in crack of her cell wall. Secretly flipping your captor the bird while their back is turned can be another victory. You did it, they didn't see you do it, you win.

Why Should You Care?

There are very few of us who will be in a position like Elizabeth Smart, Aung San Suu Kyi, John McCain, or hostages of the FARC. It is more likely that we might find ourselves traveling in a dictatorship or even living in a formerly free country that has succumbed to the principles of totalitarianism, where fundamental human rights are not respected by the government.

The world is full of countries that accept torture, order assassination of its citizens that are not even charged with a crime, defend institutionalized sexual assault, and humiliate innocent people by forcing public nudity.

North Koreans, for example, fell captive to their government and need to obey the ridiculous laws as strictly as they can to keep from being imprisoned or publicly executed. People in these circumstances are captives and need to use the same tactics to survive both mentally and physically. But if they are to survive mentally, they need to find small ways to win little secret victories against their captor.

Obeying Ridiculous Laws

Many laws are ridiculous. If a law violates a fundamental human right, for example, it is ridiculous. It might be better to obey a ridiculous law and suffer a little bit than experience the greater suffering that might come from violating a law. Violating the law gives captors an excuse to do terrible things, often with the support of the public who may be unsympathetic to people who violate the law.

Non-violent civil disobedience is still a common practice and, after exhaustion of all available legal remedies, may be a successful way to combat immoral laws. Be prepared to pay the legal price for engaging in civil disobedience.

You Need Privacy To Win Little Victories

You cannot win little victories like Evey Hammond, or John McCain's cell mate without privacy. The tools and tactics of HowToVanish.com and the book "*How To Vanish*" are essential to helping you maintain privacy in case you might find yourself in one of the unfortunate situations of an oppressed citizen, traveler, or other captive.

If you encrypt a birthday message to your grandma, just so someone else can't read it, you have won a small victory. If you encrypt your grocery list, you have won a small victory. If you shop anonymously with cash and don't use an identifying shopper card to buy your groceries, you have won a small victory. If you watch the latest episode of the Office over an encrypted VPN, you have won a small victory. Burying a gold or silver coin in a place only you know about is a small victory. These small victories will help you survive captivity both physically and mentally.

Conclusion

Stay alive and win small victories. Use the legal tools and techniques from "*How to Vanish*" to do that. If you haven't already gotten your copy of the book "*How To Vanish*", check it out so you have a whole arsenal of ways to win little victories.

Three Better Privacy Secrets Banks Do Not Want You To Know

Tighter credit and vast consumer databases has made it more profitable for banks to spy on you, especially if they are giving you credit. Better privacy is becoming essential for your financial privacy. Banks are looking much deeper into your private financial transactions to decide whether to lend to you or not.

The tools that they use are invasive, unnerving, and dangerous. Here are 3 secret metrics that they use to determine credit, how to prevent banks from being able to spy on you, and what to do to have better privacy if you still want credit.

1. Better Privacy For Rent Payments

Rent can be a very private transaction with no public paper trail. This is not the case when you deal with a large property management company. Credit bureaus are now collecting data from large property managers and gathering it in their own transactional databases. If your property manager knows something about you, so do the credit agencies. This usually means social security number, name, how much you pay, your payment history and where you live, even your emergency contact.

Most of this information is bought and sold just like most other database records. So if you think your address is unlisted, but you rent a property with a property manager, think again.

There are at least two ways to get better privacy to prevent this. The first is to deal directly with the owner, not with a property manager. At least use a small mom and pop property manager because they are less likely to have a sophisticated database of renters that they share with other companies.

The second is to use a business entity to rent the property. An LLC can be formed and all dealings with the property manager will be under that name. If you live in a state where an LLC is expensive to form, you can almost always use an out of state LLC to rent a property without having to register it as a foreign LLC. You can use an anonymous New Mexico LLC, which has a \$75, one-time fee and no annual requirements. The only recurring costs will be to maintain a registered agent.

2. Better Privacy In Bank Deposit Behavior

Banks obviously maintain records on their own customers. Banks are now using that deposit history to determine your income and credit worthiness.

To preserve a good history, yet protect better privacy, you may want to set up recurring, regular transfers with a separate account in a separate bank where you will get a loan. It

can either be in your personal name or business name. A regular history of deposits and withdrawals can preserve a solid foundation for credit from that bank.

3. Value Of Your Assets

Banks now estimate your balance sheet. They want to see how many assets you have to determine if you are a credit risk or not. If you were to default on any loans, or declare bankruptcy, they want to know that there are some assets there to get.

To prevent banks and other credit institutions from being able to see your assets, use business entities and trusts to hold major assets, like large investment portfolios, real estate, machinery or equipment, cars or large collections.

Better Privacy Strategy To Get Credit When Needed

Using any of these strategies to protect your privacy may impact a lender's willingness to give you credit. You can still get credit if you can satisfy the bank's fears. If you are using business entities and trusts to hold your assets, you will not have as many large assets in your own name.

