

"How to Change Your Identity"

By Jim and Susan Petersen

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Revision: 1-07

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Code: 8203f

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Update 2007 - The New “Real ID” Act

In May of 2008 the new Real ID Act takes effect. If enacted, it will make it a bit more difficult to obtain any form of official identity document with anything but genuine documents.

Under the new rules anyone applying for a drivers license will be required to furnish several different forms of identification. Each document must be verified with the issuing agency.

In addition, all documents along with a facial photograph of the applicant will be digitally stored in permanent searchable databases that will merge the databases of all 50 states into a single national database.

Foreign residents who have legal visas will be issued special new licenses that will expire when their visas expire. If they are in the US illegally or their visas have already expired their application will be refused.

The result of this restriction is plain to see. Soon our roads will be full of unlicensed foreign drivers. And remember, no license also means no insurance – hope I don’t bump into one of these cars!

The new law is scheduled to take effect on May 11 of 2008. But there are many problems with this scheme. First, the cost of all these new computers systems and data transmission services are to be born by the individual states. Most states are in horrible financial shape with little or no money to spend on such an extravagant expenditure. The total cost has been pegged at around \$11 billion. Congress has offered a paltry \$100 million.

Americans fear their government and with good reason. So this new law attempts to strike a compromise. It allows the federal government to set the standards for an ID card, and yet leaves the issuing authority with the individual states.

Opposition to this new system is widespread. Over 600 groups are working to have it repealed or delayed. Others, including some in Congress are seeking to have it’s implementation delayed until May 2010 or even later.

Under Real ID you’ll have to obtain your new federally standardized drivers license from a special regional center equipped with the necessary computer equipment. This will cause hardships for many who will be forced to travel great distances. (Since you won’t be able to obtain federal benefits without this new drivers license, seniors on social security will all be forced to appear in person to prove their identity if they wish to continue receiving their checks.)

The technological challenges alone will prove daunting. It's highly doubtful that all the systems will be up and running smoothly by the May 2008 deadline. That's why so many groups are pushing for more time.

A number of states are openly calling for as repeal of the entire law. Groups from the far left such as the ACLU have joined forces with right wing groups to counter this scheme due to it's privacy compromises.

If the act isn't repealed or modified, you can expect the May 2008 roll-out to be a complete disaster. The online systems needed for the required verifications won't be up and running. Will the verifications be made by mail instead? How long will that take? What will the new fees look like? Will it cost \$100 or more to get a new license?

I expect a last minute delay will be passed by the Congress.

This new system is frightening in it's implications. Other ID documents will become almost worthless as the drivers license will become the single most important document. You will not be able to fly commercially, apply for government benefits, enter a national park or even walk into a federal building without your federally approved ID.

Everywhere you go they will demand your new ID. Through the machine readable facility of the new ID card the federal government will be able to track your every move, your every transaction. Welcome to Big Brothers 100% surveillance society!

If you want to create a new identity - NOW IS THE TIME! If you wait until after May 2008, you can expect a much more difficult and time consuming application process.

You can expect an online social security number verification will be performed also.

In the past each state stored it's own drivers license data, under Real ID all 50 states will have their databases merged into one massive single database. What file format will this new system use? What transmission protocols will be used? None of this has been determined yet.

The plan is for the entire system to be completed and everyone in the country to have a federally approved drivers license before May 11, 2013 (five years). It's highly unlikely that this goal will be achieved on time.

Online systems for verifying birth certificates don't exist and won't for some years ahead. Only the social security number will be verifiable and with all the bogus numbers in the system now, the value of such a verification is questionable.

How will all this personal information be used? Will it be sold off to commercial firms? How will the government use it? How will the information be protected from hackers and identity thieves?

Homeland Security will release the new ID standards sometime this summer. This will include the new biometric standard (probably a fingerprint system) and other details on the new ID document requirements. We'll post the details on our site as soon as we receive them.

We'll also keep tabs on the efforts to have the Real ID law either repealed or delayed.

Drivers License Applications

This chart is based on information compiled in March of 2006.

State	Check Resident	Legal	Online SSN Verify
Montana	No		No
Alaska	No		No
Arkansas	No		No
Connecticut	No		No
Kansas	No		No
Delaware	No		No
Louisiana	No		No
Maryland	No		No
Michigan	No		No
Oregon	No		No
Wisconsin	No		No
Hawaii	No		Yes
Maine	No		Yes
Nebraska	No		Yes
New Mexico	No		Yes
North Carolina	No		Yes
Utah	No		Yes
Vermont	Yes		No
Washington	No		Yes
Massachusetts	No		Yes
Minnesota	No		Yes
New Jersey	No		Yes
North Dakota	No		Yes
Oklahoma	Yes		No
Texas	No		Yes
Illinois	No		Yes

Most Difficult States to Obtain a Drivers License

Alabama	Yes	Yes
Arizona	Yes	Yes
Colorado	Yes	Yes
District of Columbia	Yes	Yes
Florida	Yes	Yes
Georgia	Yes	Yes
Idaho	Yes	Yes
Kentucky	Yes	Yes
Missouri	Yes	Yes
Nevada	Yes	Yes
New Hampshire	Yes	Yes
New York	Yes	Yes
Ohio	Yes	Yes
Pennsylvania	Yes	Yes
South Dakota	Yes	Yes
Virginia	Yes	Yes
Wyoming	Yes	Yes

Chapter 1

2007 Update - Recent ID Developments

The federal government is busy trying to standardize the blizzard of different birth certificate and drivers license formats. Buried deep in the 2005 intelligence bill are some provisions anyone concerned with privacy and individual liberty should be aware of.

First the feds are working to develop a standard for a fraud-resistant birth certificate. The details are yet to be determined but you can expect some sort of machine readable bar code.

Other federal committees are developing machine readable encoded data standards for all drivers licenses. After some period (currently proposed – the end of 2006) the federal government will no longer accept drivers licenses that don't meet the new standard. In the past this requirement didn't mean much except to those who would be applying for some sort of federal assistance like welfare or ADC.

But since you now need an acceptable ID to get on a plane, this new legislation becomes much more important. While states will continue to issue drivers licenses, if a state fails to add the computer readable data to their licenses, their holders won't be able to fly or apply for any kind of federal benefits. This places extreme pressure on the states to comply and comply quickly. This is one time you don't want to be left behind.

While the pressure is great, the details on the encoding standard are still being worked out. They'll probably want to avoid magnetic strips as they can be easily changed and also easily erased (either by mistake or on purpose).

No doubt the information will be encrypted using some very strong algorithm which will make forging the data very difficult. We'll have to wait and see what they come up with.

The new rules forces the states to stop putting social security numbers on their drivers licenses. This comes as no surprise given the explosive increase in identity theft (you should never carry anything in your wallet or purse that lists your social security number). But the problem now is – what number are they going to use in the new federal databases?

If we ever get a universal health care program in this country (Don't hold your breath!), we will all be issued a health ID card with a health ID number that will be used to track our medical care but will at the same time become a new national ID number the feds will use to track our every move.

Exactly what data will be included on our new drivers licenses?
How and when will it be updated? How will that data be used?
How will it be used in government databases (the big question)?
The departments of transportation and homeland security will be calling the shots on these key issues.

The department of health and human services will draft the rules on the new standardized fraud-resistant birth certificate.

According to recent surveys the public is happy with making ID documents more fraud-resistant. But when it comes to making those same licenses machine readable under standards created by government, public support turns to scorn.

Privacy advocates are howling as they predict these changes will vaporize what little is left of our personal privacy. They also see them as part of an ever tightening web of totalitarian control all done in the name of "preventing terrorism".

All but one of the 19 terrorists that were involved in the 9/11 attack had legal drivers licenses. These new birth certificate and driver license rules wouldn't have prevented any of them from getting the drivers licenses they used to board their planes. So why are we going through all this? Good question.

Fact is, none of these rules will prevent someone from creating an entirely new identity. It just makes the ID documents themselves more difficult to forge.

Some privacy and freedom advocates have remarked that these new rules move us from a state-based ID system into the realm of a federally-controlled system with a new national ID.

As usual a wide range of organizations are opposing these new changes. Once again we have some rather strange combinations of groups at play here. It should come as no great surprise that the ACLU is involved but did you ever see them partnered with the "American Conservative Union" and the "Gun Owners of America"?

Other Recent Changes

- Banks now have access to a list published by the Social Security Administration that includes the social security numbers that have been “retired”. This makes it very difficult to use such a number to open an interest-bearing bank account. In order to come up with a temporary usable social security number you’ll have to be sure it’s not retired (Check the social security death index – if it’s not listed – it’s probably safe) AND you’ll have to be sure the middle two digits are right for the time of issue. The first three digits must also be the correct ones for the area you claim to have lived in when you started working.

- The credit bureaus also subscribe to the lists of retired SSA numbers so if you apply for credit using one of these numbers, you can expect problems.

- States, counties, cities and the feds are creating reciprocal data sharing agreements very quickly these days. Those who are behind in their child support payments or have outstanding DUIs may find that the law has lengthened it’s arms. Just because you’re in another distant state doesn’t mean they can’t find you.

- When a government database contains negative information on you (whether or not it’s true), the burden of proof which used to be on the government – they had to prove you were guilty. Now the tables have been turned. If the database says you are guilty – you stay guilty until you can prove that you are innocent. This is the single most troubling aspect of centralized government databases. One small mistake can ruin your entire life. And just you try to correct that data. It will take an act of congress to set things right!

- If you live in an urban location, it may prove easier to obtain a new drivers license if you go through the cost and trouble of taking a driver’s school. They will run you through some of the paperwork and you will look much more reasonable, even if you are over age 35 if you live in a big city where many people use mass transit.

- If you have a very good friend who trusts you entirely, you can quickly rebuild your credit in your new name by having them obtain an American Express credit card and then apply for an additional card under their account but in your new name and social security number. You get a prestigious credit card (a very solid piece of ID) without a lot of questions. Then as you use it you build up a new credit record under your new social security number.

You might be able to pull this trick with other bank cards but policies vary from bank to bank so check things out before you jump. Also check to be sure they report added cards to the credit bureaus just like AMEX.

- As the feds move us toward a national ID system, they've thrown a bone to the privacy and freedom advocates by specifically prohibiting the creation of national standards for both birth certificates and drivers' licenses.

- If you attempt to obtain an official copy of a real birth certificate you may find it more difficult to obtain certified copies. Some areas are now freely issuing non-certified copies but restricting the more official certified copies to those who can prove a legal need. (One lady got an unofficial uncertified copy and just stamped "certified" on it in purple ink!)

- The Social Security Administrations "High Group List" is listed (at this writing) on the SSA's web site. Use the search function to find it as the exact page it's on may move from time to time.

- The Social Security Admin apparently now verifies only those birth certificates of those who apply for new numbers under the age of 17.

- A school ID can come in quite useful these days. Just be sure you include the following information: the name of the school, your full name, your age (or birth date), your student ID number, your year of graduation and your photo. Of course you can add some other info like homeroom number or school address.

- I've heard that the social security offices in the state capitals are somewhat easier to deal with than the local offices. Early summer is the best time as that's when teenagers start their new jobs.

- Never mail out more than two or three social security number applications to the social security office from one address. They track addresses and will tag yours as suspicious if they get too much mail from it.

- Recently some colleges have begun to destroy their archived educational records that are over 15 or 20 years old. Cuts in federal funding have made this necessary.

- Over 40,000 people have used the social security number on the fake social security cards that used to come in wallets sold during the 60s through the 80s.

Whatever you do don't use this number – 078-05-1120 unless you want some immediate attention.

- You can use a non-existent mailing address such as an undeveloped lot or some old abandoned building. Just file a forward order and have your mail forwarded to your mail drop. In this way you have an untraceable home address that can't be easily traced. You'll have to renew your forwarding order each year to keep it in effect for over one year.

- Changed your identity but lost your educational credentials in the process? This is a common problem but there is some good news on this front. It's easier today to get a new degree than ever before. You can take college courses online at your own pace. You can take challenge exams for credit rather than attend time-consuming classroom classes. You can now get a great deal of credit for your life experiences. You can also approach a college professor and ask to take the final exam for credit. Many instructors will allow such a deal if you can convince them that you have the background to justify the special treatment. Sadly you'll still get stuck paying for the course but you'll get your degree much more quickly. Many colleges have "advanced placement" policies that allow you to take a series of exams that will accelerate your educational progress. Independent study is yet another way you might get course requirements out of the way more quickly.

- The New Jersey drivers license used to be the most widely used template but now Maine is offering serious competition. The Maine DL is a rather simple affair with few tamper-resistant features.

- Business banking accounts that are non-interest bearing opened up in rural branch banks are the easiest to open and operate. The smaller the bank the better. If you can come up with some convincing papers that indicate that you've recently put together a new business venture – you're in business. If you have a large check with you to deposit in your new account – that will help grease the wheels and impress your banker. If you show up around 9:50 am or around 11:50 (just before morning coffee break or just before lunch) you may find your banker has other things on their minds and won't be quite so careful with your paperwork. If you're picked a bank you'd like to do business with, if you have the time wait until they advertise for new accounts. Chances are they will be processing a ton of new accounts and yours will get lost in the rush.

- It's much easier to open accounts and deal with online banks. Many of these banks have become more respected than in the past. Everything can be done online. The requirements are the same but you won't have to put up with a questioning banker.

- Paypal is not a bank but instead is an online third party credit card processor for those who have web sites that sell stuff. But anyone can easily open an account, put in money, get a very low fee debit card (Visa) and use it just like a credit card. If you don't choose the money market interest option, they won't even ask your social security number. One other great benefit here is that most of the objects for sale on eBay can be paid for through Paypal. It's a very attractive alternative to a more restrictive formal bank account.

- If you vanish for seven years unless someone goes to court and files, no one will declare you legally dead. But, if you owe the state money and have left behind any debts, the state may declare you dead in an effort to grab your stuff.

- The drivers license once the exclusive domain of the states, is now being federalized. This is the first step on the road to a national driver's license.

- By linking together the state databases, they're creating a national birth and death certificate database. This will greatly accelerate cross-referencing of death and birth records. (Finally, the old Paper Trip approach to identity changing is going to die!)

- One provision under serious consideration in Washington would have the Homeland Security Admin issue unique new permanent identifying numbers. When a birth certificate is "registered" with Homeland Security, the number would be assigned and would remain with the individual until well after death.

- Biometrics will be part of this new federally-linked driver's license. It's not yet clear whether they will go with a thumbprint, an iris scan, a palm scan or face recognition. The choice will be made soon. IBM has been working feverishly on the thumbprint approach. The new driver's licenses will contain a programmable chip that will store the fingerprint and a whole lot more.

- The master plan will allow private bankers and other private businesses to program your license so you can use it as a debit or credit card, an ATM card, medical ID card and air travel security pass.

- The new driver's license could be suspended or cancelled by simply making an entry in a federal database. Anyone with a unauthorized card would find it very hard to survive – even with the assistance of friends.

- The new driver's license will be sold in two ways. First the public will be told that this new card will eliminate illegal aliens, unlawful travel, deadbeat dads who don't pay child support, identity theft and underage drinking. Then they will add many convenience features that will lure people in. Of course, obtaining and using the new license will be strictly voluntary. Later when millions have accepted their new license, their use will become mandatory.

- Birth certificates are becoming harder to obtain in Connecticut, New Mexico, Iowa, Hawaii and Puerto Rico.

- If you fear these new developments, now may be the time to renew your existing driver's license and maybe also your passport. In this way you can avoid the new application standards for a few more years. Renew your DL for as long as possible under your state's rules.

- If you have an arrest or conviction in your distant past – it may come back to haunt you soon. Part of this new drivers license system will fund the linking of a wide range of databases that contain sensitive personal information. This includes police, prison and court records that could cause you problems in the future. One part of Big Brother's plans includes placing anyone who has been involved in a violent act (that includes domestic violence) on the "No Fly" list. These individuals would be barred from ever boarding an airplane anywhere in the world forever! Some are attempting to have their old criminal records cleaned up. Imagine some cop pulling you over for running a stop sign and having your entire life's history right there in front of them on their handheld computer! That's where we are headed!

- In Australia the government attempted to push through a comprehensive national ID system. It took a tremendous amount of effort but after two years of demonstrations and strikes, the government suddenly discovered that the proposed system contained a fatal error and quickly abandoned the whole thing.

The Bottom Line

The Washington insiders who run the federal government would have us all carrying national ID cards that would have to be produced upon demand. Armed checkpoints would be placed all over town. We'd end up standing in long lines going through detailed checks every time we attempted to go to a mall, a movie, a bookstore or even the corner barber shop.

Of course, the political insiders who design this terrible system would very carefully exempt themselves in subtle ways.

Fortunately that level of personal monitoring is unacceptable to most Americans which keeps their nefarious plans in check.

But should the terrorists hit us again – all bets are off. We might very well awaken some morning to ourselves living in a totally monitored high-tech police state – thanks to Osama bin Laden.

Now is the time to protest these developments and crush this evolving police state before it becomes a fact of life. Write your representatives today and let them know exactly where you stand.

Post 9/11 Update

Before 9/11 Immigrant identification cards issued by the US State Department couldn't be verified online - except by the INS at border crossings. The INS verification process couldn't be performed online which meant that any immigrant could wander into a DMV almost anywhere in the country and easily obtain a new drivers license. The clerk was forced to fly blind.

And since high-quality immigrant identification cards are widely available on the black market in any large metropolitan area, immigrants could obtain drivers licenses quite freely.

In addition, many states had a glaring loophole that the 9/11 terrorists used in the state of Virginia. Under the old rules you could "prove" your identity by simply producing a signed statement from a licensed resident that verified your identity. This loophole is now history.

The good news here is that most of the new restrictions being discussed are aimed squarely at illegal foreign immigrants. The state department has now been funded to come up with an online system for instantly verifying immigrant documents.

In addition, many states are now limiting immigrant driver's licenses to a term of only one year. Also, the license they issue to immigrants will be in a different format and color than the license American citizens are issued.

This way the immigrant must appear annually and submit to a mandatory immigration status review or lose their license. In the past once an immigrant gained entrance into our society through a student or work visa, they could, with impunity drop out of school, ignore our immigration laws and remain in the US indefinitely. No more.

In some states immigrants may have to wait several weeks or longer and have their licenses mailed to their home address. This would allow time to verify their immigration status with the INS and also help the INS keep track of their precise whereabouts - a task that went largely ignored until now.

The INS identity cards themselves (which resemble driver's licenses) are being altered also. New anti-forgery features are being added. Though this seemed like a good idea at first it's backfired a bit. Now there are many different kinds of identity cards in circulation.

While the newer cards are indeed more difficult to forge, this change has created a great deal of confusion in the minds of those who must screen them.

When you stop to think about it - our driver's license situation is rather unique. Most countries have all their drivers licenses issued from a single centralized federal authority. In the US our drivers licenses are issued by the individual states and each state continues to have it's own issuing standards.

And yet the document itself is, under law, accepted nationwide. Once you've managed to obtain a single drivers license in one state - you're in - as you can very easily exchange it for another license anywhere in the country.

Though there are federal laws and rules in the works that will tighten application requirements somewhat, there still appears to be little chance that the federal government will impose strict national application standards anytime soon.

Many states are moving toward a points system that would assign point values to various identity documents. Should you have a verifiable drivers license from another state, that would equal 100 points which means you would get your new license no-questions-asked.

A birth certificate might earn you fifty points, a library card another 25, an ATM card another 20, and a signed apartment lease might be good for another 10. If the hurdle is put at 80 points, you simple assemble the required documents and you're home free.

In some ways this system would actually make the application process easier to manage. It would reduce the previous confusion and make the application process much more predictable.

Actually this point system is much better than the old more intuitive system where the clerk went with their "gut feelings". Now if you have the right documents, which earn the required points - the clerk must accept you no questions ask.

In most cases you can get all the information on their system online, or through a simple phone call. (Remember, you have just returned after working for ten years plus for Aramco Oil in the oilfields of Saudi Arabia - which explains why you have no previous US drivers license)

Strangely, the social security number isn't much of an issue here. Most of the 9/11 terrorists had genuine fully verifiable social security numbers and cards. Had their numbers been checked - they would have cleared the process with no problems. Many states DMV clerks still can't check social security numbers online.

Because of new privacy laws, many states don't even bother to ask for the numbers (several DMV clerks have been arrested after selling personal applicant information to identity thieves). Texas and Utah are two examples. And the old practice of using your social security number as the driver's license number is slowly being eliminated.

Several other states such as Ohio and Alabama ask for and record the social security number in their records but don't include it on the license itself and can't verify it online during the application process.

Biometrics

There's been much discussion in the US media concerning the use of biometrics on licenses. The fear is that we'll end up with a system where the government can track our every move and every transaction through the use of our fingerprints or our facial profile. Most Americans view these new technologies with outright horror.

Imagine a new surveillance system that's hooked up to a wide range of different databases. A video camera atop a tall pole detects your car's movement, which triggers it to zoom in on your license plate. The number is run through the DMV records and your entire DMV record suddenly flashes up on the monitor screen. The computer behind the cameras then creates a "trip file" which will contain many details on your journey.

As you leave the camera's area, the computer prompts another camera to track and record your movements. As you drive your trip is carefully recorded in the computer's records.

When you park your car across the street from a store the camera there watches as you leave your car and stroll across the street. If you stop to chat with a friend, that fact is also recorded along with your friend's identity.

You then enter the store and make a purchase. Of course the details of your purchase are recorded in your trip file. As you walk back to your car your path is carefully recorded and analyzed. Should you stop along the way the monitoring computer may label your activity as "suspicious" and contact the local police to send a car to check you out.

Sound like some wild science fiction fantasy from the far distant future? Think again. The first such system is up and running in several cities in England. Here in the US we're not quite so comfortable with such a system so we're going to "go slow" on the use of such invasive technology.

In England the government loves their new system. They claim it's cut crime in the most heavily monitored areas by more than half. But what they don't tell you is that all that has really happened is that crime has moved away from the monitored areas. In the unmonitored areas crime has exploded.

Privacy groups and the ACLU have pressured the federal government to restrict such "big brother" systems so hopefully this technology will stay across the pond.

What's the state of the art in monitoring technologies? By combining several different technologies the police now have several units that can provide a level of intrusion that is truly mind-boggling.

The cop sits in the passenger seat of a standard police car while his partner drives. In his lap is a powerful laptop computer with a large display. As he drives past your house he points a large black gun-like device at the front of your house.

An image pops up on the screen. It's a razor sharp image of the inside of your house. It can watch you as you move around your house. With this breakthrough technology they can determine if you're committing illegal acts. They can also watch as you have sex. They can also watch as your daughter changes her clothes.

Not only can they watch you inside your home, they have a system in development that can actually identify you using facial recognition technology (FRT). With this emerging technology they'll be able to determine how many people are in your home and at the same time identify them by their facial traits!

The trend is clear. If we don't force our representatives in Washington to come up with an iron-clad privacy bill, it's only a matter of time before our entire lives are an open book.

Driver's License Developments

But there are some changes that will make it a bit more difficult to obtain a new drivers license. Notarized copies of documents may not be acceptable now. Certified copies will probably be required.

Clerks are being given updated training to help them recognize forged documents. (but given the thousands of different birth certificate formats in use - training no matter how thorough won't help much) More anti-forgery features will be added to newer licenses.

Mexicans are now routinely fingerprinted when they attempt to enter the US. Should that same individual attempt to illegally re-enter the US they will be instantly turned away.

Chapter 2

The "Internet" Method

This is by far the fastest and most effective identity changing system around. We hate to admit it but this system is somewhat simpler than our older original system that we've been using since 1995. And it can be done without leaving the privacy of your home!

Find an "Old" Identity

Under this new system an individual would find an online death database for a particular state. As you will see, many people born in one state tend to die in another. (birth and death records are only cross referenced within individual states)

For instance, the California death index can be found at:

<http://userdb.rootsweb.com/ca/death/search.cgi>

(If you can't find this particular URL – do a search in any major search engine (Google is our favorite) under "California death index". The index can be found at numerous places around the web.) From time to time the database is down for maintenance or updating. If it won't come up, wait a day or two and try again.

A search is then done to locate a half dozen or so deceased individuals who meet the following criteria:

1. Birth date is within two years of your actual birth date
2. Death occurred before 1988
3. Has mother's maiden name listed
4. Is of the same ethnic group as yourself
5. Not born in California (unless you're Hispanic)
6. No SSN number listed

The relevant information is then written down.

Full Name (including middle initial)

1. Birth date
2. Birth place
3. Date of death
4. Death location
5. Mother's maiden name

You shouldn't just jump on the first few surnames you find that begin with the letter "A". Take the time to find others farther along the alphabet.

Does Big Brother Know They're Dead?

Once an individual has this information recorded, the next step is to determine if the death of these persons has been properly recorded. This information can be found at:

<http://www.ancestry.com/search/rectype/vital/ssdi/main.htm>

(Once again – if you can't find this particular URL – do a search in any search engine under "Social Security Index" or (SSI death index)". The index can be found at numerous places around the web.

Next a search is performed in this index to see if anyone reported these deaths to the social security administration. Discard any names that have been registered as deceased. The social security people were notified of their deaths.

A search is done by last name alone, then last name and first name and then first and last name with middle initial just to be sure they're not recorded in the database. Sometimes the exact name might come up blank, which can be misleading.

On average if you start out with a list of six names two or three won't have their deaths recorded. If not, start over again using a different group of names.

Criminal Check

Some individuals chose to pursue other optional checks. For a fee a criminal check could be run. They only did this with individuals who lived to be over age 16 or so. There would be little chance that a person younger than 16 being involved in criminal activity.

The identity of an established criminal is worthless for any purpose.

Legal Name Change

The next step in this system involves changing the name of your "old identity" (the name you located in the various databases). There are two ways to approach having the name changed. We prefer the name change "kit" approach.

These kits can be found in many places on the Internet if you look around. Firms sell kits for all sorts of legal purposes (divorce, wills, bill of sale etc..) This seems to be the cheapest and simplest way to perform a legal name change.

Or you can approach a lawyer to have your name legally changed. The lawyer will, of course, cost you more but he may be able to help you get things done more quickly (and quietly).

There are a number of legal reasons why someone might want to change their name. Those disowned by a recently deceased parent may want to change their family name. Despite leaving a substantial fortune, a disowned person receives nothing. Siblings are often also hostile. In this situation anyone would want to sever all family links and live out their lives under a new name.

Those who have legally changed their names have done so in rather remote places where they haven't lived too long. Under law the name change will remain in the court's records. Any investigator will have to know in exactly what location the name was changed if they wish to locate the official legal records.

If you change your name in your hometown, you'll be making it very easy for a snoop to discover what you've been up to.

But the cleverer name changers are those who chose to perform the name change in some remote state where the residency requirements are less of a problem and no one would ever think of looking.

Of course, the legal requirements for name changes and their rules regarding how and where records are maintained vary widely from state to state. Some states require exhaustive background disclosures, court investigations, minimum residence requirements or personal references.

The laws may even require that your personal references appear in court where they can provide their input under oath.

While other state's laws are much less restrictive. Some states maintain a statewide database of name changes, which can be easily searched. The states listed below that include "local records only" would be those that afford the greatest degree of personal privacy.

It's best to at least consult with a local attorney to be sure that your name change will be processed without any problems and that what you're doing doesn't violate any local laws.

Typical Legal Name Change Application Form

(Your name) (Address) (Telephone)

In Proper Person

**DISTRICT COURT _____ COUNTY,
NEVADA**

In the Matter of the _____), Application of : _____)

for Change of Name _____),

ORDER FOR CHANGE OF NAME

This matter having come on for (circle one) hearing/summary disposition in the Family Division of the _____ Judicial District Court, County of _____ and the Court being fully advised in the premises, both as to subject matter as well as the party thereto, and that jurisdiction is proper in Nevada, and good cause appearing therefore;

IT IS HEREBY ORDERED that Petitioner's name be changed

from _____ to _____.

IT IS FURTHER ORDERED that the Dept. of Vital Statistics shall

issue a new birth certificate for Petitioner with the name

of: _____.

DATED this _____ day of _____, _____.

DISTRICT COURT JUDGE

Respectfully submitted:

(Your signature) _____

(Your name) _____

(Address) _____

(Telephone) _____

To the best of our knowledge the states listed below have less restrictions than others: (however be aware that laws can and do change)

Most Liberal States for Legal Name Change

<u>State</u>	<u>Details</u>
Alabama	Records kept at county level
Arizona	Performed at each court
Arkansas	Performed at each court
California	Four week waiting period
Delaware	Performed at district court level
Idaho	Laws are unclear
Indiana	Laws are unclear
Kentucky	Records kept at county level
Maine	Performed by probate court - Lawyer required
Maryland	Performed at circuit court - Lawyer not required
Mississippi	Laws are unclear
Missouri	Performed at circuit court - 20 day waiting period
Montana	Local records only
Nevada	Performed at district court
New Hampshire	Performed at probate court
New Jersey	Local records only
Rhode Island	Probate court - Lawyer may be required
Tennessee	County or probate court - local records only
Texas	Local records only
Washington	Local records only

Once the court has certified the legal name change, you can take the papers to the social security office. The social security people have a rather simple name change form. A computerized statement is then generated that documents your name change in their records. You will then be issued a new social security card.

According to social security procedures, this is a very routine procedure that seldom causes any problems. The social security people respect court actions and assume the court followed established procedures so the whole thing is proper and entirely legal.

At this point an individual would have a new name attached to an old abandoned social security number. Those who have used this system report that it's security rests in the fact that dead men tell no tales.

Some individuals find it useful to have a new birth certificate also. There are two approaches here. Some find it useful to use the forgery techniques reported below. This tactic is fine except that if an individual wanted to apply for a US passport at some point in the future, a birth certificate that can be verified in the official vital records files will be required.

Some have used the following process that can be performed entirely through the mail. Send a letter to the vital records office. We have received reports that the best states are Nevada, Colorado, New Mexico and Ohio. These are the best states as they are the only ones that "seal" the old birth certificate and issue a brand new one. (Many other states just append the new BC, which can get complicated)

The vital records office will have a form that is submitted along with your court legal name change certification. A new birth certificate is routinely issued in the new legal name. Again, this is a normal procedure that can be easily done provided the proper papers and forms are submitted. Some have found it useful to have an attorney perform this function for them.

Under this system the next goal would be a new driver's license. Many have started by finding a local driver's education firm where they took some lessons.

If asked why they haven't learned to drive, they simply said they lived in New York City (where few people own cars) or have been working in a far off land such as Saudi Arabia. (The author of this system reports that it's useful to have an international drivers license issued by the AAA office to support the claim of overseas employment.)

Some have found the drivers' education graduation certificate is widely recognized and respected by those who process drivers' license applications.

What About any Possible Debts?

it's possible that someone died and left considerable debts behind. Due to credit rating agency rules, any debt over ten years old should be long gone and forgotten. Some have found it useful to run a test just to be sure. Few have found any record of debts though it's certainly not impossible.

If there is a file listing some old debts (credit agencies are supposed to purge records more than 10 years old but sometimes neglect to bother) those records can be challenged and erased under the requirements of the fair credit-reporting act.

These old debt records can usually be cleared away with a simple phone call. This is a routine problem that is usually quickly resolved. To be sure the requested changes are done the law allows an individual to ask for a printed record of the clean new credit file.

The major credit reporting agencies are:

Equifax

www.equifax.com
Report fraud: 1-800-525-6285
Order a credit report: (800) 685-1111
P.O. Box 740256
Atlanta, GA 30374-0241

Experian

www.experian.com
Report fraud: 1-888-397-3742
Order a credit report:
(888) EXPERIAN (397-3742)
P.O. Box 1017
Allen, TX 75013-0949

Trans Union

www.tuc.com
Report fraud: 1-800-680-7289
Order a credit report: (800) 916-8800
Fraud Victim Assistance Department
P.O. Box 6790
Fullerton, CA 92834

If you look around the web you'll find several sites that will, for a reasonable fee provide you with a computerized report that combines credit information from all three major reporting agencies all on one easy-to-read form. I'd give you a URL but these outfits move around a bit.

Users of this system report that at the end you have a new name, new social security number and a new drivers license in a new name. If anyone checks, the social security number, birth certificate and drivers license will all be fully verifiable and properly recorded.

Chapter 3

The "Living Dead" Method

Today more people than ever are seeking to change their identities, so it's inevitable that new approaches would emerge from time to time. Such is the case with the new "living dead" technique. Someone spent considerable time and effort coming up with this inventive system.

In the ebb and flow of human history situations occur that create opportunities that are often mutually advantageous for both the individuals involved. With this new approach anyone who desires to obtain a new identity can simply purchase one from an individual who is near death. Sadly the AIDS epidemic is providing a large and growing pool of doomed individuals that find themselves in desperate financial straits. The purchaser gets the new identity documents they need while the donor gets badly needed financial help for himself and his family during his final months.

It all starts with a classified ad similar to the following:

Wanted: Caucasian male age 30-40, dying of AIDS or other terminal illness – Generous cash fee paid Call 555-1234

For around \$500-1,000 cash an individual can purchase a full set of ID documents that supports an already established identity. But like the other identity changing systems I've reported on, there are flies in this ointment. This whole approach has some unique advantages but also presents some rather unique obstacles.

First is the issue of body similarity. The identity donor should be somewhere around the same height/weight and age as the purchaser. A few inches or years here or there won't matter much. Eye color is another issue though much less important than body type. (too much variance could present a problem) though small differences could be masked with tinted contact lenses)

Obviously it would be ideal if your donor had a somewhat similar facial appearance or at least a face with an overall shape similar to your own. Under this system it's not necessary to find an identity donor who looks exactly like the purchaser. The driver's license picture will be an entirely new one.

The ideal donor would plan to have their body cremated and their ashes scattered thus avoiding the existence of a gravestone, which would allow others to share the identity using the tired old "dead infant" system. If the identity donor is resistant to the idea, the identity purchaser might offer to pay for the cremation and/or even offer to scatter the ashes in some particular spot as an incentive. (be sensitive however that for theological reasons some religious individuals may be resistant to the idea of cremation)

Under this system any agreement between the identity purchaser and donor must be kept an absolute secret. The donor's family is to know nothing of the transaction - that is vital or the whole system falls apart. The donor must agree from the very beginning.

The fee the purchaser provides should include the \$300 fee the social security administration routinely pays the family to register the deceased as officially dead. (the so-called "death benefit") Remember, no one is truly dead until the social security says they are. Obviously it's in the purchaser's interest to be sure the death is never officially recorded.

The author of this system reports that the credit reporting agencies routinely search the social security death index and attach a note to the credit file which would then be sent out to anyone who requests a copy of the donor's credit file.

If a family member should return any kind of official document to any agency, it would compromise this whole system.

The ideal donor would be born in a state different from the state in which they die. Users of this system report that some counties are cross-referencing birth and death records.

In most cases the donor will have a spotless legal history but you should ask just in case. Some found it desirable to perform a criminal records search just to be sure.

The author of this system reports that a search can be easily done by claiming that the search is a routine pre-employment check. (A check will cost around \$50 - \$100). If the donor is a known drug dealer or has some other criminal record, move on to other donors.

Users have reported that under this system even a few speeding tickets could make it difficult to obtain a drivers license. A donor should also be asked about their driving record.

About money – terminally ill patients often let their credit ratings fall apart as they ignore all but the most pressing bills. The purchaser should ask (or require) that your donor provide a recent copy of their credit report. The donor should provide a list of all outstanding debts. Or the purchaser could spend a few bucks and obtain a copy of the donor's credit file.

If all goes well, the purchaser should now have a full set of identity documents in hand. Of course the photo on the drivers' license is going to be the donor's. Some have found a simple way to get around this problem. They have gone to their local drivers' license bureau and reported their driver's license as being lost. The standard policy is to issue a new license, which will, of course, involve the taking of a new photo.

The author reports that some driver's license bureaus now call up an image of the license holder and compare that image with the applicant. Some individuals have found it useful to have a friend go through the license replacement process to learn the details.

Some states allow individuals to report their lost licenses by mail or even on the phone. Many identity purchasers have found it useful to pursue their new drivers' license in another state, which will probably avoid the image comparison problem. As they now have a full set of ID, they should have no problems with the replacement application.

Users of this system warn that identity purchasers should leave all their old identity ID at home. Most government offices now have armed guards who will retain and question applicants if the clerk doesn't like the look of the applicant's ID documents, the sound of the story or the applicant's overall appearance and attitude.

Be aware that the clerks in these places see a regular stream of alcoholic applicants who attempt to obtain a new license after losing their old ones due to excessive DUI convictions. Dressing and acting like a clean, respectable person is a necessity.

Some have found it useful to pursue another option. Once the purchaser has been living under the donor's new identity in a new location for a year or so, they might want to legally change their name.

If an individual can locate a good clean donor, this system has potential.

Chapter 4

The Classic "Ariza" Method

1. The "Quick and Easy" Way

This system involves creating a forged birth certificate and a matching forged baptismal certificate with which other identity documents can be obtained. While this approach is very quick and has been used to obtain a new drivers license, unfortunately it produces an identity that won't stand up to close scrutiny.

Anyone with ten bucks can discover that the forged birth certificate is a fake. Because a verifiable birth certificate is needed to obtain a new social security number, you won't be able to get a legitimate "on the books" job under your new name. If you don't have to work for a living or don't plan to travel internationally AND have money, someone else who supports you or are employed in the cash "underground" economy or work as a "contractor" (your wages are reported on IRS form 1099 not on the usual W-4) then this system might be useful.

2. The "Slow and Hard" Way

Then there's the much more comprehensive method which requires homework, creativity and some time. It involves doing research to find a suitable set of parents (dead of course) and then generates a completely new identity that will include the issuing of a genuine, verifiable birth certificate including it's placement in the official records.

This method will create an entirely new identity that will stand up to close scrutiny and will allow you to obtain a new social security number and even a genuine passport.

3. The "Combo"

And lastly, there's the combo - a combination of the "quick and easy" and the "slow and hard" approaches. With it you do the research required to find two new parents. You then forge a birth certificate and baptismal certificate in your new name.

You get your drivers license quickly and then begin the time-consuming process of getting all the paperwork going to construct the rest of your completely new identity.

	<u>"Quick & Easy"</u>	<u>"Slow & Hard"</u>	<u>"Combo"</u>
Drivers License	Quick	Slow	Quick
Social Security Number	Make One Up	Genuine	Genuine
Social Security Card	Make One Up	Genuine	Genuine
Birth Certificate	Forged	Verifiable	Verifiable
Employment	Difficult	Yes	Yes
Credit Cards	Maybe	Yes	Yes

THE "QUICK AND EASY WAY"

First make a copy of your genuine birth certificate. It can then be photocopied and doctored quite easily. The larger copy centers usually have a helpful clerk behind the counter who can make much higher quality copies using the big expensive systems. Even higher quality copies can be obtained by asking the clerk to please clean the glass before making copies.

Some have volunteered that it's best to visit the copy center during the slower nighttime or early morning hours as the crowd is smaller and the service faster and more comprehensive.

This section of this system comes from a professional forger called "Nifty" (a reference to the appearance of his documents) He advises the purchase of a bottle or two of "White Out" or "Liquid Paper" that's labeled "For Copies".

He also recommends using some of those sticky cover-up strips made by the nice people at Avery label. They come on a roll like scotch tape or in a flat pack.

Nifty prefers the flat pack with a width of around 3/16th of an inch.(though you can buy the wider strips and just trim them down with good sharp scissors) A very sharp knife and a good pair of scissors will come in very handy. Most people who attempt forgery need a good magnifying glass.

The initial goal now is to create a completely blank birth certificate form from one of your copies. Do this by covering up all the data typed or written into those little blocks. Use the cover-up strips to cover both typewritten and hand-written entries. Leave the signature on the bottom alone. If there's a shadow image of a raised seal, cover it up completely.

Try not to leave any typing behind. You'll have a real problem matching any new typewriting to the older typeface. According to Nifty - mismatched typefaces are the single most obvious sign of a forgery to anyone experienced in spotting fake documents.

You should now have an absolutely clean, blank form. This can be tricky when some of the typing or writing crosses a line that's part of the form. Usually the careful placement of a cover-up strip will do the job but you've got to be very careful to make the job look professional. Don't cover up any part of a line that was on the original form.

You may blow the first attempt, that's normal. That's why several copies of your original birth certificate may be needed. Once in place, paint the ends of the cover up strips with whiteout. This will help to reduce the possibility of shadows of the ends of the strips appearing on copies of the new blank form.

If this happens anyway, reduce the darkness level on the copy machine until they disappear completely. These little shadows are another important sign of an altered document so you can't afford to ignore them.

Another tip from Nifty - put a dot of the "Liquid Paper" on any little black specks that might appear on your copy. You want to cover up all the little dots, smears, and lines etc. that aren't part of the original form. Remember, we're shooting for the cleanest, most original looking form possible. It won't appear flawless but then most genuine birth certificates are far from perfect.

Return to the copy center. (Take a jar of "liquid Paper" along for last minute touch-ups.) This time forget the guy behind the counter. (Privacy is important now) It's best to use the cheaper self-service machines. Make a single copy of the cleaned-up certificate with the darkness control set in the middle of the range. Take a very good look at it. Hold it up and let the light pass through from behind. Does it need any touching up? Are there any signs of the cover up strips on the copy?

Crank up the darkness level until your cover up work starts to show, then back off just enough to give you the darkest, crispest form possible with absolutely no sign of doctoring.

If your original BC was reduced to a smaller size, choose an enlarger copier and blow up the copies as large as possible without going off the edge of the paper. You can reduce it's size later after it's been filled in with new information.

Make several copies of the new blank BC. Does it look good? If the lines on the form are not straight and clean, try another copier or you may have to return to the clerk behind the counter for a higher quality copy made on one of the big machines. Nifty says to choose a different clerk than you used on your first trip. Going there at a different time of day will usually assure that you're dealing with a new crew or use a completely different copy center.

The next step requires a typewriter - preferably one from around the time you were born. Only use a modern electric typewriter if you were born after the late 1960s. Otherwise modern type quality would appear unusual on an older document. If you're older than that, you'll need an older machine with uneven even blotchy type. Libraries usually have old typewriters for rent very cheap. Or an older reconditioned unit could be found at an office supply center or one might be for rent at a larger copy center.

But many have found just the right machine at a swap meet or flea market. On one recent Sunday we found three suitable old manual portables at a local flea market. The best one went for a whopping five bucks. (an Underwood from the late 1950s). An old machine will probably need a good cleaning and a fresh new black ribbon.

Some have simply looked in the yellow pages for the largest used typewriter dealer in town. They often deal in reconditioned old typewriters.

They won't be out on display but may instead be found on some bottom shelf somewhere as they aren't all that profitable an item for the store.

A dealer will doubtless charge more than the flea market but you won't have to wait for the next flea market meet. Either way you get the old-fashioned uneven looking typestyle that will make any old document look good. Don't worry if one or two of the characters don't print just right, that'll just make the BC look that much better!

Nifty says that if your original BC includes a rubber stamp that says something like "Certified Copy" or "Registered Copy" - cover it up except for the certifying signature. Leaving the stamp and signature "as is" is the quickest tactic. But if you want to do it right you'll mask out the stamp and replace it with a more official looking "Certified Copy" stamp in purple ink which will make your birth certificate look even more genuine.

Any large rubber stamp store will have many of the same old-fashioned typefaces like the stamp image on your original BC. Again, the phone book is the best place to look. Ask to choose the font/typeface and pick one that's old-fashioned looking and as close as possible to the original stamp.

Pick up the stamp and buy a bottle of red stamp ink, a bottle of blue stamp ink (dark blue or blue-black) and an inkless stamp pad (look inside the pad - it's surface should be made of clean white cloth). Before you leave, ask if they sell corporate seals. Most larger rubber stamp firms do.

Two more details to go; it's been a common practice for several decades to use dark purple ink for the certification stamp.

It's supposed to make the document more difficult to forge. But by mixing equal portions of blue and red ink you can create exactly the same color!

Mix the two inks well and pour the mixture over the white stamp pad. You may have to add some black ink to the mix to insure that the color of the impression is not too bright. The ink on old documents often fades leaving a purple impression rather dark.

Place the stamp at the same location as it appeared on the original (probably above the verifying signature). If your impression image isn't clean and crisp - it's not a problem as most real BCs have smeared or incomplete stamps. One note here: a completely perfect BC will seem odd and out of place.

A birth certificate has no legal value at all without an official "raised seal" that can be felt with the fingertips. This is supposed to make the document impossible to forge as only the issuing authorities have the proper seals. As always Nifty has the answer.

The quickest and easiest approach is so simple it's actually funny! Go to a bank or coin store and buy an Eisenhower dollar, Kennedy half-dollar or any other coin of that approximate size. Be sure the coin you get is in uncirculated condition or has little wear. Place the coin face down on a firm surface, place the BC over the coin with the original seal location placed directly over the coin.

Then rub the front surface of the BC with an eraser, your finger or any other clean, soft object until a raised image starts to appear on the BC. Keep rubbing until the full rim and some of the center image appears. Most state laws only require that the seal can be easily felt, not actually read. In fact, most real BCs have very low-quality unreadable seal images. Years of storage usually crush seal images, which causes them to lose their sharpness and clarity leaving them little more than a slightly raised smudge.

Avoid rubbing on the coin's lettering. The words "One Dollar" would never appear on a real BC. Be sure you concentrate only on the rim and center of the coin - this leaves a nice round circular impression with a fuzzy image in the center.

This simple technique will create a seal that will pass most inspections (in fact, some clerks often forget to look for the seal at all - most clerks will give the seal only a cursory glance so readability is seldom an issue). Several genuine birth certificates I've seen have seal images that are a circle of little dots with a mushy image of some sort in the middle with no legible text of any sort.