This can look a bit risky to a potential lender. Any individual asset can be offered as collateral for a specific loan. In those cases, your ownership of the asset is still not public, yet you have satisfied the lender's need for security. Also, in case the bank presses the issue, they will be limited to the collateral that was offered in case of a default. Otherwise, they might be able to go after any asset of their choosing, rather than the asset of your choosing.

Conclusion

Banks and credit agencies are going to try and spy on their customers. That is their nature. You can limit their ability to spy on you and have better privacy by avoiding property management companies, using business entities to rent, using multiple bank accounts, and holding major assets in trusts or LLCs. Let us know if you have any other creative and legal ways to keep the banks from spying on you when you don't want them to. You might also consider taking other steps to protect your bank privacy, bank offshore, or deal as much in cash as possible.

How To Stop Frivolous Lawsuits Before They Even Start

It is no secret that some attorneys will initiate litigation of a weak case hoping that the defendant will settle instead of risking a trial. This is a very calculated move. Understanding the calculation and how privacy can affect the formula in your favor, can help lower the risk and cost of marginal litigation and stop frivolous lawsuits.

Most plaintiff's attorneys will take a case on contingency. That means that they will not get paid unless the case is a winner, and they will only get paid a percentage of the judgment. If a law firm is going to stay in business, they need to make sure they don't spend their time pursuing claims that will not recover as much as their costs to litigate.

Most successful attorneys will evaluate a case using the following formula:

$$\text{Liability} \times \text{Damages} \times \text{Recovery} > \text{Cost.}$$

As long as the left hand side of the equation is greater than the estimated cost of litigation, there might be some attorney willing to take the case. To stop frivolous lawsuits, the cost of the frivolous lawsuit needs to be greater than the other side of the equation.

Cost

Cost will be different depending on each firm. The higher the left side is relative to the cost, the more likely it is that there will be a lawsuit. Many things could affect the cost of a case, from the size of the law firm taking the case to the difficulty of the subject matter being litigated. Since you really have no control over the "Cost" side of the equation, the best way to stop frivolous lawsuits is to focus on reducing the "Liability x Damages x Recovery" side.

Liability

"Liability" represents how easy it is to show that someone is at fault. The more clear the liability, the more accurately the outcome of a trial can be predicted.

A case where the liability is very clear would be where a drunk driver drives onto the sidewalk and injures an old lady in front of a dozen people. The driver has clearly violated a bunch of laws, gone way beyond any type of acceptable behavior and there were plenty of witnesses. Fault is very clear.

A case where liability might be less clear is if a man was hit on the head by a pebble while fishing at a quiet pond. He thought he saw a woman tossing rocks into the pond earlier, but there was nobody else in the area. Although he had a small bump and bruise, he did not take any pictures of the injury and did not seek medical care. It would be very hard for anyone to prove liability in a case with such little evidence.

Damages

Damages are the amount of money that can be recovered in a lawsuit. Damages often include the medical costs, lost wages, costs to fix or replace damaged property, pain and suffering, among other things. Thus, the worse the injury the higher the damages.

In some cases there might be punitive damages involved. Punitive damages are available when harm is done intentionally or recklessly. Those damages can depend on the financial condition of the defendant.

If the drunk driver is found liable, she will be required to pay for the injuries she caused. She may be subject to punitive damages if she was intentionally trying to run someone over or was extremely intoxicated. If the rick thrower is found liable, she will probably only pay nominal damages for the insult of hitting a poor old man on the head, even if it was intentional.

Privacy is unlikely to be of any benefit to a person who finds themselves at the ugly end of a punitive damages claim. In these cases, the defendant is required to disclose their assets, no matter how well those assets are buried in the back yard. Failing to disclose something that should have been disclosed would be perjury.

Recovery

Even if there is clear liability, and even if the damages are very high, possibly including punitive damages, a key factor is the ability to recover from the defendant. If the person has no ability to pay a judgment, it is worthless to bring an expensive suit. Not being able to pay a judgment is often referred to as being judgment proof.

All attorneys will look at these factors when evaluating the strength of a case. If some factors are exceptionally high, the other factors do not need to be as high for a lawsuit to be worth it. For example, if damages are very high and the potential defendant has plenty of means to pay a judgment, they can be a target for claims where liability is marginal.

Privacy Can Stop Frivolous Lawsuits

Privacy can affect the perception of the ability to recover any judgment. As a result, the liability and/or damages will generally need to be much more clear for a case to be worth it. Before deciding whether to take a case, many attorneys will investigate potential defendants. They might look at the public records for their assets, send investigators to look at their home address, or find out what kind of job they have to see if the "Recovery" factor is high or low. If the potential defendant appears not to have much to their name, an attorney might pass on bringing a marginal claim against them.

Conclusion

If you feel like you might be a target because people are aware that your ability to pay a judgment is high it might be worth it to use a ghost address to protect your true home. It might be worth it to own real estate in the name of a trust or private business entity. Protecting your privacy might help you avoid court costs and attorneys fees to defend or settle marginal litigation and can help stop frivolous lawsuits.

How To Use Living Trusts To Protect Financial Privacy

We Are All Going To Die!...Someday

When we die the court system will take control of our financial lives and make one of the most private aspects of our lives public. This loss of financial privacy will happen unless we take one simple step to protect ourselves, our assets and our families with a living trust.

Probate is the Problem With Financial Privacy

When people die they leave behind some stuff (hopefully). Most people have a will, if they have anything at all, to determine who gets all of their neat stuff. To administer this process, for people who do or do not have a will, the courts take control of all the assets, make sure all the money goes to the right people, and make your will a part of the public record. This is called probate. Anyone particularly interested in learning what your kids got will be able to find out very easily. Some courts even make the information available online. This is a huge blow to financial privacy.

Living Trust

The only way to avoid having so much of your private financial life displayed for the public is to prepare a living trust. A living trust allows you to maintain control over your assets while you are alive, avoids the public probate process to distribute assets when you die and maintains your financial privacy.

There are some other great benefits as well. Compared to the cost of administering a living trust, probate is expensive. The cost is based on the value of the assets that the probate court deals with, so the more money you have, the more it will cost you. Probate is also slower.

Don't Get Hit By A Bus

What happens in the unfortunate event that you are hit by a bus and turned into a vegetable? Whether or not you have a will, your assets are going to sit around and can't be touched. They can't be used to pay your medical expenses, they can't be used to pay your mortgage, they can't be used to pay for the groceries of your stalwart spouse. This can pose a very bad problem when assets exist to pay those costs, but you are incapacitated, covered in bandages and unable to get at those assets.

With a living trust, the unfortunate bus incident will not leave your assets untouchable until you die. The trustee can use the assets to pay for expenses while you are still alive but unable to manage your own affairs. This makes sure that the family members who are diligently at your hospital bed side can pay for the things they need, hopefully balloons and get well cards.

Living Trusts Are Common

The cost of having a basic living trust prepared is relative to its complexity. If your financial situation is simple, they can be quite inexpensive. If your financial situation is more complex, it will be worth the cost and effort to draft an adequate living trust. Many attorneys are able to prepare them and make sure they are properly funded.

Conclusion

The legal system still contains several tools that help ordinary individuals protect their financial privacy. Having a living will is one of the great ways to take advantage of that system. Living wills provide a private alternative, to public indignity. Check out the book "*How To Vanish*" for more legal tools to help protect your privacy.

Benefits Of Using Cash

One of the biggest returns on privacy for the effort invested to gain privacy is probably by using cash for as many transactions as possible, whether it is payment or receipt of funds. The paper trail which follows such transactions vanishes into anonymity when you use cash. It is almost impossible to link you to a transaction, whether you are looking at your own financial records or the records of a merchant. All reporting requirements for tax and other purposes should still be followed, but even this only reveals some information about the aggregate amount of cash that has changed hands.

The benefits to the average person can be enormous. In the unfortunate event that your bank records or statements are compromised, the cash transactions will appear only as withdrawals or deposits and there will be no way of telling where that money came from or went. The more cash transactions, the fewer the bits of information that are available from looking at your statements.

Using cash instead of credit or debit cards also keeps the damage from compromised statements to a minimum. However, with credit card companies, not using them to make purchases, or carefully selecting which purchases to make with a credit card, also means that your transaction information will not be in the hands of marketers and other “affiliates” of the credit card company.

If you are really sneaky you could carefully craft which expenses you pay with credit cards and which ones you pay with cash so that marketers and anyone else who has access to your purchases will only have the profile that you yourself have painted.

An Unfortunate Example

A rather dramatic example of how one should use cash to make a purchase is found in the experience of Sally Harpold. She was prosecuted under Indiana state drug laws for purchasing one box of Zyrtec for her husband and, a few days later, one box of Mucinex for her daughter. Both medications are available over the counter, but the Indiana law prohibits the purchase of more than a certain amount of medicine containing ephedrine or pseudoephedrine within a seven day period.

Without her knowledge, she had purchased two medications which, combined, exceeded the statutory limit. Although she had never had legal trouble before, had no intent to commit a crime, and was not committing an act that is wrong or immoral in and of itself, she was prosecuted. In order to have her record expunged, she was forced to pay for the cost of the criminal prosecution.

This extremely bad decision by county prosecutor Nina Alexander to enforce a poorly worded law in a manner which was never intended would have been avoided had Mrs. Harpold made one or both of those purchases with cash. A cash transaction would have

left the purchase of the over the counter medication in this example completely anonymous, impossible to connect to Mrs. Harpold.

Caveats

There are some caveats to using cash as often as possible. Cash is almost impossible to recover if stolen so having enough cash on hand to pay your expenses can raise security concerns. Also, banks and other institutions must file Currency Transaction Reports for any transaction or series of transactions that are greater than \$10,000. They also file Suspicious Activity Reports if they think that your cash transaction is somehow suspicious.

Conclusion

One of the most effective ways to protect privacy is to use cash for as many transactions as possible. This will go a long way to protecting both your personal and financial privacy and may even keep you out of jail.