Some people are fussier demand a higher quality job. They go back to the rubber stamp guy. If he sells corporate seals, he'll have a catalog of different images that are available.

If you live in a large city and the stamp manufacturer is a big outfit, a dozen or so seals will be hanging on the wall, available for instant purchase. Otherwise you'll have to wait.

A nice large seal with no text can usually be purchase right off the wall. Some designs look just like state seals. The cost shouldn't be more than 20 or 30 bucks. Birth certificates almost never have seals smaller than a half dollar with silver dollar sized seals being the most common.

Seals the size of a quarter are commonly used as personal seals that would appear very unusual on any official document. When you use such a seal, place a few sheets of paper behind the BC so that the image isn't too sharp. Some have found it useful to rub the resultant seal a bit to avoid it looking too sharp.

The typewriter (whether old or new) can now be used to enter information in the blanks on the blank BC form. Those who have used this system recommend not using your real birth date. Anyone who investigates your new ID will use the date of birth (DOB) when searching databases.

To make your new birth date easy to remember, simply move it backward or forward one month from your actual birth date. Also, resist the temptation to make your new identity younger than you really are. I know - I know, you look younger than your age (everybody says that!). Trust me, this could cause you problems later should it trigger suspicion.

Enter the data about your new parents. (More on how to locate your new parents later in the report)

Remember old documents had phone numbers like "Evergreen 2-1234", not the seven digit phone numbers we use today. No area codes, no two letter state abbreviations and no zip codes as all these only came into widespread use in the 1970s. An address from the early 1950s might look like "Miami 8, Florida" instead of today's "Miami, FL 33068".

Unfortunately your new document will appear fresh and new. To make it suitably old and weathered some have found it useful to age the document by either leaving it out in the sun (if it's in the summer) or lay it on a car seat or on a sunny window sill during the day. This works well even in the winter. Failing that you can use a sunlamp. (Don't forget to age both sides)

As a last resort, you can fire up your oven to around 300-325 degrees and bake your BC for about 20-40 minutes. Cook it in until it's suitably aged. Some people have soaked the BC in vinegar or tea to discolor it slightly. This last trick is so common that some experienced clerks will actually sniff a BC to see if they can detect the odor of coffee or vinegar. Nifty recommends one last bit of trickery - brush the document with some very fine steel wool, which will help it look older also.

Fold and re-fold the BC until it starts to fall apart. Fold over a corner so that it's "dog-eared". Carry your BC in an envelope. It's a valuable document (you put a lot of work into it, didn't you?). Go to an office supply store and buy one of those brown paper carriers that say "Important Documents" on the side.

Recently I was visiting an art museum and noticed something interesting in the corner of the main reception area. There was a tall, slender vending machine that sold custom stamped aluminum souvenir "coins". These machines have been around for years and are usually found in amusement parks and penny arcades.

The machine looks a bit like a one armed robber slot machine. It has a display area on the front and a large handle on the right you pull down to make an impression. You point the dial on the front of the machine to the desired letter you want imprinted on your coin and then pull the lever down (all the way so you get a good impression).

When you are done you turn the dial to "I'm done" and your customized coin is dropped into a bin at the bottom of the machine. Cost: One dollar per coin.

Why would anyone be interested in such a silly little souvenir? The customized printing is placed in an arc around the bottom of the coin. Wouldn't such a coin with the letters "Department of Vital Records" or perhaps "City of St. Louis" be interesting? If someone wanted to, they could use such a coin to create a very official looking impression on an official document. (Using the technique described above).

This just goes to show - you have to keep your eyes open at all times if you want to find the best techniques!

Drivers Licenses

If you're young enough, explaining why you're attempting to get a new drivers license is easy. Past age 25 or so it gets a bit more difficult. Women have it easier here.

Complete one of those driver-training programs (bring your graduation certificate with you) and be prepared to discuss your personal situation if you're asked. One guy I heard about nervously claimed he needed a new driver's license because he had been in prison!

One friend I knew needed a new driver's license because he had been overseas working in Saudi Arabia (Saw'-Dee-A-Ra'-bia) for the ARAMCO (A-Ram'-Co) Oil company and only had an international AAA drivers license.

At this point it may be helpful to call your local drivers license bureau. Ask them what documents you must bring with you to secure a new drivers license. After they run through their short list of difficult-to-obtain documents, ask if there are any other documents they will accept. If you carefully review the applicable rules of several states on this - you'll find that after listing a short list of hard-to-get documents (like a passport) they will include a sentence like "or any other document that establishes age, residence or identity".

For example, the state law in New York includes the following: "If the required documents are unavailable, a supervisor will examine and approve other proofs."

They will also consider any document that "states your age or address".

The Virginia requirements accept school transcripts "or any other document that lists your full name and date of birth". Also, several states will willingly accept expired ID provided it hasn't been expired too long.

A few states will even accept an apartment lease contract. (Black lease agreement forms can be purchased at any office supply store) Be persistent and keep asking for other documents they'll accept until you get the answer you want. These clerks are often very overworked and bored so often their sole motivation is to get you processed and back on the street.

In most cases a good birth certificate along with a baptismal certificate and maybe a library card should get you through if you look and act right. Keep in mind that some states require an auto inspection certificate and others also require proof of insurance. Also ask what the fee is and be sure to bring sufficient cash with you.

2006 Update: Recently new legislation has been proposed that would require more extensive documentation for a drivers license application. From our experience the states that have tried to tighten up the application process in this way have run into two problems.

First, any document they require can be obtained without too much of a problem. And secondly, the clerks in these offices are no geniuses. These new more restrictive application requirements mean nothing when they are administered by dimwitted clerks who are unable or unwilling to critically examine offered documents.

The only change that would really restrict driver license access would be an online birth certificate verification system which now seems at least seven to tens years away.

Here are some details from a group down south. They prefer to use a branch office, not the busy downtown headquarters. They park their car where it can't be seen from the license bureau front window. Around back or way out in the parking lot would be best. Lunch hour on a weekday would be a good time. Visit the place beforehand to check it out. Drive by and check out the line. The busier it is – the better.

Some bureaus have several security guards while the smaller ones don't bother. They walk in and ask for the study guide for the written test. If they need to take a written test, they study carefully for it, failing the test would be a real disappointment.

Also note that 47 states have formed what is called "The Drivers License Compact" which provides for the sharing of driving violation information between their computers. Georgia, Michigan and Kentucky have not yet joined but still send violation info to other states.

If you have tickets in other states, don't plan on getting a new license until the court is ready to allow it. The clerks at the bureau are always on the lookout for DUI offenders who've had their licenses revoked in nearby states. If the clerk suspects anything, it will be that you are a DUI offender seeking to get around your suspension.

What did the Boy Scouts teach you? BE PREPARED. Be sure to memorize your parent's names, birth dates, places of birth, occupations and particularly your mother's maiden name.

Some clerks will pull the following stunt. The clerk will take a BC and hold it where you can't see it and then ask you to recite all or part of the information on it from memory. Be ready for this. Study your new BC until you have it all memorized.

Dress conservatively. If you're a man: a nice blue suit complete with a gold cross on the lapel (indicating church membership) or at least a clean, freshly pressed less formal outfit. If your hair is long, get it cut. If you're a woman, dress as though you're an office manager or you're on your way to a job interview. You must look respectable but low-key. No flashy clothes.

Fit in. Your goal is to come and go without anyone ever noticing you. If their suspicions are aroused, all they'll have to go by is your appearance, your behavior and your story.

It would be foolish for anyone to apply for a new license with documents in their possession that list a different name. A good tactic is to clean out your wallet or purse before arriving at the bureau.

Have a baptismal certificate with you. Some have found it useful to carry around some other "soft" ID like receipts with your name on them; membership cards in private clubs or other organizations. A library card is always a good bet as in some areas it's widely respected. Receipts are another good bet.

Here is how the bureaus usually handle social security numbers. If an applicant were to apply using a made-up social security number, a problem might occur. If the number is from a distant state it won't probably cause this problem so readily. If the applicant's social security number matches one that's already in their database - the computer may "beep", and notify the clerk of the match.

Users of this approach have used the following tactic. Write down your new social security number on a slip of paper and then store it away in your wallet or purse.

Then where the number is goes on the application form - carefully switch the last two numbers. If the application sails through with no number match, no problem. But if the computer detects the match, the applicant can quickly correct their error and complete the processing.

Most states require a social security number when you apply for a driver's license. A few, like New York, actually require that you bring your social security card with you. An official looking metal social security "card" can be purchased through the mail.

One lady simply reported her social security card lost and gave the DMV clerk her application as proof of her dilemma, which was accepted no questions asked.

Here's an alternative to drivers' licenses. Some states issue official ID cards for people who don't drive for check cashing and general ID purposes. Some applicants suffer from serious diseases that make it impossible for them to drive (such as epilepsy).

This ID card has the same legal impact as a real drivers license. The clerks seem to be less restrictive on their scrutiny of ID documents when the applicant is only seeking a state ID card. I suppose that's because they don't have to worry about possible speeding ticket/DUI problems with a simple ID card.

This tip is well known amongst Americans who live and work overseas. An international driver's license can be purchased at any AAA office. This document, which looks like a little booklet, can easily be taken apart; the name altered and reassembled leaving the photo intact. There are those who have used this simple document to open offshore bank accounts and to obtain other ID documents.

Some users who ran into problems with their application used this simple tactic to escape any further questions. They said something like "look I can straighten this all out - I've got my passport in my car, I'll go get it for you." They move toward the door and just keep moving.

If they try to force you into an interrogation room just mention that you left your child (or dog) out in the car so just have to go but you'll be right back. Unless an applicant has done something clearly illegal you have a right to leave whenever you like.

They might try to "urge" you to go to an interrogation room by saying something like "come along, you're creating a scene". Smile warmly, look at your watch impatiently and keep moving toward the door. If you have to, start getting a little hysterical about your poor child baking out there in your hot car.

WARNING: An applicant who wanders into a license bureau dressed in rags, looking like a bum (or a long haired, drugged out generation Xer) and then presents the clerk with suspicious looking ID documents can expect to be detained, questioned and possibly arrested. None of this will happen if you dress and act like a responsible and clean working citizen.

The Numbers Game – The Social Security Number System

This quick and easy system will not get you an original social security number and a real social security card. Due to a 1984 federal anti-immigration law, all employers will insist on seeing your genuine SSN card before you start work. If the job includes medical benefits, the medical insurer will also need an SSN.

Some identity changers have simply made up a fake number and used it. But recent changes in the law can make this illegal under certain circumstances (I'd list them for you but they're changing so fast no one can keep track)

There are those who purchase a fake social security card on the street in any large city. A piece on the popular CBS show "60 Minutes" highlighted the ease with which they can be purchased. Unfortunately the purchase is illegal and chances are excellent that the card you get will be stolen or just a copy of a stolen document. This approach is seldom worthwhile.

The social security system is a typical large paper-shuffling government agency. It may be difficult to get them to send you a new card - but it's not impossible.

Here is a detailed explanation of the social security numbering system.

A Social Security Number has three separate parts each separated by a hyphen.

123	45	6789
Area Number	Group Number	Serial Number

The first three numbers are called the "area number" and indicate the geographical area of issue. They follow the following scheme:

<u>Area Numbers</u>		
001-003 NH	400-407 KY	530 NV
004-007 ME	408-415 TN	531-539 WA
008-009 VT	416-424 AL	540-544 OR
010-034 MA	425-428 MS	545-573 CA
035-039 RI	429-432 AR	574 AK
040-049 CT	433-439 LA	575-576 HI
050-134 NY	440-448 OK	577-579 DC
135-158 NJ	449-467 TX	580 VI (Virgin Islands)
159-211 PA	468-477 MN	581-584 PR (Puerto Rico)
212-220 MD	478-485 IA	585 NM
221-222 DE	486-500 MO	586 PI (Pacific Islands)
223-231 VA	501-502 ND	587-588 MS
232-236 WV	503-504 SD	589-595 FL
237-246 NC	505-508 NE	596-599 PR (Puerto Rico)
247-251 SC	509-515 KS	600-601 AZ
252-260 GA	516-517 MT	602-626 CA
261-267 FL	518-519 ID	627-645 TX
268-302 OH	520 WY	646-647 UT
303-317 IN	521-524 CO	648-649 NM
318-361 IL	525 NM	
362-386 MI	526-527 AZ	
387-399 WI	528-529 UT	
650-699 Unassigned - Reserved for future use		
700-728 Used by railroad workers until 1963 - No longer used		

Choose an area number from a distant state to avoid duplication problems with a genuine local number that might appear in state compute databases.

The area numbers are assigned from low to high. The two middle numbers, the "group numbers" are assigned in a tricky sequence as follows:

1. Odd number pairs from 01 to 09 then
2. Even number pairs from 10 to 98 then
3. Even number pairs from 02 to 08 then
4. Odd number pairs from 11 to 99 then onto the next higher area number

Let's take Texas as an example. They began issuing numbers with 627-01-0001 and proceeded to

627-09-9999. After that group series (01-09) was exhausted they moved on to 627-10-0001 to

627-98-9999. then 627-02-001 etc... Get the idea? Also, a SSN that has any of the three groups equal to all zeroes is invalid.

Each month the social security people publish a list of the latest numbers issued listed as an aid to those who need to be able to spot fake numbers. If a number is too high, it's a fake. Note: Before 1965 only odd group numbers below 10 and even numbers above nine were used.

If you choose a number in a low series, you will fall below the latest number issued and you will then have a number that appears genuine. However, the lower you go the greater the chance you will be sharing someone else's number.

You should also be aware that anything you do with another's number could mess up an innocent person's life.

And another problem, this other person may not be a nice person; in fact he/she may be a wanted criminal or may have a terrible credit history. Dead person's numbers are re-issued after a year's delay.

If you desire to get a proper job or open a bank account or safety deposit box, you'll need a clean, new social security number. I won't lie to you, the government has made this by far the most difficult part of building a virgin identity. Here are some tactics others have described using.

Before opening a bank account you need to know that most banks use an on-line computerized system that confirms the number has been issued, the year of issue, the place of issue and if the number has been used for bank fraud or insufficient funds use during the past five years.

CheXSystem (of Dallas, Texas) is the largest system. Their information is covered by the Fair Credit Reporting Act so you can get a copy of your report directly from them if you suspect any problems.

Here's a bit of interesting trivia. Way back in 1946 a major wallet manufacturer began placing fake paper social security cards in each of the wallets they made. To make them look real they placed the SSN 078-05-1120 on each card. Over the years over four thousand different people have used this number!

There is little chance that a clerk or retail person will recognize this number as a fake but any federal official will recognize it as a fake immediately should it pass across their desk. I use give out this number to snoop people who have no legal right to ask for my number.

The social security administration has requested that commercial firms and Hollywood use numbers in the series from 987-65-4320 to 987-65-4329 in their advertising and movies.

Just for giggles here are two interesting social security numbers. Please don't abuse this information.

Bill Gates (Computer Mogul): 539-60-5125

Ted Turner (Media Mogul): 253-56-8877

My Story

About a decade ago I became interested in compiling my family history. Starting with my Grandparents, I started collecting information by searching through birth and death records for more information. I did it part time as a hobby.

As I became more experienced, others began to seek me out for guidance on how they could conduct research into their families. Over time I gradually gained a reputation as something of an expert on the acquisition of birth and death information.

One day, out of the blue, a co-worker approached me with a very unusual request. She was at her wits end. She came to me because of my experience with birth and death documents. Her ex-husband had beaten and raped her several times and as if that wasn't bad enough, he began sexually molesting their 12-year-old daughter. When she protested, she was beaten so badly she spent a full month in the hospital.

Now, after their divorce, he was stalking her and brazenly threatening her life and the life of her daughter. Restraining orders were of little use. She had him arrested several times but he always managed to talk his way out of jail in a day or two.

And each time she received a particularly vicious beating for her efforts. In an attempt to lose him for good, she moved twice in three years. Unfortunately, through the services of an experienced private investigator, he was always able to locate her through her social security number.

The last time she moved she had her lease and all her utilities put in a friend's name. But once again, even after all her efforts he managed to find her in less than three months!

Problem was, she had to work for a living and each new employer was required by law to obtain her social security number. He ex could then find her through her work record. But what could she do? Wherever she moved she had to work?

Finally, in desperation, she appealed to the social security administration for a change in her social security number. She and her daughter sat there and wept as she told her sad and painful story to a heartless clerk who listened with a stone face.

Two weeks later she received a form letter. They found her problem was "not sufficiently compelling" to allow a number change!

Then one night, she saw a gangster movie about a man who had "informed" on the mob. He ended up with a new identity furnished by the federal witness protection program. She quickly realized that the creation of a virgin identity, complete with a new social security number was the only way she would ever get really free of her ex. She begged me to help her. I told her that, though I sympathized with her, I wasn't sure there was anything I could do for her. I told her that such a project would be difficult and besides - I wasn't sure we could pull it off without breaking some laws.

Her response was simple. If she couldn't lose her ex - she would be forced to kill him!. She had purchased a gun, and though she had no idea how to use it, she was determined to protect herself and her daughter. If you could have seen the look in her eyes you would have know, as I did, that this was a truly desperate lady who really meant what she said! I promised to help her if she promised not to shoot anyone!

It took us a while as we had many lessons to learn along the way. But after she had her new identity, she moved one last time and was finally able to permanently dump her tormentor. Two years later she has completely rebuilt her life without fear of her ex showing up on her doorstep. (She still has her gun though!) Oh I'm sure he's still looking for her, but now she has a new social security number so he's just wasting his time and money.

Since that time we've helped many people in distress create completely new identities and get a second chance at life.

This report contains everything we've discovered along the way.

As each person's situation is unique, I've also included some rather unusual optional strategies that may or may not be useful to you. I've even included a few ideas that occurred to us but for one reason or another were never actually used!

On the first read-through you'll probably find all this a bit confusing. Be patient. After several readings it'll all begin to make sense. To help simplify things, I've summarized procedures in easy-to-read lists.

A Lesson in Law

Nothing in this report is to be regarded as legal advice. The laws regarding the acquisition and use of identity documents are constantly changing. But I will provide you with one small nugget of free legal advice.

Often the difference between a legal act and an illegal one has to do with the individual's intent. While it may be legal to carry a concealed gun into a bank, it's clearly a federal felony to carry the same gun into a bank with the intent of committing a bank robbery. The difference is intent.

According to the Supreme Court, the act of creating an alternative identity is not, in itself, an illegal act. However, if you're seeking to establish a new identity to evade the long arm of the law or fraudulently apply for government benefits, you'll be committing a very serious crime.

Banking Precautions

MSNBC recently ran an interesting report, which exposed some very serious weaknesses in our banking system. As part of an investigation, journalists attempted to open checking accounts in fake names at several New York City banks. One of their female employees opened accounts at eleven out of twelve different banks using only her MSNBC employee identification card!

Only Citibank turned her away (they said her work ID card was a secondary form of ID and they require at least one "primary" ID document). All the other banks offered to make an exception and open an account for her.

The message here is simple. This lady had a good story and looked very professional - just the kind of lady who would work in such a place.

Eleven out of twelve bankers went ahead and opened an account for her. These bank people were so sloppy that she was able to open three accounts using the name "Minnie M. Mouse"!

Also, the work ID was a slick-looking, multi-color badge that impressed the bank officials despite the obviously silly name. Another important factor was the woman's appearance. She appeared to be around 40, extremely well groomed and dressed.

She looked exactly like you'd expect the employee of a major television network to look. A nice business suit with some understated jewelry and a very stylish yet conservative winter coat. She looked and acted the part so she got the benefit of a doubt.

Then to add insult to injury, our illustrious investigator passed a number of obviously bogus checks with ease. Several checks were photocopies with "VOID" all over them. Several had "Do Not Cash - This Check is a Counterfeit!" printed across the top.

One was signed "Bill Clinton" and another "Donald D. Duck" and still they were cashed! All of the checks (but one) were cashed. The one teller who refused a bogus check did so because she recognized the TV reporter and so gave her check extra scrutiny.

Of course the real motive of the program was to justify tightening up the entire banking system. The bankers are experimenting with retinal scanning, fingerprint scanning and even DNA identification. The system is pretty much wide open these days.

Any good banker will tell you that bankers are less careful these days because the IRS now allows banks to write off fraud losses much more easily than in the past. And since they don't stand to lose as much as before, they're not nearly as careful.

Another news story involved a man who stole huge checks from a fortune 500 company. The smallest check was for over \$18,000. The thief then sent the stolen checks to his credit card companies as payments. What do you think happened? Every single firm accepted the bogus checks and credited his account.

Of course each check was made out to some other firm but that didn't stop the banks from accepting them. Their greed must have overwhelmed their fear.

Careful Banking

At first identity changers need to be careful about their banking use early on. Later when their identity is better established they can live more normal financial lives.

Those who have recently changed their identities usually begin by opening a new bank account with around \$250 in cash. Be sure you open a non-interest bearing account like a routine checking account. If the account earns even a single dollar of interest the IRS will need to be notified. If the bank clerk asks, be ready to bark out your social security number confidently.

Any checks deposited to the new account will leave paper trails. (When requesting birth certificates, pay with money orders, not with checks.) At first identity changers usually avoid visiting the lobby of the bank instead they conduct all their banking through the ATM machines that are usually located outside. They pay their bills with money orders purchased from various sources including convenience stores but not from their bank.

Here is a way to quickly establish some credit when you're new in town. They open an account at a local credit union or savings and loan.

They deposit cash and then wait two months or so and then approach the institution for a loan fully secured by the new account. Such a loan is almost always approved, usually automatically.

After they've made several payments (on time) the transactions will trigger the credit agencies to open an account in their name and start collecting information on their financial dealings.

This lays the foundation for later building a solid credit rating. Finance or commercial store-front loan companies have a bad reputation and people in the financial community know that only low-life high risk customers would deal with these places.

When it's time to go for an unsecured credit card, it's always best to submit an application towards the end of November as banks shift into high gear then in anticipation of increased profits from holiday spending.

When the card is received, it's best to make a few purchases, run up a moderate balance. Then apply for another card in three months and in a year or so you should have excellent credit.

Be Careful!

I stood behind a girl in a bank line who was opening a checking account. She handed her application card to the clerk who picked up the phone, dialed an 800 number, and entered an access code and then the girl's SSN. She listened carefully and then stared at the girl with a stony expression on her face.

She then put the phone down and handed the card back to the applicant and said "thank you for your interest in opening account with our bank but unfortunately we are unable to open an account for you at this time - next!" The number the bank lady called provides a service that provides the name of the individual to whom the social security number was issued. Obviously the name didn't match the girl's name.

The "Quick and Easy" Checklist

- | |
|---|
| - Obtain your own genuine birth certificate |
| - Buy cover up tape and liquid paper |
| - Mask out the original text to create blank form |
| - Make copies of the new blank form |
| - Rent or buy an older typewriter and ribbon |
| - Type up new birth certificate with your new name |
| - Make a copy |
| - Apply new stamp (optional) |
| - Artificially age the BC with coffee/tea/vinegar or sunlight |
| - Forge a baptismal certificate (optional) |
| - Make up a new social security number from a distant state |
| - Use your BC to get a new DL |

The "Slow & Hard" Way

The users of this approach say it's much more difficult and time-consuming but creates a new virgin identity that will withstand even the most intensive scrutiny. Just try to think of all this as a challenging game in which you're going to "beat the system".

If you need to obtain a new social security number and/or need a passport in your new name, this is the only method that will achieve those goals. I've heard of people getting new social security numbers with forged birth certificates and faked parents but if you attempt it, I'd bet against you and know that you'll be breaking several rather serious laws.

Until recently passports were only issued after the applicant's birth certificate was verified with the issuing authority. According to US State Department officials this practice is being abandoned.

Given the dramatic increase in the number of international travelers and the low-tech nature of most vital records offices, several identity-changers have reported that they've obtained US passports using forged birth certificates that couldn't possibly pass any kind of verification. Several recent articles have appeared in the media that seemed to verify this trend though I expect requirements to be tighter over the next few years.

First, make up a new birth date for your new identity. Do not use your actual birth date! Doing this would create too obvious a link between the two identities.

The next step involves the location of a new set of parents (deceased of course). There are several ways to locate these new parents. We'll start with the easiest method.

Finding Your New "Folks"

The information users of this system need can be found either in a small local cemetery or in the obits in your local paper. Next to the obits should be a column of ads under the heading of "burial plots" which provides a list of cemeteries.

Try to find the smallest, most remote one you can find that has been burying people for the last few decades. Remember, old historical cemeteries full of dead people are of interest only to historians.

The next step is to do some simple math.

Your Birth Year	1968
Minus 40	1928
Minus 17	1951

So a new mother must have been born between the years of 1928 and 1951 and have lived until your new birth date.

Now for good old Dad:

Your Birth Year	1968
Minus 55	1913
Minus 17	1951

Your new father must have been born between 1913 and 1951 and have lived until 9 months before your new birth date.

Your Birth Date	Mother's Birth Range	Father's Birth Range
1980	1940-1963	1925-1963
1970	1930-1953	1915-1953
1960	1920-1943	1905-1943
1950	1910-1933	1895-1933
1940	1900-1923	1885-1923
1930	1890-1913	1875-1913

Unfortunately, finding new parents is much easier if you're older rather than younger. An 18-year old will have a considerable problem finding suitable parents.

It's best to visit a cemetery wearing good walking shoes on a dry day if possible. The best names can usually be found near the largest monuments where family plots can be found. Find three sets of new parents whose births and deaths fall within the ranges you calculated.

When you do, write down all the information the headstone contains. Complete names including full middle names are better than names with middle initials only. The ideal plot will be a small family plot well away from the main path would be best.

Many cemeteries have overgrown areas where, sadly, no visitors have come to clean up their graves. A completely overgrown headstone that is buried under weeds would be best.

Users of this system report that common surnames are best and they avoid oddball highly ethnic last names like "Kramarzinski". Names that were in common use around the time of your childhood would be more credible. For example twenty years ago "Jennifer" became a very popular first name due to a popular TV show.

If your ethnic origins are obvious, you'll have to limit your search to surnames that match your face. Try to find a cemetery that contains as many of "your people" as possible. Perhaps a cemetery in a matching ethnic community would be best.

Each cemetery has an official "record-keeper". Their records are often so comprehensive and complete that all the information you need can be obtained right there on the spot, or they may be completely useless, continually unavailable or just plain uncooperative.

Those who are doing family research often search out record keepers for more detailed information. They may hint that a contribution would be appreciated so please be generous. (I once had an old-lady smugly wave an empty pickle jar labeled "Contributions" in my face when I asked for information!)

Be warned that the record keeper may launch into a sales pitch for burial plots. Get whatever info you can but keep in mind that the key piece of information you need at this point is your new mother's maiden name.

Another system for discovering a deceased woman's maiden name is as follows. Drive to the largest library you can find. A smaller suburban library may have everything you need. Call them and ask if they have the biggest newspaper in town on microfilm and do their records go back to your new parent's birth period.

When you get there, ask the reception librarian where the newspaper records are kept. Pull the microfilm rolls for the death dates of each of your prospective new parents. Take plenty of small change with you so you can make copies of the obits you find. You will not find all the obits you seek. People die and are shipped across state lines all the time. This is why I asked you to get several sets of prospective parents.

Getting Help – from a Church!

Grab your yellow pages and look under churches - yes churches! Find the nearest Mormon Church. It may be listed under "Churches of Jesus Christ of Latter Day Saints" Yes, those nice Mormons are going to help you get a new ID! Call them up.

Ask them if they have a "Family History Center" in their church. If not, find out where the nearest "Family History Center" is and pay them a visit. Take a pad, a pen and a pocket full of dimes and quarters for the copy machines.

Once again your appearance is important. Dress nice and act nice. Go during the day on a weekday to avoid the rush. The place can be a real zoo evenings and Saturdays. It's not uncommon to have to wait an hour or more just to get access to one of the viewing machines. If you arrive mid-day on a weekday you should have the whole place to yourself.

What you need will probably take several hours to find so arrive early after a full meal. (I usually take some cookies to munch on in a paper bag in my brief case!)

When you get there chat with the volunteer (usually a nice old lady) on the information desk. They can be quite helpful. Tell them you're doing a little genealogy research (checking up on your family roots). Ask to see the family histories.

These are family trees compiled by professional genealogists and can be as useful as a cemetery when seeking new parents.

All the same birth and death time frames apply. Scan the family trees for the most recent ones. Again old information won't help us a bit.

The previous two methods are easier than searching the death records but many have found the following useful so I've included it. Ask to see the death records (not the social security death records). The Mormon Church has, over the years, assembled the largest death record database in the world.

Their death files are organized by state. Search one state until you find what you need. Then grab another state etc.. This - will - take - time! The records are huge and most of these people lived far too long ago to be of use to you.

Avoid searching the most populous eastern states and Nevada, Colorado and California. The other western and plains states are best. They have fewer and easier restrictions on issuing new birth certificates.

Getting a new BC issued in New York City or Los Angeles is all but impossible. In the large cities you can expect to find the public records sealed to all but attorneys and professional licensed genealogists. Of course the excuse given for these illegal restrictions is their desire to limit welfare cheating.

Cruise the records looking for a married couple who were wed a year or two before you were really born. When you find a suitable pair, make a copy to capture the information and be sure the copy is fully readable. Go on to the next state's records.

Make up your new name complete with your new last name taken, of course, from your new parents.

Mail a hand-written note to the bureau of vital records for the states/counties where your new parents lived. Tell them that you need a BC as you need it to apply for a government security clearance.

This is a common request. Ask them to please hurry as you can't start work until you get your BC. People who request a BC because they are "doing some family research" will often find themselves at the bottom of the stack priority-wise. Several professional genealogists have told me that it can take three to six months to get a BC that way! If they offer rush service for a few bucks more, use it.

Let Us Pray!

Here is some interesting information on the Mormon religion. Pay attention, you may need to know about this stuff. Federal law considers all birth certificate records public records.

The Mormon religion allows Mormons to list their relatives going back three generations on a form and perform what they call "Ordinances For the Dead".

They believe that this ritual will, in effect, yank these relatives from the bowels of hell and instantly transport them to heaven. (This is no joke - the Mormons are very serious about this stuff). And they are a very rich and powerful organization. So you can see that the local officials who are seeking to seal the records regularly come into conflict with Mormons seeking BCs for religious reasons.

The vital records clerks fear the Mormon church because the Mormons are in the habit of sending in teams of lawyers when a church member is denied the BC of a relative. A number of clerks and managers have actually been terminated and fined for illegally restricting access.

The Mormons have challenged restrictions in courts numerous times and have never lost. (After all, you wouldn't want Grandma to spend eternity in hell just because you couldn't get a slip of paper from some uncooperative clerk now would you?)

Most identity-changers request a birth certificate via rush service by specifying that it's for a pre-employment security clearance. This usually gets fast service. If you are denied a BC for some phony reason, send them back a note mentioning the Mormon temple you belong to. I had one BC Federal Expressed to me at no cost when I used this trick. The clerks really fear the Mormon Church.

Each state has it's own unique birth certificate request form. Fill them out requesting that they search for a copy of your new identity BC. They should cost around 5 to 10 bucks each. Send a money order, not a check. Users suggest requesting the birth certificate in a new name when you know for sure it doesn't exist.

After the search, they will return two forms. The first one will be a simple form with a box checked indicating that their search was unsuccessful.

The second form will be an application for "delayed record of birth". They assume that if you're alive and breathing, you must have been born.

And if they don't have a record of your birth – they'll want to add you to their records. Besides, you'll need to do whatever you have to get a birth certificate - no birth certificate equals no security clearance equals no job!

With this form you can create a new birth certificate and have an official, verifiable birth certificate entered into the official records. Unfortunately, they will require some documentation to substantiate your claim but some of the documents they recognize aren't all that difficult to come up with. (See the list below)

They will provide you with a list of documents that they will accept as proof of your birth claim. Some states require all sorts of extremely difficult-to-obtain notarized documents while other states are much less demanding. And the rules are constantly changing which keeps it interesting.

ID Documents Accepted by Some States
(to qualify for a delayed birth certificate)

Church Records
Medical Records
Baptismal Certificate/Circumcision Certificate
Military ID or Discharge Papers (DD-214)
School Transcripts
Voter Registration Card (ridiculously easy to obtain)
Marriage license (or completed application form)
Census Record
Social Security Number Confirmation (from SSA) or SSN Application
Insurance Application
Lease Contract or Application
Your Child's Birth Certificate
Newspaper Notice of Your Birth
Family Bible Record
Employment Record
Sibling Birth Certificate
College Records/Transcripts
Employment Application
Union Membership Card

Note: Some states require that these documents be at least five years old or that they were issued after your fifth or tenth birthday. Ask for details.

As you can see - there's plenty of room to maneuver here. Some of these documents are much easier to obtain than others. One particularly interesting document they will accept is a signed statement from someone who was present at your birth. Some have reported that such a statement can be easily forged. A close friend of your mother's might very well have witnessed your birth.

Did you know that almost a third of the people walking the streets never had their birth recorded? It's true! Births were not recorded for a variety of reasons. Some parents belonged to religions that actively discouraged registering an infant's birth.

Some children were born in such poverty that the paperwork was the last thing on the parent's mind. Some were born in remote areas where access to government was severely limited.

During the free-love 1960s many unmarried couples had kids and had no interest in filling out "big brother's" forms. Some babies were born in cults who discouraged such registration. And some were adopted which leads to a host of birth registration problems.

Some births were never recorded because of strong religious objections. Quakers and others refused to register their newborn babies. If someone's parents were religious Quakers it would easily explain why there was no record of their birth.

One lady used the following approach. She obtained a newspaper from the town nearest the place of birth. She scanned the obits and found a local deceased lady who was born around the same time as their mother. Here is a lady who could have been present at your birth. Any statement she signed just before her death would be legally yet very difficult to verify. Her home address would be the nursing home in which she last lived. Her signature would be shaky and a bit weak due to her advanced age.

But you should scan the list of required documents and decide for yourself which documents will suit your purposes. Sometimes a lesser document combined with a letter of explanation will do the trick.

Again, if your request looks honest and respectable they will probably cut you some slack and issue your BC. If you fail at your first attempt, don't give up – try again elsewhere.

To substantiate your new identity, you may need one or more notarized documents. Like any group of people, some notaries are more professional than others.

While most notaries are careful, if you shop around you may be able to find one that is not too bright or is too rushed to be careful. With some patience you can get almost anything by them. There are those notaries who are much more interested in their fee than the document's they're asked to verify.

<u>The "Slow and Hard" Checklist</u>
- Find three sets of parents
- Make up three new names
- Send off requests for your non-existent BC to each state
- When forms arrive: Choose the state that requires the least difficult proof - Then Apply for a "Delayed Record of Birth"
- Receive new BC
- Use the new BC to get a drivers license
- Apply for a new social security number

Chapter 5

Foreign Citizenship Method

Recently ABC news reported on a new government program designed to discover and identify Americans who live overseas and don't bother to file tax returns with the IRS. Under this new program, when American expatriates go to a US embassy to renew their US passports, they are asked for their social security number. The number is then checked against a growing database of expatriate tax dodgers.

Remember, under IRS rules ANY money you earn anywhere in the world, be it through wages, dividends or corporate profits, is fully taxable by the IRS no matter where in the world you live and no matter what local taxes you are required to pay! The US is the only major country on the planet that is arrogant enough to make such a ridiculous demand. I doubt that Adolf Hitler would have considered making such an obviously unenforceable demand!

Many ex-pat tax avoiders now simply let their US passport expire and then replace it with one from a new country. (one that doesn't bother to track and tax their citizens outside their own borders.)

Many countries have programs specifically designed to meet ex-pat Americans' special needs. They offer "economic citizenships" or "economic development citizenships". The newest entrant in this game is Grenada. By purchasing a Granadian citizenship you get a passport that is accepted in over 60 countries without having to bother with entry or exit visas.

Many tax dodgers have their own businesses incorporated (anonymously) in Panama, Belize or Grenada. These countries have very low, or non-existent taxes on small businesses.

And their governments couldn't care less about foreigners' travels or business activities as long as they don't draw any international attention. You can't be sued. (No one can find out exactly who owns your corporation as it's registered only in your agent's name)

You can travel without being tracked (provided you book your tickets outside the US) and Uncle Sam will have no idea where you are or what you're up to. You'll drop right off the IRS's radar!

And keep in mind that there are very few extraditions to the US for tax or business reasons no matter where in the world the suspect lives.

Your new citizenship can usually be arranged without having to pay a personal visit to "your" new country. (This is a problem as the government will be fully aware of if you travel on a US passport and arrange your trip through a US travel agent).

If you take this route be sure to ask if you can change your name at the same time. Most countries will ask for a "police statement" proving that you are not wanted by the authorities in your home country and are not a fugitive fleeing justice. They may also ask for a similar Interpol clearance. A written statement from a friend or clergyman attesting to your good character may also help move things along.

Once the required documents have been received (reports have surfaced that some applicants have used forged documents rather than go through the hassle of procuring the genuine items), you get your new passport, citizen's identification and local drivers license, all in your new name.

From there it's simple to open a bank account that provides a MasterCard or Visa debit card (and ATM card) that provides you with untraceable worldwide access to your funds no matter how far you wander.

A Russian friend recently obtained a Granadian citizenship and has transferred his family savings into a Panamanian bank. He then set up an anonymous Panamanian corporation to run his new business. Rumor has it that the Russian government is planning on confiscating the passports of it's wealthiest citizens to help slow the flow of capital out of the country.

Could something like this happen here in the US? Several billionaires have recently moved to the Bahamas taking their considerable fortunes with them.

Numerous outfits have appeared on the Internet that can quickly and easily transfer your funds to offshore locations.

All we can say for sure is that Uncle Sam is extremely worried about this rapidly growing trend. (According to a recent US State Department study there are now over 200,000 American ex-pats now living in London, England alone!)

Recent US federal laws have been passed aimed at reducing or eliminating the death taxes that many of these rich expatriates are objecting to in an effort to reverse this tide of rich refugees.

The US Congress is currently reviewing the laws and regulations regarding the transferring of funds offshore. You can expect legislation to be passed during the next few years that will drastically increase the penalties for transferring funds out of the US.

If you do choose to deal with an offshore bank - be sure to pick one that has NO branches or other operations within the US. If they have some business here, the US government can gain access to their records by dragging them into a US court and threatening to close down their US operations.

Chapter 6

Camouflage Passport Method

Just when you think you've heard of every possible way to create a new identity – a completely new wrinkle pops up. We get a lot of very interesting feedback from our readers and over the past few months we've been hearing quite a bit about an entirely new approach to creating a new identity.

Americans who travel overseas have a very real problem. When a terrorist hijacks an airplane they usually seize the passports of their captives in an effort to single out the Americans and Israelis for murder or torture. Let's face it, for whatever reason Americans are high-priority targets.

This need has given rise to a whole new type of product. – enter the camouflage passport. For a fee there are several firms that advertise widely on the internet who will sell you a fake passport which you can carry with you during your travels. This fake will appear to be issued by some small, unimportant country that no longer exists or never did (your friendly terrorist won't have any way to verify a passport's validity). It will also include some very official looking exit and entry stamps that appear to document your recent travels

If your plane is grabbed, you simply give the terrorists your fake passport instead of your US version, which avoids you being identified as an American. Carrying one of these beauties can quite literally save your life. US intelligence agencies both civilian and military have long used this approach and have been happily issuing their key people alternative identity travel documents for this same reason.

Buying one of these phony passports is completely legal as they're issued in the names of small colonial countries that no longer exist - at least not officially. Some of them are very well done and look very official. One of the more popular passports is the old red Soviet one. Did you know that there are over six million Russian citizens who still carry an old-style red Soviet passport? The Russian government wants to replace them but money is very tight in Russia these days so it will probably take a decade or more to update them all.

These passports can be purchased bearing the following national identities:

British West Indies (never existed – is a group of English speaking Caribbean islands. Including British Virgin Islands, Cayman Islands, The Turks and Caicos Islands and Montserrat – This passport would appear to be British and would appear to be issued by islands that are still officially British owned)

British Honduras (Now Belize)

British Guiana

Soviet Union (Now Russia)

New Hebrides

Dutch Guiana (Now Surinam)

Netherlands East Indies

South Vietnam

Spanish Guiana

Eastern Samoa

New Grenada

Republic of Zanzibar

You can get your new passport in any name you choose (of course the name should match your new nationality and your ethnic appearance) and most of these firms also include a driver's license (both national and international versions are available) and a resident identity card to support your new identity. One throws in a very impressive employee ID for a major international corporation.

Of course using a camouflage passport to attempt to enter or leave a country would be very unwise and completely illegal. But from what we hear there are a number of brave souls out there who have done just that.

If you attempt to travel in Europe using your new Soviet passport, you will most certainly run into problems. Could someone use a camouflage passport from a Latin American nation to get into a south pacific island? Or perhaps you might get into a South American nation using your new Soviet passport.

We've even heard of those who have used their new identity documents to obtain a new social security number/card. The clerks at drivers license bureaus have no way to verify a foreign passport and will usually just get rid of you as fast as possible. Only the INS and the cops can verify a green card. Everyone else is left to guess.

Do you look or sound like a foreigner? If you do – so much the better! And even if you look like a sheet-white corn-fed Methodist from Nebraska, there are always those old British colonial countries where English is the official language. If you look a little like an eastern European, you might want to consider the Soviet passport. If you're Hispanic you might take a look at a Central American version. An oriental might want to consider a South Vietnamese passport.

A reliable source has informed us that there are several tens of thousands of Hispanics living (and working) in California who are using exactly this approach.

If you can learn to speak a bit of Dutch, you might pass yourself off as a resident of Dutch Guiana. When Dutch Guiana became the independent nation of Surinam, the locals were offered full Dutch citizenship if they moved to Holland. Some citizens decided to stay and retain their old passports and other identity documents.

Blacks should look into either a Dutch Guiana or British West Indies passports, as many of their citizens are black as they're descendents of African slaves.

When British Honduras became the independent country of Belize, many citizens chose to keep their old passports so there are still many of them around. Of course English is the official language so all you'll need to learn is how to drink warm beer!

The group of south pacific islands formerly known as the New Hebrides became Vanuatu, which is fast becoming one of the premier offshore banking centers of Asia. (If you hunger for real personal and financial privacy, you might find Vanuatu very interesting.)

You should also know that the much-forged "green card" can be obtained quite easily on the black market. (60 minutes demonstrated just how easily when they bought one on the streets of Los Angeles in a half hour or so.)

They're widely sold in the border areas along the Mexican border. Green card forgery is fast becoming big business wherever illegal aliens are found. Besides, there are so many different versions of the green card out there that no one really knows a forgery when they see one.

You can find many varied sources for camouflage passports by doing a quick search on any of the major search engines (I prefer google.com as it's quite comprehensive) under "camouflage passport". Prices run from around \$195 to over \$600 so shop around for the best deal.

Update: November 2005: A mail-order firm called NIC Law Enforcement Supply sells a nice camouflage passport for \$249 (a very good price given the quality). You provide two passport style photos (in different clothes and perhaps different hair styles so they look like they were taken on different dates). They provide a handmade camouflage passport and a matching drivers license.

They also provide entry and exit stamps to make the passport look used. Your passport/drivers license can be issued in any name you like. You can also specify a new date of birth. Two supplemental ID documents are provided (one is a drivers license while the other might be a resident ID or a national ID card of some sort). Unfortunately NIC doesn't allow you to chose which country you prefer. Instead they ask you which part of the world you'll be traveling in and then promise to provide a passport from a distant part of the world.

They even provide a home address in your new country. You can also list a wife and children.

They also sell a nice variety of ID products including some very useful holograms, seals and a ton of official looking badges for collectors. NIC Law Enforcement Supply can be reached at 1-888-642-0007. Ask for their latest catalog.

Their address is:

NIC Law Enforcement Supply
500 Flournoy Lucas Road Bldg. #3
Shreveport, LA
71135-5950

You might at this point be asking yourself why those in power would allow these passports to be sold so openly? Official looking documents like these are obviously very useful to freedom loving types so why don't they just ban them? The answer is simple.

The rich and powerful elite in the US use them all the time and find them quite useful (for protection during highjackings and for opening offshore bank accounts) so they remain on the open market even though their use may violate several federal laws.

A quick note here: I can't seem to find anything specific on the subject but one camouflage passport site has shut down due to "the new government regulations regarding camouflage passports".

As of 7-04 here are some active camouflage passport sites:
(I cannot endorse these firms nor their products however)

<http://www.privacyworld.com/auto/campp.html>

<http://www.immigration-world.com/interest/haki-eng.shtml>

http://www.finor.com/en/camouflage_passports.htm

<http://www.expatworld.org/book8.htm>

<http://australianz.topcities.com/camouflage.htm>

<http://www.republic-of-lomar.org/information/procedure.htm>

<http://www.maildropnet.com/dlidpp/camel.htm>

<http://passports.netfirms.com/camouflage.html>

<http://www.vienna.cc/networld/camou.htm>

Some of the sites above list a wide range of other ID products but I'd be very skeptical of their quality claims. Any firm located inside the US will certainly be peddling garbage (or they'd quickly end up in jail).

Birth Certificate Numbering

There's one small hitch here. There are scads of sites out there selling blank birth certificates and templates. Avoid this mass marketed junk. Big brother is on to you and has provided their clerks with books full of samples of these clunky fakes. Anyone who attempts to use one will soon end up in a world of trouble.

A quick note concerning the numbering of birth certificates: The first digit is always a one for those born in the USA. Then there is a dash and a second number, which is the two-digit year of birth. This is followed by a random group of numbers assigned locally by the issuer. When you create a "new" birth certificate, be sure the number follows the following rules:

If the registration number is:

#1-73-54898

The code breaks down as follows:

1- -Born in the USA

73- -Born in 1973

54898 -Random registration number

In the past a good story and a single document such as a birth certificate and/or a baptismal certificate (or if you're Jewish a circumcision certificate is more or less the same thing) would get you through. Now you'll need more.

You'll need to assemble a collection of what used to be called "wallet stuffers". The kind of lower quality ID that's much easier to come up with yet still helps establish your identity and support your story.

So what's the bottom line here? You'll have to be prepared more thoroughly than before. More planning and careful execution will be required. But for the time being not all that much has changed.

Keep in mind that as of the summer of 2004, there's still very little cross-referencing of birth and death records across state lines. But stay tuned as legislation passed and signed into law in early 2004 provided \$350 million for just that purpose. But if you stop and think about it – it will take years before even part of the records are correctly updated.

But how could they ever know where the man was born or where his birth certificate is recorded? They could perform a state-wide search within Alabama but what would they do if no birth record could be found? With over 7,000 national offices authorized to create birth certificates, how could they ever hope to locate his birth certificate?

At some point in the distant future all these records will be computerized under (you guessed it) your social security number. Then nation-wide searches will be both fast and simple and the records will be 100% cross-referenced. But given a lack of funding and pressure from civil rights groups, those days are easily a decade away.

Another little tip regarding birth certificates – certified copies are easier to obtain in the following states: California, Kentucky, Maine, Massachusetts, Minnesota, Nebraska, New Jersey, North Carolina, Ohio, South Dakota, Vermont, Washington and Wisconsin. The rest restrict access to birth records in some way. If you run into a problem in one state, move on to another. Some states still regard their vital records to be public property and open to anyone who asks.

National ID Update

In the new "Homeland Security" bill you'll find the following rather interesting language:

"Nothing in this act shall be construed to authorize the development of a national identification system or card."

Here's some more good news. The current administration has expressed their disinterest in establishing a national ID card on many occasions. But of course there's no guarantee that future administrations will see things in the same way.

Talk about strange bedfellows. This issue has so inflamed privacy advocates that the conservative Eagle Forum and the liberal ACLU joined forces to fight any attempt by the federal government to establish federal standards for the issuance of state drivers licenses.

They view this approach as an attempt to transform our driver's license into a national ID card. According to these two groups federal interference in the issuance of drivers licenses "would be a severe hit to basic privacy rights in America".

This whole subject is so politically sensitive that the White House itself told it's minions that they are never to use the term "national ID card" nor are they to enter into any kind of debate on the subject. The entire subject is strictly taboo.

But there will be changes ahead that will reduce our privacy and increase government monitoring and control of our movements. In the year ahead the aviation industry will be establishing a "trusted traveler" system. The plan now on the table would make the system completely voluntary and will be run by a private firm.

You fill out a comprehensive application that includes a wealth of personal information. The security company will then check you out by verifying as much of the information as possible. Verification will be the rule - they will take little or nothing at face value.

Only after the information you've provided has been carefully verified would your new card be issued. With it you bypass the long security lines at the airport and zip through a quick scan of your card and you're quickly off to your plane while the other passengers stand on those long slow lines.

Since the system is entirely voluntary, you could choose to not apply and choose to stand in line. The choice is yours. This system is already in pilot operation in some airports. Could this kind of "trusted" system expand into other areas of public life?

Way back in 1961 former President Dwight D. Eisenhower warned us that the greatest challenge to our freedom would come from a combination of military contractors and the pentagon which he labeled "The Military-Industrial Complex". Are we now entering Eisenhower's nightmare? Only time will tell.

In this edition we have several new systems to report on. I want to thank those who have provided feedback and taken the time to share their experiences. We know you'll find the details as interesting as we did.

Social Security Bureaucrats Finally Give In!

Update: I had an interesting chat with a social security worker recently. He revealed that in 1999 the social security administration had issued only 155 new social security numbers under the program discussed below. In the year 2000 the number grew to over 1500 and this year the number will be much higher. When I asked how high, he said "at least ten times the 2000 levels". This radical change in policy should be used by anyone who can qualify.

For far too many years the bureaucrats at the social security administration have steadfastly refused to allow individuals to change their social security numbers no matter how dire their personal circumstances. Several women and children have recently been murdered simply because they were not allowed to change their social security numbers (and thus escape their pursuers).

But it looks as though all the dead bodies and bad press are at long last having an effect. The social security administration has now announced a new policy that should be of interest to those who can qualify.

Now for the first time the bureaucrats will actually let you change your social security number if you can prove that you've been the victim of identity theft. (An individual could qualify for a number change and then later legally change their name)

Of course the paper-pushing bureaucrats will require that you document the theft of your identity. At first the requirements may seem strict and difficult, but they're not if you examine them in detail.

To qualify under this new policy, you'll need a credit report that shows that you've had your identity stolen, usually for financial reasons. Someone has submitted a credit card application using your name and their address.

They usually use the address of a unsuspecting friend, or they hire a secretarial service to provide an address or they rent one of those commercial mail boxes using a fake id.

Once they have a new credit card in your name, these criminals start spending. Once they start using the card, their payment history is going to pop up on your credit report. This is the proof that identity theft is going on. Once your credit file has several of these unauthorized cards on it, you may qualify for a new social security number.

(Several especially creative (and dedicated) individuals have actually created all the signs of identity-theft in their own credit records in order to get a new social security number though I'm sure some aspect of what they've done is illegal.)

If this happens to you, call your credit-reporting agency and report the violation immediately. Ask for a copy of your current credit file. Check with all three major credit-reporting agencies to be sure you have them all. Assemble all the documentation you can find. You might even want to talk to a lawyer, as they may be able ease the social security number change process along.

Here are some details on identity theft, which should help you protect yourself against this growing problem. If you live in an apartment identity thieves often pry open individual mailboxes in order to obtain banking and other mail that will give them the personal information they need to steal your identity.

After a break, you may have noticed that your mail flow was suddenly restored but you did notice that your normal monthly bank statement didn't arrive as usual. Identity thieves file change of address forms that interrupt their target's mail for three or four day. This is the usual story for victims of identity theft.

If you feel that you now qualify for a number change but can't get the SSA clerk to agree. Politely ask for their supervisor and see if they will be more sympathetic. If they refuse, take the whole matter to your senator or congressman. It's their job to help you in your struggles with government agencies.

Though they will never admit it, government bureaucrats deeply fear letter writers and complainers. As long as no one complains to a higher authority, these clerks can get away with murder (which is what they've been doing for some years now by ignoring abused spouses) but when you get someone with some real power involved, the whole situation can rapidly change. They know that one well-worded letter can land an entire agency in hot water.

If your clerk is still refusing you help, don't direct your anger toward the clerk but instead keep reminding them of how much grief this identity thief has put you through and how badly you need some relief. Demand that the clerk provide you with the official document that details the provisions of the new identity theft policy. Information is power and a careful review of their policy will give you the ammunition you need to prove your claim. Also demand information on the Social Security Administration's appeals process.

Armed with solid documentation and some Washington influence, you should be able to win yourself a new number.

Here are the Social Security Administration's notes (taken from their official manual):

1. You must prove to their satisfaction that someone else is actually using your social security number to:

1. Illegally apply for government benefits (welfare, food stamps, unemployment compensation, and educational loans).
2. Obtain credit/credit cards (in your name).
3. Obtain employment (illegal aliens, fugitive criminals).
4. Pursue other illegal activities (obtaining benefits under workers' compensation).
5. Hide income from lawful taxation.
6. Evade lawful prosecution for past crimes.
7. Harass and/or stalk you.
8. Cash in government bonds (taxes are due from the person cashing in the bonds, not the purchaser)
9. File fraudulent income tax returns (claiming non existent refunds)

2. Whatever problems you are having, they must not be the result of your actions.

3. You should be armed with documents from third parties supporting your claim. (police reports, letters from credit agencies or credit card banks, bill collectors)

4. Your credit status must be negatively affected.

5. You must be "significantly affected".

You will be turned down flat if:

1. They conclude that you are seeking a new number to escape the legal consequences of your own acts.
2. If your poor credit record is the result of your own lack of financial responsibility
3. You're seeking to escape problems caused by a past bankruptcy
4. You desire to be issued a particular number
5. Others used your social security number in a lawful way
6. Your proof is insufficient or your story is not sufficiently convincing

There is an alternative approach that has worked for many others. If you claim that someone is stalking you with intent to do you harm, (and you can somehow document your story - preferably with police reports), you may be successful. But your story must be believable and you must have some impressive proof. Taking along a witness can work if they are willing to sign a sworn statement.

The use of duplicate social security numbers was not much of a problem until the passage of the Immigration Reform Law of 1986, which required a worker to supply a new employer with a copy of their social security card before they could begin employment. This law triggered an explosion in the use of duplicate numbers as illegal aliens struggled with the new restriction.

Additional Notes:

The Social Security Administration is now running TV ads in an effort to spread the word about their new policy regarding domestic abuse. Anyone who can document domestic abuse (either male or female) can now obtain a new social security number.

I don't have the latest details on this one yet as my local social security office only has an announcement that the policy has been changed but is still waiting for all the details. This could be very useful for those who can qualify. Check the official social security website for the latest details on any of these new programs as they may change.

Social Security Loophole

When a private business asks for your social security number, it's almost certain that they have no legal authority to make such a request. They're just trying to get away with something. Most Americans are sheep and will provide their number without giving it a thought, almost as a reflex. But you're different.

A useful strategy is to ask for their legal authority, as they scratch their head in confusion (very few people challenge any kind of request for personal information in our open society), mention that in the past you had your identity stolen and have no intention of going through that again! Add that your attorney has given you strict instructions to only release your social security number to those legally entitled to it. No exceptions!

But there's another interesting loophole in the laws regarding social security number usage. There are those amongst us who believe that the bible predicts our future. In one part of the book of revelation it says something about the antichrist taking over society and requiring that each of us be given the "mark of the beast" without which no one will be allowed to buy or sell.

Could the social security number be that long anticipated mark? I don't know but plenty of folks believe it is and that's all that matters. The result is a special allowance for those who have a "religious objection" to using their social security numbers.

Our friends in the government have actually come up with a special form for such holy individuals. You state your religious objection to providing your number and request they provide you with the appropriate form. You fill it out and a separate number is used in your records.

Does this work? Yes, it does and it works because it's official government policy. It will work even for those who apply for federal or state welfare programs, though you can expect that it will raise a few eyebrows.

A quick phone call before you visit will let you know if the people you're about to deal with are up to date on this new regulation.

A Quick History of the Social Security Number

When the social security system was first introduced there was a good deal of concern that the numbering system it used would lead to each of being numbered by the government. Of course the government promised that they would never use this number for any other purpose than to track your retirement account.

The first social security cards included a note on the bottom to that effect. It said "Not for identification". The government rules also barred the social security administration from placing other personal ID type information on the card. Only the name and number could appear. Until recently there were federal laws that blocked any government agency from collecting personal information on individual citizens.

Of course that rule was completely crushed by the so-called Patriot Act. Now as you read this the feds are busy building centralized dossier files on each of us which leaves our freedoms at jeopardy.

Now the number is being used to track every aspect of our lives. It's now your employee number at work, your account number on most forms of insurance, your official taxpayer identification number with the IRS, your voter registration number, your drivers license number (in some states), your student ID number at almost any kind of school and let us not forget how the credit reporting industry tracks us with it!

Though there are new laws that will threaten people with drastic new punishments for using a fake social security number, there are many brave souls who have used them. Because this is now illegal, I can't endorse such an act.

Fake ID

Fake id is a bad deal. There are new laws in almost every state that make it a serious crime to even use a fake drivers license. Sadly the good old days when you could carry around several fake ids in your pocket that you could use with impunity are sadly gone. After 9/11 things got even tighter as the drivers license has taken on a whole new role, particularly when you try to fly through an airport.

When applying for a certified copy of your birth certificate, you'll need a photocopy of your driver's license. One clever soul has reported that it's very easy to doctor a black and white photocopy of your genuine license.

Before you send off your hard-earned money to some slick fake id outfit you saw on the web, take the firm's name and do a search using your favorite search engine. Chances are you'll find numerous complaints from those who have been ripped off by the site.

Though I have no direct knowledge, a company called "Promaster" advertises widely on the web but we've noticed a slew of complaints from suckers who never received their ID. Our favorite search engine for investigating these outfits is google.com.

Homemade Fake ID

The single most common need for a fake id comes when you rent a mailbox (from one of those commercial mail box companies). These outfits don't have any way to verify the license you provide so you can usually get away with using a not-quite-perfect DL.

Some have found the following useful. Today's PC technology has provided us with some useful tools. Today you can buy a high quality color scanner for around \$100. If you want one of the top models (look around CNET for the latest equipment reviews) you'll have to shell out somewhere around \$250. USB scanners are best as they transfer data to your PC much faster than the old units that connected via the printer port.

You simply scan your existing genuine driver's license into your computer, change the typed personal information and then print out the result. You'll need some good graphics software and a good, high-quality printer. The result will be a new license that isn't all that bad. You could never hand it to a cop or today even a bouncer, but it can certainly get you a new post office box.

Be careful though - the overall image quality (resolution) should be 2,400 dpi. This includes the scanner, software and the printer. Anything less will provide a "fuzzy" looking product that will instantly arouse suspicions.

Today, making a reasonable good-looking fake driver's license is easier than ever before. But if you want a really good-looking license that will pass even a comprehensive examination - You'll have to be a technical genius to crank out such a license on your home PC. The few people who still deal in fake ID have sophisticated systems complete with expensive software and very expensive and hard-to-find high-resolution printers.

If you do manage to find some fake ID on the web, it will probably disappoint you.

One clever individual came up with this sneaky idea. The magnetic strip on the back of a fake ID can be added quickly and easily by simply cutting up some good old cheap VHS video tape. He just cut up several inches of tape until it looked right.

Also, if you check around the web you'll find plenty of places that offer to sell "templates" of genuine blank licenses. Of course the quality varies widely so be careful not to spend too much for them.

Unfortunately the best graphic software packages are rather expensive though 30-day trial versions are usually available for free download. Templates of New Jersey licenses are usually of very low quality and outside New Jersey, their licenses are often very carefully examined for this reason. (Update: the feds have been cracking down on the open distribution of DL templates so they're harder to find.)

Paper Tripping - Adopting the Identity of a Deceased Child

Perhaps you've heard about people who've assumed the identities of deceased children by obtaining identity documents using the information from their cemetery headstones. If you think this approach sounds inviting, go rent the movie "The Coneheads" and watch what happens to Beldar Conehead when he attempts to "share" an identity with one "Donald R. Decicco".

He quickly pops up on a computer along with about a dozen other people who are using the same identity and social security number. The immigration authorities have a good laugh recalling all the losers that have used the Decicco identity over the years.

The result - Mr. Beldar is immediately arrested. If you use this grossly overused technique, you'll be breaking the law and can expect to be sharing your "new" identity with several other people. Think about it - is that really what you want to do?

The problem with adopting another's identity is that you can never be sure exactly who you're sharing the identity with. There is simply no way that you can know how many others have visited the same gravestone you have. Do you really want to take the chance that you'll be sharing an identity with one of the FBI's ten most wanted criminals? Or perhaps you might like to share an identity with a cop-killer? Or an international terrorist based in the Middle East?

One lady I know borrowed an identity from a gravestone only to find a dozen cops surrounding her motel room 10 minutes after she checked in! Though she had done nothing illegal, she spent two days in jail while the FBI checked out her story and eventually cleared her. It seems like someone else (a criminal wanted for a murder and bank robbery) had visited the same gravestone she had!

Recently several new reports have appeared that attempt to resurrect this useless approach. They now claim to have perfected methods that will assure that a particular infant's identity hasn't yet been used. Don't believe them.

Even if you could be sure your infant's identity is a virgin one, how can anyone know who will attempt to share the identity at some point in the future?

Now go rent the excellent movie "The Shawshank Redemption" and see how a properly created new identity can give someone (and his friend) a second chance at life.

A TRUE STORY

A friend thought that he had found a new way to resurrect and use the identity of a deceased infant without having to share it with anyone. I warned him about the dangers of the classic dead infant "Paper Tripping" system but undeterred he ventured out into a remote rural area where he found a small church cemetery that looked as though no one had visited it for years.

It was covered in thick vines and weeds. With considerable effort, he managed to hack through the heavy grass that had grown over a small grave in a remote area of the cemetery. He was sure that no one had been there for ages. Surely no one had ever found this grave before!

Using the information on the headstone, he easily located the obituary in the local newspaper (at the library) which gave him all the information he needed to get the death certificate.

But when he finally requested the birth certificate, all he got for his efforts was a form letter informing him that no birth certificate would be forthcoming due to "excessive requests"! Even though the gravestone was extremely difficult to find, somehow others (many others) had requested copies of the birth certificate in the recent past.

Our friends in the genealogy business publish books that contain the inscriptions on headstones from all over the country. Perhaps several identity-changers are using these books so even abandoned and overgrown grave markers aren't safe these days.

You should also know that many states are busily cross-referencing their birth and death records (Canada has already done this). The cross-referencing process here in the US won't be completed for a decade or more.

If your target's birth and death have been cross-referenced, you will be rewarded for your effort with a birth certificate with "DECEASED" stamped across it in inch-high letters in bright red indelible ink. Also, anyone who attempts to verify the certificate (like the Social Security Administration or the passport people at the US state department) will be promptly informed that you are dead. Clearly, such a document is useless.

Using a Mail Drop

Most identity changers start out by obtaining a new "home" address where mail can be received. They usually use one of those storefront PO box outfits. They avoid using an official US post office box. The best units are the ones that provide 24-hour access to the rented box. This way a box renter can pick up their mail late at night when no one is around.

They phone and request an application. They pay in cash or with a money order. Most box renters use the boxes for routine business mail as they don't have a local office. When the box has been secured, they request some catalogs or other routine looking mail. Receiving too little or too much mail might cause problems.

The National ID Problem

Some elements in the federal government are seeking to create a highly-fraud resistant, easily verifiable national ID card in several different ways. The first approach would have the Social Security Administration transform the current Social Security Card into a sophisticated passport-type document that would include a digitized photograph printed right into the paper (instead of the more easily altered glued-on photo), sophisticated high-tech features like bar-coding and enciphered magnetic coding.

The card would probably include fingerprints in a format that can be easily verified through the FBI's new online fingerprint system. Such a document would be virtually impossible to alter or counterfeit. Draconian new laws would include huge penalties for anyone who attempted to use the document in an unauthorized manner.

In addition, this new card would contain a chip into which a wide range of personal data could be entered and then retrieved and viewed by anyone who had access to the card. The federal government is working feverishly to organize and cross-index various databases in an effort to assemble huge databases of personal data on US citizens.

Commercial interests are getting into the act also as several airlines have proposed a "privileged traveler" system that would link dozens of federal databases with the airline reservation system. The system would allow frequent business flyers to bypass long security lines and stroll directly onto waiting planes without the usual scrutiny and delays.

Many different bills are sloshing their way around Washington that all have a common cause - to make it more difficult to obtain any useful form of personal identity documents. Criminals and Illegal immigrants have long known that the southern states have less demanding application requirements and since anyone can apply for a license in any state, they flock to the more lenient states.

If they need a license in a more restrictive state, they simply obtain a license in the easiest way possible and then use it to obtain a new license in their desired state. This weakness is now well known in Washington and there legislators are looking at how best they can tighten up the application procedures on a nation-wide basis.

Many states are training their clerks so they can more readily recognize phony ID documents, particularly birth certificates and fake drivers licenses. The government has created bound volumes with images of the most widely sold documents. For this reason anyone tempted to purchase blank ID documents on the web should think again.

The most successful identity changers prefer to use documents they created themselves on their own computers. Following the same basic design as a genuine document seems to work best.

In a decade or so you can expect the feds will standardize US birth certificates and drivers licenses so they will all look alike though there is considerable resistance to the idea. If and when this occurs, the current hodge-podge of birth certificate forms will be history. But for now the whole system is based on a confused conglomeration of different document designs.

Most of these new issuing restrictions will be focused on foreigners so those who look, act and speak like typical Americans shouldn't have any real problems. But those who look even a bit like an Arab will have constant problems.

INS verification of resident alien identification is being upgraded so that instant online verification can be achieved. Right now a two to four hour verification delay is usual and the databases involved are notoriously inaccurate and poorly coordinated. This will soon change.

A new database of temporary residence visas and green cards is being assembled and will soon be available to driver's license bureaus all over the country. Foreign driver's license applicants will be carefully screened. If they're not here legally, not only will they not get their license, they will face immediate deportation. A system like this could have identified the 9/11 terrorists and exposed their whole operation years earlier.

Even if a foreign applicant passes the INS check, they'll be issued a license that's only good for one year and is of a different color and design than those issued to US citizens. It will also include data on the holder's visa/green card status. That would require them to return to the license bureau and re-apply each year.

Their licenses will be mailed to their home address, the one that the INS has on record even in states that issue licenses on the spot (this would make it much more difficult for foreign agents to slip into the US and move around freely without any fixed US address).

This will force aliens into carefully maintaining their resident status to avoid problems. Any policeman who stops them would be able to instantly determine their right to be in the US and trigger a deportation if their status is not completely legal.

Soon all states will have online verification of applicant social security numbers. Some do today but many don't have the funding or motivation. Under new federal legislation they may soon be required to set up the required systems.

Since 9/11 California has instituted restrictive new rules that make it very difficult for foreigners to obtain drivers licenses. Their social security number and resident status must be verified (through the use of paper documents) with SSA and INS by mail before a license can be mailed out.

As a result, police there now report vast numbers of aliens driving around without licenses or insurance. For this reason (and others) some states have recently stopped asking for social security numbers. They include Texas, North Carolina and Utah. These states have a lot of illegal residents and don't want to land in the same mess as California.

Washington has made it illegal to use a person's social security number as their drivers license number. Some states like Ohio and Alabama ask for the number but don't display in on the license and is not verified. Does all this sound confusing? It is!

Some states have found the idea of using biometrics like fingerprints or retinal scans unacceptable from a privacy standpoint. There are problems with these systems, which reduce their reliability. But other states have started down that road. Hawaii, Texas, California and Colorado collect fingerprints from drivers license applicants though they have no way to verify them immediately at the present time.

From now on you can expect the kinds of documents they're willing to accept to become more restrictive. In the past the baptismal certificate was a useful ID document but it's likely to fade into history as regulations are tightened.

Notarized copies used to do very well but you can expect that they'll now insist on only certified copies.

Does your state do online social security number verifications? It's easy to find out. Just go online and go the state government site. There you will find a link that will provide the needed information. Or you could call the license bureau personally and just ask. Ask them exactly what documents they'll accept.

If you've just moved to town and your personal papers are still in transit, you'll need to know what the rules are in detail. Then pump them for information until you get the answers you want.

If you have a suspended or revoked license from another state this fact will quickly be discovered if you're applying using the same name and birth date. The NDR (National Driver Register) will trip you up.

Funny thing here is that while the good old baptismal certificate is now recognized as being almost worthless, another ID document has more or less taken its place. The voters registration card gets far more respect than it deserves.

It's ridiculously easy to obtain. Under new rules designed to encourage us to vote, the application procedure is almost comical. They hand you a card. You fill it out. They take it and say thank you. The card is then mailed to you. The only requirement is that you have a mailing address. You'd think a clerk would laugh at such a document, but instead they accept it with deep respect.

Other proposed legislation would bar anyone from opening a bank account, buying an airline ticket, boarding a plane, starting a new job, buying a firearm or even making a retail purchase without first presenting this new document for online verification. By monitoring the times and locations of your online verifications, the government could effectively track your each and every move.

And worse, anyone who performed an online verification would have instant access to every bit of info the federal government has on you in all their various databases. Information abuse could never be adequately avoided despite the government's claims to the contrary.

If the police pull you over for any reason (and they no longer need a reason - they can now pull you over just because you meet a particular "profile") you'll be legally required to produce this new document and undergo the online check.

If you are unable to produce your verifiable card, you'll be detained or arrested until access to your files can be restored and verified.

But if you think about it, the document itself is only important as it contains your fingerprint data. Police cars will be equipped with online FBI fingerprint verification systems. A cop swipes your card through a card reader, you press your thumb on a small sensor and your entire life's history pops up on the computer screen in a few seconds. (Actually the police can call up your file before they pull you over by running your license plate number through their new dashboard laptop computer).

Does all this make you nervous? It should scare you to death! Our hard-won constitutionally guaranteed freedoms are rapidly being devoured by what is fast becoming a high-tech police state.

The second approach to a national ID involves our driver's licenses. Until now drivers licenses have been completely under the control of state governments. Each state created licenses with unique designs and various combinations of security features. States like Michigan produce high-tech licenses that are all but impossible to forge or alter while Tennessee is at the other end of the spectrum with a low-tech license they give out with few restrictions or scrutiny.

Under new legislation the states would surrender control to a centralized federal system in Washington, DC. Washington would then dictate exactly what information the card must include and also it's format and color. Only those driver's licenses that meet the federal standard will be accepted by the feds when citizens apply for benefits, employment or travel.

States that don't "buckle under" to the new requirements will be very heavily penalized and their citizens will pay a price through federal harassment. Some federal funds for highway construction and other uses might also be curtailed for states that don't quickly comply with the new federal restrictions.

Fortunately for us, these well-oiled plans are way behind schedule. The Social Security Administration has flatly refused to become involved in the photographing and fingerprinting of tens of millions of people.

Money is a problem also as the cost of all this has exceeded previously established limits for unfunded new programs so the bills have been shelved until new funds can be found.

Also, the federal demand that all drivers' licenses bear the holder's social security number; have been dropped for now due to rampant identity theft. Many states allow applicants to specify whether or not they want their SSN on their licenses.

A \$10 million dollar research program was passed in early January of 2002, which seeks to identify the biological factors that could best be used in a new national ID card. (IBM has created a workable online fingerprint verification system)

Other legislation seeks to standardize both the US birth certificate and the US state drivers licenses in preparation for the creation of a nation-wide current drivers license database.

The overall goal is to create an ironclad national ID card that could be quickly verified online against DMV, NCIC (crime), INS (immigration), IRS (taxes), vital records (birth certificate) and gun-control databases. Any such card is at least 15 years away but you can expect big brother to steadily move in that direction starting with a standardized drivers license, which could appear within a decade.

Thankfully the Bush administration has voiced opposition to the entire idea of a national ID card and the ACLU is doing all it can to oppose the entire concept.

On 2/19/02 news stories surfaced that outlined a new government program aimed at starting the national ID process with truck drivers. In the interest of road safety the federal government is working on a national ID system with an online verification service based in Washington, DC. The plan is then to expand the system to include train conductors, airline pilots and other employees who are in positions of public trust. Is this the thin edge of the wedge?

Social Security Number Verification

During the last year the following states have begun to verify the social security numbers of all applicants in real time before issuing a drivers license.

Alabama, Arizona, Washington DC, Idaho, Maine, Maryland, Massachusetts, Mississippi, Missouri, Nebraska, Nevada, New York, Ohio, S. Dakota, Tennessee, Virginia, Washington and Wyoming.

If you have more recent information on this trend, please drop us a note and keep us up to date. Thanks.

Identity Theft Problems

Unfortunately, identity theft is exploding. To help combat this new crime, many states have recently allowed applicants to request that their drivers' licenses not display their social security numbers. So if you have your wallet or purse stolen, the thief will not have your ssn.

This trend flies in the face of the new federal legislation, which, of course, requires that the driver's licenses include the social security number in readable, magnetic and bar code formats.

Currently there are two different sets of federal laws that are on a collision course. One federal law requires that all driver's licenses include social security numbers within two years while a different federal law requires that drivers have the option of omitting their ssn from a new drivers license. The states are very confused about their future plans.

What's the bottom line on all this? Though their original effort has been thwarted for the present, don't expect our "friends" in Washington to abandon their repressive plans. You can bet they will continue to work behind the scenes. And when they're ready, they'll "roll out" the new card under the guise of fighting crime, drugs, child molesters and terrorism and everything else people fear.

After our government and corporate controlled media have fanned the flames of mass anxiety to a fever pitch, the American people will drop to their knees and beg for the new ID without giving a thought to the terrible effect this will have on our hard-won freedoms.

Avoiding the Dreaded MIB

The US insurance industry maintains a centralized patient database that they use to screen insurance applicants. This information (usually negative) is used to deny them insurance or services. Most of the information it contains was obtained from insurance application forms so you should carefully consider what you should or shouldn't write down.

Say you ask your doctor to do some blood tests. As a matter of routine he throws in an HIV test just to be sure. To everyone's surprise it comes back positive. Of course you're shocked but you are also soon to be uninsurable.

When your diagnosis hits the MIB computer, any insurance company you apply to will have access to this information and will quickly deny you coverage. Your existing insurer may also soon find that you no longer belong to the target group your present class of insurance was intended for.

In short, your insurance will soon be cancelled and replacement insurance will be unavailable. In America only the healthy get insurance. This insane system has got to change!

Information is retained for a period of seven years and can be reviewed by patients. You can get the details by phone at: (617) 426-3660. Strangely, their records are not organized by social security number.

If the data they have is incorrect (this has been known to happen on occasion) - let them know and demand that they correct their information. Threaten to launch a web site with all the details of their abuse of your file if they won't make the change. Or perhaps a threat of legal action will be required to clear the logjam.

When you seek medical care, you may be handed a routine form to sign. Somewhere near the bottom will be one or two signature lines that will authorize them to "release medical information to any and all that may request it".

Wow - this is a blanket authorization you really should avoid signing. If you leave the signatures blank you can expect some pressure to be applied (Sorry - but we can't treat you if you don't sign here and here).

I've found the following to be the best course of action. On each signature line write something like "release not authorized". If you scribble it a bit, the clerk won't notice that it's not a genuine signature. I've done this twice with no problem at all. And if you pay cash (extremely rare these days), you can tell the clerk that there's no need for signatures, as you have no insurance. (Don't forget to ask for cash discount!)

College Towns are Great

Wonder where's the best place to live? What kind of town would be best? Generally speaking a new resident will stand out in any rural setting. Also, small towns tend to be hot beds of gossip. Everyone seems to know everyone else's business and new arrivals are a favorite subject for the local gossip mill.

Then there are those who want to flock to tourist areas. Here there is a rapid turnover in people so new people should be able to blend in and get lost. But you run the risk of running into someone you know from home. Such an encounter could be a complete disaster. They also tend to be expensive places to live.

Looking at all the factors the best overall place to live would be in a nice medium sized college town. These towns are generally pleasant places with just the right turnover in population. Each year a class graduates and departs while another arrives. Also some part of the faculty changes each year. As a result the locals get used to seeing plenty of new faces on a regular basis. There are usually very few tourists. Also, during economic downturns the economy of a college town will usually remain relatively steady and unaffected.

Social Security Numbers

Up until five years ago or so, the obtaining of a new social security number was not all that difficult but sadly things have changed. You used to be able to apply for a new card entirely through the mail. Today anyone over the age of 20 must appear in person and go through an "interview".

Though it is illegal to sell forged social security cards, some companies get away selling metal cards that look like the original, stamped with the name and number of the holder. The social security administration does not prosecute these companies. Some people who don't know better will accept them as ID if you simply say that your original is kept in your safety deposit box.

One of these manufacturers is: Walter Drake, 5186 Drake Building, Colorado Springs, CO 80940 - (719) 596-3853. They sell a nifty solid brass "card" (item number P4004 - Social Security Plate - \$3.99 plus \$2.95 shipping). If this firm is no around, look around the web under "aluminum social security card".

Most SSN applicants are infants whose parents must obtain a new number in order to claim them as dependents on their taxes or teenagers who need the number so they can start working. Men over the age of 20 are going to have a tough time qualifying for a new social security number. Women who were recently divorced commonly apply for new numbers as they claim they never needed one before. This interview should present no problem for a woman, particularly if she has recent divorce papers with her.

An old friend who lived overseas for many years came up with the following. He was an oil worker who worked in the oil fields of Saudi Arabia. When he was 35 years old he returned to the U.S. and had to apply for a SSN. He strolled into the social security office and was promptly interrogated. He explained his situation and produced documents supporting his story. He promptly got his new SSN number. He was treated well and had no problems.

The social security people will verify your BC (If you're over age 17) and may even verify your new parents' birth certificates. No problem there. Also, the application requires a local phone number (which they may trace to find your address and real name) should the application run into any problems. Before you leave their office ask if you can phone in for your new number rather than waiting for their snail-like bureaucracy to grind out a card.

Some commercial post box rental stores offer a "stand-alone voice-mail" system that will allow you to record a recording using your own name and voice.

This will create a good image should the social security people call. Such a number is not easily traced. You might want to rent a PO box at the PO box rental store. This will allow you to use a PO box while providing a street address that looks like an apartment address. (Example: 123 Main St. Apt 456 instead of PO Box 456)

A note about forged social security cards: In the late seventies there were a slew of mail order firms that sold blank social security cards for two bucks each. No longer. A new federal law makes it a federal felony to make or sell forged SSN cards.

In major cities there are sleazy-looking characters strolling around the streets offering to get you any kind of ID you want. They demand cash up front and guess what happens - they run off never to be seen again. it's a neat crime as the customers never report the crime. Let the buyer beware!

This gem comes from numerous sources. Simply write up a request for a SSN application in pen on a sheet of notebook paper. Make the letter look like a sixteen-year-old girl wrote it. The social security people receive tons of these letters everyday. You apply as if you are only sixteen. (Your new parents will have to have lived long enough to raise you however.) You then submit your application, get your new SSN and use it no matter your age.

Update: The technique above may still work but recent changes to social security regulations are intended to restrict the issuance of new social security numbers to small children only.

It's clear that big brother is moving toward a system where only newborn babies will be issued new numbers. But there are still millions of small children out there who don't have numbers issued to them yet.

The best strategy now is to submit an application for what appears to be your child - under age 5. Find the "social security online" site (you can find it using any major search engine). Carefully read up on the latest rules regarding childhood applications.

Once the number is issued it can be used in almost any way. The social security people won't care, as they have no reason to launch expensive investigations. On your application you can simply transpose two numbers in the birth date which throws it open for you to, at some future date, claim that a typographical error was made.

And since the age of the applicant appears to be under age 18, there is no need for the dreaded "mandatory personal interview".

Old Cards - New Cards

The social security card is a funny sort of document. When the cards first came out many people were concerned that the government would use the social security number to track citizens. To help reduce these fears early cards had "Not for Identification Purposes" stamped across them in red.

Those old fears were well founded. Today when you give someone your social security number you are providing them the key to all your computerized records private and public. Worst of all, you have no way of controlling who views what.

Those early fears are why the social security card contains so little information. Only your name and number appear. This makes it a very unusual form of ID. By itself it's almost worthless. But used in conjunction with the most important primary form of ID, a driver's license, you have the magical combination that can open many doors.

You can't get a job without one. It's taken as defacto proof of US citizenship, you'll need one to open a bank account and your drivers license number may (or may not) be your social security number. The IRS (since 1961) and schools use the SSN for their records. The card may not provide much information, but it's an absolute necessity for new identity changers.

Very Best Names

The very best first names for our purposes are those that are not gender-specific such as Francis, Pat, Terry, Rob (Robert or Roberta) or Dana. This adds yet another confusion factor to confuse anyone interested in your new name.

Before 9/11 almost any name would do but today it's best to stick to American sounding surnames. Names like Hamilton, Peterson, Anderson, Sullivan and Smith are typical names that anyone would rapidly identify as being American. Muhammad al Tarif is an example of a name you would want to carefully avoid these days.

Forging a Social Security Card

In 1983 the social security administration came out with a new social security card. It's printed on a special tamper resistant stock that is held in a single vault in Maryland.

Take a good look at it and you'll see that the background is marbled in a very tricky way and that the red insignia is intertwined with the text. This makes it very difficult to forge or modify. In addition, a new law forbids holders from laminating the card. (Lamination makes it all but impossible to detect tampering)

That's the bad news. Now for some good news: The older, easier to alter cards are still valid. So if your working history started before 1983, the older less tamper-resistant card is still very useful. The old card was printed on plain old white card stock and was very often laminated.

You should also know that foreigners who live or do business in the US are issued special social security cards that look like the others except they bear a warning "Not for Employment Purposes" across their face. Under IRS rules foreigners must pay US taxes for any income they earn while here even though they are citizens of some other country. These cards are used to help track their earnings and be sure they pay their US taxes.

There have been those who have used this information as foreign birth certificates come in a bewildering variety of colors and shapes.

The social security administration issues these foreign cards without much fuss, as they are only good for paying taxes. Perhaps you know someone who was born overseas and has their original foreign BC.

How to Verify a Social Security Number

An employer can verify a social security number by calling: 1-800-772-6270 (7am to 7pm EST).

You'll need the following information:

1. The social security number
2. First and last name
3. Date of birth
4. Gender

92 Advanced Privacy Tactics

1. Checks should never be cashed at a local bar. Those dives are monitored by local law enforcement. Reports of arrests made in local neighborhood bars appear in the paper on a regular basis. They know that if the man they're after isn't in one of these crappy local bars, someone there will probably know where he is.
2. Make all phone calls from a pay phone and change which pay phone you use from time to time. If you would rather call from home, purchase one of those "Caller ID blockers" boxes from Radio Shack. It's a little plastic box that connects between your phone and the line outlet on the wall. They cost about \$20 and are well worth the price as they block any attempt to retrieve your number when you make an outgoing call. Some come with a little on/off switch that you can use to enable caller-id if you need to. When you lift the phone the box lets you know it's working by giving you three little beeps. The phone company in most areas provides a free way to turn off your caller-id but it isn't as effective as the Radio Shack box.
3. At work avoid giving your fellow employees too much info. Don't let the gossip mill get interested in you. Give them a minimum of info in a way that satisfies them but avoid giving them too much grist for the mill.
4. Drop any magazine or newspaper subscriptions you may have. If you miss your favorite magazine, buy copies from a newsstand for cash. Don't order special magazines through a stand or bookstore. If you really need to get a copy of a hard to find magazine, call the magazine and ask them for the address of the nearest retail outlet that carries their magazine or visit your local library.
5. Avoid attending any sort of religious services. If you feel the need, read your bible and pray at home. If you must attend a church, be sure to provide them with a phony name. Make donations in cash only. Do not provide other church members with any personal information. They can be real nosy gossips, especially in small towns. In the south church members spend half their time praying and the other half gossiping about the newest arrivals in town.

If a snoop knows that you are a religious Catholic, they'll check around with the Catholics in any area they suspect you might be living.

And if you're a dedicated member of some smaller faith, it makes the snoops job easier as there are fewer churches to search.

6. Keep your personal schedule as varied as possible. Don't come and go like clockwork. You don't want to be too predictable at this stage. Your daily personal movements should match the story you give your neighbors as much as possible. If you told them you have a job, they'll expect you to leave early each morning and arrive back home in the early evening. Don't give them any reason to doubt your truthfulness.

7. No matter how difficult it might be - carefully avoid arguments. Your new neighbor may be the worst idiot you've ever met, but no matter how insane his actions or comments, avoid getting involved in arguments with him. Be nice and swallow your anger. Don't throw parties, keep your music down low, don't keep pets, keep your lawn clean and live the life of a monk at least for the immediate future. If you're forced into putting a neighbor in his place, speak to them man to man and be very sure you're alone. Speak in low tones to be sure you're not overheard. Tell him that you killed better men than them in Vietnam (or if you're younger - the Gulf War).

Unless he's a man of substance and character (and there are damned few of them around these days) - he'll cave in and keep his distance. (I pulled this stunt once and the guy was so terrorized he packed up his whole family and moved out of state the very next week!) If he calls the cops and they come to visit, be as nice as you can be. Deny that you threatened him in any way and stick to your story. Try to appear as reasonable and clean cut as possible. Do not get angry. Do not raise your voice. Deny everything. With no witness they'll have no probable cause to arrest you. When it comes down to his word against yours - the cops will leave you be if you look credible. The police are experts at making on the spot decisions and they'll almost always side with the most credible looking of the two parties.

8. Never deposit a check in an account that bears your name. Instead take the check to the issuing bank and cash it there. If the checks are regular paychecks, try to vary which bank branch you visit along with the time of day and day of the week. Don't make small talk with the teller. Always stay low key.

9. Pay your bills in cash whenever possible. Money orders can also be used but be sure to leave the payer line blank. Money orders, particularly those from smaller firms sold through convenience stores are your best bet. They're tracked by their number not by your name. Never attempt to buy a money order for more than \$700 as the issuing firms are required to submit a report to big brother on large transactions.

10. If you have to visit a doctor or dentist, be careful about providing genuine information. Pay in cash. Remember, medical records are wide open to snoops and insurance companies. What you tell your attorney is confidential but what you tell your doc might as well appear on the front page of the newspaper! Later when you have your new identity in place, you can use a new doctor to help build your new identity. If you have an unusual medical problem or need unusual medications, snoops can use this information to locate you.

11. Be careful about having anything delivered to your new home. Your neighbors may notice any unusual deliveries. If you're not home, a delivery service may automatically ask your neighbor to receive and hold your package for you. This would cause some raised eyebrows. Don't feed the rumor mill.

12. Avoid joining any sort of group. A new membership will provide a snoop with a direct link to you if the group is involved in activities you enjoyed in your old life. Also, your fellow members will be asking questions and talking about you behind your back. Why expose yourself needlessly?

13. Never sign for a certified or registered letter or package unless you know exactly what it is and who sent it. Skip tracers love to use certified mail, as it's a cheap and quick way to locate someone. They'll send a letter out via certified mail to an address they suspect you may be using. If a mailman appears on your doorstep, go to the door. If the item is addressed to your old name - say "who?" and them tell him that no one by that name lives at this address.

Or if your situation warrants it, you might want to send your pursuers on a wild goose chase by saying that the addressee used to live here but left last month when he got a two-year contract to do some wilderness photography or "mission work" down in Argentina. Skip tracers may also send a letter to someone you don't know (probably a made up name) and send it "in care of" you. They hope this will cause you to lower your guard, as you would naturally want to help a friend.

Or they may make the letter look like a check (a favorite stunt). Don't fall for their tricks. If it arrives in the mail, write "Addressee Unknown" or "Deceased" on it and drop it in the nearest mailbox.

Be aware that when you get suspicious mail you just may be in for a personal visit from a snoop. Be sure to notify anyone that knows your true whereabouts not to forward ANY mail, no matter the situation. Warn them that a snoop may pose as an attorney who has a large check for you (from the estate of an old friend of yours that recently died) and just wants to know where to send the money so they can close their books. It's an old trick that often still works.

14. Don't agree to accept the charges on a person-to-person collect call. Just hang up. If you have a home phone, go down to Radio Shack and buy one of their "Caller-ID Blockers". An answering machine would also be a good investment. Have your recording answer the phone with your new name. "Hi this is Sam - I'm away from the phone right now - Please leave a message and I'll get back to you as soon as possible - thanks". This will throw off anyone who calls looking for someone named Bill. You might also want to mask your voice a bit also. Don't include any other info in your recording.

15. Be very careful what you tell your new neighbors. It's best if you can provide the usual type of info. No more, no less. If the information you provide is too vague or if you're unwilling to share any info at all, it will raise a red flag with your new neighbors and their gossip will shift into high gear. So just have a story down pat and provide them with what they expect. Always remember, your new neighbors are your enemy. Don't confide in them, no matter how nice they seem. Snoops may well give them a call. And since they have no stake in your situation, they'll cooperate and spill the beans. And be especially careful with lonely old lady neighbors. Smile and be extremely nice to them. Little old ladies are a paranoid bunch who will call the cops at the drop of a hat if they dislike you or disapprove of your lifestyle. Your dog barks - they call the cops. Your stereo is too loud - they call the cops. They hear loud voices - they call the cops. And they can make up some really wild tales that will have the local police all over you. With the exception of a lover, a neighbor is the second most likely person to "blow your cover".

16. If you need a prescription filled, be very careful. Take each prescription to a different pharmacy. Be careful about providing a pharmacy with too much genuine information. If you have an ongoing need for a particular drug you might consider using one of those mail-order pharmacies. They can ship you three months worth of your medicine right to your doorstep. Always ask your doc if there is a generic version of the drug you need as you won't have any insurance so will need to pay full price. Some drugs can get extremely expensive when you're paying full retail. If you need a rare medicine you should know that snoops can use this info against you. They can "flag" drug company computers to notify them of all purchases of low-volume medicines.

17. No matter what situation might arise, always be prepared to provide a believable story as to who you are, where you are coming from and where you are going to. Investigators can smell a lie so you'll need to be so well prepared that you can lie smoothly. (Just pretend you're a politician!)

18. Avoid taking long walks or drives at night. To do so would expose you to the unwanted attentions of the police that come out at night.

19. Always drive the speed limit. This should be obvious but then it's the obvious things that are the ruin of most identity-changers. Strangely, the state troopers that patrol the freeways will become suspicious if a car is driving exactly at or just below the post speed limit. So just blend into the traffic flow (which is usually moving along at around 5mph over the limit).

20. Maintain a lower middle-class standard of living. If you're too poor or too affluent you'll attract attention. Your car can cause you problems if it's too expensive and so doesn't fit into the story you provided your neighbors.

21. If you feel the need to "blow off steam" by partying - do it somewhere else. Try a tourist spot or at least another city (preferably in another state). How about Las Vegas or Atlantic City? Don't do it anywhere near your home.

22. Cut your hair. Neat, clean and conservative is the look you're shooting for. Shorter hair also makes you look younger. Investigators can, with incredible precision, pick the criminals out of a lineup simply by their long hair, odd beards, cryptic tattoos and gaudy clothing. Above all you need to blend in with your community and appear as though you really belong there.