Most Common Reports Of Personal Financial Information

Know Your Customer Rules - All banks and financial institutions in the US are required to collect detailed personal information about anyone opening an account. They are also required to verify the accuracy of that information. The records of your account and all of your transactions can be requested by law enforcement without a warrant.

Suspicious Activity Reports (SAR) - Banks and other financial institutions are required to file a SAR they think your financial transaction is suspicious. They are prohibited by law from telling you that a SAR has been filed on you. SARs are commonly used to initiate investigations into money laundering, drug trafficking, or tax evasion.

A SAR must be filed if the financial institution knows or suspects that the funds come from illegal activity, if they suspect that you are trying to disguise funds that come from illegal activity, if the transaction is designed to avoid a reporting requirement, or if the transaction has no apparent business purpose. Anything from acting nervous to looking foreign could lead to a SAR. A SAR can be filed for transactions as low as \$2,000.

Currency Transaction Report (CTR) - Any business that receives more than \$10,000 in cash from a customer must report that transaction to the IRS, even if the \$10,000 cash payments are spread out over an entire year.

FBAR - Foreign financial accounts that have an aggregate value more than \$10,000 need to be reported to the Treasury every year."

BitCoin - The Best Financial Privacy Is Here Probably

Financial privacy is a fundamental right which the law does little to protect. In fact, the laws of any country with a central bank and strong bank regulations make financial privacy a very difficult right to exercise.

Central Banks Are Anathema To A Free People

Dissatisfaction with central banks has grown in recent years, as evidenced by the large number of co-sponsors to Dr. Paul's bill to audit the Fed. Even if the Fed is subjected to an audit, it is only the first of many steps needed to secure more economic freedom and the best financial privacy. That road to financial freedom and financial privacy is a long one. Since the law cannot adequately protect financial privacy, we must find alternative peaceful methods to protect our rights. No matter how dissatisfied we are with central banks, there are few viable legal alternatives.

Financial Privacy Alternative To Central Banks: Gold and Silver

The most popular alternative has been to buy gold or to buy silver. The reality of using gold or silver has really only been to move savings and investments to gold and silver. Every-day transactions are still conducted in national currencies. I suspect this is due, in part, to the fact that very few merchants or service providers will accept direct payment of gold or silver coins. The premium for coining gold and silver money may also prevent widespread adoption of using gold or silver as common currency.

Another Financial Privacy Alternative To Central Banks: Digital Currencies

Another alternative has been the use of digital currency. Since the 1990's, many digital currencies have been created, separate from the national currencies of the world.

Some of them were responding to the market need for easier online payment systems, many of them hoped to achieve what regulation and statutory law has not been able to achieve: true financial privacy. Most of those currencies have either vanished like e-gold, subjected themselves to regulation like GoldMoney, or have become a huge part of the system itself like PayPal.

Even those digital currencies that continue to exist without regulation or prosecution, such as Pecunix or WebMoney, are at risk of the fates of their brothers because they all share a common attribute which prevents them from becoming a viable alternative to national currencies for transactions large and small.

But many claim that digital currencies will eventually provide a viable alternative to national currencies.

Centralization Has Prevented Digital Currencies From Replacing Central-Bank-Issued Currencies

The fundamental flaw that all prior digital currencies have suffered is centralization. Either all transactions must be verified by a central authority, like WebMoney, or when they are backed by a tangible asset such as GoldMoney, there is a physical location where the assets must be stored.

Centralization creates an identifiable target for bureaucrats to attempt to prosecute, subpoena, regulate, impose political pressure, or bring a host of other attacks. Physical storage exposes those stored assets to many of these same risks, plus a risk of regime change, war, natural disaster, or some other threat to the physical location which can lead to reporting, regulation, or confiscation.

E-gold and Liberty Dollar faced prosecution and GoldMoney submitted to regulation. The fate of UBS bank account holders demonstrates the risk of relying on friendly governments for financial privacy and financial freedom. UBS defied hundreds of years of established constitutional law and revealed the names of account holders because of political pressure.

Thus, systems like WebMoney and Pecunix, established entirely outside of the US, are not immune to the problems of centralization. Centralization is not only a risk for digital currencies. Napster was shut down because it relied on a centralized database. Wikileaks was temporarily shut down because its website was hosted on a single server.

A digital currency backed 100% by gold, like GoldMoney, may ultimately be the best model. But no digital currency has yet become widely accepted enough for the average person to use it to buy groceries, gas, a movie ticket, or a cup of coffee. It will take another kind of model to bridge the gap between the current worldwide monetary dictatorship to a world of financial freedom and privacy.

Bitcoin Is The First Decentralized Digital Currency

One of the latest developments in digital currencies, Bitcoin, has solved the centralization problem. It is a very new development, but it has been gaining ground and may be sufficient to make central banks irrelevant to every day life and thus free mankind from the economic bondage that most of the world has been under for at least the last century.

How Bitcoin Works As The New Best Financial Privacy Alternative

Bitcoin offers a verifiable store of value while maintaining a decentralized structure. It operates peer to peer, meaning there is no centralized authority to issue or verify Bitcoins.