23. Become invisible. I had a friend who worked for the CIA as an intelligence officer. He told me that part of his training involved becoming invisible. To learn this art he would walk around the downtown area of a major city visiting various stores. He wore bland colored clothes, no personal jewelry except for a plain looking Timex watch with a plain black band. As he moved around he would avoid making eye contact with anyone.

He would walk slowly and as quietly as possible. He would keep his mind concentrated on distant places. He would keep his left hand in his coat pocket and let his right swing free. He kept his head tilted slightly down, his face expressionless, his arms close to his sides and spoke in low tones. He would not respond to loud sounds. When he made a purchase he would say nothing to the clerk and would keep his eyes focused on something twenty or thirty feet away.

After a few weeks of practice he could walk into a store spend a half hour there, make several purchases and leave without being noticed at all. When the sales staff were questioned about him, they could accurately describe the other customers in the store at the time but drew a complete blank on my friend! They remembered him being there but couldn't come up with anything like an accurate description. He had become truly invisible. Whenever your walking around in public, keep this in mind.

24. If approached or arrested by a law enforcement type say nothing. If you do speak, tell the truth (though you don't have any obligation to tell the whole truth). Lying to a cop is a crime, which might get you arrested but being silent, isn't. Remember, cops will test your truthfulness by asking a question they already know the answer to.

Check the ACLU's web site. They have a nifty little card that summarizes your legal rights when you're arrested. Get one and memorize it. If they take you in for questioning the first words from your mouth should be "I have nothing to say until I talk to a lawyer". In most states the interrogation must, by law, come to a complete halt until you've consulted with your attorney. Anything you say after asking for your attorney will probably be of no use in a court of law.

They may tell you that it's in your interest to cooperate (let a lawyer confirm this before you speak). If they continue to question you - ask to go to the bathroom. If they refuse to let you go, keep asking. Ask for a doctor if you're sick (all this stress is probably giving you a headache - right?) or have been injured. If they ignore your demands keep repeating them. Take special note and report their actions and exact words verbatim to your attorney. They can be quite useful later in court. Above all stay cool and ignore their verbal assault.

Bluffing is a very common tactic. They may say something like "We know everything so you might as well spill the beans" when they're really completely in the dark. Or "your friend told us everything so you might as well come clean". It's called "fishing". Think thoughts that are relaxing. Think of an old girlfriend; think about baseball or a walk you took in the woods. Don't let them get under your skin. Oh, another thing - start watching the TV program "Law and Order".

You'll learn a lot about how the law works. Always remember, you have rights but it's a sad fact that you and you alone will have to protect them.

25. Stay completely clear of illegal drugs. A single joint can get you arrested and completely blow your cover. Stay away from people who use drugs and be especially careful to avoid people who sell them. Using illegal drugs at this point is a really fast way to get busted. If you're new in town, that nice guy who sells you drugs may well be an undercover cop. Or you might get involved in a drug rip-off transaction, which is worse as you may get shot. And when you're in the can for that stupid joint you had hidden in your wallet - they'll just take a few moments to run you through their little computer. If you just have to get high, stick with my old friend Jack Daniels.

26. Avoid pursuing any business or hobby that might attract undue attention. Maybe you just love to make porno movies or try your car out at the local drag races but trust me - now is not the time. Applying for any sort of official license will get your personal info entered into several easily searchable government computers.

27. During the first year you should avoid being fingerprinted. Avoid applying for sensitive or government jobs as they almost always involve fingerprinting. When applying for jobs listen carefully for any mention of a security clearance being necessary.

Ask if you'll have to get one and if they say it's required by the job, say "no problem" and quietly move on to another job opportunity. The fingerprint that some states now require for the issuance of a drivers license can however be ignored (at least for the immediate future). The prints are retained on file but are not sent off to the FBI. They're just trying to intimidate you.

Most people are unaware that getting a useful fingerprint is actually quite difficult. The finger must be pressed down with just the right pressure. The finger must not rotate at all as even the slightest rotation will render the print unusable. Add to this the fact that most fingerprint takers are poorly trained idiots (except those found in police departments) so you know what to do.

Press down too hard and rotate your finger slightly to produce a useless print. It can take even an experienced finger printer several attempts to get a good set of prints.

28. Avoid attending parties where you suspect illegal activities may occur. That includes drugs, hookers etc. Being caught up in a drug bust would be foolish right now.

29. Avoid public demonstrations or activist activities that might expose you to mass arrest and screening.

30. If you need to have utilities installed, be very careful about revealing too much personal information. Very few utility companies have online verification available. Utility records are an open book to snoops both private and official. Anyone who recently lived overseas would lack the usual utility references. They'll probably want a larger deposit as a result. Pay it, it's a good investment.

31. Avoid applying for any sort of license if you can. Want to go hunting? Do it in another state.

32. Create a new personal address book. Buy a brand new one, transfer all the names in your present book in and then code the phone numbers so that only you can make sense of them. Make sure your code is tricky enough to fool an experienced investigator. Just adding the number 3 to each digit is far too simple. Adding three to the first digit and then subtracting three from the next might work. Or make up a new book and load it with random names and numbers taken from the phone book. Then keep your real address book in another carefully hidden location.

33. If you use the services of a "working girl", be sure to keep her in the dark. These gals can be very dangerous indeed. Pay her in cash and if she asks, give her some phony personal story. She's used to this as most men don't want a hooker to know anything about their personal lives. Or use the old story "my wife doesn't understand me!". No matter how nice she seems - she is not to be trusted! If you plan to leave the area or stop using her services, whatever you do - don't tell her in advance.

On your last visit just show up as usual and depart leaving her thinking that she'll be seeing you again real soon. She sees you primarily as a source of income and people tend to get cranky when they lose their meal ticket. Once she knows you're gone, her loyalty to you is finished and she'll readily reveal everything she knows about you to the first person that asks. But she can't reveal what she doesn't know.

34. Make small financial deals. When you must do business with a bank be careful as transactions over \$800 are now recorded on special forms the data from which is widely distributed in the law enforcement community. If you get to know a teller well enough, she'll tell you that every bank branch is now required by federal law to maintain a "suspicious transaction" list where they record any strange looking transactions. Always try to manipulate your financial dealings so as to leave you with the most cash possible and keep a substantial bankroll with you at all times. Keep some other cash carefully hidden in your car and residence.

35. Pay your taxes. The best approach here is to pay taxes on all the income you earn on your job. If the income you claim seems about right for the job title you list, you have a very small chance of being audited. The quick and easy IRS form 1040-EZ as it's so simple there's very little for the IRS to be suspicious about. Don't claim dependents you don't have as this is the one area they might want to investigate. Keep any deductions verifiable. This short form almost guarantees you won't be audited.

How much tax you pay on any other income you might have is up to you. This approach is more popular than you might think. Any IRS auditor will tell you about the business owners they audit who claim consistent business losses year after year yet manage to live the lifestyle of the rich and famous. One guy I used to know down south owned a gas station and claimed a paltry salary of only \$15,000 per year.

Yet he lives in a large comfortable house in a prestigious older neighborhood, drives a new Lincoln, has an extensive collection of rare coins and vacations in exotic foreign places. Could it be that he's "skimming" cash from his cash register each night?

36. Need help with your resume? Employment can be a tricky subject for a recent identity-changers. The attached resume report will help you cover unemployed periods and past firings.

37. If you rent a place, quietly have the front door lock changed. Don't tell the landlord. If you do they'll immediately demand a copy of the new key. Just quietly change the damned thing even though your lease will probably forbid it. Call one of those mobile locksmith outfits and have them do it one Saturday or Sunday night as late as possible. I once rented a deluxe apartment in one of those modern high-rise buildings. When I came home one night I found that my TV was warm. Was someone watching my TV during the day while I was at work? I set up a trap.

I left a copy of Penthouse magazine on my coffee table. I made a small almost invisible pencil mark on the table top and then laid the magazine down with its left edge aligned precisely on the line. The next day I returned to find my magazine had magically moved several inches and was at a different angle. Privacy is often very hard to come by when you live in a rented apartment.

Landlords can be very sneaky and snoopy. Keep this in mind and change that key! If your landlord informs you that they know you changed the lock and now wants a copy of the new key. Ask them "why did you need to get into my place?" Tear their excuse apart and humiliate them if you can. If they insist, provide them the new key. Let them test it and then quietly change the lock once again several weeks later. He'll get the idea. It's a war he can't win. Or if your apartment allows pets, why not consider getting a rather territorial dog? (Dobermans are a good choice) That might keep the landlord away from your door.

38. If you suspect someone is entering your apartment without your permission try this tactic. Take one of those little six inch long flexible plastic rulers with you as you leave your apartment. After you've closed your front door slide the ruler in between the top of the door and the door jam. Push it in all the way. You should just be able to see the end of the ruler when you look up. Make a mental note of where it is relative to the side of the door (or even mark its location lightly with a small pencil mark)

When you return home before you stick your key into the lock - look up. Is the ruler still in just the right place? A snoop won't see the ruler and will walk right in. One of two things will happen. He will either not notice that the ruler has fallen behind the door or if he's an observant snoop he'll see it and want to return it to its original place. But where exactly was it? And best of all, he will know that you set a trap and he's been busted! He won't be around again anytime soon.

39. Place sensitive documents and your cash in a high-quality lock box and hide it very well. Buy another small safe or lockbox, put junky documents in it and place it in an obvious place where a thief would look. Many rich people buy two safes.

One they place in the wall in their living room behind a picture where a burglar would be sure to find it while the other one is well hidden in a dark corner of the basement. A thief will seldom take the time to search for a second safe. They'll spend some time working on the easy-to-find safe and never both to look further.

40. Experienced identity-changers advise recent changers have cable installed and plan to spend most of your time indoors until the new identity gets firmed up. This is a tricky phase and needs special attention. Every time you step out your front door you're at risk. There's no place like home.

41. Visitors to your home should look like they belong in your circle of friends. A "normal" kind of guy wouldn't have unsavory bikers and whores hanging around. Any guests should dress well and blend in with the whole neighborhood. Unusual visitors get noticed. Be a boring neighbor and be sure your guests are boring too.

42. If you attempt to make a credit card purchase be sure - very sure - that your card is good. If it's a secured card call the issuing bank's toll-free number to be sure what your balance is just before you leave the house.

Do the same with a regular credit card to be sure your remaining balance will allow you to make purchases. If the card is refused simply say "Oh that stupid bank, this is the second time this month their computer system has been down!"

I recently had a brief conversation with a sales clerk at Sears who told me that she gets a dozen or more card refusals a day (usually for exceeding credit limits) but the clerks don't really trust the code the cash register provides so will usually just hand the card back with a smile (if you look like an normal person). Ten years ago a refused card was a rare and embarrassing event.

43. Voter registration records are fully available for public review and are sold on CD-ROMs for private investigators or anyone else who has the purchase price. But keep in mind that with so few people voting these days, it's very easy to get a voter registration card in any name you want with almost no ID required. I went with a friend recently who registered to vote in Colorado and didn't even have to provide any ID at all. She just filled in a simple form.

44. Don't enter contests of any kind. Businesses build their mailing lists by offering contest prizes. (many are never really awarded anyway)

45. If you must get married, you might want to get hitched while overseas. The Caribbean would be a good spot.

46. Be careful to avoid getting on junk mail lists. Don't send in warranty cards or answer consumer surveys.

47. Call your local phone company and sign up for caller ID blocking if you didn't get the Radio Shack blocker box.

48. Don't register for and then use "preferred customer" cards. All of the largest national book stores push these cards and now many other retail outlets are using this ploy. Stay clear. If they get pushy, just say that you live overseas so getting on their list is a waste of time for you.

49. Don't contribute to charities or political campaigns. Once you do either, you will get on a ton of mailing lists which can be searched by interested parties.

50. Don't buy a boat, plane or other item that requires licensing.

51. Don't include your name on any corporate charters. If you must set up a corporation, do it out of state. FYI - the best states for incorporation are Nevada or Delaware. Most of the largest companies in the US are Delaware corporations. Low taxation, restricted access to corporate records and friendly courts are the primary reasons.

52. Don't get behind on your bills. Pay everything on time if you possibly can.

53. Even with caller ID disabled and a radio shack blocker installed, anyone you call using a toll free number can access your number. So don't call toll free numbers unless you don't mind them getting your number.

54. Don't use your bank ATM or debit card to purchase items (unless it was issued by an offshore bank). Even off-shore based credit cards are being monitored by the government these days.

55. Don't file for building permits as they are usually public records.

56. Don't put any identifying information on your car. No bumper stickers, window stickers or anything else that is visible from outside the car. Well, maybe a small "just say no to drugs" or "support your local police" bumper sticker wouldn't hurt.

57. If you must get documents notarized, have it done in another county.

58. Be careful when asked about your occupation. Don't just automatically list your real field. Change it from time to time. I like "engineer". It's harmless and very non-specific. "Administrative Assistant" is another safe title. They won't raise any eyebrows. Or just mumble "I work for Acme Furniture". People who have working-class blue-collar jobs would rather say where they work than admit they're really a janitor or garbage man.

59. Avoid having a garage sale as a local license or permit may be required and it might feed the rumor mill to have all kinds of personal items spread out in full view for everyone to see.

60. Be very careful what you say using a cordless phone. It would be best to avoid using them altogether as even the best of them isn't as secure as an old-fashioned corded phone. If you must have one, be sure to buy the latest model that operates on a higher frequency (900Mh) and uses multiple frequencies ("spread spectrum"). A regular old corded phone is much more secure and a whole lot cheaper.

61. Be sure to tell your family and friends to be careful with callers. Investigators will use all sorts of ploys like "I'm an attorney that needs to settle an estate and need to send John a certified check for \$25,000, can you help me find him?" They may even pose, as an old friend who is dying and just wants one last chat before they expire. Tell them to expect the unexpected and be very skeptical of any calls.

62. Avoid having an outstanding judgment listed against you. If you lose a case in court, pay off the judgment as quickly as possible.

63. Most banks request your mother's maiden name for security purposes. Make up a new one and always avoid using your real mother's maiden name. This tip is just good common-sense security. Identity thieves usually assume that your mother's actual maiden name was used on bank accounts. Don't make it easy for them!

64. Use cash deposits when you open an account with a videotape rental store. Give them as little information as possible. If they ask for a larger deposit than usual - cough it up as it's a sound investment in your privacy.

65. Avoid putting your name on your mailbox if you can. If you must, write it sloppily in very small letters so that no one can read it. Also use a single initial for your first name. "J" is the best first initial for a man as it's so popular and difficult to guess (Jack, John, Jim).

66. Consider having a phone line installed in a friend's home and then have calls forwarded using "call forwarding".

67. Avoid making personal calls or revealing anything personal on a phone at work. In most states your employer can now legally monitor your phone calls, Internet activity (stay away from internet pornography) and email.

68. If you can, pay for prescription drugs with cash instead of using insurance. Insurance claims are filed online and your new address will appear in their database. Carefully control how much information you provide your pharmacist. Various snoops have access to these databases, which they can easily search.

69. Don't subscribe to new magazines. Subscription databases are sold and shared all over the place.

70. You simply must sell your car and then buy a new one (with cash) if you're to be a successful identity changer. If you keep your present car and change your name on the title, anyone looking for you can very easily run a check on your vehicle's unique "Vehicle Identification Number - VIN" which will list all the people who have ever owned the car. Both your old and new names and addresses will appear right there together on one sheet of paper.

The best bet is to buy a car you wouldn't usually consider driving. If you've always driven a flashy luxury car, perhaps this is the time to buy a used Japanese sub-compact, or the other way around. Experienced identity-changers report that their passion for a particular make or model of car trips up far too many people.

71. If you must accept a check, instead of opening up a checking account or going to one of those storefront "we cash any check" places (stay away from them for sure as they enter all your information in several different easily searched databases) you simply take the check to the issuing bank and cash it there.

72. Successful identity-changers advise signing a new signature until it becomes second nature. Some identity-changers have accidentally signed their old names to an important document. Only by repeating the signature over and over can it become almost automatic. Sit with a pad signing over and over. Then promptly throw the paper in the trash. You should practice signing an illegible signature. It can come in handy when you sign for deliveries.

73. If you need to take a drivers test to get a new drivers license, borrow a car from one of those driving schools. (Pay any fee they may ask) Do not take your car or a friend's car, as the testing officer will record the license number.

74. When you hit a new town start reading the local paper from front to back. This will give you the lay of the land. In particular notice where arrests are made. Avoid any bars or other establishments where regular arrests take place. In particular avoid any place where drug arrests are common. If the police come up with wanted criminals each time they "sweep" a bar, they'll get in the habit of running sweeps on a regular, random schedule.

75. The best time to apply for a new social security card is March or April. This is the peak period for applications as many taxpayers discover that in order to claim their kids on their taxes, they must first obtain social security numbers issued for them.

76. State issued birth certificates have a coded number on them. If the number does not decode properly, you'll never get anywhere with it. Just be careful to change only the last three or four digits and leave the front of the code intact. If you change your state of birth you'll have to alter the entire number.

1st Digit is always a one.

2nd and 3rd Digits are the state code number: (New York is 31)

4th and 5th Digits are last two number of year of birth (1979=79)

Last six digits - random sequence

77. Your new identity will become much firmer after the first year. During the first year you have no real history, which will look suspicious to anyone who checks on you. Submitting an application for a passport, for instance, will be a problem if all of the ID is relatively new. (Clerks are trained to spot fresh ID) A driver's license that is over a year old is best.

78. When you get a new phone number, insist on an unlisted number. Be VERY careful about who you give this new number to. Instruct those you do give the number to be very suspicious of anyone who asks for the number. They will tell all sorts of lies to get that number. Tell them to just take a message. If possible, do not give the number out to anyone.

Also, most phone companies will now allow you to list your number under another name for no additional charge (this is usually cheaper than paying for a formal unlisted number). If they allow it - use it. List your new number under something like "R. Miller".

Also, when someone calls and asks for "Mr. Miller" you'll know they're just another telemarketing fool. Some phone companies now offer new privacy services.

It works like this: someone calls you. If their number is on your "approved" list, the call rings through as usual. But if the number isn't in your list, the call is forwarded to a voice mailbox where the caller can leave you a personal message, if they want. The bottom line is this: if the phone number they're calling from isn't on your list - the call doesn't ring through.

79. Get an answering machine and use it. Screen all your calls through it. Make a recording like "Hello, you have reached 555-1234. Leave a message and I'll/We'll get back to you soon." Do not mention even your first name. Do not provide any other information. If you are single and living alone say "we'll get back to you soon". If you are married or shacking up, say "I'll get back to you soon". Why hand out information you don't have to?

80. Avoid the temptation to live in a nice little rural area, or return to your old stomping ground. You will never find anonymity in Mayberry. (Remember how Sheriff Taylor and Deputy Barney Fife used to sit around exchanging gossip all afternoon?) To avoid undue gossip and attention, you'll need to live in at least a medium sized city. Anyone trying to find you will call directory assistance and ask for your listing. If there is no listing or your number is unlisted the caller may ask for any other listings in that area with the same last name.

If your last name is Przbylowicz - they will immediately call any other Przbylowiczs in town. But if your last name is miller and you live in Chicago - they will be confronted with a list of a several hundred different Millers, which makes follow-up all but impossible.

81. If a third party bill collector contacts you by phone or mail to collect a debt, if the debt is real - pay it off immediately without any further dealings. But if the debt isn't valid - immediately respond to the letter by certified mail insisting that the debt is invalid. This will cause the bill collector to stop and re-evaluate his plan. Always deny everything. The bastards will either give up or at least the tactic will postpone payment long enough for you to get the required cash together. If the creditor employs the caller, don't try this tactic. There's a great book on this subject entitled "The Check is in the Mail".

82. If you are living with a child either your own or someone else's be sure to carefully train them not to reveal information to anyone either by phone or in person. Children are very trusting little souls and many freedom lovers have been exposed by the comment of an innocent child.

83. By using an official US post office box you will delay or confuse anyone searching for you. I prefer the private corporate boxes available from Mail Boxes Etc.. And other similar store front operations. Either way these outfits will reveal your listed home address to anyone who requests it so always be careful about how much information you provide them.

Since the post office requires a fee for revealing this information, requests must be mailed in and the information is not available over the phone. Many bill collectors won't bother with a request.

84. Institutions of higher education are famous for giving out personal information on their students. You should always list a PO box address on any paperwork you give them. Many schools will now allow alumni to change the official record number their transcripts are recorded under from their social security number to some other random figure. Identity thieves depend on the use of your social security number for finding all kinds of records.

85. Libraries keep records on what books you read and new laws require them to surrender those records to government snoops. (Especially since the Patriot Act was passed.) Avoid getting a library card in your new town. Or if you do feel the need, be careful about the information you provide them.

86. It's extremely important that you keep your work phone number to yourself. Do not give it out to anyone. Get a "stand-alone phone mail" number instead. (For around \$15 a month you get your own new phone number which is not in any way connected to your home phone. It operates just like an answering machine and you pick up your messages by calling a number from anywhere in the world and entering your secret password)

If an investigator stumbles on your work phone - you're finished. They know you have to be there so they have you either to grab or contact via phone whenever they want. Guard that work phone like a hawk. If your number is discovered and you get a call, you'll be forced to consider changing jobs.

87. When answering a suspicious phone call - call from a payphone as far from your new home as possible. It's the only way to be sure they won't get your number. But such a call would reveal the general area you're living in.

88. If you have to make a payment to a collection agency - always pay with a money order. Never, ever send them a personal check. A check contains far too much personal information. Once they have all that banking information they can cause you all sorts of problems.

If you have an outstanding judgment against you out there somewhere, the sum will soon vanish from your account without any notice at all.

89. When you move, never file a change of address card with the postal service. Instead notify any individuals that you want notified (but keep this list to a bare minimum)

90. Your landlord can be a real problem for you. An investigator who has your address but no phone can use the local tax records to locate the owner of the property. They will contact them by phone. Unfortunately most landlords are very open about sharing information as they expect others to return the favor for them. They have no reason to protect your privacy.

91. Since Sept. 11, 2001 the legal climate has changed. Under the new rules the government can tap your phone or mail without having to go to the bother of obtaining those pesky warrants. Our constitutional rights are becoming but a distant memory. Read the paper and keep yourself up-to-date on the latest developments or your privacy will vanish.

92. Be very suspicious of any unexpected checks you may receive through the mail. If you can cash the check at the issuing bank but be careful about giving them your home phone or address. If this

doesn't work for you, you can always endorse the check and use it to pay a bill or debt owed to another party. But whatever you do, don't endorse it and deposit it into any bank account you want to keep private. Remember, the person who wrote the check will get their cancelled check back with your account number and bank name on the back.

The GED Follies

One of the really serious problems identity changers run into has to do with educational qualifications. How can you take your academic credentials with you without "blowing your cover?"

One quick way around the problem comes through the popular GED system. You can earn GED certificates at either the high school or college level. You register, take a few classes and sit a test. If you score high enough in enough different categories and you get your credit and credential.

The best angle here is that the registration process is very lax and doesn't require any really serious ID. Just be sure to study up enough that you'll have no problem with the test. If you can provide a copy of your DD-214 showing an honorable discharge, many states will also issue you a state high school diploma, which every employer in the state is legally required to accept.

Bogus College Degrees

The following Internet outfits are well-known diploma mills and should be avoided:

- Columbia State University (Louisiana)**
- La Salle University (Louisiana)**
- Chadwick University (Alabama)**
- American State University (Hawaii)**
- American International University (Alabama)**
- Columbus University (Louisiana)**
- Monticello University (Kansas)**
- Frederick Taylor University (California)**
- Pacific Western University (Hawaii)**
- City University (California)**
- Kennedy Western University (Hawaii)**
- Trinity University (Great Britain)**

Most employers know these degrees are phony so don't waste your money!

Avoiding Process Servers

Process servers can be very pesky indeed. Here are some strategies for avoiding being served that others have found useful. First it's important to know that process servers are extremely underpaid which works to your advantage. The server is usually private employed as a sort of independent entrepreneur. He pays out of his own pocket for gas and other costs and then relies on the fee he gets when a successful service is recorded to provide him a living.

If you can frustrate a process server once or twice, he'll be much less likely to pursue you again. Why waste more time and money on someone who clearly understands the game and is not likely to fall for his shallow tricks?

He'll quickly add you to his list of "problem customers" and move on to more easily served suckers.

Let's start out with the basics. If some walks up to you and says in a loud clear voice "are you (your real name)?", a common tactic is to completely deny that you even know anyone of that name. Or say "Oh him, yes I knew him but he's a nature photographer up in Alaska now".

If your name is Smith, why not invest a few bucks in a front doormat that says "Robinson" on it? Then mislabel your mailbox with the same pseudonym. Though it's technically illegal for them to do so, many process servers will open your mailbox and look at your mail to see if you're residing at a particular residence. A locked mailbox might be a useful option.

A process server cannot legally demand that you provide personal ID. A short story: I moved to Florida and bought a nice comfortable house. Little did I know that the previous owner was a degenerate gambler who owned a lot of money to various people! When I bought the house, the seller (Mr. Anderson) moved back up north but refused to provide me with a forwarding address.

One day as I was settling down to a quiet evening when there's a loud knock at the door. In my door stands a tall extremely hostile young lady. She launches right into her threats "See here Mr. Anderson, we've waited long enough - we have to have something on this account right now!" I mumbled "But I'm not Anderson".

She keeps right on with her attack without a pause "Let us not play games here Mr. Anderson - I need a check and I want it now!" I repeated "But I'm not Anderson". As she continued her tirade, I slowly pulled out my driver's license and held it up two inches in front of her nose. She paused, stared at the driver's license and said, "Oh - I see". It stopped her dead in her tracks.

Never accept mail that requires a signature. Tell the postman that you haven't heard from the addressee for over two years and that the addressee is off chasing grizzly bears around Canada or got a "calling" and is now an evangelist in Ethiopia or whatever. But here is where the legal eagles get clever. Instead of sending a suspicious looking letter, they will now send you a nice large parcel.

Everyone likes to receive packages and most people are less likely to be suspicious of a nice large box. Don't fall for the trap. The box may contain a brick and a legal summons to appear.

If you are handed a certified or registered piece of mail, it might be useful to know who sent it. Ask that the postman hand it to you so you can read (and then memorize) the sender. Most mailmen will cooperate as they hope you'll recognize the sender and agree to receive the letter. This info can give you a valuable insight into who is on your trail.

Another trick is to send the legal document through the regular mail. Be careful what you open. Some have even made the document envelope look as though it contains a check. This can be quite tempting. The best strategy is to purchase a rubber stamp that says "addressee unknown - not at this address - no forwarding address on file". Stamp any suspicious mail with it and return it to sender.

Working "Off the Books"

Unless they have accumulated a large bankroll, most new successful identity-changers have to, for a time, make a living "off the books". If you can do home improvement work, get an answering service phone number and a commercial post box (in a nice section of town) and have a business card printed up so you look legit.

Offer a one third off discount for cash up front. If your lack of references is a problem, do the rounds of the local churches (or smaller charities) and offer your services for next to nothing. After you have satisfied them with the quality of your work, word of mouth will send plenty of work your way. (People are greedy and just LOVE a good bargain - particularly one that breaks the rules)

And you'll be getting a very valuable reference from the clergy in the process.

You may even be offered an "off the books" job. Don't be surprised by this, as even the larger corporations love a bargain (and are disgusted with government regulation, taxes and unions). While on the job, try to keep your appearance as professional as possible.

Be completely honest with your customers as the name of the game here is trust. Do not ask for salary advances as that involves trust, which has not yet been established. Small jobs are the best bets especially early on. Have the customer purchase building materials if they're willing. They'll be much more willing to buy materials than to hand over hard cash to a stranger.

Avoid the subject of building permits but if a customer insists on one, have them do the application. On a larger job be sure to collect your pay at intervals so as to keep your cash flow in the black. Don't ever let a single job consume all your time and capital, as there is always the chance you won't get paid off in the end.

Some underground workers prefer to file their taxes and report a portion of their real earnings and skim the rest in cash while others live entirely underground. As always the choice is yours. But whatever you do be careful about one detail. When you fill out your tax forms there is a nasty trap that you should know about. That silly little box that asks for your profession or job title can be a killer. If you list your job title as "Contractor" or "Carpenter" you may run into problems.

The IRS has a hit list of targeted professions, which include all those that might have hidden cash incomes or unreported tip income. "Entertainer" is another title to avoid. Under new IRS guidelines, they will only launch a serious investigation when they can be sure there is enough money involved to make it profitable for them.

Even high tech workers can play at this game. One smart fella I know waltzed into a large discount electronics store and offered the sales clerks a 15% cash commission on any computer installation/programming customers they might send his way. Each new computer customer was asked if they could use some on-site assistance. After a few test jobs, the guy got so much work he had to hire other "off the books" workers to keep up with the backlog.

There are companies who have materials they badly need to dispose of. The official disposal programs charge enormous fees to government approved disposal firms who collect and bury the stuff in government approved underground vaults.

But despite all the rules, many institutions are seeking a less expensive solution. Someone who could pick up a few drums of the stuff several times a week and make it disappear with no questions asked could make some serious money very quickly. Where the stuff ends up is of no interest to them.

Banks, for instance, use computerized machines that spray fluorescent and black inks on the back of our checks during their processing. Unfortunately for them the machines produce a steady flow of waste ink. One guy would pick the stuff up each Tuesday and Thursday evening (around 9pm was the best pickup time as few people are around then) and run it out to a suburban industrial park that had a large sewer drain located in a poorly lighted area.

Five hundred bucks cash for five hours work and the stuff wasn't really all that dangerous. Deals like this are around if you can find them. And when you satisfy one customer don't be surprised if several more look you up.

Surfing the Web

If you look around the web you'll find several pages that provide access to the social security administrations death database (SSDI- Social Security Death Index) I'd provide you with the current URL but it's constantly changing so it's best that you use one of the search engines to locate it yourself.

If you look at the private investigator pages you'll stumble on pages that provide a free social security number lookup feature. You enter the SSN and it gives you the state and year of issue and confirms that the number was officially issued.

You do not get a name or any other info unfortunately. This is the same check most banks use so this information can be quite valuable for your purposes.

There's also the new Mormon family research database at www.familysearch.org. You'll find a ton of dead people (and many that are still alive!) listed in their extensive database. I was shocked to find myself and both of my parents (both still living) included in their listings.

But be warned that you may have to verify the information you find here. Well-meaning individuals that sometimes get their facts wrong have entered much of it. I'd guess that between 5 and 10% of the information is incorrect so be careful.

Passports

Since a US passport is issued by an agency of the US federal government, it's the most influential and widely respected form of ID an American can carry. (If you don't believe this try getting back into the US after an overseas trip with your drivers license and see how far you get.) A US passport is accepted almost everywhere. I've received dozens of reports from readers that the US State Department no longer bothers to verify the existence of a birth certificate in a vital records office before issuing a passport.

And the US passport is a very interesting form of ID. It's the single most credible form of ID even though it contains very little information. Yes it does have your picture (digitized so it can't be easily altered) and your name and birth date. No social security number, no address. Anyone who claimed to have lived overseas would have a current US passport in their pocket. For this reason you should obtain one and keep it with you at all times. It's a very useful kind of ID that doesn't reveal too much information.

This tip was recently provided by an identity-changer in New Jersey. To escape an unpleasant situation, this lady along with several friends had booked an extensive European tour through a local travel agency. About a month before her departure she stopped by her local post office to pick up a passport application.

Suddenly she remembered her mother telling her some years back that, due to her father's strict religious beliefs, her birth was never properly registered. She feared that since she had no birth certificate on file - she probably wouldn't be able to get the passport she would need for her trip.

She quickly phoned the US Department of State in Washington to see what could be done. She was told that her situation was not unusual. (Again, a substantial percentage of the people you see walking down the street have never had a birth certificate entered into the official files) All she had to do was request a copy of her birth certificate from the proper vital records office.

The state department would perform a search and, of course, would find nothing. They would then send her a form indicating that no birth certificate had been found. (This is usually a very simple photocopied form with a large "X" in a box next to the relevant statement)

According to State Department rules this document would prove that she had made an official attempt to obtain her birth certificate and that additionally no birth certificate was on record. The State Department bureaucrats will accept the official rejection form in place of an actual birth certificate! She did as they requested and got her passport right on schedule as promised. The forms seem very hard and fast as to which documents they'll accept but in reality there's a lot of flexibility in their requirements.

Passport Update

According to a recent news report the US immigration and naturalization service (INS) is having a hard time keeping illegal aliens, drug dealers and terrorists out of the country.

In December 1999 alleged terrorist Ahmed Ressam was arrested when he attempted to enter the US using false travel documents. Though they stopped him, INS officials have admitted that controlling who gets in and who doesn't is becoming a very difficult challenge.

During the year 2004 the government counted over 500 million individuals who entered the US through 200 points of entry and if even two percent of them did so illegally, that adds up to over 10 million people!

First there is the issue of passport forgery. For around \$5,000 an expertly altered US passport can be purchased overseas. Though the US Department of State is now issuing a new higher-tech passport. (Which includes new high tech security features including a digitized photo that's bonded right into the page rather than the much easier to alter stuck-on photo) Passports issued through US embassies abroad continue to use the more vulnerable stuck-on photos.

And to make it even more difficult for the government - the US now admits citizens from 29 different countries without a visa. So all an illegal has to do is create a forged birth certificate from one of these approved countries and then obtain either a genuine or an altered passport from that country. This is exactly what Ahmed Ressam did. France was the country he chose.

According to a top INS official - "for the vast majority of passport applications in Canada and the United States, they do not do background checks or even check the birth certificate authenticity."

Since US birth certificates are issued in over 1,000 different formats at 7,000 different offices, it's very difficult to be sure they're dealing with a genuine document. US department of state officials used to contact the office that issued the birth certificate to verify it's authenticity but unfortunately insufficient funding has kept these offices ridiculously low-tech so verification can take weeks or even months. (Clerks have to manually search through huge drawers of paper documents)

This is far too slow to allow efficient verification. At some point in the future this entire system will be fully automated and will allow fast online verification, but for the foreseeable future forgery is an effective option. And given the huge increase in the number of people traveling these days, the issuing authorities are feeling a bit swamped.

Though I've received reports that US citizens have been arrested for past crimes when they attempted to enter the US, highly placed state department officials tell a different story. They report that the department uses two different databases when they look you up at passport control at an entry point. Neither talks to the other. And neither one talks to the federal NCIC computer where all the arrest warrants reside. The INS commissioner has promised to correct these deficiencies but progress seems painfully slow.

Here is how bad the situation really is. In June of 1999 an alleged Mexican murderer, Angel Reyes-Resendiz was held and then released by the INS even though the FBI was conducting a nationwide manhunt for him! (he was number three on the FBI's ten most wanted criminals list!) Talk about one hand not knowing what the other is doing!

Buying a Car

Never buy a car and have it registered using your home address and phone number. Instead you'll need to cover your tracks. One easy way is to buy a used car and have a business name listed on the bill of sale. This should allow you to register the tags and title in the business name. If you're asked for a business license, there have been those who have fabricated one using one they found on the web. If it's from out of state, it will be very difficult to trace and verify. If you have a nice employee ID, it will help smooth the path.

Today most new car dealerships are eager to lease cars rather than sell them outright. They make more money with leasing because they know you have to come back and lease another every three years or so. Leasing is seldom a good deal except for those who have to have the latest model or for small businesses who can write the vehicle's costs off on their taxes. Either way it shouldn't be too difficult to lease a new car in a business name.

Of course you'll be asked to sign a personal guarantee on the financing but that's par for the course.

It almost goes without saying that you should change the kind of car you usually drive. If you're addicted to little red sports cars, now would be the time to buy a big blue Ford. Stay away from your usual kind of automobile.

Skip tracers and other snoops are in the habit of tracing vehicle transfers. You transfer your title from Virginia to Colorado and all your hard work goes down the drain as the transfer is fully documented in a public record that is easily searched.

Rookie Mistakes

Here are some basic mistakes many freedom-lovers have made that "blew their cover". Avoid these like the plague.

Pre-vanish Planning

- Need to do some surfing to get your facts together before departure? Do that surfing at an Internet cafe or at the library. Don't do it from your home PC.
- Don't make calls related to your coming departure on your home phone. Instead purchase a prepaid cellular phone. Only make your usual calls on your home phone and make all calls relating to your upcoming vanishing act on the cellular. When you're ready to take the plunge, crush the cellular phone completely and discard it and buy another when you arrive in your new city. Do not give your new prepaid cell phone number to anyone. All you have to do is make a single phone call from your home phone (or a relative's phone) to your new city and you will have provided any snoops with a 24 carat solid gold link which they will use to blow your cover.
- Do not call your old doctor from your new location to request medical records. If you can, abandon your old records but if you must have them, tell your doctor you're leaving town and aren't sure where your employer will eventually place you so you need to take the most relevant records with you. If you have to promise to return them, do so.
- Never attempt to change the address on a magazine subscription from your old address to your new one. Sounds stupid but many a vanisher has been tripped up in just this way.
- Do not rush your pre-vanish planning. Take at least several months. The longer the better as long as you don't forge links between your old and new selves.

- Confide in no one, no one at all. Do not change your daily routine. Go about your business as normally as you can. Do not alter your personal relationships. These should also appear normal.
- You can call accounts up and "correct" the social security number they have on file. Confirm that the number is correct and use the occasion to change the number. Don't change the first three numbers however (unless you want to appear to have come from some other distant state). You can load account files with misinformation with a series of phone calls.
- If you're really serious about vanishing, you can setup a foreign mail forwarding service right on the Internet. Just do a search for "foreign mail forwarding" on google and select one. Unfortunately their services don't come cheap but you'll have an address that is entirely untraceable. This address can then be used as an intermediary address between you and your offshore bank.
- Go to www.jfax.com and get an online fax number. For a few bucks you get an untraceable fax phone number. When you get a fax they send you an email notice. Nice service and it's secure. Give them junk info or misinformation when registering. Give them only a Yahoo, Hotmail or Ziplip email address.
- When you order your prepaid cellular phone, ask if they will issue you a number in some distant area code. Many cell companies will offer this service. If they charge a few more bucks - cough it up as it's a bargain.
- Once in your new area, demolish your cellular phone every two months or so and replace it preferably with one with some other area code. Your calling location will remain a mystery.
- Rent a storage locker and place a very good lock on it. Place all the materials that might reveal your plans in it. On the morn of your vanishing act visit the locker, destroy everything and discard it when you get out of town.
- A Nevada, Wyoming or Delaware corporation is a handy thing. You can rent mailboxes and open bank accounts all in your corporate name, which makes it much harder to track your activities.

- When you open your corporate bank account do not give them your new phone or address. Use a dummy address and give them a invalid phone and say "the phone won't be installed for a few days yet". Do not give them your new prepaid cell number as it's activity can be traced.
- Do all your new banking through the ATM or online. Avoid showing your face inside the bank.
- During your last months at your old location you might want to consider using whatever frequent flyer miles you have to take a vacation. But be sure to travel to a place distant from your intended new location. Any other frequent flyer miles should be abandoned as they create a simple to track link.
- Forget library cards and registering to vote (though you can easily register under a fake name and use the card as useful new ID).

Remember, fail to plan and you can plan to fail. Take your time. Pay attention to details or it will all add up to nothing.

Witness Protection Program

Taking a look at the federal witness protection program may give you some tips on how one might pursue a new identity. Under the witness protection program, those who are willing to testify against major criminals are provided with entirely new identities by the federal government.

The following comes from several people who were actually in the program. After you're approved and provide the testimony they require, you're given your new identity. First you're stripped of every form of ID you have in your present name. Then you're also stripped of any other piece of paper that has your old name on it.

Until you actually appear in court you may be ferried around from hotel to hotel for up to a year. It's a real grind and the feds may abandon you if the prosecution isn't successful for whatever reason.

Then you're provided with a set of five or six airplane tickets and several sets of temporary ID. You're given a schedule for several airline flights that will route you all over the nation. Each individual ticket bears a different name.

The first leg of your trip might take you from Miami to Dallas as Mr. Miller. You stay in a hotel as Mr. Chambers. Two days later you fly to Kansas City as Mr. Wilson and stay in a hotel for two days as Mr. Mallory.

Then you fly to Denver as Mr. Anderson, stay there two days as Mr. Phillips and then onto your final destination, Phoenix, Arizona under your permanent new name.

There you visit a hidden facility on a military base where security is extremely tight. You are provided with a full set of ID in your new name. You practice your new signature and telling your new personal history story until you can recite it smoothly without any anxiety. If you have a regional accent, this can be a problem. Your new life story will have to explain it away in a believable way.

All this flying around is necessary as it completely breaks any link between your old and new identities. Anyone checking up on you won't be able to track you as each flight and hotel reservation is under a totally different name.

You can choose your new name but there are limits. No celebrity names, no names of old friends or any name that in any way links you back to your old identity. You can also choose which city you want to live in, up to a point. Almost everyone wants to go to either Hawaii or San Diego so these areas are not options. Almost everyone also wants a sunny warm location, which is seldom granted. Obscure places in small to medium sized cities located in the northern half of the country seem to be most often used.

And another ban - you can't go anywhere where you have friends or relatives. You have to be a complete unknown in your new location. You will be provided with a "small stipend" for the first few months but you will be forced to seek employment after that.

If you are uncooperative about seeking a job, you can be dropped from the program. Uncle Sam isn't going to take care of you for the rest of your life.

At first, most new entrants in the program are miserable. They miss their friends, their old haunts, their families, everything familiar. They are in a new environment that is entirely foreign to them dealing with people with far different values and habits. In short, they are fish out of water.

Even after all this - you can have problems. You can never apply for a job that requires any kind of background check as your working history won't stand up to close scrutiny. (It exists only on paper)

You will also have to avoid any job that requires a security clearance or a pre-employment polygraph test. All things considered, you're actually living a lie so any careful examination of you and your life will soon blow your cover.

Divorce is common, especially during those first months that precede your court appearance. Here you are, your whole family, crowded into a single hotel room for months and months moving at random times into strange places. You're warned not to step outside but how can you live cooped up for so long? Angers will flare and old arguments will resurface. It's just human nature.

Though the government does all it can to facilitate the whole process, a substantial percentage of program entrants drop out, especially during those first months. Many former criminals can't resist the temptation and return to their criminal ways in their new location.

This is cause for immediate ejection from the program. Some get homesick and phone up an old buddy - another stupid move that will get you terminated.

Most people stay in the program for 2-3 years and then just walk away. For some it's a good move but the stakes are high as those who miscalculate can end up six feet under. Some have been kicked out just for making the mistake of signing their old signature or when their children spill the beans to their friends. One man felt bound to attend his daughter's funeral – another common mistake.

There must be a thousand different ways to blow your cover and most people become fatigued with the constant anxiety. Being always on guard must be draining. The least little slip could be all your old enemies need.

One Call Does It All?

If you sniff around the web long enough, you'll run into entrepreneurs that will offer to handle the whole identity-changing process for you. For a up-front single fee (usually two to five grand) they will get you a clean new birth certificate, drivers license and may even throw in a passport and credit card. It sounds inviting to let someone else who knows the ropes handle the whole process while you sit back and relax.

They seem to be rather underground and probably associated with the criminal world as they only communicate via email and perhaps a phone call or two.

It all sound so inviting that you send this guy cash or a money order for a grand or two and sit back confident that soon you'll be somebody new. Two weeks later when you send him a reminder note, your email message comes bouncing back with an "Addressee Unknown" error attached to it. This bird has flown.

These guys are con artists plain and simple. They're long on promises and very short on performance. Untraceable foreign email accounts are a dime a dozen (actually they're entirely free!) Even if they do ship you some identity documents, you can bet they'll be either stolen or of very poor quality. Or if you get an "honest" con man, he may charge you two grand for a camouflage passport that costs him a mere \$200.

Or perhaps he'll sell off your new identity info to some law enforcement types. There are no easy shortcuts here - identity changing is best done alone.

Some Other Passport Strategies

The US passport application process requires a personal interview with a certified passport processor at a post office facility. Though you may get a bored and disinterested clerk, never underestimate these people. They are carefully trained and most are extremely adept at uncovering deception. They also have radar when it comes to forged documents.

Avoid applying in the big cities near international borders and locations in the southern US where Illegal Hispanic aliens are common.

Be prepared for questions, some of which are designed to shake you up. They're looking for nervousness. So they may ask silly questions that have nothing to do with your ability to obtain a passport. Be calm and if asked for nonsense information simply (and calmly) say "Gee, I don't know".

Getting a Second Drivers License

You can obtain a second drivers license by the following method. First, if your DL is anywhere near expiring, renew your license in the usual way. If you are given a choice on how long your new license will last, go for the max, even if it costs you a few extra bucks.

Wait a few months and then call your local DMV office and report your DL lost. After having dinner with friends you remember dropping your wallet but you thought you picked everything up but obviously not. You have lost your license and need a new one. You are issued a replacement license. This is a very common procedure these days.

Then you call the DMV office in the state you wish to issue your new license - ask if testing is required or will they accept your old license instead. Most will accept your old license. Then you drive to your new location and apply for a new license there, handing in your old original (Not the replacement) license.

You now have two licenses in two different states. This can be useful to help cloud the issue of where you live, to help you document the "fact" that you live in the lower taxed state or help you qualify for a lower tuition rate for state residents.

Unfortunately since all 50 states now share information on DUI, speeding ticket points, suspensions and revocations, if your license has been tagged in any of these ways, this whole process will only get you into more trouble. Sorry.

Legal Eagles

We get inquiries all the time asking if a lawyer could handle an identity change for a fee. The answer is - unless your present situation is 100% legal and moral - forget it. Attorneys are loyal to the courts and cops they plan to be working with for years to come. In contrast, clients come and go. If a lawyer smells even the slightest problem - you can expect that most of them will turn you in a heartbeat.

And very few lawyers know anything about identity changing. When you finish reading this report you'll know more than 98% of them.

In contrast a Private Investigator (PI) can, in some situations, be useful. Problem is - you have to find one you can trust completely and that's a very difficult hurdle. If you can get a solid personal reference from a trusted friend - you might have found your man. Your average PI has access to a ton of otherwise unavailable information.

And the best of them have extremely sneaky ways of getting to the really heavily restricted info but don't expect them to share their secret techniques. It's taken them a lifetime to develop them and to a PI they are as valuable as the secrets of a master magician.

Big Brother and Your Friendly Local Travel Agent

I love my country but the way our government treats it's citizens makes me sick to my stomach. But it's amazing to me how blindly most people trust our government. If they knew the truth they'd be much more suspicious.

You drop in on your friendly local travel agent. You make some reservations and purchase your tickets. The whole process is easy, pleasant and you assume (quite wrongly) that your travel plans are no one's business but your own. Unfortunately, all reservations made in the US are handled through a unified system that is closely monitored by - yup you guessed it - the federal government.

A businessman forms a corporation in a secretive offshore tax haven. He then makes reservations and flies down to his new location to soak up the rays and check his rapidly expanding tax-free bank balance.

A few weeks after his return home he receives a notice from the IRS informing him of an upcoming audit. Could it be that the IRS knows about his offshore dealings? You bet they do.

Any reservation made through any travel agent located in the US is an open book. The IRS has compiled a list of 31 offshore tax havens. When a US citizen takes several trips to one of the offshore locations on their list - bad things begin to happen. First your luggage may be torn apart by US customs upon your return to the US and then the IRS may place your entire tax history under a microscope. Several years of annual tax audits follow. But some have found that all this insanity can be avoided.

The easiest way is to fly to Canada and purchase your overseas tickets there (don't use your frequent flyer program if you're interested in staying off big brother's radar).

Or others have found this approach worthwhile. When you make your reservations, convince your travel agent that Mexico City, Costa Rica or Puerto Rico is your final destination. Of course this trip is for tourism purposes only. Tell them how much you're looking forward to spending some time shopping and taking in the sights.

Or perhaps you enjoy photographing the many kinds of tropical wildlife found there. Be very careful not to say anything about any other travel plans. You'll be staying with some friends there so won't need any hotel or rental car reservations.

When you arrive at the airport there, you walk over to a different airline's counter and purchase a ticket to your real destination - an offshore tax haven. You pay for the ticket in cash.

When you get to your final destination you avoid using your credit card and also refrain from calling home unless you use one of those international calling cards that can be purchased for cash. (When the calling card has expired - destroy it completely - Do not "recharge" it with your credit card). Take enough cash with you to last through your entire stay (unless you have some funds tucked away there).

Some Caribbean offshore locations will allow Americans to visit their countries without showing their US passports. I recently entered the Bahamas with only my Tennessee driver's license. The lady just waved me through with hardly a glance.

The government there is more interested in getting your cash than hassling you with security problems. This will work well if you are an affluent looking American.

Gee, do you think anyone ever opened an offshore account using one of those nifty camouflage passports? I've received no new reports but I can imagine it's been tried.

One other thought to keep in mind is that the single most dangerous threat to your privacy are the credit bureaus. We live in the most computerized society in the history of the world and these credit bureaus have many sources. But when you travel overseas you drop off their radar completely.

The credit datahounds receive no input from foreign sources nor do they provide any data to overseas firms. The US credit bureaus have no influence over transactions in foreign countries. Your US credit rating is entirely worthless there.

Drivers License Madness

The suicide high-jackers who hit on Sept. 11 all had US driver's licenses. After the attack DMV officials all over the country came under fire for issuing drivers licenses too easily. The states that were the most lenient in the issuing of new drivers licenses were Tennessee, Utah, and Virginia. For several decades migrant workers and other illegal aliens have known that Tennessee is the state that grants drivers licenses most easily. The reasons behind this are simple enough to grasp.

The democratic parties in these states have passed motor-voter bills that automatically register new driver license holders to vote.

Since Tennessee doesn't even ask for a social security number as a part of the license application service, you might wonder why new licensees would automatically be registered to vote. Simple - the politicians want it that way. The more voters get registered, the better. It doesn't matter if they aren't entirely legal. It doesn't matter if they're not qualified. Don't ask questions - just sign 'em up!

Another issue revolves around these state's ongoing need for Hispanic labor to work in the agriculture industry. They want Spanish-speaking illegal aliens to come to their states as it fattens the cheap labor pool.

Indeed, not only don't you need a social security number to get a license in Tennessee and several other states but the application and written test can be taken in Spanish or any of a half dozen other languages. (Gee, how can a Spanish-speaking foreigner drive safely when they can't read the street signs?)

When interviewed concerning their lax procedures, the director of the Tennessee drivers license system said that their policies were under review but they didn't anticipate any changes anytime soon.

According to recent news reports Connecticut, South Carolina and Florida no longer accept Tennessee drivers licenses for conversion.

Anonymous Foreign Free Email Services

Below are links to various foreign free email services. With them you can open a free email account and use it to communicate anonymously with anyone anywhere in the world. Your messages cannot be traced. [All services on the list were verified 3-03]

<http://www.ireland-information.com/freemail.htm>

<http://www.mailasia.com/scripts/common/index.main?=us&signin=1&lang>

<http://www.timormail.com/>

<http://www.emailgaul.com/email/scripts/loginuser.pl>

<http://www.anjungcafe.com/>

<http://www.flytecrew.com/>

<http://www.kichimail.com/templates/common/us/tos.htm>

<http://www.norikomail.com/templates/common/us/tos.htm>

<http://mail.wawasan2020.com/email/scripts/useragreement.pl>

<http://server1.mymail.ph/email/scripts/loginuser.pl>

<http://philippines.to/>

<http://www.singmail.com/>

<http://mail.bkkmail.com/templates/common/us/tos.htm>

<http://vol.vnn.vn/cgi-bin/webmail4.2/register?REGISTER=TRUE&INTERFACE=E>

<http://www.asia-links.com/members/register.asp>

<http://www.eastmail.com/>

<http://www.fepg.net/foreign.html>

<http://www.email.is/login.asp>

<http://www.operamail.com/templates/common/us/tos.htm>

Re-entering the USA

Ok so you've been overseas for a while for whatever reason and are now ready to come back home. For the vast majority of returning citizens this is a routine process that goes smoothly but a bit of planning and knowledge will help you avoid any problems.

First of all, dress conservatively. You must look like a nice honest citizen returning from a vacation or business trip. Do you remember all that legal stuff they taught you back in high school civics? And do you recall all that mumbo-jumbo about cops needing a search warrant to look at your property. And that stuff about you being innocent until proven guilty. Remember?

Well, when you cross a US border - forget it - none of that applies! The inspectors who question you have a legal right to look wherever they please (this includes strip searching you, plowing through your baggage and even disassembling your car). And they can put you through living hell on nothing more than a "hunch". They don't need evidence.

If they suspect something is wrong - the burden of proof is on you. You have to, by law, answer any questions they care to ask for as long as it takes. That's right - you are guilty until you prove your innocence to their satisfaction.

This is all because the US Supreme Court has decided that crossing a border is a voluntary act so the usual constitutional protections don't apply.

If all goes well you should be in front of an inspector for less than one minute. If the conversation lasts longer than that, you'll probably end up going through a second much more detailed inspection (called a "secondary").

Be nice and friendly in answering any questions. If you do or say anything that irritates the inspector, remember - he is a position to make your life a living hell.

These inspectors have an extremely boring job so do everything you can to make things go smoothly and they will reward you with a quick and easy transaction. Inspectors are not nasty bastards who are dead set on causing you headaches.

Instead they're just regular people who want to keep the line moving as quickly as possible. Most of what they say and do is repeated over and over again so they operate in a kind of fog. And never assume that they're stupid as they're not. Your chances of fooling an experienced inspector are remote so don't even try.

Here is something any American should consider. Before you leave make good quality photocopies of your birth certificate and all pages of your passport.

Should you lose your passport while overseas you could quickly find yourself in a rather sticky situation as the State Department requires a birth certificate verification before a replacement can be issued. If you have a copy of your original passport, the verification is unnecessary.

The inspector has the right to search your wallet (or purse) either in front of you or in another room. Also be sure not to have receipts for items purchased while overseas. Inspectors have dual responsibilities. They are both an immigration agent concerned with illegal aliens entering the US and also have customs responsibilities.

Do not carry any prescription drugs with you that would indicate that you suffer from any serious infectious or mental diseases. They are a dead tip-off that you have a problem and there are rules against letting seriously sick people into the US. If you act strangely, you may have earned yourself a second conversation with a public health type who may well refuse you entry.

Needle tracks and drug paraphernalia are another tip-off that will get you and your baggage torn to shreds in a frantic search for illegal drugs.

If you're traveling with a friend but want to appear as separate travelers, be sure to act like strangers from the moment you enter the building. Don't even glance at each other. While in line you are being carefully watched and any indication of communication will result in a more in-depth investigation.

If anyone in line starts up a conversation immediately assume that they are government agents who are attempting to pump you for information. Keep the conversation light. Do not respond in any way to probing questions.

The inspector may ask you if you've ever been arrested. If he doesn't believe your answer he may launch into something like the following: "I suspect you of being involved in illegal activities. I am of the opinion that you have been arrested in the past. Now we can detain you and search the records or you could just come clean right now and you can be on your way."

This is a trap. His threat is probably an empty one. Admitting to a felony arrest is grounds for denying you entry (agents call this "dumping" an applicant). Or he may ask you if you have any minor arrests like traffic offenses or other minor crimes like burglary. If you admit to being arrested for burglary - you will probably be immediately dumped.

The inspector's motto is - small lies mask large lies. Don't ever attempt to carry over \$10,000 in cash out of the country. The new money has coded strips that can be detected.

Those who smuggle large sums use either large denomination bills (Singapore has a single bill that's worth over \$8,000 and diamonds or other expensive gems or jewelry are another highly-liquid forms of portable wealth that can be easily converted to any currency you like almost anywhere in the world.

Baptismal Certificates

I just thought I'd include a note here about baptismal certificates. It's simply amazing how often someone will accept a simple forged baptismal certificate. After all it's not an official government document in any real sense and as such isn't readily certifiable.

And if you add a raised seal using the strategies discussed above, you will have an ID document that can be quite useful though extremely easy to come up with. I recommend you make one up and have it with you when you are seeking other ID documents.

Blank baptismal certificates can be purchased at church supply stores but you may have to buy a pack of a hundred just to get one.

Also, you can buy a wallet-sized "certificate of ordination" proving that you are a reverend in one of several "churches". You can find these outfits listed in the classified section of the "National Enquirer" which you can find at your local grocery store. For \$5 you're a reverend, for \$10 a Priest and for \$50 you can be a real Bishop! Note: forget the ads you see there that offer blank drivers licenses and other fake ID. It's all real junk. Looks like some high-school kids made the stuff up.

Phone Numbers of Vital Record Offices

Alabama (334) 206-5418
Alaska (907) 465-3391
Arizona (602) 255-3260
Arkansas (501) 661-2336
California (916) 445-2684
Colorado (303) 756-4464
Connecticut (860) 509-7897
Delaware (302) 739-4721
District of Columbia (202) 645-5962
Florida (904) 359-6900
Georgia (404) 656-4900
Hawaii (808) 586-4533
Idaho (208) 334-5988
Illinois (217) 782-6553
Indiana (317) 233-2700

Iowa (515) 281-4944
Kansas (785) 269-1400
Kentucky (502) 564-4212
Louisiana (504) 568-5152
Maine (207) 287-3184
Maryland (400) 764-3038
Massachusetts (617) 753-8600
Michigan (517) 335-8656
Minnesota (612) 676-5120
Mississippi (601) 576-7450
Missouri (573) 751-6400
Montana (406) 444-4228
Nebraska (402) 471-2871
Nevada (775) 684-4280
New Hampshire (603) 271-4654
New Jersey (609) 292-4087
New Mexico (505) 827-2338
New York (518) 474-3075
New York City (212) 788-4520
North Carolina (919) 733-3526
North Dakota (701) 328-2360
Ohio (614) 466-2531
Oklahoma (405) 271-4040
Oregon (503) 731-4095
Pennsylvania (724) 656-3100
Rhode Island (401) 222-2811
South Carolina (803) 734-4830
South Dakota (605) 773-3355
Tennessee (615) 741-1763
Texas (512) 458-7111
Utah (801) 538-6105
Vermont (802) 863-7275
Virginia (804) 225-5000
Washington (360) 236-4300
West Virginia (304) 558-2931
Wisconsin (608) 266-1371
Wyoming (307) 777-7591

American Samoa (684) 633-1222 ext. 214
Guam (671) 734-4589
Puerto Rico (787) 728-7980
Virgin Islands:
St. Croix (340) 773-4050
St. Thomas (340) 774-9000 ext. 4621 or 4623
Canal Zone - No phone number available, write to:
Panama Canal Commission

Employment References

Entering the employment arena with a new identity can be a problem. If you're lucky enough to have a friend who owns a small business, they can provide you with an employment reference. Others have approached small family businesses with an offer to pay cash up front for a good reference.

While others have used the following system: They open a commercial post box. When they apply for a job, they list their last employer as ITT, AT&T, IBM or some other well-known large international firm. On the employment application they list an imaginary boss's name and list their local PO Box as their official business address. This way you will receive the prospective employer's reference request letter yourself and will be able to reply to it in any way you wish. Sneaky isn't it?

This technique works because large corporations have offices all over the country and most companies refuse to provide phone references anymore. Lawsuits have made it very dangerous to chat openly about former employees.

For that reason, today most employers provide only a confirmation of past employment, dates of employment and position title. In particular any discussion of job performance or cause of termination can lead to expensive legal problems.

It never fails to amaze me how easily most people will gladly accept the most worthless documents as "proof" of this or that. Income can be "proved" in a number of different ways using all sorts of easily doctored forms.

Banking Security

Many freedom-loving individuals are busily transferring their funds to "offshore" banks in the Caribbean these days. Is this really necessary? Perhaps, but you should know that there is one state right here in the good old US that will give you better banking security than the other forty-nine. And while it ain't Switzerland, it's better than nothing.

You can open a bank account in Nevada complete with a Visa or MasterCard debit card. And since Nevada laws on banking privacy are much stricter than any other state, your financial information is comparatively secure.

Nevada hasn't signed an information exchange agreement with the IRS, so the tax boys will have to go to court if they want access to your records. How good is this protection? Provided you aren't involved in anything illegal - the protection is quite good. If you're a criminal looking to launder drug money - forget it.

Some have found the following tactic very effective. They collect all their mail for a week or more. They leave the envelopes pile up unopened. The day of your departure they write "Deceased" across the front of each envelope in ink and throw them all in the nearest mail box as they leave town.

Offshore Tactics

Ron M. owned a small retail store in a Midwestern city. After 16 years of married life he began to suspect that his marriage was headed for the rocks. Ron didn't want a divorce, and even worse - he deeply feared the financial damage a divorce would inflict upon his future lifestyle. So he decided to take decisive action.

During his college years Ron became interested in collecting coins. After buying many different kinds of coins, he found US silver dollars particularly interesting. He spent long hours reading coin books in the library and doing other research on the Internet.

After two years Ron had become somewhat of an expert on the subject of investing in US coins for profit. In his spare time he began writing a guide on the subject. He was convinced that such a book could be sold to the general public at a nice profit. To speed the project along, he hired a young college girl who did some "ghost" writing. In a few short months he had his first draft.

He then launched a web site that offered instant online access to his new book. Sales took off quickly and within a few months he was taking in around a thousand bucks a month. At this point he was confident that this was only the beginning. He knew that if he would invest all his profits in expanded advertising, his business would soon take off and start bringing in some really serious cash.

He then assembled a "grub stake" of around three thousand bucks and offered his wife a week-long vacation on the lovely Caribbean island of Nevis.

While his wife was off shopping one afternoon, Ron stole away and used his grub stake to open an offshore bank account at a local Nevis bank, and also signed a contract with a Nevis web host to register his site URL under his new offshore corporate name, and set up his site hosting.

The bank also set up credit card merchant services and even gave Ron his own MasterCard complete with full international ATM access.

Here's how Ron's new business venture worked. Customers would go to Ron's site and purchase his book online using their credit cards. His bank in Nevis would then process the credit card transaction and deposit the funds in Ron's Nevis bank account.

Ron could then withdraw cash at any ATM machine in the world with his new MasterCard/ATM card. Or he could make purchases at any vendor that accepted MasterCard credit cards.

Either way the transactions would be entirely anonymous, as the vendor would only see a short numerical code that authorized the transaction and no other information.

And the best part is - since the entire business is conducted offshore, no one (including his wife) would ever know the details of his business activities or the level or even the existence of his bank balance. (Banking privacy laws in Nevis are extremely strict. In fact, anyone arriving in Nevis who plans to penetrate their banking records can be slapped in jail under Nevis law!)

Ron had another little goal I might mention. He hated the IRS and used to rant on and on about the huge chunk the IRS kept taking out of his hide. By locating his entire operation offshore he could realize a very old dream. For the first time in his life his business was entirely tax-free. (Most offshore tax havens charge little or no tax on money earned outside of their country.) Now you understand that I can't endorse cheating the IRS but Ron felt it was more than worth the effort.

Next came a major promotion. Ron plowed all his profits back into the business. Sales grew handsomely over the next year. Ron skimmed some other funds from here and there which he transferred (by international money order) to his exploding, tax-free Nevis bank account.

By the time the divorce finally occurred, Ron had arranged things in such a way that his wife came away with but a small slice of Ron's true wealth. Oh, she definitely suspected that Ron was hiding something - but what could she do? Her attorney ran a financial asset check on Ron but it came up nickels and dimes!

Today Ron and his new wife make regular trips to Nevis to check on his rapidly ballooning bank balance and lounge in the sun on the beautiful white sand beaches of the lovely little island.

If you don't need to transfer a business offshore, you might consider this. For two or three thousand you can have an offshore corporation formed. Anyone who desires personal and financial privacy can use such an entity in numerous creative ways. Some kinds of offshore corporations can be used to make investments anywhere in the world.

You open an offshore bank account in your corporate name and use it to safely hide funds. Or you could use the corporation for the purpose for which it was intended - to conduct business. Your corporation could also be used to own a trust which can be used to hide many kinds of financial transactions. The opportunities are truly endless.

And how is this for a creative solution to a real problem? Should any kind of investigator make an inquiry with your offshore bank, you can have things set up so that the letter triggers an immediate transfer of your entire account to yet another bank located in yet another offshore banking haven!

How's that for security? I'm sure you can see why anyone who attempts to investigate offshore banking accounts knows they are faced with a supremely frustrating task. Most know this all too well and so won't bother to try.

But be warned these offshore waters are full of cheats and swindlers. Before you shell out any cash - be very, very sure exactly who you are doing business with!

Suckers send off substantial sums by money order to offshore operators who quickly vanish with their cash! Just because they have a slick web site with a phone number and mailing address doesn't mean they're legitimate. Do your homework carefully!

Need a College Degree?

(Here are a half a dozen different methods)

Warning: Claiming a degree using these techniques could leave you with a ticking time bomb in your resume. You might lose a job, a promotion or actually get yourself arrested in some jurisdictions. The author and publisher do not advocate deceiving employers in this way.

There are several very different approaches to consider here. A copy of a genuine transcript could be altered to change the name and personal information at the top to reflect a new identity and then several copies could be made. Then when the subject of transcripts comes up in a job interview, the copies could be just handed over.

Many employers will accept them if the applicant looks convincing.

Or you could use an entirely different approach. Some have actually used forged transcripts to get admitted to a new university where they earned a more advanced graduate degree. This is known as "leap-frogging". Isn't an MBA better than a lowly BS? Or you could use a college level GED certificate to gain entrance. (95+% of colleges accept them)

Or if an employer insists on receiving transcripts directly from your university, you could provide them with the school's mailing address, which would be your commercial PO Box. You then send them your transcripts.

Here is another approach that might harm an innocent person's life so should be carefully used. A help wanted ad is run aimed at someone with a degree in a desirable major. The offered salary should be generous yet believable. The ad must state that the job requires the desired degree.

Then the applicants are combed for a likely match. By sending out a standard employment application form (which can be easily purchased at any office supply store) much more detailed information on the applicant can be obtained. The genuine transcripts can then be obtained directly from the university.

Then there is always the alumni approach. You call the alumni association of a good school and purchase an alumni book for the department in your discipline. You can get some useful info over the phone if you play your cards right.

Then call the prospect directly. Tell them that you're updating the alumni association's data files and extract even more info. You'll need birth date and student number.

Here is an interesting little list. It contains information on some institutions of higher learning that are no longer in business. And if they're no longer around, verifying a degree with them is going to be a problem. This means that it's probably impossible to verify whether or not you ever attended classes or earned a degree with them.

Also, some of the schools listed below were not properly accredited though some did sincerely attempt to provide honest educational services. But if you're leaving your old life behind and need an established educational qualification, claiming a unverifiable degree from one of these belly-up universities might be just the ticket.

For a more complete listing and for information on earning accredited and unaccredited degrees, get a copy of "Bears' Guide to Earning Degrees Nontraditionally" by John B. Bear, Ph.D.s

<u>Institution Name</u>	<u>Location</u>	<u>Degrees Offered</u>
Abilene Christian University	Abilene, Texas	M.S. in Management
American College of Finance	Sunnyvale, California	Business/Finance
American National University	LaPalma, California	Undergraduate Degrees
Bay Area Open College	San Francisco, California	Undergraduate Degrees
Boulder Graduate School	Boulder, Colorado	Masters - Psychology
California American University	Escondido, California	M.S. in management
College of Professional Studies	San Francisco, California	International Business
Franconia College	New Hampshire	
Franklin and Marshall College	Lancaster, Pennsylvania	M.S. in physics
Houston International University	Houston, Texas	Social Work
International College of L.A.	Los Angeles, California	Various - All levels
International Graduate School	St. Louis, Missouri	Ph.D. Business/Education
Justice University	Sacramento, California	Law
Louisiana Central University	Metairie, Louisiana	

Ocean University	Santa Monica, California	Law
Professional Studies Institute	Phoenix, Arizona	All levels - Mental Health
Russell Sage College	New York	All levels - Education
Southeastern Institute of Technology	Alabama	B.S. in Engineering
University of Mid-America (Iowa)	Council Bluffs, Iowa	All levels (inc. Ph.D.)
Washington International College	Washington, D.C.	B.A.
Western Colorado University	Grand Junction, Colorado	All levels
Wyoming College of Advanced Studies	Wyoming	M.B.A.

There are two situations where these shortcut approaches will definitely not work. Any job that requires a US Department of Defense security clearance will require an in-depth investigation. (all identity-changers should forget any job that requires a high level security clearance) They aren't happy just combing databases for negative information. They actually go out and verify positive info. Interviewing your college professors is a common practice in such cases.

Another problem area would be the pursuit of a officer's commission in the US military. The FBI handles the investigations for prospective military officers and these guys are real pros who will personally contact your grade school teachers to have a chat about your record way back then. Every bit of your personal history will be confirmed and verified.

The Academic Name Change

Here is a devious new approach. Though policies vary widely, every university has been approached by at least one graduate who has legally changed their name. Of course they need to have the name on their official school record changed. This may require a personal visit or the intervention of a lawyer but either way - it can be done. Your new birth certificate and your court name change decree will do the trick. To be sure - it's an unusual request but not entirely unheard of.

Demand that all future correspondence be carried on in your new name only.

There will be a link between your two identities recorded in the school's records, but that shouldn't provide any problems under most circumstances.

Here's another approach. Get a copy of this book: "Bear's Guide to Non-Traditional College Degrees: How to Get the Degree You Want" by John Bear. This book discussed a ton of very interesting educational alternatives. Here you will find hundreds of ways to obtain accredited and quasi-accredited degrees. If you require a degree in a hurry, this is yet another route you should explore.

And these days there are more and more universities springing up on the web that offer online instruction in a host of different disciplines. This area of academia will certainly continue to explode as the years pass.

Go to google.com and do a search on "online education" and look around. I'm sure we're within a year or two of a degree that can be earned entirely by online study.

In the past there was only form of accreditation that mattered when it comes to a college degree but today all that is changing. California has introduced an entirely different approach. Some California schools that haven't earned full regional accreditation have managed to obtain state accreditation instead.

In a nutshell this means that California employers will almost always accept such a degree. But will employers in other states accept these degrees? No one knows. This new approach to accreditation is so new few employers have an established policy.

Crystal Cathedral Bust

Over the past few years a number of major religious schools have been caught dealing in academic degrees. The usual deal the churches have with state governments goes something like this. They're allowed to organize schools and grant as many degrees as they please without having to go through the usual academic accreditation providing they only grant degrees having to do with religion. Degrees in theology, bible study, choir directing or ministerial degrees are the usual fare.

But money-hungry churches often get entangled in the illegal peddling of other more popular academic degrees. If a nice member of their church, who has been a very generous contributor to the building fund asks if they can't manage to grant her a degree in accounting - they can't help but consider her situation. After all, she has extensive experience as a bookkeeper.

And there is the issue of the two kids she's trying to support. The church may also be eager to get a fist full of her money. The result? They quote her a price and then crank out a degree and enter the necessary transcripts in their official records. Of course all this breaks state laws but who is going to spill the beans? Everyone gets what they want so what can be wrong with that?

This situation may open the door for any degree-hungry identity-changer. If you get into a rapidly-expanding monetarily motivated church, you can never tell what kind of degree you could end up with. The best schools for our purposes are those who have bland names like "South Wynfield College" instead of more religious sounding names like "God the Supreme Creator College, in East Jesus North Carolina".

If You Own a Computer

If you own a computer and a laser or inkjet printer, you may want to consider purchasing a "desktop publishing" program. Desktop publishing programs make it easy to quickly and easily create all sorts of identity documents that appear very genuine.

The best one I know of is Microsoft's "Publish". There are more powerful programs out there but this one is by far the easiest to use and does an excellent job. It can also be used to create professional looking resumes, business envelopes and even brochures and sales letters.

The program includes a long list of automated wizards that can be used to create documents if you don't wish to take the time to learn the programs commands. They couldn't make it any easier. You tell the program exactly what you want. And the program automatically creates the document right in front of your eyes with little no intervention. And with the improved print quality of today's inkjet printers, the product can be extremely professional looking.

One guy I know used Publish to create several very professional-looking "employee identification" badges and cards. The first one took about an hour but once he created the blank template, making additional versions took only a few minutes. Ain't technology wonderful?

The Clothes Make the Man

Have you ever read the book or seen the movie - "Catch me if you can" by Frank Abagnail? No? Get a copy as soon as you can. The real-world hero of this story slipped into and out of a half dozen entirely different identities over more than a decade. His favorite was airline pilot.

He called the headquarters of a major international airline. Posing as a pilot who had lost his uniform he obtained the name and address of the airline's local contract tailor. He then went to him with a sad story. He was an airline pilot who had just come to town but had left his uniform in some other city.

He's made this same mistake several times this year so he's afraid he'll be fired if the airline finds out. Can the tailor bail him out by quietly providing him with a new uniform?

He volunteered to pay any price in cash. In the end the tailor made one up in only 24 hours and charged the entire cost to the airline!

When he put it on he quickly discovered the overwhelming power of a uniform. He would get respect from everyone he spoke with. The hotel hardly looked at his identification and treated him like a king. He could easily cash checks anywhere.

He flew all over the world for free (employees fly free on their own airline). And he also found that a uniform can have a really remarkable effect on the ladies. This guy flew all over the world first class and had a ball. Is there a uniform in your future? He then went on to pose as a doctor, and a college professor!

The movie is great fun but provides almost no detail, but the book has a full discussion of all the methods he used and should be carefully studied by anyone interested in creating and living under an assumed identity.

DMV Madness

For several years numerous DMV departments began selling personal drivers license information to various commercial firms. When asked - the beaurocrats would say that they "restricted" the sales to "proper" buyers only.

But who are these "proper" entities? From what we've seen it's anyone who has a few bucks. You can see why such a practice would surface right now. States and counties are hard-pressed for sources of income right now. Many states are struggling with huge deficits and reluctantly cutting budgets and laying off employees. So every possible source of income must be fully exploited.

Well, all this idiocy backfired in a terrible way. TV actress Rebecca Schaeffer was murdered by a fan who got her address from the Los Angeles DMV. Because of this sad incident, agencies all over the country quickly introduced new restrictions.

Today, access is severely restricted. But it's far from private so keep that in mind.

Ready for a World Tour?

If you're interested in traveling or living overseas, you should get a copy of "The world's most dangerous places" by Robert Young Pelton. It'll give you some really interesting things to think about. This guy has really scoured the globe for interesting places. And what is the single most interesting dangerous place in the world? The good old USA! It's listed in the book right alongside all the backward banana republics!

If you're really serious about living overseas, want complete financial privacy and like hot tropical weather and white sandy beaches - you might want to take a long look at Belize. Belize used to be called British Honduras and is located in the middle of the Yucatan peninsula. The banks are very private (when you open an account they issue you a MasterCard debit card that can be used anywhere in the world). English is the official language. The locals are friendly (though they'll steal anything that's not tied down). You can set up a private corporation that can do anything you'd like without anyone being able to find out who is behind it's operations.

The cost of living is a small fraction of that in the US or the Bahamas (you'd have to be a multi-millionaire to live in the Bahamas). Real estate is still relatively cheap (though you'll have to come up with a down payment of at least 35% if you want a mortgage). And medical care is readily available and costs around one-third the US price.

For \$40,000 or so the government will issue you a Belizean citizenship complete with an official passport in any name you'd like. To sweeten the deal they'll also throw in a Belizean driver's license. Since Belize is a member of the British Commonwealth, you can travel freely among the nations of the old British Empire.

But be warned the place isn't for everyone. Be sure to pay Belize a visit for at least two weeks to check it out if you're at all interested. Some people can't take the heat, the lousy phone service and the unimproved roads. The communication system leaves a lot to be desired so high-quality Internet access is probably a few years away.

Think that buying a citizenship sounds like a sleazy and corrupt practice that only a backward "banana republic" country would offer? Most countries sell their citizenships/passports. How do you think all those Nazi war criminals got into the US right after the Second World War? You can buy an Irish citizenship along with a passport and drivers license for a whopping \$1,650,000! (You can get one for free if one of your grandparents was born in Ireland) If either of your grandmothers was Jewish, you can always become a citizen of Israel. France and Germany have similar programs.

"Top of the Mornin' to Ya!"

When I was a teenager I had a friend named Tom. He was a nice enough guy who I lost contact with after high school. Some years ago I heard he had gotten himself into some serious financial problems. In one of life's happy little surprises I ran into a mutual friend recently. Eventually our conversation got around to Tom and his current whereabouts.

"Oh, yea - Tom started a business with a friend and the bastard ran off with his wife and all the money in the business. Tom was left holding the bag. Big legal and financial problems he couldn't get out from under - even though he tried for over a decade" When I asked what happened, my buddy told me a very interesting story you might just find amusing.

It seems that Tom reached the point that he just gave up. Try as he might the problems just kept right on coming and soon his debts had accumulated to the point he knew he would never pay them off. With no end in sight Tom came up with what I consider a really sneaky way out. He changed his identity. He adopted a common Irish last name - like Sullivan or Murray. He then forged a new birth certificate complete with an "official" seal using the methods revealed above.

Now here is where it gets really interesting. He then used his very official looking identity documents to convince the Irish government that he was, in fact, a true and real son of the emerald isle.

Through an Irish genealogist he located some nice Irish grandparents from Dublin (long since deceased of course) In this way he qualified for an Irish citizenship and (and this is the most important part) his very own brand new Irish passport. (Ireland has a policy of granting citizenships to those who can establish (on paper) their Irish ancestry).

Of course, obtaining a citizenship/passport using this method would break some laws so I'll trust you to keep this information a deep secret and never use it in any improper way. And here is another interesting tidbit of information - certain classes of Irish citizens are exempt from paying the painfully high income taxes Ireland is famous for. (Artists, writers, and other creative types)

Adopted People

There's one group of people who face a unique problem. People who were adopted as infants can run into a real problem when they attempt to obtain a copy of their birth certificate.

In most states the birth records are legally "sealed". This is done to protect the biological parents from being contacted by their offspring. Most adopted parents sign away their parental rights and are eager to get on with their lives as if the birth had never occurred. The courts recognize their right to privacy and so keep the records under lock and key.

But today things are changing. Several states (including Tennessee and Kansas) have recently opened up their records. Courts there still recognize the original parent's rights but have given priority to the adopted offspring's desire to acquire information on their background. (Often this information is needed for medical reasons)

Why am I telling you all this? Anyone who claimed to have been adopted as a baby would find themselves in a rather interesting position. If no birth certificate could be found in the official record, they would be forced to apply for a delayed birth certificate.

What makes this attractive is the simple fact that most vital records offices tend to be sympathetic to the plight of an adoptee.

Most adopted people don't have the usual birth certificate on record. Depending on the state's laws, the clerks may or may not provide access to the record.

And then there are those cases where the adopting parents have altered the birth record (including the birth certificate) to make it appear that their adopted child was, in fact, their own.

Stay tuned, as it gets even more interesting. During the period 1950-1973 thousands of Irish babies born out of wedlock were shipped across the Atlantic to the USA. They came from church-run "homes for unwed mothers" in Ireland. Ireland is a very Catholic nation that looks down its nose at illegitimate babies.

This can mean a lifetime of discrimination for those, who no fault of their own, were born outside the confines of a proper church sanctioned marriage. In America we have a much more open-minded attitude concerning illegitimacy.

Unfortunately (for those people who arrived here in this way) or fortunately (for our purposes) these individuals didn't have any kind of birth certificate officially filed here in the US. Most vital record offices know about these people and will usually be accommodating when it comes to issuing a delayed record of birth.

If you have a somewhat Irish appearance and/or surname, you might want to consider joining this unfortunate pool of individuals. These people are in an interesting situation as they lack the usual background documents and may qualify for a considerable degree of special treatment. It's an interesting story – don't you think?

New Phone Traps

There are some new high-tech traps out there that you should know about. Private Investigators and skip tracers now employ some phone tricks that can cause you problems if you don't know about them.

First there is the "trap line". One of your relatives receives a letter from some lawyer in a distant state that has a substantial check for you but is having a problem locating you to give you your loot.

The letter includes a convenient toll-free phone number for you to call. If you do call, the number you're calling from is immediately revealed and captured and used to locate you and blow your cover.

And now for the really tricky stuff: You, or a close relative, receives a really nice free gift. It's one of those prepaid toll-free calling cards. You just dial the toll-free number on the back of the card, enter the secret password on the card and get an hour or more of entirely free long distance service.

It says it's good for 60 or 90 minutes of free long distance calls. If you use it, both your number and the numbers you call will be logged and revealed to the investigator who sent it out. Either way you lose your privacy.

Wealth Mobility Update

On September 6, 1999 an American fugitive named Martin Frankel was arrested in Germany where he had fled after allegedly stealing a large sum (reports vary anywhere from \$100 million to over three billion) from investors and banks in the US. Local police reported that his hotel room contained around a hundred grand worth of gold and rare coins and over \$10 million in large diamonds.

Why the gold and the diamonds? US federal law limits anyone from taking more than \$10,000 out of the US without a special permit. And because the US treasury no longer prints bills larger than \$100, it would be very difficult indeed to carry around large sums of money.

In contrast, gold and diamonds are very liquid (they can be easily sold for ready cash no matter where in the world you happen to wander), are entirely untraceable and can be used to easily store or smuggle large sums in very small packages.

Just after the communist revolution in Russia, the Czar and his family were executed. The communists herded the entire family into a small room and opened fire with an assortment of firearms. Strangely it took a long barrage of gunfire to finally do them all in.

When their clothing was searched it was found to be loaded with jewels. Many were sewn into the hems and down the front seams of their coats. They had made their bodies almost bullet proof by covering themselves in jewels!

Just before the murders the Czar had been clandestinely arranging their escape to Switzerland where the jewels would have come in very handy. So you can see that the use of jewels as a portable form of wealth is not a new tactic. Done right - its still quite effective.

Be careful however. Rookies eager to buy large investment-grade diamonds for cash are obvious targets for fraud. Due to recent advances in technology the diamond markets are flooded with coated and treated "simulants" (fake diamonds) that will pass most tests but are worth little or nothing.

Some diamonds have been injected with liquid glass, which makes their internal flaws invisible. (Temporarily)

Others have been coated in a way that artificially improves their appearance. Even the experts get fooled these days. You don't want to buy a stone in location A that's declared to be worthless when you get to location B. Sadly, this happens all the time. Deal with reputable sources whenever possible and never, ever go through customs with anything in your luggage that might indicate an interest in jewels. If you do your clothes and luggage will be torn to shreds by an overeager customs inspector.

Store Your Stash!

Where should you store your cash stash and identity documents until you're ready to skip town? The first thought most people have is to run down to their local bank and rent a safe deposit box. Wrong. There are all sorts of laws and banking regulations that apply to safe deposit boxes.

Any law enforcement type can flash a badge and gain access. The mere fact that you have a box will be recorded in several different databases under your name and SSN. An online SSN verification will be required before a bank will provide you a new box.

Though those nice people down at the bank appear harmless enough on the surface, in today's emerging police state they are key information sources for big brother. They'll never tell you to your face but every time you move more than a few hundred bucks around, they promptly report your dealings to the feds (try searching the web for info on "FinCen" for more details of federal banking monitoring). They smile and speak to you politely - but they are not your friends.

The best bet here is to use either a commercial box rental firm where your box will be much safer from prying eyes or better yet, your friendly local storage locker company.

You may be able to get full 24-hour access to your locker and many of the storage locker outfits will also allow you to use your own lock. If they don't, keep searching until you find one that does.

Then go out and buy a really good lock. Consult with a local locksmith. Some new high tech locks have recently hit the market. They cost a bit more but will help ensure a higher level of security for your stuff.

Master lock recently released new tamper resistant padlocks that include a forged collar that covers most of the shackle making it almost impossible to cut. I'm sure the government will eventually require online drivers' license verification at some point in the future, but for now I've yet to hear of a storage locker place that does. You should be able to rent the locker using almost any kind of ID without too much trouble. Just be very sure that their rental bill is paid regular as clockwork.

Ask if they allow a discount for pre-payment, take advantage of it. If you forget to pay, they will have the right to open your locker and auction off your items, which would not be a good idea.

Never, ever claim your storage locker or safe deposit fee as a deduction on your taxes. The IRS takes a special note of such deductions.

When you rent your locker pay several months rent in advance in cash and then after that pay by mail with money orders. If the application asks for your SSN and/or license tag number, be very careful about giving them the wrong information.

Destroy the receipt or hide it somewhere away from your car and residence where it will be safe. Hide the key in the same manner or just add it to your key ring along with the others. You can always claim to forget what the key was for.

Have no further contact with the staff. Come and go when the front office is closed. Don't appear to be doing anything that would arouse suspicion. Most of these places have video cameras that scan each isle. There are those who have removed the bulb that illuminates their rear license plate to make vehicle identification more difficult.

Store your stuff in those letter sized document storage boxes the office supply stores sell. Seal each box with wide masking tape so that anyone who attempts to gain access will leave telltale damage to the tape. Write "old business records" or "Christmas lights" on the outside of the boxes. This will discourage anyone who might gain access to your locker.

If you want to you can store some cash and other documents in your residence securely by simple wrapping them in aluminum foil and writing "FISH" on the package using a frozen food pen. Who would ever take the time to go through the frozen good in your freezer? (You've heard of cold cash haven't you?)

More Big Brother Garbage

Update: The following restrictive policy has been temporarily suspended until further notice:

Our dear friends in the US postal service have recently come up with a diabolical scheme that will probably put the commercial mailbox firms out of business. This new rule will make it impossible to use a commercial mail box and have it appear to be a normal street address. Instead your address will have to include the letters PMB (Private Mail Box) followed by your box number.

Old Format: (looks just like a street address)

John Jones
123 Main Street Suite # 67
Anywhere, US 34567

New Format: (is obviously a mail box)

John Jones
PMB #67
123 Main Street
Anywhere, US 34567

Under this new rule, any mail sent to one of those rented mail boxes will have to be addressed in this federally approved format or it will be returned to the sender. This whole thing is just another useless government tactic. Think about it - how many people know what PMB stands for? But don't worry - I've received reports of a way to get around this new restriction.

In a city of any size you will find outfits that rent small offices for people who need a small working space on an occasional basis. Of course these firms also handle their client's business mail and phone calls. One lady I talked to volunteered that she is getting quite a few requests these days from commercial box users who are now interested in renting an office so they can receive mail at a street address.

As there's no rule against it, she has set aside one small office in each of her locations for the use of these clients. She charges a bit more than the commercial box rental outfits, but can handle her clients mail without worrying about the new PMB requirement.

Since her customers will be officially renting space from her, they can go ahead and receive mail at the office's street address. She now has over forty different people sharing a single office! So now her most profitable office is the one that's never used!

The French Foreign Legion

Don't laugh – the French Foreign Legion is a serious option for those who have problems they want to leave behind. Since 1831 the Legion has been there for misfits who needed to walk away from their past problems.

On the positive side – you get a completely new identity along with a new French passport. On the negative side, you'll be subjected to the toughest military training on earth – bar none.

Most people assume the Legion went out of business long ago – but they're wrong. Today the Legion has almost 8,000 men under arms in a dozen different locations and another dozen that are kept very secret.

The Legion has always been there as an option to those who passionately desire a second chance at life. It's a unique military outfit as it's the only one in the world whose soldiers are not bound together by a single national flag. Legionnaires come from over 130 different nations with the only nation barred from membership being the French themselves. (If you are French and wish to join the legion you'll have to change your identity and citizenship first.)

To say that the Legion basic training is tough is a vast understatement. The following should give you some idea of the attitude legionnaires have to adopt before becoming part of this elite group.

You'll certainly never hear anything like this in the US Marine Corps.

Sergeant: Do you men want to die?

Legionnaires: Yes, Sergeant!

Sergeant: Good, I shall send you someplace where you can die!

Legionnaires: Thank you, Sergeant!

Legionnaires are foreigners, so the French don't really care if they live or die. To them these troops who are all foreigners are completely expendable. The government of France routinely sends in the Legion before the French army to help reduce French casualties. In a way the Legion is cannon fodder for the French military. Statistically your odds of dying during your five year long hitch hover around 10-15%, or perhaps a bit higher these days now that there is so much war and terrorism going on.

When you apply to join you will get a personal interview with a Legionnaire officer who will ask you the obvious question "Why do you want to join the French Foreign Legion?"

You should have an answer ready. If you have a past you'd like to leave behind, you should make that known during the interview. If you've had problems with the law, spell them out – they take criminals on the run provided their crimes aren't too horrible. (Convicted felons will probably be refused entry – but not always.) Minor debts will be ignored.

The US military routinely rejects applicants who have had problem with the law. If you have a long rap sheet - the Legion may be your new home. Though the good old days of "no questions asked" are sadly behind us their investigation isn't all that severe. Today you'll have to undergo a series of interviews by what the Legionnaires call "the Gestapo" but their rules are still rather liberal compared to those of other nations.

After three years of good service you will be allowed to, if you should so desire, apply for French citizenship. You don't have to speak French to join as you will be taught the language but it would be a good idea to learn some smattering of the lingo before you enter basic training.

Also, since the Legion isn't bound by the patriotism of a single nation, they replace that unifying factor with a strong sense of family that is deep and very real.

Once you go through all that demanding training, you will bond with your Legion brothers in a way that's hard to explain. Their varied nationalities will fade as they become full members of a very tight team.

The motto of the Legion is simply "Lego Patria Nostra" which translates to "the Legion is your country". And it's also your family. They even have their own retirement home (a villa in the south of France actually) where you can reside until death should you complete a full contract.

If the Gestapo feels it's necessary, they will hand you a form with a new name. You will be asked if that meets with your needs. If you answer in the positive you will be asked to sign the form. From that moment forward your old identity no longer exists. You will be addressed in person and on paper under your new Legionnaire name.

Should any outsider make inquiries about you by your old name, they will run into a solid brick wall of privacy. They will receive back a formal reply simply stating that according to official records no such legionnaire exists.

If you are still alive when your 5 year long contract expires, you will be asked to make a decision:

1. You can discard the Legion name you've used during your contract and choose to reclaim your old original name. Your passport (which you surrendered the day you entered the Legion) will be returned to you along with any other identity documents the Legion may have. The Legion calls this process *rectification*.
2. You can choose to abandon your old identity and permanently adopt your Legion name as your new civilian name. You will surrender your old passport and other identity documents and will be issued new ones including a genuine French passport all bearing your Legion name. This is provided in recognition of your service to France.

Why would anyone want to join the Legion? The classic answer is that men join the Legion to forget.

Q: Why did you join the Foreign Legion?"

A: I joined to forget!

Q: Forget what?

A: I forgot. See, the system works!

But make no mistake – the Legion is a tough way to go. The training is terribly, terribly difficult. The basic training can take up to 4 long months. If you relish the idea of making a 50 Kilometer march through the desert to the sea wearing a full uniform including combat boots and a rifle including a 30lb pack on your back – and get this – without any food or water - the Legion may be your cup of tea.

In order to encourage mental and physical toughness, during your basic training you'll eat an extremely meager diet, sleep in hot or cold barracks (with or without luxuries like blankets) and be forced to make long marches after long days of no sleep. Toughness is the key goal of their training program. They will push you to your physical and mental limits – and well beyond.

At the end of their basic training the legionnaires make the 50km long hike to the sea. Those who make it are awarded the widely respected tall cylindrical white hat known as the “Cape Blanc” (White Hat). When I see a Legionnaire wearing that tall white hat, I'm filled with respect. They don't hand hats like that out in boxes of breakfast cereal! These guys are real men.