Free, open source software allows users to anonymously and securely generate their own Bitcoins and transfer any amount of Bitcoins anonymously and securely. The software specifically limits inflation and, because it is open source, anyone can audit it.

Rather than discuss the details of how Bitcoin works, I would rather focus on something that hasn't been fully developed elsewhere. There are several economic and legal benefits and risks to any person who decides to use Bitcoin. I think, ultimately, the benefits far outweigh the risks. If Bitcoin is not the answer, hopefully a similar successor will eventually succeed in securing our financial privacy and thus our financial freedom.

The Biggest Risk To Bitcoin

The biggest risk is the point at which Bitcoin users enter or exit the central bank economy from the Bitcoin economy. This is a risk because this is the point at which regulation by government is most likely to be created, most likely to be enforced, and most likely to have some effect. This would probably have the largest effect because many people are deterred from an activity if they would be breaking a law. If enough people were deterred, Bitcoin would be spread to fewer users. Without a sufficient user base, the success of Bitcoin is limited.

Another reason why regulation at the point of entry or exit from the national currency economy might be effective is due to the enhanced visibility of transactions at that point. Once transactions are conducted within the Bitcoin economy, they are very difficult to detect, audit, subpoena, and control.

So far there have been no real efforts to regulate Bitcoin. People can already exchange Dollars, and other national currencies for Bitcoins. The risk is currently very low that anyone who engages in the business of exchanging national currencies for Bitcoins within jurisdiction of US federal law will be subject to regulation as a Money Service Business. There are many other alternate currencies that circulate regularly throughout the US with no such regulation.

Disney is not listed as a registered Money Service Business for selling Disney Dollars. Washington D.C. area businesses trade in a local currency called Potomacs to support local businesses, but nobody is registered as an MSB to exchange those. Even virtual currencies like those used in World of Warcraft or Second Life, which regularly are exchanged for national currencies, have never given rise to registration requirements. But, none of those currencies ever posed a threat to the power of the money printing press that central banks now enjoy.

Even if at some future time, government decides to force Bitcoin exchangers to register, there will likely be many legal ways to avoid having to register as a Money Service Business when exchanging Bitcoins for a national currency.

Bitcoin Benefits

Here are some of the major benefits of Bitcoin that make it capable of replacing national currencies in many transactions and providing true financial privacy.

Open Source – This means that anyone can look at the source code and see what the program is doing to make sure that it is doing what the creators say it is doing. This is like Dr. Paul's bill to audit the Fed on steroids.

Strong Encryption – Bitcoin uses stronger encryption than the world wide banking system so it is much safer from identity thieves, hackers, and other kinds of fraud or physical theft than banks.

Free – Anyone can get a Bitcoin account, or as many Bitcoin accounts as they want, absolutely free. Plus, transactions are absolutely free. This is a huge advantage over PayPal, credit cards, bank transfers and even most other digital currencies like GoldMoney, Pecunix and WebMoney.

Easy – It is an extremely easy system to use. If you can use email, you can use Bitcoin.

P2P – Each transaction is made directly with the other person. There is no third party like a bank that you must rely on for the transaction or that even knows about the transaction. Third parties like Paypal and banks will interfere with transactions between two consenting parties because of banking regulation.

Easily Exchanged For National Currencies – There are already many people around the world that will exchange cash for Bitcoins. Many will exchange in person, through the mail or in many other ways. You can even get an anonymous credit card and load it with cash using Bitcoin payments.

Some Already Accepting Bitcoins – There are many merchants and service providers around the world already accepting Bitcoins. Simple solutions already exist for merchants to integrate Bitcoin into daily transactions so it is likely that many more will do so. HowToVanish.com accepts them and I accept them in exchange for legal services.

Unlikely To Be Regulated – Bitcoins might be treated as an imaginary currency, more like a novelty currency like Disney Dollars, Chuck E. Cheese Tokens, Linden Dollars, Monopoly money or Potomacs. Bitcoins don't resemble any US minted currency so they aren't likely to violate laws like Liberty Dollars. Alan Greenspan is also quoted as cautioning against regulating private digital currencies in the September 8, 1997 edition of "Forbes Magazine".

Impossible For Authoritarian Governments To Control – Because Bitcoin is a simple, open-source program, capable of being encrypted, and accessible through proxy servers, it will exist anywhere the internet can exist.

If an authoritarian government like Cuba or China made it illegal for citizens to access or use, the account of every citizen would still exist unharmed and be accessible outside of that country. It would also be practically impossible to enforce such a ban because, like music file sharing, it would be almost impossible to detect and prosecute.

Impossible To Audit – Much like cash, you will still need to pay taxes on all income, etc. earned in Bitcoins, but there will be no way for anyone to verify what you have claimed because accounts and transactions can be completely anonymous.

Privacy – Encryption, anonymization, and world wide access means that Bitcoin does what the law does not do: protect financial privacy.

Capable Of Off-Line Payment – If a transaction needs to occur off-line, an account for the amount to be transferred can be set up and the entire account number and password can be given to the person rather than an electronic transfer.