Married and single men are accepted but they can only enter as single men. Only established Legionnaires are permitted to wed but that comes later – several years later. For the first few months you won't even be allowed to make outside phone calls. You will be relieved of your family photos when you arrive. Why would you need them anyway? The Legion is your new family. Your fellow legionnaires are your new brothers. Your commander is both your new father and mother.

If you fail to adopt the right attitude or fail to learn your lessons quickly enough – you can expect to suffer blows. If you persist you will be beaten or imprisoned or both. (Their prison cells have no beds – you sleep on the hard floor.)

Some men have been beaten to death which really isn't much of a problem for the Legion as the men had legally vanished from the world when they joined up so no one was terribly concerned with their well-being. However there are signs that the old Legion brutality is under review these days. All this harshness flows from their need to train soldiers who never surrender and instead swear to fight to the last man.

Americans find four years in the US Marine Corps an ideal preparation for the grueling Legion basic training. One thing for sure – You'd better be in really excellent physical shape when you show up for your Legion basic training. And get a nice short haircut also.

Since the Legion hangs out in African desert locations, you might want to spend some time in the heat and get used to being extremely physically active in 100 degree plus environments. Oh, and be sure to do this training with little or no water as that is the Legion way.

Only those who are burning with what they call “warrior lust” need apply. If you complete a five year long contract chances are excellent that you’ll see some action – most likely in a North African desert location. If you passionately want some real adventure – look into the Legion.

Before you consider the Legion, be sure to talk to a recruiter and get official information and guidance as the Legion is changing with the times. They are even considering taking in women which shows you just how much change is in the air.

You’ll want to have the very latest facts in hand before you make such a drastic obligation. Desertion rates are high in the Legion as far too many men join before they fully understand exactly what they’re getting into.

How They Find Us

There are a host of folks who may be looking for you. First there are the common skip tracers. If you left behind some bills, you can bet they’ll be on your trail.

If you left behind some real debt, say over \$5,000 or more, you can expect them to be hot on your trail.

If you leave behind truly huge debts, you can expect that some rather professional and experienced private investigators will be looking for you.

Then you have the repo men. If you took your car without bothering to make your payments, they will join the game.

Whatever their motivation they all share some common strategies so in an effort to educate you and make you all that more effective at vanishing, here is a cram course on how these persistent snoops operate.

411

The first step is a call to 411 to see if you have a current phone number listed. If you need a phone, buy a prepaid cellular, use it for several months and then fling it into the sea and buy another. Or at least get an unlisted phone and keep the number to yourself.

Your Credit File

They get a copy of your most recent credit file. What they're looking for are credit accounts with the most recent activity. They can call the firm and offer to share their notes in exchange for more recent information on their target.

Check the Reverse Directory (Haines)

If you're listed they may get your new address though these directories aren't supposed to have unlisted numbers in them, they sometimes do.

Address Service Requested

Next they send you a letter with "Address Service Requested" on it. If you have moved and left a forwarding address with the post office, the letter will come winging back with your new address written across it's face.

Call Friends, Family Neighbors and Personal References

They then "pump" those who know you for info. They may use various pretexts to flush you out. They may call your sister and tell her that they have a huge check for you but can't quite locate you. If she isn't in on what's going on she'll happily hand over your current address and a lot more.

Hit the Public Record Services

Most of these databases are available online so today it's much easier than in the past. One of their tricks is to keep checking the DMV records of parking tickets.

If you get a parking ticket, it may list your home phone or address that will lead them directly to you. (so choose your parking spaces very carefully!)

Lastly, They'll Call Other Creditors

Many creditors will exchange information with other snoops. Most will share some information while others are real blabbermouths. A few won't entertain such calls. But the skip-tracer who has info to offer will probably get some info in return.

Sorry, We Don't Do Fake ID!

We get a steady flow of email asking us to provide various kinds of fake identification documents. We are not in that business nor do we know anyone who is. Our only business is the publishing of reports that contain controversial information.

That's It!

At this point I can only hope that the information in this report will help empower you to seize control of your own destiny. You now have everything you need to give yourself a second chance at life. One final tip: When you start living your new life - KEEP YOUR MOUTH SHUT ABOUT YOUR OLD LIFE! This is the most common way to destroy all that you've worked to create. Don't blow it! Good luck.

Welcome to the New World Order!

Until recently my wife and I have been happy to assist new identity-seekers in any way we could. We know what it's like to have personal problems and can certainly sympathize with those of you that are going through difficult times.

Unfortunately, recent court decisions and legislation (Particularly the so-called Patriot Act) have made it impossible for us to provide personal assistance of any kind. We can no longer help our customers or even answer questions sent to us via email. According to these increasingly restrictive court decisions, answering a question for someone would automatically expose us to criminal prosecution for any illegal act they might have committed in the past.

Our attorney has advised us not to provide assistance to anyone. No exceptions - so please don't ask. It seems we're living in a police state these days.

We deeply regret having to take this drastic step but until the government abandons it's police state tactics we really don't have any option.

- Jim & Susan Petersen 2007

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The Perfect Resume

by Jim & Susan Petersen

May you live in interesting times....
- Ancient Chinese Proverb

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Resume Secrets

To Lie or Not to Lie?

Let me say at the outset that I cannot, in good conscience, advocate lying or cheating in any form including on a resume. But in our less than perfect world it sometimes becomes necessary to massage the truth a bit in order to smooth our path and put the wind at our backs.

In this report I'm going to give you a variety of inventive ways to cheat on a resume. But since everyone's situation is unique, you alone must be the final judge of which you're willing to use and which you're not.

At this point you've probably seen an advertisement for an open position you may be interested in, or perhaps have been in touch with an employment agency or headhunter and so are now ready to submit your resume. At this early stage you have two factors to consider.

First there's your innate sense of morality. Since there are no laws that specifically prohibit employing deception on a resume, in the final analysis the only limit on your dishonesty will spring from your own intrinsic sense of what's right and what's wrong.

Secondly there's the matter of your future plans regarding this particular target employer. If this time around your target employer is only one of many firms in your area and you have little if any expectation of applying to them in the future, you're free to get as tricky as your personal moral code allows. In this case, if your deception should be discovered during the application process, little will be lost.

If, on the other hand, your target employer is a large one and a major force in your community - one that you may very well be applying to again at some point in the future, your use of misinformation will have to be more conservative and calculated. Remember, one of the first questions on most employment applications is "have you ever applied for employment with ABC, Inc. before?" Should you "blow it" and have your deception discovered, you'll most likely permanently destroy any chance of future employment there. This may be one bridge that you can't afford to burn.

Since there are no specific legal penalties for cheating on a resume, almost everyone does it. One study found that over 95% of resumes contain some degree of exaggeration, while more than 15% contained major falsehoods such as fraudulent academic credentials or phantom employers.

If exaggeration is so common that prospective employers anticipate it, why should you buck the trend and limit your prospects by being absolutely honest?

While most of us struggle to live our lives according to the golden rule, our modern society often requires that we be less than totally honest. Recently I got involved in a minor traffic accident. I called a local body shop and asked if they could provide a loaner car while my car was being repaired. They said yes.

But when I showed up the next morning I was required to sign a rental contract that included a paragraph stating that the insurance on the rental vehicle would be null and void if I had been involved in an automobile accident anytime during the previous six months! This is insane, I thought! This place is a body shop! Everyone who rents these cars has had a recent accident! I signed the document and drove very carefully. Such are the times in which we live.

This “mandatory dishonesty” can be found in abundance in today’s the job market. It’s inevitable that most Americans have accumulated a few employment problems along the way. These career flaws will need to be smoothed over somehow or even completely covered up.

Another factor that should be considered is the prospective employer’s commitment to openness and honesty. In my experience very few employers will fully reveal any unpleasant details affecting the positions they advertise. Perhaps your future boss or co-workers are complete bastards. Perhaps they know that the division you’ll be working for will soon be eliminated, or perhaps the entire corporation is in financial trouble and will soon be laying off large numbers of employees.

In cases like these, you can bet that the hiring corporation will seldom let issues like fairness and morality get in their way. They need to fill the job and get on with their business. It’s a sad fact that corporations are seldom completely honest when it comes to the information that an applicant needs to make an intelligent decision about the desirability of the position. It seems very hypocritical for a prospective employer to insist on applicants being entirely honest while they regularly conceal relevant job details.

Also it’s vitally important to remember that the entire application process has to be kept entirely positive. Introduce even the slightest bit of negative information into the process and you can bet they’ll drop you like the proverbial hot potato. This report was conceived and created to help job hunters thrive in this skeptical and hypocritical employment environment.

Before We Begin

Unlike other areas of life, when it comes to resume preparation there are few hard and fast rules. Instead you'll find that the few rules that do exist are cast in shades of gray. And while it's certainly true that you can get away with a great deal, you need to be aware of some pitfalls before you begin.

Should you decide to employ minor deception in the seeking of a position, it's unlikely that you'll experience any future problems. And, should you employ a moderate degree of deception and subsequently perform well on the job, once again you'll have few problems.

But - should you manage to cheat your way into a job that's clearly over your head and later have your deception exposed, you could find yourself in considerable legal trouble.

Remember that by inserting a major falsehood into your resume, you'll have to learn to live with a ticking time bomb that could go off at any moment. If you decide that your situation warrants using deception and are convinced that you can handle the psychological stress that goes with living a lie, whatever you do - keep your deception to yourself! By sharing this potentially explosive information with anyone you'll be handing him or her a weapon with which they can very easily destroy you.

Before you even consider cheating on your resume, it's also necessary that you know exactly what sort of environment you'll be operating in. In the old days anyone interested in hiring you could phone up any of your former employers and openly inquire as to your job performance, attendance, personal habits, personality, political affiliations, race, religion or any other factor the caller might consider relevant. In short, your personal life was an open book.

That was then and this is now. Today lawyers rule the world. In the current legal environment an executive that reveals even the most seemingly innocent shred of personal information about a former employee may expose his firm to a multi-million dollar lawsuit. Personnel executives are aware of this and so now behave more like scared rabbits than captains of industry.

They know that performing a reference check today is like tap dancing through a minefield. Happily, this paranoid atmosphere plays right into the hands of the resume cheater.

In one extreme case a nurse was fired from a major urban hospital under a dark cloud of suspicion. Hospital officials there suspected that she was performing her own “mercy killings” by unauthorized overdosing of patients with narcotic pain killers. When she applied at a new hospital in another state they called for a job reference.

Fearing an expensive law suit the major hospital confirmed her employment dates, job title and chose to provide no further information concerning her termination. The sad ending of this story is that she landed the new job and went on with her personal euthanasia project at her new hospital and killed another dozen patients before she was finally arrested and jailed. This shocking tale only goes to prove my point.

Employers are scared to death of employment references and aren't very eager to share notes these days.

And here is some more good news. In these times of tight budgets, most employers are cutting back on background investigations.

Many employers have replaced systematic background checks with spot-checks that only check a fraction of the information on your resume/employment application. And then they act so amazed when someone slips something past them.

Always remember how to smoothly back out should things go awry. Chances are that if a prospective employer smells a rat, he'll simply stop calling. But if he should call and confront you with questions you'd rather not discuss, immediately inform him that you'd like to provide him with an answer but unfortunately you've just accepted a position with another company. Just back out as gracefully as possible. There are too many less careful firms out there to have to deal with difficult questions.

What They Know and What They Don't...

Before we delve into a detailed discussion of cheating techniques, you'll need to know exactly what a hiring executive can and can't find out about you. Keep in mind that all information outside of the following parameters is fair game for exaggeration.

A standard employment reference will usually provide the following information:

1. An employment confirmation – Yes, he did work for us
2. The dates of employment – The first and last days worked
3. The job title of the most recent position occupied

Due to the oppressive legal environment in which we live, this is where most references will end. There's one more bit of information an astute caller may request however – your rehire status. Did you leave the firm on good terms – positive enough that they would consider hiring you back at some point in the future? About half of the firms we interviewed said they would cooperate and provide this additional piece of information.

Given the inability of the caller to get the full story if the rehire status comes back negative, he'll understandably assume the worst. As a result, a negative rehire status is therefore the proverbial "kiss of death". Which explains why it's so important to confirm your rehire status before you leave an employer.

Since anyone interested in hiring you can and will be able to obtain your dates of employment and job title, this leaves a great deal of room for exaggeration or, if necessary, even outright fabrication. The specific job duties or responsibilities can be rather freely expanded as can your former salary. You might also get away with some minor extension of the period of employment should you wish to cover up a gap in your employment history.

If you're not sure exactly how one of your former employers will respond to a reference call – call them yourself! Pose as a hiring manager and ask for a reference on yourself and see what they say. Whatever they say, probe them and ask for more information. If they sing your praises or at least give you the standard positive reference, you're all set. But should they say anything that is at all negative, promptly write the personnel director a personal letter.

Say that you were disappointed to learn that they had given out a slanderous reference that recently cost you a lucrative position. State openly that you're consulting with legal counsel and infer that any further negative comments will result in immediate legal action.

It's standard procedure in most personnel departments to place a copy of such a letter right on top of your file so that anyone pulling the file in the future will immediately be confronted with your letter and will be forced to avoid any negative comments.

Also, less background checking is being done. Corporations are now required by federal law to use exactly the same background checks on all applicants. (In the past it was common practice to unfairly scrutinize minority applicants) Checking all applicants is rather expensive these days hence the overall reduction in investigations.

Every company we polled reported that, according to well-established written rules, they are required to perform mandatory employment reference checks on every single applicant. But when we discussed the subject with a dozen hiring managers in a bar after a few drinks, an entirely different story emerged. Every one of them admitted that checks are often either skipped or only partially completed.

Today's managers live in a very rushed environment so many managers simply can't find the time to place the repeated phone calls and mail out the reference requests. They also know that should they make a mistake during a check it could get them into hot water so they're more than a little intimidated.

And then there's that certain macho attitude that they, and they alone, can confidently extract the best employee from a crowd by "gut feel" because they're such a "good judge of character" and so have no need for further data. Several managers with extensive hiring experience admitted that they had yet to perform their first reference check! Just be aware that for whatever reason – many checks never get made.

If you chose to include career accomplishments on your resume, they must be specific. Vague or inexact accomplishments are worthless and will certainly lead to a detailed discussion. Be careful with accomplishments, as you must be prepared to answer detailed questions.

Should you indicate that your last employer is a firm right down the road, it's very likely that a prospective employer will go ahead with a check. But by simply listing a firm in another state, you somewhat reduce the odds that a prospective employer will either actually go ahead with the check or get the reference check back (via mail) in time to be used in making a decision regarding a job offer.

If you provide a slightly altered address for your former employer, the mail may go astray. If the address is a PO Box simply switch two digits of the PO Box number. Otherwise you might try incorrectly abbreviating the town name and also switching two digits of the zip code. This may only serve to delay the arrival of a reference letter, but there's always the chance that they won't even bother to follow up with a second attempt.

Phantom Employer I

Say that you have a former employer on your resume that you know for certain will not be saying nice things about you. How can you cover up such a blemish? The most effective means is through the use of a "phantom employer". This is a firm that you list as a former employer on both your resume and employment application despite the fact that you were never actually employed by them.

Spend an afternoon in your nearest library reading through recent issues of the largest newspaper in town. What you're looking for is an article about a local firm that recently went out of business. Or perhaps your previous employer was a company that has recently undergone a considerable re-organization.

Or one that recently closed down a local office and pulled out of town. This sort of company makes an ideal former employer because they are very poor sources of information.

And at the same time you get an excellent reason for leaving the job. What better reason could there be than having your employer go belly up or leave town? Or if you would rather have your future employer think that you've only just arrived in town, scan the microfilms of the biggest newspaper in the town from the area of the country you want them to think you just came from.

Or you might want to scan the obituaries in search of an executive from a small company that recently died while still employed. This guy will make a nifty ex-boss. He was such a nice man and would have certainly provided you with a solid gold reference if he could. But then dead men are extremely poor sources of information. When using this technique you must be sure to avoid larger firms as they will probably have a personnel department that can and will provide an employment reference even though your former boss is six feet under.

And then there's the entirely unverifiable foreign employer approach. Every large city newspaper will contain one or more classified ads offering jobs overseas.

These firms usually sell a compiled list of foreign positions. It may cost you a few bucks but if you need to resort to this, it's worth it.

Buy the list and scan the positions. You'll probably find that the list is quite long and usually features professional positions for engineers, physicians or pilots. If you have the technical qualifications you can select any job that you're qualified for.

But if you don't - just keep an eye out for positions for English language teachers. These positions are usually open to anyone with a high school diploma. Get the name of the hiring outfit (usually the agency of a foreign government). Write down the exact name of the agency, its director's name and the full foreign address.

It's a rare employer who will even attempt to obtain a reference from a foreign government! My favorite is the government of Saudi Arabia. They employ thousands of Americans and I've never heard of anyone securing an employment reference from them.

If you're asked why you're seeking a position, just tell them that you're eager to return to the good old USA due to an illness in the family. It's a common and believable story.

Covering up a Misspent Youth

If you've had any kind of legal problem in the courts of the county in which you now live, do not use your current address on a resume or employment application. Instead use an address in another county, even an adjacent one will do.

Most companies will not take the time nor spend the money to check your court records in the first place, but if they do they'll be required to pay for the search on a per county basis. For this reason they will usually restrict their inquiry to your current county of residence as listed on your application. By appearing to live in a different county by either moving, using a friends mailing address, or using the ever-handy commercial mail drop you'll have them looking in the wrong place.

A quick and inexpensive way to legally establish a more convenient new address as your official residence is to register to vote listing a substitute address as your new address. This will get you entered into an easily checked public-record database that any investigator worth his salt will be checking. And being a patriotic voting citizen will make you look like a reasonable and responsible person. (But be aware – this may get you called up for jury duty!)

Phantom Employer II

If you were either employed by an employer you wish you'd never worked for or were otherwise not working for a period of less than four months you can probably get away with simply extending the employment periods for the previous and subsequent employers to cover the gap.

But if you have a longer period you need to cover, more drastic action will be required. There can be many reasons why someone would have such a gap in their career record. Perhaps they were ill or were in an alcohol or drug rehab program. Or perhaps they were staying in a mental health care facility or even serving out a sentence in a state penitentiary. Whatever the cause of the gap, we now need to move on to one of our more advanced techniques.

Under this approach you simply eliminate the unfortunate gap from your resume entirely and replace it with a widely respected international firm like IBM, AT&T, IT&T or any other international company that has an instantly recognizable name. But how are you going to get this new company to give you an employment reference? This is where things get really interesting.

First find one of those commercial stores that rent post office boxes by the month. Rent their smallest box, which should cost you around ten to twelve bucks a month.

Ask the clerk for the street address for your new box. You won't be using the PO box number but will instead show the box number as a suite number making the mailing address look just like an everyday office street address. Your new address looks much more legitimate and professional this way.

Be very careful when filling out the application form for your new box. List your name and then add two additional names. First add a common fictitious individual's name, like "Bill Williams" and then also add the name of the famous international firm that you will be claiming as your ex-employer. It should be a household name that anyone will instantly recognize as a major employer.

If the clerk asks any questions about your "new" old employer, just tell them that the company is your current employer. They will readily accept this as many of their customers are traveling executives who use their boxes for business purposes.

Then list this new former employer on your resume during the period you wish to cover. In the future, when you fill out a job application, list the new company as your employer for that period.

List your Manager's name as Bill Williams (or whatever name your came up with) and then go on to list the street address of your new PO box as the firm's office mailing address. If you want to go whole hog on this deception, you could even call the nice people at the phone company and have them set up a "stand-alone voicemail" account.

This will give you a dedicated phone number (separate from your home phone) where you can record a greeting which will include the name of your new employer. You can either have a friend record the greeting so as to avoid using your own voice, or you may be able to choose the default computerized voice if you don't want to bother a friend. When they call, you can have a friend call back and give you a positive reference or fail to respond entirely.

The really nice thing about this approach is that it accomplishes several different goals at the same time. First you get a very impressive former employer to list on your resume. Employers know that large companies can afford to be very picky about who they hire which tends to impress prospective employers. At the same time you get to completely erase the offending firm from your resume.

There are also some other benefits. You get to design your own work experience which gives you a great deal of latitude in increasing your stated job skills, job title and you're also assured a solid gold employment reference as the request for the reference will be mailed directly to you!

You'll be providing your own reference and I just know you'll be generous!

When the request for an employment reference arrives in your box you'll know that the outfit you interviewed with is seriously checking you out. You then have two choices. You can go to a printer, tell them that you work for this large company and ask to have a small quantity of letterhead stationery printed up.

To avoid any delays, you should have this printing done well in advance if you plan to return a letterhead reference. You can then actually respond with a formal reference on yourself. This option may cost you a few bucks for printing but is the best approach. Or you can do nothing. The simple fact that the letter was not returned undelivered will make it look like it was properly received. In this case no news is not necessarily bad news.

“Clumping”

This technique can be used to “clump” together several short-term jobs that may or may not be related to your main career skills under an umbrella which makes it appear that you were working in your chosen field throughout the entire period. You can also use a phantom employer to pass off part time work as full time.

It’s a fact that today many firms simply don’t respond to employment reference requests on a timely basis. Each letter they send out costs them money and doesn’t in any way benefit the firm. And because the lawyers now run the planet, phone references are no longer a viable option.

There have been so many lawsuits over statements made during phone references that most personnel departments have an official policy of banning all discussion of past employees over the phone. Instead they require that all requests for references be submitted by mail so that the outgoing reference letters can be cleared through their legal department.

Whatever you do don’t attempt to cover career gaps by claiming to have been involved in “consulting”. This ploy was a good one a few years back but today is an overused and transparent ruse that’s guaranteed to raise an eyebrow and lead to further questions.

Stretch, Don’t Invent

When given the choice of either inventing a new qualification or stretching an existing one, always choose the easier route - stretching. Let’s say that you want to claim a college degree you didn’t earn. If you attended a school but didn’t graduate, it’s far better to claim a degree from that institution than from one you’ve never even visited. At least you know the school you attended and can intelligently discuss the campus layout, social life and some of the instructors.

If you ever bump into someone who attended the same school you’ll be in a much better position to handle the situation. Imagine trying to convince a Harvard grad that you too attended Harvard when you’ve never set foot there? They would see through you right away and report the conversation which would almost certainly get you quickly fired.

Also, if you attempt to change fields you won’t know the jargon and will quickly find yourself in trouble. If you expand your existing qualifications and stay in the same field you’ll have a much easier time of it.

The Creative Use of Spurious Documents

You might want to consider carrying a copy of your old resume with you to the interview. It should be the resume you used to obtain your current position. To be believable it should be a slightly older copy of a typed resume, not a slick laser printed document. This will help substantiate your work history as few job seekers bother to have this document at their fingertips.

To help bolster your claim of having worked for a particular company, you might also have one or two supporting documents with you. You could use a personal computer to generate a convincing employee ID card, or go to any of the larger office supply stores where you can easily purchase fancy certificates like employee of the month or a training completion certificate.

Perhaps you could look around the web where I'm sure you'll find several printers who sell very professional blank certificates. Or you might want to try my personal favorite, a pad of pre-printed performance evaluation forms with which you can embellish your past job performance to your heart's desire. And you'll never have to fear having your deception discovered as performance evaluations are always confidential and completely unverifiable so make an ideal way to document past employment.

Here's a nice touch that's very professional and guaranteed to impress even the most jaded hiring manager. Carry a personal thank you note with you pre-addressed to the interviewer. On your way out of the building drop it in the mail so that it's received promptly the next day.

The More the Merrier

And it's always a good tactic to apply to as many different companies as possible. Some companies are less careful than others. When a company is particularly eager to fill a particular position, they may hire you on the spot. The entire employment process will be accelerated and the normal checks ignored. It only takes one careless firm.

Prospective employers are much less likely to verify past employment that occurred more than five years back. On these older positions you can usually get away with exaggerating your job title or duties as they are less likely to be verified. Job experience that is not relevant to the job you're seeking is less interesting to a prospective employer and is also much less likely to be verified.

Also if you choose to utilize a phantom employer, many applicants have found that they could get away with claiming a non-existent firm as a former employer provided the position is more than seven or eight years ago. Phantom employers can also be used to help them bring outdated job skills more up to date.

Need Personal References?

Most companies will insist that you list two or three personal references. You should be aware of several common practices. Many companies employ the rather tricky tactic of calling only the last reference you provide. Most of us have had a friend or co-worker call and ask that we provide a reference for them. In return they will usually offer to provide a reference at some point in the future.

This practice is so widespread that many hiring executives no longer bother to check personal references. There's no way that they can know for sure whether they're talking to a genuine reference or a friend whose just posing as one.

A Short Story

I was once employed by a small manufacturing firm. Eight of us went into work one Friday morning expecting nothing more than a usual workday. At around 10 am we were summoned into a meeting and informed that we were all terminated as of noon! We were stunned but what happened next really showed me how meaningless references can be.

All eight of us quickly filed out into the parking lot. We stood there chatting for ten minutes or so. Then someone pulled out a pen and a yellow legal pad. He offered to exchange either personal or employer references with anyone in the group.

He quickly found an accomplice. He said "I'll be Mr. Ron Mathews and be your sales manager if you'll be Mr. John Burns my former office manager." Each pair would exchange slips of paper with a short script as to what they should say (dates of employment, job title/duties etc.)

A half-hour later each of us drove off with three glowing personal and a employment reference in our pockets! This little story shows just how useless both sorts of references can be.

Telephone Madness

For a small fee the phone company will assign you a phone number that when called will ring through to any other phone number you designate. You can have a friend, preferably a female, answer the phone using the company name and take the phone number so that the call can be returned.

When asked to provide personal references on an application, always say - "References to be provided at interview". Have your references along with phone numbers and addresses typed up on a single sheet in your pocket when you march in for the interview.

Employment Agency Madness

If you've ever had any dealings with employment agencies you'll know that there is very little going on there that is anywhere near fair. The unscrupulous ones will say that they have little or nothing for you at this time.

However - If you'd be willing to sign a contract binding you to pay their outrageous fees (usually a percentage of your first year's wage), they will open their super-secret private listing of hot, high salary jobs that you are, of course, fully qualified for. Just sign on the dotted line. If you don't sign, they show you the door.

If you do sign you'll get a job with an employer of unknown desirability and will be saddled with heavy payments for anywhere from several months to a year or more. What a scam they have going on here. But let's examine a dirty little strategy for beating them at their own game.

If you sign the contract, they give you the phone number of a hot prospective employer. You call and set up an interview. If you're hired you have to start paying those enormous fees to the employment agency. But this is where some folks are tempted to try and cheat the agency out of their fee. If you accept the job and then tell the agency that the interview didn't go well and you found a job elsewhere, you might think that you'll get away with not paying the fee.

But these sharks are way ahead of you. What they do is wait a month or so and then call the employer and simply ask for you by name. If the call is put through - you are busted and then they wave the contract you signed in your face and threaten you with a nasty law suit if you don't fork up the entire fee immediately.

But say that you and a friend approach two different employment agencies, sign their contracts and then just switch the references the agencies give you - you can both get nice new jobs and neither of you will ever have to pay a dime to the agencies that sent you. If the agencies attempt to call a month later, they'll come up blank. Of course this ploy is most probably illegal so be sure to check with an attorney familiar with laws in your area before giving it a try.

Instant References!

Here is a slick little tactic that comes from a friend who was once on the run from a rather vicious cult. If you find yourself in a strange town and need a full set of quick personal references this tactic may be just the ticket. Dress up in your best clothes and go to church next Sunday morning.

Choose the most rabid fundamentalist Baptist church you can find. When they give the "alter call" stroll down the aisle and get down on your knees. You'll probably be invited to a "fellowship" meeting afterward where you can tell them about your sad and sorry life and how you've been saved by their church.

If you sound the least bit genuine, they'll eat it up. Should they invite you to any social functions – show up. Agree with everything they say. In a few short weeks you will be one of them and they will adore you. Not because of your character but instead because you believe as they do. You'll quickly amass more references than you can ever use and they'll all be from good solid church people.

Why Not To Fear Background Checks or Employment References

First of all, background checks cost money. With all the belt tightening that's going on, few checks are really comprehensive while many never get off the ground in the first place. Most background checks done today are only cursory examinations of a few databases done by overworked, underpaid and rushed investigators.

Due to the high cost of performing background checks, many companies have been forced to cut back on the scope and depth of their routine checking. They tend to hire investigative firms who often do some really sloppy work. Each investigation is conducted according to a checklist.

The investigator then signs off as each particular item is verified. Because the investigators are so rushed, very few negatives are being discovered. Many managers have clearly lost faith in these investigations and have resigned themselves to relying instead on the impression the individual creates during the personal interview. This is what's causing the increase in interviewing.

Also several states (Arizona for one) have passed state laws that forbid employer "blacklisting" of former employees. This makes providing employment references even more dangerous and complicated as an ex-employee can always launch a law suit claiming they were blacklisted.

One helpful tactic is to do some serious research on your target employer. Spend some time reading up both on the company and it's industry. Be able to ask several intelligent questions concerning the firm's direction and any recent developments that would affect it's business.

Research has shown that less than one percent of applicants take the time to learn about the firms they apply to. This can be a real leg-up when you're in a head-to-head competition with a worthy adversary.

The Numbers Game

Armed with this information and a little creativity, you can easily add thousands to your future income. By now you'll no doubt have gathered that your former employers will be providing no information at all regarding your salary history.

Sometimes this fact can be very useful depending on the position you occupy. Some positions have very well established and easily identified salary ranges while other fields are much more open which leaves more room for exaggeration.

For instance, the salary for a high school teacher with a bachelor's degree is very easy to determine while pegging the income of an "administrative assistant" would prove much more difficult. If you have the latitude, increase your salary around 5-10%.

I've know several top headhunters who routinely require that each applicant they handle swear an oath that they will never – under any circumstances - discuss salary with a prospective employer. Even if they pressure you to come up with a figure – don't.

Instead force them to come up with an offer. Studies have shown that salary numbers provided by the hiring firms are almost always higher than those provided by prospects.

Excited by the prospect of getting a job offer, many applicants will cough up a number that's well below what the employer may be willing to spend. This is why hiring firms push prospects so hard! Lose this game and you may suffer for years and years to come.

This includes any initial response to an advertised position. Many ads will ask that you submit your minimum acceptable salary along with your resume. It's obvious that they're fishing for a bargain. And if the number you provide is the least bit high – whoosh – you're instantly screened out! This is by far the quickest and most reliable way to get yourself eliminated from consideration.

When submitting your resume, don't even think of actually giving them a number. Instead just include a note that the salary will be discussed during the interview. If your resume and cover letter are strong enough this ploy should get you into the door.

I have to admit that the first time I heard of this tactic, I was reluctant but went ahead and agreed to not surrender a number. Each of three interviews went well and during the first two I was pressured to come up with a figure. During the final interview they began to push really hard. The interviewer declared that we would just sit there glaring until I came up with a number.

With sweat rolling down my collar, I smiled and kept apologizing and referring him to my headhunter. The next day he came up with an offer that was \$14,000 above the number I had in my head! You can't argue with success.

If your last salary was below the norm for the market, you can always claim a somewhat higher number. If cornered, you can claim that your former position included an annual bonus, trips or scheduled overtime. These additional sources of income are impossible to verify and will also tend to make you sound more valuable.

One particularly effective means of documenting an inflated past salary is to carry a copy of your current paycheck stub or W2 earnings statement with you. Any larger office supply store will be only too happy to sell you a small package of blank forms that you can run through any computer printer you might have.

You then throw away the top copies and show your future employer the bottom one that's labeled "employee copy".

Be sure that all your numbers are in line and this ploy will definitely impress him. Fold and re-fold the thing until it looks as though it's been in your wallet for some months.

Always remember that it's absolutely mandatory that you dress the part you're trying to play. If you claim a high salary, you should dress like someone that would be pulling down those big bucks. If you dress like a minimum wage worker and try and fool someone into thinking you make seventy grand a year, you may not be taken seriously. Nothing flashy or flamboyant just nice high quality business clothing.

Unless you're going after a very high-level position, or one that deals with a sensitive security issue, you'll find that most hiring managers will automatically accept any documentation you provide at face value.

Unfortunately none of the above applies when you go after a permanent government job. The government has the resources and the time to check you out from every angle. With them any resume deception will eventually be discovered and exposed.

“Do Not Contact My Current Employer”

When filling out a job application, always check the little box that requests that the prospective employer not request a reference from your current employer. Even if you're not, this will make you appear more valuable as a currently employed prospect will always be more desirable than one who is unemployed.

Hiring companies just love to think that they're "stealing" you away from another firm. Most of the hiring managers we spoke to revealed that they seldom bother to follow up with an employment reference with your last employer after you're on their payroll. (Though you have to consider this possibility if it's stated on the application)

If your resume is relatively sound and only includes some minor modifications, you can probably land a position with most any firm. But should your resume contain more fiction than fact, you may want to restrict your job search to the smaller companies. Small family owned outfits do the least checking of all. The pay and benefits may not be the best, but they might be just the ticket if you need employment fast and have a resume that may not withstand the scrutiny a larger company with more resources might apply.

Need More Job Experience?

If you have put in some years in your field but find that employers want even more experience, you may want to try this little ploy.

Say you worked for your last employer for two years and the employers are looking for three to five years here is a way to add some years to your resume in an untraceable manner.

Leave the employment dates of your last employer unaltered. (you'll have to as they can be easily verified with a simple phone call) Insert another employer before your last one and show that you worked for them for the additional years you need.

Of course your work there was in the same field so you now have a total between the two employers of as many years as you like in your chosen field. If you can, try to add a reference from a firm in another state that went out of business as this would render that reference entirely untraceable. Chances are excellent that if your last employer provides a positive reference, a prospective employer will be satisfied.

Clean Up Your Credit Rating

You should also know that a prospective employer now has the legal right to obtain your consumer credit file despite an explicit ban on such access in the Fair Credit Reporting Act. Once again, in the absence of a full explanation any negative information that might surface will most probably cause you to be immediately eliminated from consideration.

So it's vital that you obtain and carefully study a copy of your current credit file. Be very sure to have any erroneous information removed or corrected well before you start your job hunt. Many job seekers have found it nearly impossible to obtain employment just because their credit file contained but a single blemish. Once again, the larger companies rely on consumer credit reports more than the smaller outfits.

This credit file thing can really hurt you if you aren't on top of it. A few years back I needed to change jobs. My resume was sound so I had no problem getting promising job interviews. The first few interviews went very well and resulted in callbacks for second and even third interviews.

But somehow I never quite got a job offer. Finally after a great third interview with a large financial service firm, the head of the division asked me if I'd be home the next night around 8pm. I knew I had this one in the bag. Finally a good job.

After the interview he asked me to drop by the personnel office on my way out. There they had me sign a form that authorized them to do some background checking.

I was standing by my phone eagerly awaiting the call the next night - but it never came. I decided to take matters into my own hands and called the division head to find out what had happened.

He just mumbled that "if you'd been more honest with us, we would have made you an offer!" He then added "I'm not supposed to tell you this but you'd better check your credit report".

I was stunned! Like most people I thought my credit was just fine. I always made my payments on time and had never had any problems.

When I got a copy of my TRW credit file I was shocked to discover that some idiot in Texas who shared my name, was a real dead-beat. Not only didn't he pay his bills, he owed the great state of Texas overdue tax funds which had caused them to place a lien on some property near Austin. It was all right there in my report under my name.

I called TRW who, after discovering that this fool had a different social security number, cooperated by cleaning up my record right there on the phone. I then went on to get a great job in less than ten days. The motto is: check that file and be sure it's clean before you enter the job market.

And should you find that you have to correct a credit problem in your file, be sure to check the file again two months later as erroneous entries have a nauseating habit of re-appearing.

Remember that mail drops will rent you a box entirely through the mail. You can, in short order; secure a usable street mailing address anywhere in the world and for a modest cost.

Applicant Testing

Psychological testing of employment applicants is a rather up and down kind of thing. It tends to go into and then out of fashion very quickly. Back in the 1980s marketing types convinced employers that multiple choice pre-employment tests could cheaply and effectively screen out a wide variety of undesirable job applicants.

Then some studies were done that showed tests to be worthless and they quickly went out of style. Now, due to the skyrocketing cost of performing background checks, testing appears to be on the rise once again. Today salesmen sell these tests on price (they're much cheaper than any kind of background check) and employers find themselves forced to use them.

Before you even think about taking a test you need to know exactly what kind of applicants the test is meant to screen out.

There are four classes of undesirables they're looking to avoid. The test you take will probably have some meaningless filler questions that won't effect your score much.

But when the question deals with the four areas below, be very careful.

1. Alcoholics
2. Thieves
3. Druggies
4. Crazies

The good news is that after reading this report you'll be able to consistently beat the test and come out ahead of your competition.

The first secret here is not to "play the saint". Some test takers conclude that by answering all the questions as though they were a totally honest saintly person, they'll waltz right through the thing and land the job.

But I'm afraid such a simple approach won't work. These tests were designed by psychologists so they're much more sophisticated than that. They're way ahead of you here.

If you fake your way through and attempt to give them all the answers you think they want, you'll come up short. If you confess to stealing some small item but consistently deny committing any major infractions (in any of the four areas mentioned above) you'll do much better.

By answering in this way you will appear to be a well-rounded average employee (which is what employers really want).

Try to take your time in answering questions. They may force you to complete the test quickly in an attempt to get you to provide quick, impulsive answers rather than give you the time you need to think things through carefully.

Take your time and don't get flustered. If you can, go at it at your own pace and leave the test unfinished if necessary. Sprinkle around minor admissions of little problems and moral failings here and there but always deny the serious things like admitting to a criminal conviction or admission to a mental hospital or drug treatment center.

If they ask about what you do with your spare time, always list activities that are social in nature. Don't list solitary pursuits like watching TV or playing computer games. Employers like friendly sociable people not socially challenged loners.

They may ask some rather personal questions about who you know and their activities. Try to play it as though all your friends think just as you do. (you don't mix with nasty people at all)

The psychologists that created these test tell the employers that an applicant who is consistently honest in answering questions about little things will most likely be a completely and consistently honest person in every area of their life.

Be careful when asked about your attitude toward employers though. Never say anything negative about past employers as they will interpret this as revealing a negative attitude toward all employers, including them. Such an employee could cause problems later on down the road and should be avoided.

Never admit to having any kind of minor or major psychological problem. This is a real touchy area with employers. No one wants to hire a nut who is going to show up for work some morning with a loaded machine gun and fire in his eyes.

Always answer no to questions like:

“People are always watching me”

”Others are planning against me”

”I hear voices in my head”

”Someday I'll get even with all my enemies, you'll see”

”God is against me”

”I have violent dreams”

Faking an Academic Credential

Recently I was employed by one of the largest manufacturing firms in the country. So I was delighted when the company newsletter announced that a particularly capable and friendly co-worker had been promoted to vice president of one of the companies larger divisions.

He was one of six such divisional promotions. According to the newsletter each of the newly promoted men had similar educational credentials. An undergraduate degree in either computer science or engineering along with an MBA from one of those Ivy League schools. Very impressive stuff to be sure.

You can imagine my shock when I read in the Wall Street Journal some six months later that a routine check triggered by the promotions had discovered that two of the six did not in fact possess the MBAs they claimed! One of them had never even attended college at all! The motto of this little story is: a clever applicant can fool even the largest and most sophisticated firms.

This is one area where your age can be an asset. The younger you are, the more intensely prospective employers will focus on your academic accomplishments. But when you get into your late thirties or older your more recent career accomplishments will become much more important than your college days way back then. (It's much harder for a 25 year old to claim an unearned degree than an experienced 44 year old.)

Once again I'm forced to say I can't condone this particular form of deception. While claiming an academic credential that you haven't properly earned may be an enticing idea, placing it in your resume will leave you in a vulnerable position if at some point in the future your trick should be uncovered. Personally I couldn't take that kind of risk but I've known several that have.

Handling the Job Interview

The strange truth about job interviews is that almost every manager will say that they can pick the best employees at an interview by "gut instinct".

But when psychologists do studies they find that even the best managers often choose the wrong employees. The funny thing is - no matter how many studies the shrinks crank out - managers still place great confidence in their ability to sniff out the undesirables in an interview and continue to make hiring decisions based almost entirely on the interview. Go figure.

Any particular interview may be either a highly structured event with questions being asked from a list or much less formal. The formal interviews are usually much easier to handle and much less of a hassle for the applicant. The informal ones can be real inquisitions if you fall into the hands someone who just wants to play with your mind. And then there are those employers who like to conduct so-called "stress interviews" where their sole goal is to get you to sweat and squirm in your seat.

The first rule of interviewing for a job is - always keep it positive. You may be asked questions designed to get you to say something nasty about past employers or bosses. Don't fall for this obvious trap. No one wants disgruntled employees. You left your last job because it wasn't challenging enough or you felt you wanted a position with more opportunity.

Your last boss may have been a drunken devil-worshipping child molester but in the interview you'd better dwell on his better traits. (if you can't remember any - make some up)

Be sure to say something nice about past employers also. Never complain about anything or anyone. Never say that anyone in your past has ever treated you unfairly. You've been very lucky to work for such fine companies and great bosses.

Be prepared for tricky questions like: "why should I hire you for this job?" or "well John, tell me all about yourself". Don't let questions like these rattle your cage. Smile and launch right into the best answer you can come up with even if it sounds a bit strange.

Be ready to admit that you're not perfect. You're a human being after all. Keeping you composed is much more important than what you say. Your interviewer will respect you much more if you keep your cool despite his hammering than if you came in psychologically and start to stammer and stutter.

If asked if you have any negatives, stop and cast your eyes up to the ceiling as though you're giving a lot of thought to your answer and then say something like "I sometimes get frustrated working with fellow employees that have a poor attitude toward the company they work for".

If you are asked to have lunch or a cup of coffee with a potential employer at a local restaurant accept the invitation but be careful here. You may be asked personal lifestyle type questions. And you may be offered an alcoholic drink with your meal. This is an obvious trap. Decline the drink and stick with iced tea or a soft drink.

If it's lunchtime inform your interviewer that you have another interview later in the day and will need to be on the road. You'd be surprised how often an alcoholic will let down his guard and have a drink in the hopes he's found a new drinking buddy and at the same time a new job. Misery loves company.

One last note: Never allow yourself the luxury of getting into an argument with an interviewer. You may be baited in an attempt to draw you out. Take a deep breath and keep your cool.

Beating the Polygraph

I've mentioned that employers are once again embracing psychological pre-employment testing for largely financial reasons. The polygraph is yet another means of saving a buck. But the polygraph is defective in many different ways (which is why it's never been admissible in court as evidence of guilt or innocence).

The most basic problem with the polygraph is that though it is effective in detecting when a subject is under stress it cannot tell if the stress is the result of deception or just the stress caused by the question.

A major bank in the Midwest discovers that \$10,000 in cash has vanished from their high-security vault. Detectives are sure it's an inside job as only five bank employees had keys and the public had no access at all. All five emphatically denied any knowledge of the heist. A polygraph examiner was called in to help identify the thief.

One of the suspects was an older man who had worked for the bank for almost twenty years. The polygraph examiner comes to the conclusion that he is the thief and was employing deception in answering some questions in particular the key question "Did you steal the missing \$10,000?". He is fired and stripped of his pension and other benefits though he continues to steadfastly claim innocence. His apartment was searched but the money was never recovered.

Three years later one of the other suspects, a young lady comes forward and confesses to grabbing the cash. It seems she had a boyfriend who was so addicted to free-basing cocaine that he threatened to kill her and her infant daughter if she didn't steal the money.

Three years later when they were both arrested for possession of cocaine, she agreed to turn on him and provide evidence in exchange for immunity from prosecution.

By then the old man had died probably from a broken heart brought on by the shame he had suffered. Not a pretty story but it illustrates a point. When the old man was asked the key question "Did you steal the missing \$10,000?" he knew that his pension and medical benefits were on the line and if he flunked this test, his life would be destroyed. The extreme stress of the situation he faced at that very moment was interpreted by the examiner as evidence of deception.

TIP: If you are ever asked if you are willing to take a polygraph exam to clear yourself from some charge, immediately agree to a test. But insist that the only way you'll agree to the test is if the entire thing is arranged by your attorney. (Polygraph examiners are often biased in favor of those who pay their bill)

You should also remember that the polygraph is often used as a tool of intimidation. A suspect is placed in a room, the examiner comes in and while he sets up his machine he chats with the subject and comments that his machine will quickly get to the truth as it can't be fooled and has never failed.

Many subjects will confess right there and then before they're even hooked up to the machine! Companies know that the polygraph is a great tool of intimidation and use it in exactly that manner.

The examiner may show you a list of questions he will ask. He may say "these are the only questions I will ask". Then right in the middle of the test he will ask several questions that were not on the list. He's just trying to get you upset.

You will be watched carefully before and during the test. Some examiners believe that they can learn as much or more from your behavior than they can from their machine.

During a typical pre-employment test you'll first be asked a series of simple no-stress questions. You may be asked to verify your name, address, place of birth, age etc... At this point the examiner is establishing a "baseline" set of readings.

If you want to confuse him, you could purposely confuse a reading on any particular question by biting your tongue. Slightly part your teeth just enough so that you can push a little of your tongue between your teeth, then bite down on your tongue just a little bit.

You don't have to draw blood or cause yourself great pain. Just a little discomfort will send his tracings into high gear. You can get a similar response by curling your toes in your shoes (so they hurt a bit) or tightening the muscles in your thighs or buttocks at the right moment. Be very careful that your tactics aren't obvious. If the examiner is experienced he may notice the tongue biting trick.

When you're asked a key question, try to answer it in the way you desire while thinking of some far off relaxing scene. Perhaps you remember sitting on a cruise ship or a white sand beach with the warm sun beating down on your body. Practice this before your test. The polygraph is built on the idea that you can't separate your words and thoughts but the average person can with a little practice.

Bookstores can sell you professionally produced relaxation or meditation tapes that will allow you to develop the skill of instantly causing your body to relax.

If you answer one of the less important questions in an untruthful way, you will confuse his results when he compares that result with the response you had to a major question. If he accuses you of doing something to confuse his test act surprised. Stay cool and don't get emotional. Ask him to repeat any questions. Be cooperative. Any sign of a negative attitude will be interpreted as proof that you are employing deception.

Be polite and respectful even though this whole thing is closer to voodoo than science. Never show any disrespect to the examiner or his box. Don't question the technology even though you now know it's far from infallible.

Here's a tactic a reader provided that worked for him and I thought I would pass it along. Our friend went in for his pre-employment polygraph but was very afraid of the question concerning drug use (our friend is a more than occasional consumer of weed). In his wallet he carried a crumpled newspaper clipping about the death of a young man his age who died of a drug overdose.

Sure enough the examiner went through the list of questions and then asked the two drug questions a second time. Our friend dropped his head down and mumbled "I was afraid of this". He told the examiner that a dear friend of his had died from a drug overdose and that he got very emotional when ever anyone discussed drugs.

He then pulled out the clipping and showed it to the examiner. It worked - he got the job. I told you the machine can't determine the source of the stress, just its presence.

The Unverifiable College Degree

When a university goes under the usual practice is to locate another nearby school that will accept and maintain the failed school's academic records so that proper verifications can be provided for the alumni. Unfortunately (or fortunately for us) some institutions fail and are never heard from again.

This leaves their former graduates in the uncomfortable position of having worked hard to earn an academic credential that cannot be verified by any means. Bad luck for them, but it can be an open door for any one who wants to claim a degree without having to go through the bother and expense of actually doing the work.

Here is an interesting little list. It contains information on some institutions of higher learning that are no longer in business. Warning: claiming a degree in this way could leave you with a ticking time bomb in your resume. Also, most of these schools were not properly accredited though some did sincerely attempt to provide honest educational services. But if you're leaving your old life behind but need an established educational qualification, claiming a unverifiable degree from one of these belly-up universities might be just the ticket but there are risks involved.

Institution Name**Location**

The information listed here was derived from sources that are believed to be accurate. The author assumes no responsibility for its accuracy or validity. Always verify information before use. The reader uses this information at their own risk.

Daniel Payne College	Birmingham, AL
Southeastern Institute of Technology	AL
Arizona Bible College	Phoenix, AZ
Del Rey College	Phoenix, AZ
Ganado College	Ganado, AZ
Professional Studies Institute	Phoenix, AZ
Ambassador College	CA
American National University	LaPalma, CA
American College of Finance	Sunnyvale, CA
Antioch University	San Francisco, CA
Bay Area Open College	San Francisco, CA
California American University	Escondido, CA
California Concordia College	Oakland, CA
College of Professional Studies	San Francisco, CA
Eldorado College	Oceanside, CA
Grant Technical College	Sacramento, CA
Heald Business College	Oakland, CA
Highland College	Pasadena, CA
Holy Family Junior College	Fremont, CA
International College of L.A.	Los Angeles, CA
Immaculate Heart College	Los Angeles, CA
Justice University	Sacramento, CA
Lone Mountain College	San Francisco, CA
Northrop University	Inglewood, CA
Ocean University	Santa Monica, CA
Pasadena Playhouse College of the Theatre Arts	Pasadena, CA
Russell College	Burlingame, CA
Saint Joseph's College	Santa Clara, CA
San Luis Rey College	San Luis Rey, CA

Tahoe College	Lake Tahoe, CA
University of Applied Studies	Hacienda, CA
West Coast Christian College	Fresno, CA
Westland College	Fair Oaks, CA
Boulder Graduate School	Boulder, CO
Saint Thomas Theological Seminary	Denver, CO
Western Colorado University	Grand Junction, CO
Annhurst College	South Woodstock, CT
Dicesan Sisters College	Bloomfield, CT
Ct. Holy Family Seminary	West Harford, CT
Longview College	Enfield, CT
College of Notre Dame of Wilton	Wilton, CT
Saint Alphonsus College	Suffield, CT
Saint Basil's College	Stamford, CT
Saint Thomas Seminary	Bloomfield, CT
Silvermine College of Art	New Canaan, CT
Cortez Business College	Washington, DC
Dunburton College of the Holy Cross	Washington, DC
Holy Cross College	Washington, DC
Immaculata Junior College	Washington, DC
Marjorie Webster Junior College	Washington, DC
Oblate College	Washington, DC
Saint Joseph's Seminary College	Washington, DC
Saint Paul's College	Washington, DC
Washington International College	Washington, D.C.
Briarcliff College	Miami, FL
Collier-Blocker Junior College	Palatka, FL
Florida Bible College	Kissimmee, FL
Florida Gibbs Junior College	St. Petersburg, FL
Hampton Junior College	Ocala, FL
Hollywood College	Hollywood, FL
Jackson Junior College	Marianna, FL
Johnson Junior College	Leesburg, FL

Liberty Christian College	Pensacola, FL
Lincoln Junior College	Ft. Pierce, FI
College of Orlando	Orlando, FL
Roosevelt Junior College	W. Palm Beach, FL
Rosenwald Junior College	Panama City, FL
Saint Joseph College of Florida	Jensen Beach, FL
Suwannee River Junior College	Madison, FL
Volusia County Community College	Daytona Beach, FL
Washington Junior College	Pensacola, FI
Aquinas Institute of Theology	River Forest, IL
Berean College	Jacksonville, IL
Central YMCA Community College	Chicago, IL
Chicago Technical College	Chicago, IL
De Lourdes College	Des Plaines, IL
Divine Word Seminary	Techny, IL
Immaculate College	Bartless, IL
Lincoln Open University	Lombard, IL
Metropolitan Community College	E. Saint Louis, IL
Montay College	Chicago, IL
Monticello College	Godfrey, IL
Pestalozzi Froebel Teachers College	Chicago, IL
Saint Bede College	La Salle, IL
Saint Dominic College	St. Charles, IL
Saint Viator College	Bourbonnais, IL
Shurtleff College	Alton, IL
Toletine College	Olympia Field, IL
Trinity Evangelical Divinity School	IL
Williams & Vashti	Aledo, IL
Winston Churchill College	Pontiac, IL
Aristotle College	IN
Canterbury College	Danville, IN
Graceland University	New Albany, IN

Lockyear College	Evansville, IN
Northwood Institute of Indiana	West Baden IN
Saint Benedict College	Ferdinand, IN
Saint Meinrad College	Saint Meinrad, IN
Midwestern College	Denison, IA
University of Mid-America (Iowa)	Council Bluffs, IA
Westmar University	LeMars, IA
Bluemont Central College	Manhattan, KS
College of Emporia	Emporia, KS
Garfield University	Wichita, KS
Marymount College of Kansas	Salina, KS
Saint John's Lutheran College	Winfield, KS
Saint Mary of the Plains College	Dodge City, KS
Saint Mary's College	Saint Mary's, KS
Calvary Bible College	Letcher, KY
Cedar Bluff College	Woodburn, KY
Glasgow Normal School	Glasgow, KY
Kentucky Southern College	Louisville, KY
Lees College	Jackson, KY
Lexington Baptist College	Lexington, KY
Ogden College	KY
Pleasant J. Potter College	Bowling Green, KY
Southeastern Christian College	Winchester, KY
Sue Bennett College	London, KY
Urania College	Glasgow, KY
Warren College	Bowling Green, KY
Baton Rouge College	Baton Rouge, LA
Bell City College	Bell City, LA
Gulf Coast Christian College	Plaquemine, LA
Leatchie Female College	Keatchie, LA
Lousiana Holiness College	Hudson, LA
Louisiana Central University	Metairie, LA
Mount Lebanon University	Mount Lebanon, LA
Saint Mary's Dominican College	New Orleans, LA

World Evangelism Bible College	Baton Rouge, LA
Bliss College	Lewiston, ME
Nasson College	Springvale, ME
Northern Conservatory of Music	Bangor, ME
Ricker College	Houlton, ME
Baltimore College of Commerce	Baltimore, MD
Saint Joseph College	Emmitsburg, MD
Saint Peter's College	Baltimore, MD
Sojourner-Douglass College	Baltimore, MD
Trinitarian College	Baltimore, MD
Washington Junior Collegew	Takoma Park, MD
Xaverian College	Silver Springs, MD
Aquinas College at Newton	Newton, MA
Berkshire Christian College	Lennox, MA
Bradford College	Haverhill, MA
Bryant & Stratton Business Institute	Boston, MA
Calvin Coolidge College of Liberal Arts	MA
Cambridge Junior College	Cambridge, MA
Cardinal Cushing College	Brookline, MA
Central New England College	Worcester, MA
Middlesex University	Waltham, MA
Mount Alvernia College	Newton, MA
Newton College of the Sacred Heart	Newton, MA
Newton Junior College	Newton, MA
Northampton Junior College	Northampton, MA
Oblate College & Seminary	Natwick, MA
Perry Normal School	Boston, MA
Worcester Junior College	Worcester, MA
De Lima Junior College	Oxford, MI
Detroit Institute of Technology	Detroit, MI
Duns Scotus College	Southfield, MI
Highland Park Community College	Highland Park, MI

John Wesley College	Owosso, MI
Jordan College & Seminary	Cedar Springs, MI
Jordan College	Flint, MI
Mackinac College	Mackinac Island, MI
Maryglade College	Memphis, MI
Meinzinger Art School	Detroit, MI
Nazareth College	Kalamazoo, MI
Shaw College	Detroit, MI
Crosier Seminary	Onamia, MN
Duluth Junior College	Duluth, MN
Golden Valley Lutheran College	Minneapolis, MN
Lea College	Alberta Lea, MN
Minnesota Central University	Hastings, MN
Saint Teresa College	Winona, MN
Clarke Memorial College	Newton, MS
Gulf Park Junior College	Gulfport, MS
Mississippi Industrial College	Holly Springs, MS
Phillips Junior College	Gulfport and Jackson, MS
Whitworth Bible College	Brookhaven, MS
Cardinal Newman College	MO
Chillicothe Business College	Chillicothe, MO
Draughon Business College	Springfield, Joplin, Independence, MO
International Graduate School	St. Louis, MO
Jackson University	Chillicothe, MO
Louis Touton Junior College	Kansas City, MO
Marillac College	Saint Louis, MO
Marion College	Philadelphia, MO
McGhee College	College Mound, MO
McGhee Holiness College	College Mound, MO
Midwestern Baptist Theological Seminary	Saint Louis, KS
Saint Notre Dame College	Saint Louis, MO
Saint Mary's College	O'Fallon, MO
Saint Paul's College	Concordia, MO
Duchesne College of the Sacred Heart	Omaha, NE

Hiram Scott College	Scottsbluff, NE
John F. Kennedy College	Wahoo, NE
John J. Pershing College	Beatrice, NE
Saint John Vianney Seminary Old College	Elkhorn, NE
Belknap College	Rena, NV
Canaan College	NH
Concord Commercial College	NH
Franconia College	NH
Gunstock College	NH
Mt. Saint Mary's College	NH
Nathaniel Hawthorne College	NH
Pierce College for Women	NH
Franconia College	Franconia, NH
Alma White College	Zarephath, NJ
Bayonne Junior College	Bayonne, NJ
Don Bosco College	Newton, NJ
Hudson College	Jersey City, NJ
Northeastern Bible College	Essex Falls, NJ
Shelton College	Cape May, NJ
Tombrock College	Paterson, NJ
Upsala College	East Orange, NJ
Albany Business College	Albany, NY
Bennett College	Millbrook, NY
Brentwood College	Brentwood, NY
Briarcliff College	Briarcliff Manor, NY
Brooklyn Jesuit College	Brooklyn, NY
Capuchin Theological Seminary	Garrison, NY
Cathedral College	Flushing, NY
Elizabeth Seton College	Yonkers, NY
Finch College	New York City, NY
Genessee College	Lima, NY
The King's College	Briarcliff, NY
Ladycliff College	Highland Falls, NY
Maria Regina College	Syracuse, NY
Maryknoll School of Theology	Maryknoll, NY
Mater Christi Seminary	Albany, NY

Mills College of Education	New York, NY
New York College of Music	New York, NY
Our Lady of Hope Mission Seminary	Newburgh, NY
Packer Collegiate Institute (Junior College)	Brooklyn, NY
Passionist Monastic Seminary	Jamaica, NY
Rogers College	Maryknoll, NY
Russell Sage College	NY
Saint Clare College	Williamsville, NY
Saint John Vianney Seminary	East Aurora, NY
Saint Joseph's Seraphic Seminary	Callicoon, NY
Verrazzano College	Saratoga Springs, NY
Woodstock College	New York, NY
Blantons Junior College	Asheville, NC
Phillips Junior College	Fayetteville, NC
Sacred Heart College	Belmont, NC
Yadkin College	NC
Assumption College	Richardton, ND
Ellendale State Teachers College	Ellendale, ND
Fargo College	Fargo, ND
Methodist Red River University	Wahpeton, ND
Alfred Holbrook College	Manchester, OH
Bliss College	Columbus, OH
Columbia Business College	Columbus, OH
Dayton Art Institute	Dayton, OH
Mary Manse College	Toledo, OH
Marycrest College	Toledo, OH
Midland College of Commerce	Ashland, OH
Penn-Ohio College	Youngstown, OH
American Christian College	Tulsa, OK
Carey College	Oklahoma City, OK
Flaming Rainbow University	Stilwell, OK
Phillips University	Enid, OK
Southwest Baptist College	Mangum, OK
Cascade Christian College	Portland, OK

Columbia Christian College	Portland, OK
Mount Angel College	Mount Angel, OK
Judson Baptist College	Portland, OR
Philomath College	Philomath, OR
Alliance College	Cambridge Springs, PA
Antioch University	Philadelphia, PA
Dropsie College	Philadelphia, PA
Franklin and Marshall College	Lancaster, PA
Hershey Junior College	Hershey, PA
Mary Immaculate Seminary & College	Northhampton, PA
Penn Hall Junior College	Chambersburg, PA
Pinebrook Junior College	Coopersburg, PA
Saint Fidelis College	Herman, PA
Spring Garden College	Philadelphia, PA
Mount Saint Joseph College	Wakefield, RI
Our Lady of Providence Seminary	Warwick, RI
Friendship College	Rock Hills, SC
Palmer College	Charleston, SC
Freeman Junior College	Freeman, SD
Yankton College	Yankton, SD
Andrew Jackson Business College	Memphis, TN
Boscobel College	Nashville, TN
Bristol University	Bristol, TN
Draughons Junior College of Business	Kingsport & Knoxville, TN
McKenzie College	Chattanooga, TN
Roger Williams University	Nashville, TN
Siena College	Memphis, TN
Steed College	Johnson City, TN
Tomlinson College	Cleveland, TN
Abilene Christian University	Abilene, TX
Ambassador University	Big Sandy, TX
Christopher College	Corpus Christi, TX
Dominican College	Houston, TX
Eastern Texas University	San Augustine, TX

Houston International University	Houston, TX
Plano College	Plano, TX
Ruterville College	La Grande, TX
San Augustine University	San Augustine, TX
Soule Univesity	S. Chappel Hill, TX
Southern Bible College	Houston, TX
Waco Female College	Waco, TX
Woodcrest College	Dallas, TX
Stevens Henager College	Salt Lake City, UT
Windham College	Putney VT
Blackstone College	Blackstone, VA
Elizabeth College	Salem, VA
Father Judge Mission Seminary	Monroe, VA
Frederick College	Portsmouth, VA
Hopewell University	Hopewell, VA
Luther Rice College	Alexandria, VA
Potomac Community College	Paris, VA
Smithdeal-Massey Business College	Richmond, VA
Stratford College	Danville, VA
Sullins College	Bristol, VA
Fort Wright College of the Holy Names	Spokane, WA
Griffin College	Seattle, WA
Spokane Christian College	Spokane, WA
Greenbriar College	Lewisburg, WV
West Liberty State	Hancock & Wierton, WV
Ashland County Teachers College	Ashland WI
Barron County Teachers College	Rick Lake, WI
Buffalo County Teachers College	Alma, WI
Dodge County Teachers College	Mayville, WI
Door-Kewaunee County Teachers College	Algoma, WI
Dunn County Teachers	Menomonie, WI

College	
Green County Teachers College	Monroe, WI
Layton School of Art & Design	Milwaukee, WI
Lincoln County Teachers College	Merrill, WI
Madison College	Madison, WI
Milton College	Milton, WI
Mount Saint Paul College	Waukesha, WI
College of Racine	Racine, WI
Wyoming College of Advanced Studies	WY

The Strange Case of Mr. Gallagher

Later one night just before midnight I awoke to someone pounding loudly on my front door. When I opened it in rushed an old friend that I hadn't seen in over a year. He plopped himself down on my sofa and with a broad grin demanded that I give him a thousand dollars in cash. He said it was the deal of the century and that I'd never regret it. Ken had always been a straightforward guy though I can't say much about his morals. I calmed him down and finally he gave me the story.

He had met a young lady at a local singles bar who worked in the administrative office of a large private university. For a fee of one thousand dollars cash she would make a copy an actual graduate's transcript, insert our names and social security numbers on the copies and then insert them into the official records so that anyone calling could easily obtain a verification.

In short she would sell anyone with a grand a bachelors degree in whatever subject they liked. I have to be honest with you, I gave it some thought. But in the end I declined to join Ken in his adventure.

Ken and I had lunch two years later. When we returned to his office there it was hanging on the wall - his phony university degree! He was running a division of a local manufacturing company and had over a hundred employees working under him, was pulling down a generous six-figure income and drove a new company-owned Cadillac. Ken could get away with this sort of ploy simply because he had nerves of steel. I wasn't wired that way.

You should know that from time to time you'll read a report in the paper about the police breaking up such a degree-for-sale operation. If your inside accomplice is ever arrested, you might find yourself in considerable legal trouble.

If you do go ahead and claim an unearned degree, don't be at all surprised if an interviewer actually hands you the degree verification form along with a stamped envelope and asks you to take care of submitting it. This is a surprisingly common practice, despite the fact that this makes it childishly simple to "verify" a forged or enhanced transcript.

A common hurdle to forging or embellishing a college transcript is the raised seal. As is the case with so many other official documents, a transcript will not be acceptable unless it includes a circular raised seal created through the use of an official seal by the proper issuing authority (in this case the university). How can you get past this requirement? The solution is laughably simple.

Get a largish coin, a Kennedy half dollar will do nicely but a common quarter will do in a pinch. Place the coin on a hard surface with the reverse side up. Then place the document over the coin and rub the document with your fingertip running it around and around the rim so that a nice round impression is made on your document. Then rub some more on the middle of the coin. But only just enough to cause a fuzzy raised seal to appear, being careful to avoid the wording "fifty cents".

What you're left with is a nice unfocused raised image with no readable text. Nine times out of ten it'll produce a perfectly acceptable impression. I learned this one from one of my friends who spent some time as a guest in one of Uncle Sam's prisons.

He said he'd used it on various birth certificates to obtain over a dozen different drivers licenses. He told me that many criminals actually carry around a Kennedy half dollar in their shaving kits just for this purpose.

When Did You Say You Went to College?

When claiming a bogus degree always remember to leave enough off time in your resume to allow the required college attendance. Degrees just don't happen instantly, they require long years of work. And if you claim that you attended college while you worked, you'll have to allot an even longer period. Be well prepared to explain how and when you earned your listed degree.

Also keep in mind that your job title and listed salary must be in line with your claimed academic qualifications. Be sure that your salary after earning your degree reflects the expected increase. If not, it'll raise a red flag.

Please be very careful to avoid using these techniques to go after a job that's obviously over your head. Don't get intoxicated with the idea of earning a huge salary. Believe me, this is a formula for disaster. Unless you're absolutely sure that you possess the skills and experience necessary to be successful in your new position – stay within your capabilities.

If you can, visit the campus of your new alma mater. Stroll around, taking particular note of the streets and bars in the immediate vicinity. Get a copy of the school's catalog and study it carefully. Commit to memory two or three of the more prominent professor's names and faces.

College transcripts are extremely easy to forge. Simply get a copy of someone else's legitimate transcript and a copy of the college catalog for the period you'll claim you attended (larger libraries usually have past school catalogs). Make as good a copy of the real transcript as you can, use cover up strips to block out your name and other personal information.

Then use a computer or typewriter to replace the previous personal information with your own. You can plan to spend an entire evening working out the details of your new/old degree and creating a believable copy of your transcripts. And be sure to include that all-important raised seal.

You may also want to know that several of the larger Universities are international in scope. They maintain locations both here in the US and overseas. One of the largest of these is one that's located in the state of Maryland.

If you claim a degree from one of these international schools and your future employer should experience problems when they attempt to verify your degree, you could claim that the university has so many different operations that the verification process is rather unreliable. I've known several people who have successfully used this approach. It's a common and therefore believable story.

Never forget that those friendly folks who run mail drops will gladly open a box for you through the mail. See the list of mail drops at the end of this report. You can then use this new box as the college's official mailing address. Which means that the degree verification form will be sent directly to you so that you can then provide the verification yourself.

How to Handle Being Fired

Most people haven't got a clue what to do when faced with a job termination. It's usually very difficult to think clearly when you're emotionally upset. Contrary to most people's opinion, most firings are political in nature and seldom involve honesty or performance issues (but you can expect these issues to be raised as justification for your termination). Please read the following and try and commit it to memory. It might come in very handy at some point in the future.

When being fired the most important thing to remember is – don't panic! The situation is not as bad as you might think. There are a host of forces at play which will come to your aid. No matter how bad the situation is, always remember that you're not in an entirely powerless position. You have some rather powerful cards to play. Stay calm. No matter how wildly your guts are grinding, don't lose your cool.

Managers are after all, human beings. And no matter how they personally feel about you, all managers hate to do terminations. They fear you'll go ballistic and cause a scene. Or even get violent and attempt to harm them. So to smooth your exit most employers will openly offer to provide you with a standard positive employment reference provided you leave quickly and quietly.

They won't offer you this fig leaf out of the kindness of their hearts. They'll do it because they're scared to death that you'll launch one of those much-dreaded high profile, bazillion-dollar "wrongful termination" lawsuits.

Being an executive today is a bit like tap dancing through a minefield. Every day the courts award fired employees generous settlements for the most groundless of claims. Also, rather than fight it out in the courts over a matter of principle, most employers will quickly attempt to settle out-of-court due to the fabulous cost of court proceedings.

Several months back when a firm called a manager asking for an employment reference on a former employee who was a good worker, he gladly sang his praises. The entire phone call took all of sixty seconds. He then put the call entirely out of his mind.

Two months later the legal department called. They wanted to know exactly what he had said during the phone call as the former employee was suing for discrimination claiming generous damages in the mid six figures. The firm settled out of court rather than fight the baseless charges. The manager now has all his calls screened and steadfastly refuses to discuss former employees over the phone.

In the unlikely event that they don't volunteer to say nice things about you, firmly insist that they do while you're still on the payroll and on company premises.

Once you go home, you lose some of your bargaining power. You might say something like "OK, I'll go quietly but only if in return you'll give me a normal positive employment reference including a positive rehire status".

Most employers will agree to almost anything just to get you off their property without a scene. This is an important detail that can hurt you later if you forget to mention it. This is your price for leaving quietly.

If in the end they decline to entertain your demand, calmly say that you're very disappointed with their decision. It would give you much pain to have to get your attorney involved in this matter but – hey – you've got to protect your legal rights and since they're not being reasonable – you'll be forced to take up the matter with your lawyer.

If you've been injured at any time during your employment, this may be an excellent time to mention it as casually as possible. Did you slip and fall on a hard floor? Or perhaps you had a problem with a power tool. Whatever the nature of the accident, the mere mention of it can instantly change a firing manager's whole attitude.

Besides fearing expensive law suits, employers are also paralyzed with the fear that an employee will file a "workers' compensation claim" which will result in the premium for the entire company being permanently increased. Employees with potentially expensive injuries are usually given "kid glove" treatment and this fact may be of use to you.

If you still can't get that all-important positive reference, it's time for some drastic action. In most cities you'll find numerous legal clinics listed in the yellow pages. Call a few and ask how much they charge to send a simple lawyer's letter to a former employer. These clinics usually charge very modest fees.

The lawyer will know exactly what to say in his letter, which will most probably contain a veiled threat of legal action if you even suspect that a negative reference has been given.

A lawyer's letter may do the trick even though the employer doesn't acknowledge changing their position. You can bet that your letter will be placed in your personnel file where it will be viewed by anyone who is called upon to provide a employment reference in the future.

In the unlikely event that the firing firm still hasn't given in, you'll be forced to consider using one of several forms of resume modification. If you've been employed by the firing firm for less than six months, the solution may be as simple as eliminating the firing company from the top of the work history section of your resume and then extending the employment dates for the previous employer. It'll be just as if you never even worked for the firing company! This is an extremely common practice these days.

A Short Note About Passing a Drug Test

When confronted with a drug test, try and delay the test as much as possible. It's common practice to hand out Monday morning test appointments. They're betting that, if you're a drug user, you can't get through a weekend without using your favorite drug. If you are a drug user, it's obvious that you'll have to abstain from drug use for as long as possible.

Then spend the two days before the test eating as little as possible. At the same time consuming as much watermelon and water as you can stand.

The goal is to spend at least one full day urinating copiously. This will clean out your system and while it's not fool proof it will increase your chances of passing. Be aware however, that marijuana remains in the system far longer than most other common abuse drugs and will require a longer abstinence period if you expect to pass the test.

Don't get carried away though. Several people have died in emergency rooms recently because they took in too much fluid!

It's a strange fact that when applicants for well-paying (\$35,000) positions as truck drivers are given appointments for drug tests, on average, only three out of ten applicants actually show up to be tested. Sometimes the mere threat is more effective at screening out drug abusers than the actual test itself.

How to Get Lost – And Stay That Way!

By James Petersen

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Disclaimer

This report is for informational and academic purposes only. Nothing in it is intended to in any way encourage illegal activities now or at any time in the future. Before attempting to employ any of the techniques discussed in this report, consult a local attorney familiar with laws in your area.

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Introduction

Laws change and the laws regarding the creation and use of alternative identity documents have been changing quite rapidly of late. Please be careful to review the laws regarding identity creation and use before you consider using the techniques discussed in this report. Please don't break the law.

I've always admired people who periodically reinvent themselves. Rather than be content with living in a rut or rolling over and dying, they manage to find just the right cause and reemerge once again as a butterfly of a different color. For them the status quo just won't do. Elizabeth Taylor is the finest example I've found of a truly resilient individual.

The information contained in this report was collected over a period of three years from more than thirty individuals. These freedom lovers created a new life for themselves by vanishing and then resurfacing in a new location under an entirely new identity. At first my intention was to provide a complete step-by-step checklist that anyone could use to drop out of sight but after about a dozen interviews but I quickly discovered that each person's situation is entirely unique.

So what I've done instead is to provide you with a basic framework of general strategies and then include other random insights that may or may not be of use to you in your search for a new beginning. Before we go into specific strategies, we'll start off with the most important basic rules.

Rule Number One

And it really doesn't matter who's looking for you. It might be the mob, a gang, a revenge-minded ex-spouse or a just plain crazy person. After you shed your original identity, some sort of attempt will be made to find you.

After you go, everyone who knew you well will probably receive a phone call from an investigator. At first they will just ask for information. They will take any info they can get, but they'll also be sizing up all your friends and relatives for further calls.

They'll use tricks like calling your parents and posing as an attorney who has a huge check for you from the estate of someone you did a favor for some years ago. Or they may graduate to offering generous cash rewards or even using illegal threats.

By telling no one of your plans, you won't have to worry about which of your friends and relatives might "cave-in" under the pressure investigators will apply.

Always remember that an individual can't reveal what they don't know. It seems to be a deep human need to share our adventures and accomplishments with others. Call it pride or call it ego. Whichever, it can quickly be your undoing.

You must keep your mouth shut from the very beginning. It doesn't matter whether you confide in a friend, a family member or a lover. After you vanish, they will all come under some level of investigative pressure. If they're not particularly tough-minded, you're at risk. So make up your mind to keep this entire operation a complete and utter secret. No exceptions!

Rule Number Two

Dump your wheels. It is completely impossible to change identities and keep your present vehicle if it's currently registered in your name. No matter how you change the title, it will provide a 24-carat solid gold link straight to the new you.

Even an amateur investigator will check with the DMV and uncover the link in a matter of minutes. (Update: though most states no longer sell DMV info to private citizens, licensed investigators still have access to this data in all fifty states)

Sell your current car privately for cash. No checks, just long green. Under no circumstances should you trade it in on your new car. Again, this would create an obvious link. Think of your old car as an item of identity in your old name.

After you've arrived in your new location you'll buy another car under your new name. I know this will come as a blow to those of you who are attached to your cars, but given the free flow of information in our society; it's an absolute must.

You should know that over the past few years the federal government (including the IRS) has begun to use vehicle registration data to help them keep track of citizen movements. For some odd reason most people are extremely truthful about revealing their address on the vehicle registration form.

We're now getting used to paying for and receiving our license tag stickers and annual vehicle registration paperwork through the mail so we are forced into giving them our home address. You should be aware that the government is now taking full advantage of this tendency toward honesty.

The same goes for real estate. If you own any, you'll have to sell them off before you vanish. If you have any rental income property, please don't delude yourself into thinking you can somehow keep receiving income on it after you've changed your identity.

Again, it's an obvious paper trail that links the two identities to each other. Sell the property and clear the check for the proceeds through your old bank account. After it clears withdraw the cash slowly over as long a period as possible.

Rule Number Three

As you create the new you, it's imperative that you constantly strive to reduce any links between your old persona and your new self. Some links will always exist. They're unavoidable.

Fortunately for you, most non-law enforcement investigators do little more than scan the latest edition of the various directories that are their bibles. They search the DMV, auto registration, utility records, voters registration, public records including court and property records and phone records.

If you plan your work and work your plan you'll end up with a relatively solid identity that will stand up to a moderate degree of investigation. Most skip tracers will spend a few weeks "working" your case. After that they'll become exhausted and shelve your file. Any further effort would not be profitable, so they'll usually put your file on the back burner.

If you're still undiscovered six months later you can assume that you're safe, unless you do something stupid in which case the whole house of cards will come crashing down with a loud "thud".

And remember, one wrong move could resurface several years later to destroy all you've worked for. Careful planning and execution will make the job of finding you so difficult that almost any investigation will run out of gas well before they find you.

This report will provide you with some rather inventive strategies that will effectively cover your tracks and make life difficult for anyone on your trail.

If you're leaving an ex-spouse or lover, refrain from taking anything from them that isn't truly yours. The last thing you need is an ex-lover/spouse on your trail seeking revenge.

After you establish your new identity and relocate - carry only identification in your new name. It's best to burn all of your old ID documents and credit cards. If you don't - at least hide them in a very secure place away from your new residence.

A brief story with a message. A man killed his wife and vanished. The police worked the case for over three years to no avail. Finally the family of the dead woman hired one of the best private investigators in the country.

He asked the police what the wanted fugitive did for a living and when he heard he boasted in full voice that he could find the man within ten minutes. He asked about the reward. The police replied it was a whopping \$50,000. He asked that the police chief put it in writing which they did.

The investigator then called the offices of a popular architecture trade publication. Posing as an architect he told them that he was getting married and wanted to invite an old college friend but didn't have his current address.

The nice lady in subscriptions provided the address in less than two minutes. He handed the data over to the police who immediately had the man arrested and the clever investigator went home with a check for fifty grand for only two minutes work! Even the smallest link can be a disaster. Leave your magazine and any other mail subscriptions to lapse. Any attempt to change an address will create an unacceptable link.

You'll also have to abandon your favorite hobbies and social activities. These are other avenues investigators will use to find you. One man was found by his alimony-hungry ex-wife when an investigator made the rounds of his new home town showing his picture to all the owners of the stores that sell those little electric model racing cars that run on slotted tracks. They only had to contact four stores before they discovered his new hang-out.

The next Saturday morning our man came strolling into the place completely unaware that he was about to be arrested. For at least the first six months or a year stay away from the places you would normally gravitate to. Instead, plan to explore entirely new hobbies and activities.

You'll also have to change or alter your occupation. An investigator will easily find you if you're in a licensed trade or profession. An experienced investigator will know to call all the probable employers in your new town.

One fellow I knew was a cab driver. When an investigator started to make calls to all the cab companies in a town he stumbled on his target on only the second call! Don't make it easy for them.

If you take the tools of your trade with you, they'll give your pursuers an excellent idea of your intentions and where they may find you. It might be best to make a show of leaving them behind even though you plan to continue on working in that same field.

The motto is - don't leave links behind that can lead an investigator to you. Make yourself untraceable.

It's amazing to me that so many identity-changers overlook little details like magazine subscriptions and credit cards. (Don't even think of using your old credit cards at your new location - tracking your movements by your credit cards records is a very simple process these days.)

Rule Number Four

This is a biggie. Maybe it should be number one. Do not leave debts behind! Far too many identity-changers find it impossible to resist the greedy urge to run up their credit cards before shedding their old lives. This is some of the best advice I can give you.

Your new life will be much more secured with no one on your trail. If you're the subject of an FBI manhunt, you'll be lucky to last ten days, even if you're very, very clever. If only the local police are looking for you, you might last a few years or longer. If no one is actively looking for you – living under your new identity will be a breeze.

Leaving behind even a small debt can cause big problems later on down the road. One lady worked for a full year to create a new life for herself, which was completely exposed by a persistent collection agent who tracked her down over a lousy \$85 phone bill she left behind!

And to make things worse, she had intended to pay the bill but didn't as it arrived a few days after her departure. Be sure you cover all the bases and get those bills paid in full.

Skip tracers and bill collectors manage to locate about 75% of their targets. Be sure you're in the 25% they don't find. Smart identity-changers are usually successful while criminals are usually caught after a few weeks or months. It's all a matter of whose looking for you, how motivated they are and how carefully you've constructed your new life.

If no one is on your trail, what have you got to worry about? Nothing! This is the only way to establish a really sound new identity. With no one working from the other end to expose you, you can go about your business without much worry.

But if you leave debts of any kind behind, you can count on having an experienced, determined bank investigator on your trail and they won't easily give up. Some things just aren't worth the risk. And if the bank investigator thinks he detects credit card fraud, you can bet he'll have considerable resources placed at his disposal. This is not the way to start a secure new life.

Rule Number Five

Burn your bridges. Your old and new selves must be completely divorced. No phone calls back to old lovers. No contact with family members.

When ex-mobsters testify against their former Mafia bosses, the government puts them in a witness protection program. They are given completely new identities and moved to new locations.

Many of these guys have been brutally murdered just because they phoned family members directly or mentioned something in a letter that could be used to locate them.

If you search around the web you'll find some very interesting information on the federal witness protection program. It includes a checklist that you should read.

Many people find it very difficult to abandon their old clergymen, doctors, neighbors, friends and family members. Once the subjects have been briefed and are ready to travel to their new location, they are flown there through a minimum of three intermediate locations.

They fly under assumed names and in each city they are housed in a government "safe house". Since hotel records are easily checked, this ensures that they'll leave behind no traceable records.

After a few days in each spot, they move onto the next. It must be a real pain having to travel around the country on the sly but through hard experience the feds have learned that this is the only really effective way to move someone from one place to another without leaving behind a paper trail.

If you ask, the post office will tell you that their official policy is to never open mail (except when a letter ends up in the dead letter office - where it's opened in an attempt to obtain a delivery address). What they don't tell you is that every day of the week postal officials turn over tons of mail to various government agencies that DO open your mail.

Don't trust the mails! If you must communicate by letter, use mail drops and use code words or phrases. If you want to report whether or not something took place - make up a code that anyone reading the letter would never be able to figure out.

If you mention your Aunt Jane - that means the task was completed as planned, while a mention of your Uncle Arthur means something went wrong.

It's sad fact that we live in a country where the government snoops on it's own citizens. (And don't be deluded into thinking that the government has to bother with obtaining search warrants or court orders to read your mail or listen in on your phone conversations. The so-called national security administration (NSA) listens in to millions of domestic phone calls every day under it's "Echelon" program!)

If you're attempting to escape an ex-lover or spouse, resist the temptation to call and taunt them. As much as you might enjoy it, "caller ID" is everywhere these days and phone company records are an open book to an attorney, an investigator or a cop. After your first call, your target can now call the phone company and report they've been receiving obscene phone calls.

The phone company will then monitor your target's line and report your number to the police for investigation. When the detectives on TV or in the movies are looking for a connection between the victim and a suspect, they always turn to the phone records. ("Usage Details")

If you must phone home at least use a pay phone in a town as far as possible from your real location, keep the call short, use one of those pre-paid long distant cards (which you, of course, purchased for cash) and don't make a second call.

Here's a little piece of information you just might find interesting. Those nice folks down at Radio Shack and others sell a device called a "Caller ID Blocker". You plug this small plastic device between your phone and the connector on the wall. When you make an outgoing call, this little wonder blocks caller ID so that no one can determine your phone number.

Just be sure to pay in cash and decline to give the sales clerk any information when he asks. When he asks for your last name, just say "cash". That will usually take care of it.

Now that we've covered the basics, let's move on to some actual planning.

Pre-move Planning

Successful identity changing demands careful planning and flawless execution. Anyone who attempts to change identities with a casual attitude or goes at it too quickly is doomed to failure. This all takes time, effort and courage to break away from whatever pleasure and support you might presently be enjoying.

The first priorities are to obtain new identity documents and accumulate as large a cash grubstake as possible. Once you have your new drivers license, find one of those "secured credit card" banks. You put up some cash, usually a minimum of \$200 or so which goes into an interest-bearing savings account.

They then issue you a genuine Visa or MasterCard credit card with a credit limit secured by the savings account. Some banks do a credit check while others don't bother but either way they'll accept almost anyone.

You don't get much credit but it does provide you with a genuine bank credit card in your new name in less than a month. When you go looking for living quarters, it will make you look much more trustworthy and reliable. And it's an excellent form of ID. Without a major credit card, you're really lost out there. During a recent job interview one lady was asked if she had bank credit cards, when she showed the interviewer two - she was quickly hired.

Here's a list of banks that issue secured credit cards:

Bank/Firm	Phone Number	Minimum Deposit
Chevy Chase	1-800-937-5000 Ext. 99	\$300
Best Bank	1-800-470-6111	\$250
Community Bank	1-800-779-8472	\$300
Bank of America	1-800-243-7762	\$500

Orchard Bank	1-800-688-6830	\$200
First National Bank	1-800-658-3660	\$250
Bank One of Arizona	1-800-945-2000	\$500
Chase Manhattan	1-800-482-4273	\$300
Federal Savings	1-800-290-9060	\$250
Cross Country Bank	1-800-262-3610	\$200
First Consumers	1-800-876-3262	\$100

Call several banks and ask a lot of questions. Do they require a credit check? (if your lucky you may find one that doesn't bother) Do they have a minimum residency requirement (usually one year)? Do they have a minimum salary requirement? Do they require that you have an address and phone number in your name?

Some banks are much more liberal than others. Tell them that you've recently returned from living overseas and have no credit record and need to establish one - that's why you want the card in the first place.

After your move should someone send you a check, you'll have a very tough time cashing it without the credit card.

By the way, try not to deal with those storefront "we cash any kind of check" places. The clerks in those place are extremely suspicious people. They see a steady flow of scam artists, criminals and other low-lives. How can they cash all kinds of checks?

It's simple, they make extensive use of on-line database verifications. When you cash a check there - they spread your personal information all over the place. Not a good thing to do when you're trying to live a low profile life.

The police make a lot of arrests in these places. Should one of the clerk's computers indicate that there may be a problem with your or your check, they will immediately call the police and let them arrest you and then sort it all out. Stay away from these joints at all cost!

When you use your new secured credit card, you'll be steadily building a new credit history in your new name. These secured credit card banks report your payment history back to the credit agencies each and every month. So to make the most of one of these cards be sure to immediately charge up to around 80% of your credit limit.

Then make the payments immediately when you get the bill each month. There are only two iron-clad rules here: do not go over the credit limit AND do not miss even a single payment. Pay the minimum which ensures that you will pay the maximum interest, which the bank will just love you for.

After one year of perfect payments you'll start to get offers for unsecured cards from all sorts of banks. In some cases the same bank that issued you the secured card will offer you an unsecured card at a much lower interest rate.

At that point your credit will be solid enough to qualify for unsecured cards. Apply for two and when you get your first unsecured card, mail the secured card back to the issuing bank and get your deposit money back, plus the interest!

There is another way to get a genuine bank credit card in as little as a week. You call around to all the banks in your area asking if they offer either a MasterCard or Visa "debit card".

If they do, ask them if a credit report is required. Due to all the credit card fraud going on, most banks still require a credit check. But many aggressive banks, who are particularly eager to get cards out there or are new to the game aren't quite so careful. When you locate the right bank, run down there and open a checking account.

Put as much cash as you can into the new account and ask for the debit card. In less than two weeks you should have the card. It looks like a genuine card and operates just like one except for two differences.

Debit card transactions are immediately deducted from your checking account instead of being billed. And, more importantly, the bank does not report your payment history to the credit agencies so debit cards are of no use whatever in establishing credit.

Accumulate cash in preparation for the big move. Not a balance in your checking account, I'm talking about a good old-fashioned folding money. Find a good hiding place and start piling it up. Build it slowly if you can afford to take the time. Tens and twenties are best.

The last thing you'll do when you leave town is sell your car which will provide the cash you'll need to buy another set of wheels in your target location.

If you have more than \$2,000 in cash you may want to rent a bank safe deposit box and deposit the cash there. You can return at any time and pick up whatever you need. This way you can move wherever you want without fear of loss.

Be aware that banks are required to notify the government on all cash transactions over \$500 but don't usually bother with sums under a couple of grand. (Update: banks are now required to file IRS forms on all transfers of \$3,000 or more. To be safe, keep any transactions well below this threshold.)

But don't take chances you don't have to. The government has also stopped printing the larger denomination bills. The largest bill now being printed is the new \$100. This makes carrying around large sums of money more difficult.

It also makes it more difficult for drug dealers to export money back to their overseas sources. If you can, try and stockpile only the new bills. Uncle Sam is slowly but steadily moving toward a dual money system with one currency being used at home and another entirely different color and style of cash being used overseas.

Sell off personal items as quickly and as quietly as possible. The more cash you have the better. Remember, it will take a full year to establish credit in your new name. During that time you can only buy what you can afford to pay for in cash. Your entire living standard for the next year will be dictated by how much cash you can accumulate now.

Your new location should either be a city or a large town. Put some distance between your old and new worlds. Move at least 800 or more miles from your old stomping grounds. And it's mandatory that you move across state lines. Do not return to a city you lived in during the past, no matter how long ago it was.

Stay away from remote rural areas and busy tourist zones. You'll be too obvious there.

If you plan to visit your new site just to check it out, do not let anyone there (such as a future landlord/roommate) see your license plate. Remember, it would immediately disclose both your home state and, in most areas, your home county.

It might be best to fly and rent a car at the airport if you can afford to. (remember, don't use credit cards in your "old" name anywhere in your future hometown even on a pre-move evaluation visit!)

One lady I know rented a car in her hometown using a current credit card. She then drove it 600 miles to her future hometown and back. This worked fine as she didn't let anyone see her tags. (when she went to look for apartments she parked her car several blocks away.) The car rental firms have no idea where you drive their cars so it's a good way to go (provided you don't get any traffic tickets during your scouting trip.)

If you're leaving behind a bad situation, avoid relocating to Florida. Have you ever watched one of those "America's Most Wanted" TV shows? It seems that when most criminals skip bail, they head straight to Florida. Florida would be a bad choice, unless you have somewhere discreet where you can stay.

Avoid any other place where tourism is popular, unless you'll be happy cooped up in an apartment. If you walk the streets, there's a good chance that eventually a tourist from back home will recognize you and report their sighting to others. This may sound unlikely but in the real world it's not at all unusual.

There are several interesting alternatives to simply re-locating to another city. One fellow I know decided he'd had enough of his mentally unstable wife, put together some cash and bought a late-model used recreational vehicle with all the creature comforts. He bought it from one of those rural dealerships in a backwater little town in Tennessee.

He paid cash and used a fake drivers license that he bought on the internet for identification. The story he told the dealer made sense and meshed well with his fake ID so in a few sort hours he was on his way with an entirely untraceable vehicle.

He wandered around the country staying at public campgrounds for over a year, finally landing in Kansas. He found a new woman and some friends his own age there and settled down. This strategy worked well for him because he needed to "get away" for a year where no one could find him.

By creating a new identity and then buying an RV in his new name, he had the perfect "hide away". And it gave him a chance to travel around the countryside which he had always dreamed of doing. You can join one of several campground associations which have campgrounds all over the country. KOA is one of the largest. Trying to find one of these roving RVers is all but impossible.

Hello Sailor!

Then there's the "tramp steamer" approach. For a very reasonable fee you can book a long cruise on various cargo vessels. They wander all over the globe.

The accommodations are not all that fancy but you will be well fed and at the same time - well lost. No one will be able to find you for a number of months. And if you can afford to, you may want to stop somewhere and spend a few months.

If you have the bread, the south of France is a favorite destination for exiled kings and fallen dictators. For a century or more the locals have learned not to ask too many questions. Instead they tend to focus on the color of your money.

When you've settled on your new home city, remember what I told you about keeping your mouth shut. Back during the cold war the Russians were fond of spreading "mis-information". It was one of their favorite tactics and for good reason. It's a good tactic that you should use too.