Micro Transactions – Because each transaction is free and extremely easy, it will be a vehicle for transactions in very small amounts and micropayments worth fractions of a cent.

Convenient Apps – Smartphone apps could make use of Bitcoins in every day transactions extremely easy. Bitcoins could be sent by text message, email, or through a smartphone app that will generate a barcode and read a barcode. The cost to a major corporation like Starbucks to implement is almost zero. The cost to a Girl Scout to use when selling cookies is almost zero.

Almost No Inflation Risk – Bitcoin is a fiat currency. Unlike the Federal Reserve, the limit of Bitcoins is hard coded into the software at 21 million. If any programmer were to try to increase that number and inflate the supply, she would have to convince a majority of other users to accept that inflated supply before it became effective.

Diffuse Inflation Risk – Even though inflation is extremely unlikely, assuming for the sake of argument that it happened, the benefits would be spread out equally among the entire network of Bitcoin generators. And, anyone with a computer can generate Bitcoins so theft by inflation would be greatly diminished.

Generate Your Own Bitcoins – If you want to, you can let the Bitcoin program run in the background on your own computer and be compensated in Bitcoins for providing computing power to the network.

No Central Organization – Decentralization is what makes Bitcoin different from all digital currency predecessors. It is this main difference that makes it capable of competing with national currencies and capable of ending the Fed. Bitcoin has no organization, no central server, and nothing to attack.

You can shut down thousands of individual computers where the program is installed but it will still continue. If someone has their computer, or even their account compromised, they can download it again for free, and access any other accounts that they have that weren't compromised.

Even though a centralized Napster was shut down, its decentralized peer to peer file sharing successors have been more successful because of their decentralized natures. They have had a multi-billion dollar effect. Bitcoin is comparable to the successors to Napster and will have a similar effect.

World Class Cryptography – This is the second element that makes Bitcoin such an important revolution in money. The program to create, authenticate, prevent double spending, prevent counterfeiting and protect the Bitcoin network is being developed in an open source format by many of the world's top cryptographers.

Legally Conduct Hawala Transactions – The Bitcoin network is a worldwide hawala network and anyone who has an account will have access to it. There are now fewer cultural or geographic boundaries to hawala transactions.

Money Supply Mimics Gold – The creation of the supply of Bitcoins mimics the discovery and supply of gold as money throughout history.

No Chargebacks – Credit cards and Paypal often charge back purchases, taking money from your account without notice or explanation. This cannot happen with Bitcoin.

Free Market Solutions – Many of the risks that arise from using Bitcoin are likely to be solved by a world wide free market of users. For example, there is some risk that when you pay someone for goods or services, they will take the money, claim that they weren't paid, and run away into oblivion.

This kind of fraud is easily prevented by using a trusted escrow that will undoubtedly arise in the marketplace. A free market in escrow companies will likely charge less than the monopolistic rates of 2-3% or more that PayPal or a credit card will charge. The benefits of segregating transaction verification from the authorization to use the monetary unit should be apparent.

Bitcoin Risks

Here are a few of the risks to consider.

New – Bitcoin is still very new. There may be bugs that are discovered in the software or something else that goes horribly wrong. It is probably very risky to store much value in Bitcoins for the near future. At the same time, like most high risk investments, if Bitcoin takes off, value stored in terms of Bitcoins could radically appreciate in value.

Not Widely Adopted – Even if there are no bugs and if Bitcoin continues to exist for a long time, if Bitcoin is not widely adopted it will not be very liquid. This will limit its use for buying groceries, buying gas, paying bills, paying rent, or any other everyday transaction. The less accepted the currency is, the more you will have to rely on the central bank controlled monetary system. GoldMoney and many other digital currencies have similarly failed to gain a sufficient user base to replace national currencies for most every-day transactions.

It May Become Illegal For Someone To Use It – Prior digital currencies and applications like Napster were doomed to be regulated as soon as they became wide spread. If Bitcoin becomes widely adopted, there is a chance that legislators or law enforcement will target users.

Regulators may attempt to require registration of people exchanging Bitcoins for national currency or even force Bitcoin users to track and report their transactions. An outright ban on its use may even be possible. Even though possible, I think attempts to regulate and prosecute people under these laws will be as effective as the copyright prosecution of people who shared music. Grandmothers and grade-schoolers will be prosecuted while there will be almost no deterring effect on the public.

Fiat Currency – Bitcoins are created from work, offering computer power, but they are still a fiat currency. It is fiat not because some government has declared that it has value, but because a Bitcoin does not have any intrinsic value and its value is unrelated to the value of any physical quantity. The price of a Bitcoin is still based on faith that someone else will accept it as payment and so could become worthless.

Transactions Are Final – If a mistake is made in a transaction, if you accidentally send too much money, if you mis-type a decimal place, there are no ways to stop, cancel or refund the money without a separate transaction. Users bear that risk.

Trust – Since there is no third-party audit trail, users will have to trust that the other party will recognize a transaction. It will be almost impossible to get money back from unscrupulous fraudsters that will receive funds, not perform their obligations under the contract, and claim that they never received any funds.

Subject To All US Taxes – There is no income tax benefit to earning income in Bitcoins, rather than US dollars. Since there is an active market trading them for US dollars, there will probably be income tax liability generated for Bitcoin income, and other taxes.

Banking Industry Enemies – The banking industry was able to siphon off billions of dollars from tax payers without much of a peep from the public. This same behemoth is one of the principal competitors of Bitcoin.

This competitor has deep pockets and a lot of the public influence. I do not underestimate their ability to crush good ideas in the short term.

Could Be Regulated – Bitcoins, transactions in Bitcoins, or simply entering or exiting the Bitcoin economy is likely to be officially regulated in some way. This has been the principal weapon that the banking industry has used to decimate competitors. I expect there to be some attempt to regulate or control Bitcoins, against the advice of Alan Greenspan, if they become widely used.

Inflation/Deflation – Bitcoins are still in an inflationary state, but once they reach their maximum of 21 million they will be in deflation.

Although Bitcoins are easily divisible to a very small fraction, it is unclear whether the ability to make small payments will continue without major changes.

Very Small Bitcoin Economy – The entire Bitcoin economy is currently slightly more than \$1 million. That is extremely tiny and so it may be subject to severe manipulation by deep pockets.

Stigma – Many people with dictatorial tendencies will repeat the epithet that only criminals would need the privacy of Bitcoin. Many honest people might even be fooled by the rhetoric. If enough people are fooled, the public disfavor could prevent its wide spread use and prevent the effectiveness of Bitcoin.

Conclusion

Financial privacy as a fundamental freedom is impossible when a central bank dictates the value of the money in your pocket and forces you to disclose information whenever you transact in the economy. Bitcoin is in its infancy, but offers the first real chance of providing financial privacy and freedom to a large group of people. Investing in Bitcoin is a risky financial endeavor, but it will become less risky if more people sign up for a free Bitcoin account, start accepting

Bitcoins in exchange for their own labor, services, merchandise and other things. Some may even offer a discount for payment in Bitcoins. Asking to pay with Bitcoins may also help stimulate Bitcoin growth. The signers of the Declaration of Independence risked their entire fortunes and their lives to favor freedom over authoritarianism, I am willing to risk a few dollars. Feel free to share your thoughts or experiences using Bitcoins in the comments.

How To Use the Limited Liability Company As A Privacy Curtain

A large part of a magician's trickery is to distract and draw attention away from what is actually happening to make a rabbit or a coin vanish. A part of vanishing yourself is to draw attention of unauthorized persons away from the true owner of assets and other private information. Although the link between you and your privacy may eventually be made by a persistent Pinkerton, the extra level of work will deter many from pursuing further. One way to do this is to do business and hold assets under the name of an LLC.

What is an LLC?

An LLC, a limited liability company, is a now common business entity like a corporation or partnership. It allows its owners to own assets and conduct business under the name of the LLC rather than the name of the individual. The requirements to form an LLC vary by the state of the LLC and there are often some costs to setting up and maintaining an LLC.

Each state will also have different formalities required to maintain the status of a separate legal entity while using the LLC. You will need to consult with your attorney upon formation of an LLC to make sure that all of the financial and other obligations are properly complied with, depending on the state of LLC business. The advantages in privacy and even legal protection may greatly outweigh the costs and is one of the reasons why the LLC form of business has become so popular in recent years.

How is an LLC Beneficial

If the car you drive is in the name of your LLC, you have the prestige of driving a company car. Your friends will think you are a high roller and very important in your company, which you are. However, there are more practical and important benefits. One of the more obvious ways that an LLC protects privacy is that when purchasing an asset, such as a car, or conducting other activities, the personal information of the individual is under less scrutiny than the LLC information

Business privacy and company privacy are far less at risk than personal privacy and personal financial privacy. Business privacy and company privacy is important to protect against corporate espionage, something hardly likely to occur unless the business owns a trade secret worth stealing. Thus, the fewer times that your personal information are entered into some database somewhere, the more control over that information you have and thus can avoid information leakage.

There may even be some direct benefit in avoiding legal proceedings in some states where you have an LLC. An LLC should never be used to avoid a responsibility or to to perpetrate fraud.

Helpful Hint

There is one suggestion to improve both privacy and limit unnecessary exposure to liability. I, along with many, would recommend that you do not put all of your major assets into one LLC business if possible.

This is because if the LLC becomes liable for some amount of money, all of the assets of the LLC are the first to be subject to satisfaction of that obligation. Thus, if all of your major assets are in one LLC, your major assets may be used to satisfy an obligation of that LLC. In contrast, if only one major asset is in each LLC, then your major assets in separate, properly operating LLCs will not be used to satisfy liabilities that arise under another LLC business. There is a phrase relating to eggs and baskets that some may be thinking of, but since Easter is a long way off, I will refrain.

Conclusion

The legal system provides many ways to protect individuals from the invasions of personal privacy and personal liability. The LLC is one of those ways. Some may not realize that they could benefit if they form an LLC to help add an extra level of privacy and security to their lives. Depending on the state of LLC, the advantages may be significant. You will need to find an attorney to help you form an LLC.

How To Keep Your Assets Hidden In Plain Sight

Sorry David Copperfield. No matter how good a magician you are, there are some assets that you can't make vanish, and it has nothing to do with genetics. I'm talking about assets that have your name written all over them in the public record.

It is hard to put real estate, vehicles, and other attention grabbing assets into a private safe somewhere. Even if you did, jealous ex boyfriends, business competitors, and shysters can still look you up and see what you have stashed away.

The reason why your assets can make you so vulnerable is because the law requires that certain records be made available to the public. That includes some records with very revealing information about you and your stuff. Its a lot like forcing you to go out in public with your fly open. Many of the websites that publish personal information, like Intelius and Lexis-Nexis, get a lot of their information from these public records. To make it harder for the curious and nefarious to tap juicy assets for personal information, you have to know where you are vulnerable.

The practice guide for California attorneys practicing debt collection has a great list of places to look for personal information in public places to help their clients get a piece of assets from debtors. Those same sources, and one or two others, can be used by anyone for less legitimate purposes. There is some variation by state on who can request certain records and how to do it, but these places are a great start to see how badly you need to keep your assets hidden in plain sight.

Phone Directories

Phone directories are the oldest trick in the book. Just about everyone, everywhere has a phone. A number can be a way to contact you even if you don't want to be contacted. Phone numbers are also a great way to narrow down searches for other assets based on the geographic location of your area code, making the search for your other assets cheaper and easier. In some cases, your phone number can lead right to your front door.

County Assessor

The county assessor keeps track of the value of real estate and some personal property for tax reasons. This is a good way to find the value of any of these kinds of properties. In many cases, the assessor will have ownership information, including the address of the property and a mailing address where the tax bill is sent. If you pay any property tax, some of your information shows up in these records.

County Recorder

The recorder keeps records of all documents that are recorded. This includes real estate transactions, birth certificates, marriage records, death records, and a lot of other documents. Your real estate and an outline of your most important dates will show up in the county recorders office.

County Clerk

Court records, both civil and criminal, are public. If you (or your property) were involved in court proceedings, your information is out there for anyone to see unless you have taken steps to cover it.

Probate Index

Large assets transferred at death and who they are transferred to are all kept in the probate court records. If you or someone in your family has received major assets this way, the whole world can know.

Secretary of State

In most states, the Secretary of State will have a list of all of the business entities formed and who their owners, principal directors or officers, and registered agent are. If you act in any one of those capacities, your name is going to be easy to find. If you own any assets in the name of those business entities, they will easily be traced back to you.

State/County/City Permits and Licenses

Most states have a central location where alcohol permits, concealed weapons permits, building permits, and other business permits and licenses are made public record. If you have any of those kinds of permits, your information is out there for all to see.

DMV

Car ownership can be discovered through a request to the DMV. Often, when there is a car loan outstanding, the ownership information will also reveal a bank where you might have other accounts. A 2 for 1 deal.

Google

A simple Google search can turn up a lot of things that you might have been involved in. Did you act in a play in a community theater? If they post that info in the internet, it can lead right to you. So can coaching a little league team, or anything else you might do. Even Google Street View can confirm that you live in a certain place or drive a certain

car. I have successfully used Google Street View to investigate opposing parties in litigation.

Your Website

You may have a website of your own. That website might have information on it that would lead a clever investigator right to your doorstep. Even if you don't post your address on your site, the ownership information can be looked up on whois.com. If you registered under your own name and address, boom, there you are.

Social Networking

If you post it, they will come. Mark Zuckerberg found out the hard way how dangerous it can be to have some personal information available to the public. Facebook and other social networking sites are a gold mine for information about your assets. There are usually ways to make profiles private, but those settings have been known to change overnight with no warning, and their privacy is easy to get around.

People have been known to make fake profiles of old friends of a target to connect with an otherwise private profile and get the juicy details of their life. Even if you don't reveal any information on purpose, a loose lipped friend may let something slip, the profiles of the people in your network can reveal your location, even the pictures themselves can have GPS coordinates embedded into the code of the picture, which have been used to track people right to their living room.

Shareholder Lists

If you own stock in your own name, it may be possible for another shareholder to get access to the shareholder list of the company and find you. Sometimes, those lists are sold to others. Once a list like that is sold, who knows where the information will end up.

Conclusion

Almost everyone has information in one or more of these public places. You know you do too, don't lie. If so, your assets are hanging out for all to see. Go ahead and look yourself up in these places to get an idea of how private your assets really are. There are ways to remove almost every one of your major assets from those public records.

The book "*How To Vanish*" will show you how to do everything you can legally do to remove that information. In future posts, and in a few past posts, I go over specific instructions to remove your personal information from every single one of these sources, without having to sell your assets on the street. Sorry David Blain. No matter how good a magician you are, there are some assets that