While keeping absolutely quiet about your real destination, start broadcasting your interest in living in some remote location (the Indians call this "leaving a false trail"). Spread the word to friends, co-workers and anyone that might later be approached by an investigator.

For example, if you've settled on moving to Phoenix, start telling your friends about how much you've heard about South Carolina. Of course you "have friends in South Carolina" who you'd would like to visit. Let them know that, come your next vacation or long holiday weekend, you're going to fly out to good old South Carolina. If you're a good actor you might even drop a comment like "if I like it there, who knows - I might just stay!"

The really smart identity-changers will bolster their future safety by actually flying out to the city they told their friends they were interested in (buying the ticket with a current credit card) and performing several ATM and credit card transactions while there.

You might send a postcard home or better yet, a letter to your closest friend or relative. This all beefs up the "cover story" and creates an obvious paper trail that will later send an investigator off on a wild goose chase in the wrong direction. Let the poor bastard beat his brains out trying to find you in South Carolina while you bask in the Arizona sun!

Fly - Don't Ride

Do not drive to your new location as this would risk a traffic ticket that would blow the whole thing as such a run-in with the law would create a document that could be easily found in the public records.

While you're traveling, stay away from those cheap hotels. The police now regularly "sweep" those places and usually come away with a bus full of criminals with outstanding warrants. Getting caught in one of these raids could prove disastrous at this early stage of the game. A few extra bucks will get you a more comfortable room in a better neighborhood where you can rest safely and securely.

The trip will be a complete waste of time if you don't already have at least an interim new identity established. You'll need at least a driver's license in your new name. When you get to Phoenix, look around for a stable working class neighborhood. Unless you're very well funded, this is where you'll be living at least for the first year.

Rent one of those commercial mailboxes in your new name somewhere as near as possible to the area you're interested in. Under no circumstances whatever are you to use your old name at this point. Most commercial post office box firms offer a phone message service that will give you an instant phone number.

They may also offer a computerized "voicemail" service, which will give you your own dedicated phone number complete with a recorded greeting in your voice which sounds just like a standard answering machine.

When you fill out the form for your new mailbox, add a second person's name in the proper form on the box. They may let this slide (which will give you a second name for mailing purposes) or may demand that your friend come in and furnish them with a picture ID.

Tell them that your friend is in the military overseas or is working in Saudi Arabia and so cannot "drop by". When you say this have the cash in your hand in full sight. Most of the people who operate these places will put profit over rules every day.

They also know that most of their customers are, in reality, buying confidentiality along with the box. (A lot of their customers are involved in adulterous affairs and need the mail drop to receive mail from their new lady.)

Buy a newspaper and study it from front to back. Look in the classified ads for people looking to share apartments or homes and then scan the used car section. Moving in with a roommate is, for a number of reasons, your best bet at this stage of the game.

This way you can get living quarters without having to go through the usual credit/landlord/reference checks. Do not have a friend pose as a reference. He would then know your whole plan and would be able to expose you or even blackmail you later.

Again, your story is - you've just returned from working overseas and have lost contact with old friends. Oh sure you have plenty of good friends but they just happen to live overseas (where they can't be easily contacted for a verification).

Dress up in good taste and answer several of the ads requesting roommates. Go around and look at the places, get an idea of costs. If your future roommate likes your looks, after a friendly chat, you may be able to move in without any paperwork at all. If they hand you forms asking for all kinds of background information, take the forms, promise to fill them out and mail them back.

After you've left, throw the forms away and move on to the next place. What you're looking for is a friendly person who will take you in with as few questions as possible.

For your sake I hope you have a pleasant personality and smile. You're looking for a trusting person who is content with choosing someone based on "gut instinct".

I did this once in Washington DC. The owner of the house interviewed me and was so taken with me that she offered to rent me an entire house for the price of a small apartment. I lived there alone for a full year. I found out later that at the time I showed up she was looking for someone she could trust and decided to go with her instincts. She liked my looks and offered me the place right on the spot.

Open a Checking Account

Be sure to use a different bank than you used back home. Major banks that used to limit their territory to the inner city and suburbs of a single city, now have branches all over a state or even beyond. Small banks are the best bet as they are less likely to spread your personal information around.

Stay away from the major regional banks. Take as much cash as you can afford with you to deposit. A grand or more would be best. It will impress the clerk and smooth the application process. Banks like to take in money.

Do not deposit any checks that would in any way link this new account to your old bank account, name or city. Dress and act appropriately as all this cash would look very suspicious in the hands of someone who looked like they just might be a drug dealer.

If they ask for the name of your last bank and your old account number just tell them that you had an account in the "Saudi National Bank" in Jidda, Saudi Arabia. That should kill any idea they have of running a verification check.

Banks in the Arab world go by the European rules, which means they only release account information after a recognized court has issued an official search warrant.

Getting an Apartment

You might be able to locate an individual apartment with a little bit of luck. Most decent apartment complexes are managed by large firms who are very suspicious of applicants who are new to their town.

They will insist on running a rather deep background credit check and will want to verify your employment. They will also ask to talk with your current landlord.

If you tell them that you've been living with your parents for several years following a bad divorce, they may let you lease an apartment, though they may demand several months extra deposit due to your lack of verifiable rental history. If your credit is shot, you will either be refused or they may insist on a really punishing security deposit of up to two grand.

It all depends on the rental market. If they need your business they'll bend over backwards to get you into one of their units, providing you look reputable. If their occupancy rate is approaching 100%, you'll probably have a very tough time.

Check it out for yourself. Again, the better working class neighborhoods are best. Avoid the really poor areas as slumlords there tend to be the most demanding when it comes to background checks.

Another advantage of the shared home approach is that you don't have to deal with the utility companies whose records are open books. Getting electricity and a phone connected will set you back quite a bit in deposits since you have no established credit or verifiable utility history.

This lack of history will raise a giant red flag with any utility company. They're afraid that you won't stick around to pay your bills. When you ask about the rent in a sharing situation, they usually say something like "\$400 a month plus half the utilities and all your long distance phone calls".

And because investigators use utility records to locate people, the shared approach allows you to live invisibly, with your name not appearing on any utility records. Talk about being low-profile! Living as a roommate is zero-profile.

Are You a Real Beauty?

A note here about attractive women. If you are a woman under age 45 or so, with average or above average looks, you have a special advantage here.

Did you know that there is only one type of fugitive that bounty hunters won't bother looking for. They won't lift a finger to search for attractive young women. Why? Because an attractive woman can breeze into any good sized town, crawl into a singles bar and quickly locate a guy to "shack up" with.

A shackled up woman is, in effect, invisible from a public records standpoint.

The lease and all of the utilities are in the guy's name. She continues to drive on her out of state drivers license, so unless she's stupid enough to go and get a new drivers license, the local DMV has no idea where she is.

It's as if she dropped off the face of the earth! Unless she makes a mistake, she'll never be found. Also an attractive woman who needs to change her name quickly can simply get married which makes her much more difficult to find. It's a bit more difficult for men.

Your Personal Story

Get your new "life story" squared away. Take a pad and pen and write it all down. Read it aloud until it sounds good. Embellish it but not too much. Don't get carried away. Don't try to claim you were a surgeon unless you can talk the talk like a real doctor.

Try to anticipate any obvious questions. With some effort the pieces will all fall into place. If you're moderately bright you should be able to ad-lib any other answers. Then get it all straight in your head. Repeat it all until you're comfortable with it.

Should someone ask about your divorce or some other area of your past you would rather not have to explain, you can always indicate that the subject is still painful by saying "I'd rather not talk about it".

Most people will back off and not bring it up again anytime soon. Over time a strange thing will start to happen. You'll actually start to believe your new life story.

After a year or so it will fit you like a glove and you'll have to strain to remember the actual life you left behind. It may sound strange but if you've never actually done it, but by living a new life you can become an entirely new person.

Ever read about brutal Nazi murderers who slaughtered thousands of innocent people and then came to the US after the war and lived perfect lives thereafter. You wouldn't think it possible but it's happened many times.

The "Funeral Trap"

This one is tough. If you want to protect your new identity, you'll be unable to attend the funeral of a loved one that dies. Law enforcement types make it a point to visit funerals in search of fugitives. Many ex-spouses have been nabbed when they came to pay their last respects to a deceased parent.

And you'll need to give some thought to who you want to handle the funeral arrangements. You simply cannot become involved. To do so would require you're returning to your old hometown and attempting to pay for funeral expenses with cash, which would be very unusual.

Many wanted fugitives overcome with grief will throw caution to the winds, put on a nice dark suit and dutifully show up at the funeral only to be spirited away as soon as they step out of their car.

You simply can't assume that such a sad and somber occasion is safe. Even sending flowers can be dangerous (if you bought them with your credit card which is a common practice these days).

Please fill out the registration card

I once knew a nice lady who was, how can I say this, not all that smart. When a co-worker offered to sell her a brand new color TV for half it's retail price she quickly snapped it up. The seller told her with a wink "it fell off the back of a truck!". She just giggled.

After the set arrived, she was sitting there reading the owner's manual when a bright yellow postcard fell out onto the floor. It was a registration form that promised that if she registered her purchase with the manufacturer, she might win a new car.

She filled in the card and mailed it off the next morning when she got to work. Six weeks later two cops appeared at her door. Not only did they confiscate the stolen TV, but they also took her down to the police station where they interrogated her until she broke down and told them who sold her the hot set.

He got five to seven years. Do not take any appliances with you that are registered with the manufacturer. If you buy new ones, promptly throw away any registration cards.

These databases are now available to various types of investigators. When you take an appliance to a repair depot, they routinely run the serial number through their database (many states now require this serial number tracking by law - IBM pushed for this legislation years ago when they discovered they could locate stolen IBM typewriters by monitoring those brought it to their authorized service centers). It would really be a shame to have your VCR blow your cover!

Getting Rid of Your Car

There are several ways to shed your old wheels. By far the simplest is to sell it privately for cash. Run a small ad in the paper or in one of those tabloid style rags that are dedicated entirely to cars. If you can afford to take your time, you can go for the highest price possible.

Don't be shocked if some teenager offers you much more than you know it's worth. These things happen. Take advantage of the situation. Be aware that teenage boys usually have a lot of problems coming up with the cash. Plan to allow enough time so that you can take your time.

If anyone asks why you're selling the car - tell them that you're going to work overseas (in Saudi Arabia) where your new employer (ARAMCO Oil) will be providing a vehicle.

If you want to avoid leaving the impression that you're planning to skip town you might want to consider some other alternative ways of ridding yourself of your auto. One guy I know drove his car into a sleazy inner-city area at night (with a friend following close behind).

He parked the old buggy on a dark side street. He then abandoned the car leaving the doors unlocked and the keys in the ignition.

They drove past it one hour later and the car was already gone. It didn't take long. It was probably stripped for parts in a local chop-shop particularly if it was a 3-5 year old Ford or General Motors product. (these are the models most often stolen in the inner city as there is a huge demand for their parts there)

In the cities along the great lakes and Mississippi river, it's long been a popular ploy to drive down to a pier along the water, get out, drop a brick on the gas pedal, reach in and drop it into gear. Off it goes into the watery depths, never to be found again. The insurance company pays and never manages to solve the case.

If you're in a big rush you can usually sell your car to a dealer but don't expect top dollar. You'll probably get about two-thirds of what it's worth but at least you'll get a quick check which you can then take to the dealer's bank and cash for - you guessed it - cash.

How to Buy a Car

Go to one of those shifty "we sell to anyone" - "bad credit no problem" car lots. They don't do a lot of in-depth checking of references as they plan to re-possess the car the first time you're a day late with a payment.

They'll also charge you the legal limit on the interest. That's their racket. But if you keep up your payments, you build good credit AND have a set of wheels. Be careful though, as these sleazy dealers tend to sell junky unreliable cars at extremely high prices. Be as choosy as you can. You want reliable transportation and at the same time you want a car that is not too similar to your old buggy.

If you buy a used car privately, be sure to ask the seller if it's OK for you to borrow his tags for a day or two so you can go and get the title switched and get your new tags. Unless the seller is a jerk this should be no problem.

Car insurance can get tricky here. If you buy from a large new car dealer you won't have a problem. They will be so eager for the sale they won't care about checking on your insurance. They'll ask which company you're with and then write down your answer.

But, if you happen to live in a state that requires insurance in order to qualify for the issuance of auto tags, tell the dealer that you just returned from working overseas (Saudi Arabia) and drove company vehicles over there so you haven't had insurance in the U.S. for many years. An insurance man would see right through you but the car salesman only wants to get the deal signed and sealed.

He'll arrange for an insurance salesman to come to the dealership and sell you some nearly worthless insurance that will satisfy the law but will probably never pay you if you file a claim. And, as you're in a jam here, you'll be required to pay premium prices for it in advance. If you have to, pay up as it's the only way.

Or if you're in one of those states where they allow insurance companies to sell cheap worthless auto policies (Florida has this ridiculous system), you're in luck. You can wander in and pick up an entirely worthless policy for under a hundred bucks which will legally qualify you for the tags. Ask your salesman, he'll work it out I'm sure.

Remember, all he has on his mind is his sales commission. No matter how long it's taken to prepare your new life, the moment you sell your old car and climb into the new one is the moment you will become that new person. The car is the key to a new you!

Killing Off Your Old Identity

The "Flying Saucer" Strategy

The goal here is to leave behind a complete dead end. Slowly but steadily drain your checking account until the balance goes below \$100. Then just abandon the money.

Throw away your ATM card. Bring all your bills current. Destroy your credit cards. This is going to hurt but a single credit card purchase in your new location will quickly bring investigators right to your doorstep.

Leave your subscriptions to lapse. File a change of address postcard that forwards all your mail to some hotel in another region of the country.

Alaska is a favorite as it has many tourist hotels to choose from. Sniff around the web and you'll find dozens of Alaskan hotels that would be perfect for your purposes.

This way no mail will be returned to your creditors AND any investigation of your movements would send the skip-tracer off on a dead-end search of the frozen Klondike.

A few notes on how skip-tracers and other investigators work. If you owe money, your creditor will be dunning you with a constant stream of collection letters and phone calls.

One or both of the following events trigger most skip-trace investigations. The creditor firm gets a collection letter returned by the post office labeled as "undeliverable - addressee has moved - No forwarding address on file" (which means you moved without leaving a forwarding address) or your phone is disconnected when they call.

This is usually the result of not paying the phone bill or your having had the service terminated. Either way, your creditor will know that the hunt is on and will promptly release the hounds!

But if you overpay your phone bill and include a note stating that due to an illness in the family you'll be out of town for several months and want your phone service to continue uninterrupted, those nice people down at the phone company will keep your phone going until the funds run out which could be many, many months. And with your mail forwarded, they'll never get any mail returned. (They will however get a notification of the address change if they request it)

I call this the "Flying Saucer strategy" because the result is just as though a flying saucer dropped down from the sky, beamed you up and spirited you away. Nothing remains. Your former life is there for all to see, but where are you?

This is by far the best way to go but can only really be used if you have the funds to pull it off and don't have anyone on your trail. An investigator will review your case, make a few calls and conclude that you had "no reason for flight." The balance remaining in your bank account will convince any investigator that you probably didn't intend to cut and run.

The "African Safari" Strategy

You suddenly develop an intense interest in the Dark Continent. You let all your friends know. As the story goes, you recently met someone who went on a safari in Nairobi, Kenya. It was just great being out there with all those beautiful giraffes, rhinoceroses and exotic birds. It's always been your dream to go there.

If you have vacation time on the books, announce that you're going to take the plunge and make the trip of a lifetime to beautiful Africa.

Call a travel agency and buy the cheapest ticket to Nairobi, Kenya you can find. Be sure to pay with your credit card. Buy a return trip ticket (if you can afford to)

Again, let all your friends know how excited you are about your upcoming trip. Maybe you can go out and buy a camera for the trip or even a fancy hat just like the ones the big game hunters wear. Apply for a visa from the Kenyan embassy in Washington if you want to go all the way. Show your friends the visa.

You'll probably have to wait six or eight weeks for your departure (sooner departures tend to be rather expensive). But when the big day comes you drive out to the airport with your camera bag and hat. You stand in line to get your boarding pass, check one bag. (Which contains some old clothes you no longer need) You ask which way to the gate and off you go in that general direction. When you get to that side of the concourse you duck into the bar, pocket the boarding pass and wait for your plane to depart.

You then tuck the hat into a bag and return to the parking lot where you climb into your car and head off to your new life. Or you can just fly out of that same airport to some other destination on a ticket purchased in an assumed name with cash.

Don't even think about trying to cash in the ticket to Africa. If you do the whole effect will be spoiled. It's important that you leave your apartment looking as though you were only gone for a few weeks vacation.

If the television and VCR are gone, investigators may conclude that you have taken flight and will start looking for you in earnest. (If you're really attached to your TV, you might purchase an older used unit and leave it behind)

This strategy is not cheap, but it is effective. Anyone, and I include here both experienced investigators and the law; will draw a blank on this one if it's done carefully. Sure it costs quite a bit more than simply walking away, but for the money you leave behind a stone cold dead-end trail that ends somewhere in the jungles of Africa!

What does the investigator do when he confirms that you picked up your boarding pass, checked a bag and that the ticket was one way? Where does he go from there? If he goes to the considerable trouble of actually talking to the clerk who handled your departure, she'll report that you were there and obtained your boarding pass. From there it's a total dead end.

Even if he suspects that the whole thing is a ruse, he'll attempt to verify your arrival in Kenya. After some months of correspondence he'll probably discover that you didn't arrive. But since the plane stopped in London and/or Athens enroute you might have deplaned there and since England and Greece don't require visas, he'll have nowhere left to look.

Those long distant overseas phone calls can be expensive and an investigator can't expect the same level of cooperation from foreign officials that he can here in the US.

As a last touch, leave behind a nice color picture book of Africa in your top desk drawer where someone is sure to find it. Place another on your apartment coffee table. This plan will work perfectly, provided you don't do anything stupid thereafter.

The "Wild Goose-chase Through the Ghetto" Strategy

On the eve of your departure, take your wallet, complete with old drivers license, credit cards and a little cash and just drop it in the middle of the street at midnight in front of a sleazy nightclub in the shabbiest part of town you can find.

Trust me - someone will find it and use the credit cards or sell them to someone who will. Anyone trying to find you will then be sent on a real "wild goose chase". He'll see lots of scattered credit card activity but it won't lead him to you - that's for sure. While he's trying to make sense of it all, you'll be off to a new life in a distant city.

Or you can shed both your old identity and your old car at the same time. Park your car along a ghetto street at night, leave the driverside door unlocked, the keys in the ignition AND leave your wallet on the front seat. You'll be killing two birds with one stone. There's always on thing you can depend on in this life, the greed of your fellow man.

The "Kill Yourself Off " Strategy

Now we move on to the really illegal stuff. This tactic is against the law so - don't do it! I can almost guarantee you that you'll end up in jail should you try this particular ploy.

One lady called her local paper, posed as her own sister and placed an obit on herself! When they asked for the funeral home that would be handling the "showing" she said that, as requested in her will, she was cremated and that no funeral would occur.

Since she died "after a long illness", she included a note in the obit that contributions should be made to the U.S. Cancer Society.

She then walked into a large hospital and asked where she could get a death certificate. When she got to the right person she just asked for one on the pretext that her mother had died in a rural area and the police needed a copy for their records.

Although it's a minor crime to provide the blank form, the clerk handed one over without question (I've known several people who've successfully obtained blank death certificates this way despite the legal restrictions).

She then filed a fake death certificate on herself (another illegal act) and then used the death certificate to file for a claim for her death benefit with the Social Security Administration (a federal felony), which got her entered into the publicly available social security death database.

On paper she was then completely dead. Her husband collected a cool \$100,000 from their life insurance (yet another illegal act which took over two years as they had no dead body). The insurance company was suspicious, but since the public image of the insurance industry is of prime importance, they eventually paid in full.

She left behind a ton of debt that evaporated when her creditors discovered that her estate was penniless. She and her husband met several times a year in the Caribbean and during one of those visits, they were both arrested.

This approach constitutes a series of federal felonies, which almost always results in a long jail sentence.

Here's one obvious strategy that is guaranteed to fail. Insurance investigators always have a good laugh when someone fakes jumping off a bridge. They leave behind their car, a wallet and a suicide note.

Problem is, less than a quarter of alleged jumpers actually die and leave a dead body behind. Don't expect anyone to believe such a story. And be assured that your life insurance will never pay off on such a claim.

The "Canadian Crossing" Strategy

You charge an airline ticket to Canada on your credit card in your old name and fly on up to Toronto or Montreal. Check into a hotel and take a look around (it's a lovely country!) and then rent or buy a car in your new name, which you then drive back across the border somewhere out west where the border is very poorly manned.

You should be able to just drive across at one of the unprotected crossings on the smaller back roads. The Montana/Canada border is a good area for this. You might have to stop and show your driver's license to the Canadian Mounties. Either way nothing gets entered in a computer so you were never there as far as an investigator is concerned.

Take your birth certificate with you just in case but don't offer it unless asked. Most of the time they won't bother to ask if you sound like an American and are dressed well.

You only have about 2,500 miles of border to choose from. This strategy works best during the legal hunting season when hundreds of eager hunters cross back and forth into and out of Canada from the adjoining US states. This way you go on the record as having gone to Canada but no record exists of your return.

You come back "laundered" and ready for a new life. Anyone attempting to track your movements will be left wondering when you'll come back from Canada!

I've also heard of some who have hitch-hiked across with no problems. One guy posing as a nature photographer caught a lift from a friendly hunter who didn't relish driving back to Detroit alone.

Just remember to dress the part. You want to look straight and clean cut. If you're young, have long hair or drive a wreck of a car be prepared to be stopped and even searched.

If you're crossing during hunting season, dress like a hunter. During other seasons you'll want to dress in a suit and tie and be sure the car is spotless inside and out. The make and model of your car can get you stopped. Large US made cars are suspect because their trunks are large and are popular with drug smugglers. (have you ever seen the trunk on a Ford LTD - it's really huge!)

A late model foreign car will do nicely, or better yet a rental car is perfect though they can be very expensive when you drive them one way because the rental firms charge a very hefty "drop off charge" for rentals that aren't returned to the original site.

If you're black or Hispanic your odds of being searched skyrocket especially if you're younger. You can reduce the odds somewhat by having a wife and small child with you.

Here is a common ploy used by Americans that work overseas. According to US tax regulations; overseas workers pay no US federal taxes on the first \$70,000 they earn overseas provided they do not spend more than 100 days per year visiting the United States.

So they fly from their overseas worksite to Toronto on their passport and then cross the border into the US using only their driver's license as proof of citizenship. When they desire to return overseas they reverse the process and fly out of Toronto using their passport.

Anyone inspecting their passport will discover that they spent several months in Toronto and nothing more. They spend as long as they like in the US and protect their income from taxes at the same time! I don't expect this situation to change anytime soon as the Canadian border (unlike the Mexican border) is of little interest to either government.

The "Overseas Worker" Ploy

You'll find ads in the larger city newspapers offering to find you work overseas. They mostly offer professional caliber positions for engineers and doctors.

But some are on the lookout for English instructors for contract positions in the Far East and particularly Japan. If you're adventuresome this might be just the ticket. It gets you out of the country for two years or longer.

You'll be required to sign a contract and may be required to submit to a complete physical exam with their physician. Be sure that you intend to stay overseas for the full period of the contract as an early return may be very expensive. Most of these contracts include painful penalties for breaking the contract by returning early.

One note though. Don't pay an up-front fee to any of these so-called employment agencies. Many are notorious rip-off artists. Find the ads that just offer listings of the jobs available. And if the position requires a degree, call them anyway. They may be shorthanded - you never know.

Saudi Arabia hires a wide range of instructors. If you have experience working in a sheet metal shop, doing auto bodywork, have done any kind of aviation mechanical work or know how to install phones you may be able to find a lucrative position teaching our Saudi friends.

Saudi Arabia is a nice enough place to live and work. The pay is great but don't bother going there if you love booze or movies. Both are against the law there. (That doesn't mean you can't get them, it only means it's more difficult and more expensive) There's some booze around but not all that much as booze is technically illegal in Saudi Arabia.

Don't even think about trying to smuggle booze or drugs into Saudi Arabia. While the Saudis tend to be a bit more liberal when it comes to enforcing their strict laws in the areas where Americans live, they tend to be really strict about drugs and the penalties they hand out are really frightening (how would you like to have your hand cut off?)

Most of these overseas job locator services will have a number of listing for teachers to teach foreigners the English language. Some will require a college degree in English but many won't. If you're well spoken you should be able to find a job somewhere out there.

The "Cult Membership" Strategy

Browse around the Internet and you'll find many religious cults who have web pages designed to convert people to their way of looking at things. If you live in the east, find one out west. If you live out west, find one back east. Get as much info as you can about the cult. You want a real cult. One that is secretive and strange but not actually dangerous. Send away for information.

You can tell your friends and co-workers that you're going to join up. Or if you can handle the experience, you might want to actually join up, get a membership card and the whole works. Then tell all your friends that you've found "the meaning of life". They'll think you're nuts but who cares? Tell everyone about how you're going to visit your new cult friends for a brief visit. Go ahead and tell them where the cult is located.

You go and you don't come back. In fact, you spend a day or two with your new fellow cult members and then split for parts unknown under your new identity. Anyone looking for you will easily track you to the cult but that will be the end of the line as no further information will be available.

Cults are notorious for not revealing anything - unless ordered to by a court and even then they will have their lawyers legally challenge the court order. No one short of a cop with a search warrant will be able to find out if you are actually there or not. And even then they'll probably have to fight the cult in court before they get access.

Also, some cults are famous for regularly moving all over the country in an effort to evade investigation and/or media attention. Every cop knows that some cults will move the target member before the cops return.

It maybe illegal but it's a common ploy with these outfits. I know two people who actually joined the Scientology cult in an effort to vanish. One warning, the Scientology people can be quite dangerous so this particular cult should not be played with. But you can visit them, join and then split though they'll try very hard to get you back.

But if you travel under you new name after you leave they'll never find you. If you let the Scientologists know your new name, they will pursue you forever. For that reason you should join them under your old name and never reveal your intention to split to anyone in the cult. You can be sure they will be watching you carefully and monitoring your attitude so you'll have to very clever. Just convince them that everything is fine and then pick your moment and vanish.

Investigators and skip tracers know that there's little use in contacting a real cult. Their inquiries will be ignored and they know that if they become insistent or threatening, the cult's attorney will step in. And cults can often afford the best legal talent available so legal threats are of little use.

Besides most genuine cults have stripped their members of any and all wealth they may have had when they signed up. So if you're not sure you can withstand their psychological brainwashing - stay away.

Run Off and Join the Circus

Perhaps when you were younger you had a dream about running off with the circus. Well now might be just the time to re-visit that childhood dream.

An old friend recently reminded me that anyone seeking to vanish ought to take a look at the "amusements" industry. Every year at the same time (usually sometime in the summer) you'll notice various "amusement" companies that breeze into town, set up a smallish fair which they run for a week or so and then move onto the next town.

These outfits almost always need laborers and electricians to help with the setup and tear-down. They usually run a small classified ad in a local paper. The best tactic is to show up during the last day of their operation, ask to see the boss and ask if they need help with their "teardown".

If they hire you, work hard and don't complain. When they pay you off, ask if they might need another hand out on the road. You can tell them that due to the recent death of your spouse you're free to travel.

The job they may offer might be that of a "ride monkey". You help with the setup and teardown and also man one of the many rides.

A warning: this is not an easy life. Some of these companies will pay to put you up in a local motel complete with a private bath and air conditioning. But others will require that you sleep in an un-air-conditioned trailer with only a shared mobile shower/restroom. It's kinda like camping out all summer. If you're really attached to a luxurious lifestyle, the "carny" life may not be for you!

But one thing I can guarantee. You will be properly and completely lost for the summer. No one will be able to find you no matter how hard they look.

Many of these companies don't ask questions of their employees. Many pay their people in cash so you can be sure you'll be rubbing shoulders with other freedom-loving souls.

Most will ask your name and then write it down without any reference to identity papers. The pay may not all that great either as they know that you need this kind of work and so are less than generous.

Magazine Subscriptions

If you scout around any major newspaper's want ads you may find some jobs listed under "Magazine Subscription Sales". These companies hire supervisors who travel the country in a stretch van with a small crew of teenagers who sell magazine subscriptions door to door.

Be warned however that some of these outfits are out and out scams. They use these wholesome looking kids to sell subscriptions (or some other useless product) under the guise that the youth is selling magazines so they can go to college, for some innocent sounding religious organization or for a famous charity (usually one that benefits poor or sick children).

The hours are long, there are plenty of hassles (this whole approach is becoming less and less viable given some recent media attention) but the income can be very good and you will be roaming the entire country so finding you will present quite a challenge.

Once again, these employers know that the kind of people this industry attracts aren't the cream of the crop. Many pay their staff people in cash and won't even bother to ask for identity documents.

This might be just the job you need if you can find an honest company and can put up with the inevitable problems that go along with managing a group of teenagers.

Your Appearance

Here are some aspects of your appearance that can substantially alter your overall appearance:

Gain or lose weight (very effective)
Changing your hair color (effective)
Changing your eye color with contact lenses (subtle)
Changing your hair length (effective)
Covering up baldness with a "rug" (very effective)
Adding or removing tattoos (very effective if visible when fully clothed)
Plastic surgery (if you can afford it - extremely effective)

Establishing Yourself in Your New Community

There are those who feel that upon arrival in a new community an identity-changer should immediately get in contact with an underground group of some sort. Over the last few years the papers have carried stories of fugitives being arrested after showing up at one of these supposedly clandestine meetings.

The sad truth is that either the local police has penetrated most of these groups or, if the government feels they warrant the attention, the FBI itself has moved in. You don't know these people. Why should you trust them with your future? There's a better way. One that keeps your story private.

By far the quickest way to establish yourself in a new community is to join a church. The best bet would be to join one of those hellfire-and-brimstone "born again" Baptist congregations.

Find a medium to small church with a lot of younger families. If you're like me you can't stand these idiots, but you only need to attend for a few Sundays, chum up to several of the parishioners and you'll quickly have several impressive personal "references" for immediate use.

The game here is to pretend to believe exactly as they do. Listen carefully during their services. Every church has it's very own interpretation of just what "real" religion is supposed to be. What do they concentrate on? Try to identify the unique features of their doctrine. Pretend to swallow their "line" completely.

If they have an "alter call" - join in the procession. Get down on your knees. After some solemn prayer they'll ask you to stay to receive some literature and have a chat. Tell them that your Grandmother was a Baptist. Ask them where you can buy a bible (they'll probably give you one free!).

If they mention a Christian bookstore, be sure to visit it and spend some money. Tell the clerk that you are new in town and a "new Christian". Buy any book(s) they might recommend. Study them and learn the lingo.

The next week return to the same church and ask to become a member after the service. If they don't offer a church membership card, ask for one. No matter how ridiculous their beliefs sound to you, agree with them and listen to their explanations with rapt attention.

Ask the obvious questions without challenging them in any way. Bond with them as best as you can without being too obvious. After a few encounters they will fall in love with you and think you're a wonderful person.

Chances are some fellow church member will invite you over to their house for "fellowship." When they ask about your family tell them that your parents are "lost in the darkness".

If you have a hard luck story (maybe you were on drugs or were forced to join a satanic gang) that ends with you being saved by Jesus - they will eat it up! Remember, most rational people reject this narrow-minded theology, but you're different. You understand them and agree completely with their beliefs.

Here's the secret about this tactic: From then on your fellow church members will tell others that you're "nice" because you believe as they do, not because they really think that you're all that nice. Attend church social activities.

Find someone particularly friendly and ask them to refer you to an apartment where you plan to live until you can afford to buy a place of your own. Tell them that you don't want one of those sinful apartment complexes. We all know about all the sinful activity going on there and you, being a good Christian, want none of that. You want a nice clean "Christian" place.

If they don't know any "born again" apartment owners, they'll call around until they find something for you. With a little luck this church gambit may just land you a nice apartment with a landlord who will be so happy to get a clean-living religious tenant that he'll ask very few questions.

Be generous with the tithing and other contributions if you can afford to. The preacher will always have something nice to say about anyone that forks over cash for the church "building fund". Most of these guys are as profit oriented as your average used car dealer!

Some Final Random Thoughts

During the San Francisco earthquake a local news station was filming a burning building. When they swung the camera around to show the crowd, about a dozen men broke from the crowd and ran. They were all probably wanted by the police (or their ex-wives!) Stay away from cameras.

Don't do any unnecessary driving as it exposes you to the possibility of a traffic stop by the police. Be aware that for the first six months or so your new identity will be rather fragile and might not stand up to close scrutiny. As time passes your persona will "firm up" as you build a real history in your new name.

After a year - you are the new you. During a recent interview the director of the FBI revealed that most fugitives get caught during the first 90 days but those who manage to live under a new identity for a full year are seldom found.

This all may sound like a very demanding and difficult project. And in some ways it is. But hidden in the midst of all this planning and worry is a golden opportunity to start all over. There are a thousand ways to screw up a life so I can only imagine what happened to your original identity. But now you have what others dream of - a real chance to live out your fantasies.

Seize the chance, as it may be the greatest turning point of your life. It's strange how some identity-changers go on to live happy and successful lives while others never get it right and spend their nights tossing and turning in the fear that "Big Brother" will soon appear. The most valuable thing I can think of to say at this point is that IT CAN BE DONE! Don't let anyone tell you otherwise.

If you presently have an established career, relocating under a new name can be a daunting prospect. One identity-changer was a Registered Nurse. To escape her abusive and unrelenting ex she changed her identity and relocated to a distant city. Problem was she was in a licensed profession. Her answer was to go back to school at age 42.

She breezed through the courses and challenged many others. Instead of taking three years, she did the whole thing in half that time and was licensed under her new name. Now she enjoys a good salary and a solid career, the one she loves.

One recent identity-changer asked that we pass along this little tip. He and his wife were planning on starting anew in the US after leaving their east European home. They obtained US tourist visas but were shocked to learn that they were only allowed to take about \$500 each with them in cash. That's hardly enough to start a new life.

To get around this little problem, they slowly liquidated their possessions until they had a nest egg of around \$80,000. Through friends they were able to locate a diamond merchant who sold them a nice 14-carat Russian diamond of very high quality for cash.

They then smuggled the gem into the US in the wife's vagina. After arrival, the bauble was sold for \$60,000 in cold hard US cash that allowed them to successfully launch their new lives. (The diamond merchant back home wasn't all that honest it would appear!)

A diamond will allow you to concentrate an enormous amount of wealth into a very small space and is also highly liquid anywhere in the world.

Others have done the same thing with small but valuable antiques (those little wooden Russian dolls have been used by Russians) that can be easily hidden in your underwear.

It's often hard to keep employment as the social security withholdings are reported on a quarterly basis. Many wanted criminals find that they are forced to change jobs every three or four months to stay ahead of the dreaded letter from the social security people advising their employer that one of their employees has two jobs, one in Oregon and the other in Florida! One common strategy is to work for a temp service.

You use someone else's SSN and an assumed identity. These outfits have so many people going through their revolving door that they seldom do much investigating. You can work for at least several months. Move around from office to office so no one gets too inquisitive. But I would ask you not to use this ploy because it gets the actual holder of the social security number in trouble with the social security people. It can take a year or more to get such a mess straightened out!

Popeye the Sailor Man...

A freshly divorced friend wanted to get completely and utterly lost. Let's just say that he did not want to communicate with his ex. On a whim he spent his last few bucks on a one-way ticket to sunny Ft. Lauderdale, Florida.

There we took to wandering the many yacht marinas that dot the coast. After a week he managed to find a position doing some renovation work on a boat owned by a rich dentist who lived up north.

It was an ideal job for someone in need of anonymity. In one fell swoop it provided him with a steady source of income and a nice comfortable (and completely untraceable) place to live.

And even better, when the dentist would come down for his thrice yearly sailing outing, my friend would "crew" for him and spend two weeks sailing the Caribbean. When the owner wasn't around he would tell women that the boat was his. They were very impressed and responded accordingly. Not a bad gig!

Also, my friend would take the boat out for daylong cruises, which he advertised, in the local paper. He posed as the owner of the boat and charged his day passengers hefty fees, which they were only too happy to pay.

Then one night he hit the mother load. When my friend had a few extra bucks in his pocket, he was known to spend a few idle hours in a local topless dancing establishment. There he met a foxy lady named Tiffany. He happened to be chatting to Tiffany the night before one of his unauthorized cruises. When he revealed his little scheme

Tiffany suddenly became quite interested. He told her that he wasn't much looking forward to spending the next day in the company of several old businessmen. Tiffany said that she would just love to take that cruise as she was sure a good looking hooker like herself could do some serious business with his passengers (presumably while cruising out beyond the three mile limit where law enforcement doesn't exist).

They put together a deal. Tiffany and a dancer friend would go along for the cruise. They agreed to kick back one third of the illicit money they made to my friend.

The next morning six paunchy businessmen came aboard. Then the two girls showed up clad only in lovely (though scant) bikinis. The girls were turning tricks before they even cleared the port! In all, the two girls earned three hundred each, which put two hundred in my friends hot little hand.

The girls were happy, my friend was happy and the passengers were also happy. (in fact they were extremely happy!) And to make things even better the passengers provided my friend with a generous tip!

Today my friend owns his own 50-foot boat. His "Erotic Night Cruises" are a big hit - and his wife? She's still looking for him! This entire story is true. Just thought you might find it interesting.

How to Export Your Money Privately

There are many different ways to take your money with you when you leave the good old USA. You could just go and get yourself a bank draft or a cashier's check. This approach is OK provided each one is for less than \$3,000 (bankers now report all transactions over \$3,000 to the government)

Many have used checks drawn on a money market account. This leaves a trail behind but that trail dries up when the money market account is closed.

Using a personal or company check would be very foolish as it leaves behind a very traceable paper trail. Secured credit cards are good. You can obtain one in the US, deposit a sizeable sum into the secured account and then wander the globe spending as you please. You can make purchases freely or get cash from ATM machine worldwide.

It's best if you can manage to get one in another name by using a bogus drivers' license. Or better yet get one from a Caribbean bank supported by an "offshore" account that will provide you with the ultimate in privacy/security.

Traveler's Checks can be used for smaller sums (less than \$3,000 per purchase). Purchase too many at a time and you can look forward to increased scrutiny.

One rather resourceful fella I know discovered a very clever way around the currency export limitation. He bought a full-fare first class return airline ticket to his overseas destination.

He then flew there using the first half of the ticket. He then changed his plans, cancelled the return portion of the ticket and requested a cash refund that the airline was only too happy to provide (they tend to take very good care of their first class customers!). This enabled him to quietly export several thousand dollars in cold hard cash.

Travel Warning Update:

Several weeks ago I was returning to the US after two weeks in eastern Europe. When I cleared passport control I overheard an ominous conversation.

It seems that an individual who had arrived on the same flight was being detained. His sin was a simple one. He had failed to file a tax return for the two previous years. He had been living overseas and didn't feel the need to file. But today it seems that the reach of the IRS now includes the entire planet! (We're the only country that still taxes it expatriate citizens)

I had been hearing rumors that the IRS was beginning to put out lists of those who fail to file. My sources tell me that the IRS creates a master list of names taken from school records. They then remove those who have death certificates on file.

Next they remove those who filed returns last year. What's left is a list of people who are presumably still alive and for whatever reason are not filing returns.

I knew the government was doing this but until now I wasn't sure how the information was being used. Be careful! Be sure you've filed if you expect to enter this country through a main entry point.

Another Warning Concerning Travel:

An old high school friend of mine is well, rather a paranoid type. He has never trusted our federal government and today is completely convinced that Washington is bent on devouring our personal freedoms. So when he planned to take a trip to Europe, he decided that he would defy the US department of state by traveling on a fake passport he purchased on the Internet.

He submitted an order with the firm that seemed to offer the best quality product. Later that night the local cops kicked in his front door! They even brought a dog and a DEA cop with them! Of course they found nothing (except for a single copy of the "Anarchists' Handbook" which they confiscated in violation of his constitutional rights). What ever happened to our fourth amendment rights? It would appear that in our "New World Order" the cops no longer need to bother with those troublesome old search warrants.

A word to the wise: some of the online fake passport companies are, in reality, nothing more than sting operations set up by law enforcement. And it would be a real tragedy if an innocent person such as yourself should fall into their trap, wouldn't it?

Also, others are peddling stolen passports, which are even more dangerous. If you really want to get a genuine passport that can be used to travel the world unmolested, take a look around Central America where several governments (including Belize, Grenada, Dominica, Antigua and Barbuda) will provide one for a fee. But be warned, the fee can be steep (anywhere from \$15,000 to \$75,000 or more isn't at all unusual).

If you're only concerned about handing your US passport over to a terrorist should you be on a hijacked plane, you might want to contact the nice folks at Scope International. They will provide you with a very authentic looking "camouflage" passport that appears to be issued by an ex-country like Rhodesia, Zanzibar or British Honduras.

Since these countries no longer exist, their passports cannot be used for general travel but are only useful in terrorist situations. (But you should be aware that these phony passports will only be of value with terrorists who are ignorant on the subject of geography.) Scope International is located in England and be contacted at:

Scope International
P.O. Box 2286, Forestide House
Rowlands Castle, Hants, England P09 6EE
Phone: (01705) 631-751

Some Oddball Travel Options:

Travel is always an interesting option (if you can afford the fare). Here are some rather strange travel ideas. One might be just the ticket you need:

You could do a Kayak tour of Canada
Ecosummer Expeditions
(604) 669-7741

How about dog sledding in far away Greenland?
Borton Overseas
(800) 843-0602

Some other Greenland tours
Arctic Adventure Aps
(45) (1) 37 12 33
(Denmark)

Go sailing on a real Russian icebreaker
MIR Corporation
(800) 424-7289

Visit nomadic and tribal people
Turtle Tours
(602) 488-3688

Travel to Brazil and Venezuela
Wildlife Adventures
(800) 255-8735

Ride across Alaska on a motorcycle
Alaska Motorcycle Tours
(800) 642-6877

Drive across the Sahara Desert
Explo-Tours
(49) (89) 160-789
Germany

Do a 15 week tour of Africa?
Himalayan Travel
(800) 225-2380

Spend five months touring all of South America
Forum Travel International
(510) 671-2900

Spend 37 days exploring Australia
Trans Continental Safaris
(61) (88) 423-469

Go on a real safari in Africa?
Abercrombie & Kent
(800) 323-7308

Touring Tanzania sounds kinda nice...
Borton Overseas
(800) 843-0602

Float on down the Yangtze River in China
Steve Curry Expeditions
(801) 224-6797

And now one final tactic. Once you're established in your new location - burn this report! If discovered by the wrong person later on, it could make the finder wonder just what you've been up to and you don't need to face any unnecessary questions now do you?

I hope all this has helped you to move on to a happier new life. A lot of time and effort has gone into getting this information into your hands. I can only hope you will take full advantage of it. Best of luck!

Quick Credit Creation

by Jim & Susan Petersen

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Establishing an Entirely New Credit Record



Student Credit Cards

For many people, their first experience with credit comes when they arrive at a college. The credit industry knows this and is eager to get these new consumers into their system as quickly and easily as possible.

The credit card banks also know that college students have little income so they may run up some debts which will give the banks an opportunity to earn some interest.

The banks also know that these students will in a few years move into positions that will provide them with above average earnings.

Because of these factors credit card banks are particularly motivated to locate college students and get new cards into their hands. This creates an interesting opportunity for anyone who seeks to create a new credit file.

If you wander around any college campus you'll find posters with holders full of applications for student credit cards. If you fill out one of these applications and make it look as though you're a new college student, you'll get a major credit card and a rare opportunity to create an entirely new credit file.

Here is a real back door into the world of credit. College students are a special market for credit card banks. Though college students don't have much money, the banks know that they have parents who love them and will, with rare exception, back them up financially so the credit card issuers are particularly liberal when it comes to issuing cards to college students.

Also, the banks presume that spending habits established during these years may become permanent later so getting their credit card into a student's hands is a real priority.

Then there is the issue of income. Most any normal bank credit card will want to see employment and income before opening an account and issuing a card. But with students the rules are much different.

The banks know that the student's income will be at or near zero now but will increase later after graduation. So they're willing to issue major credit cards to people who have no current income. This is a very unusual kind of financial deal – one you can easily take advantage of.

And here is a real irony. Many college students find that it much more difficult to get a major credit card after graduation when their pulling down substantial salaries than before when they're stone broke! Who said financial dealings have to make sense?

You have two strategies here. You could enroll in a college course and then wander around the campus keeping your eyes open for those special college student credit card applications. Get several applications and compare them and find the one that offers the best deal.

You can then fill one out listing your school on the application. You could also cheat the whole system by just getting the application and filling it out without bothering with enrollment.

The student cards usually come with high annual fees, high interest rates and low credit limits. But why should you care, they are real bank credit cards that can be used to create a new credit file!



The Easy-to-Get Debit Card

If you need a major credit card, nothing can beat the "debit" card. Many banks offer debit cards that look and work just like a genuine Visa or Mastercard with one critical exception. They are not credit cards but are instead debit cards.

When you purchase something with one of these cards, instead of adding the sum to your account and sending you a bill, the bank just subtracts the purchase amount directly from your checking account.

If there aren't enough funds in your account to cover the purchase, the transaction is immediately refused.

Using one of these cards is exactly like writing a check except that they're much more acceptable to the merchant as they can be instantly verified which protects the merchant against taking a bad check. And the banks like them because they can charge both the purchaser and the merchants a separate group of fees.

Because there's no real risk involved in their use, debit cards are quite easy to get. Some banks don't bother with a routine credit check, as they don't see much risk here. What have they got to lose?

You may have to call several banks but you should be able to find one that will give you their debit card without much fuss. You open a checking account and they provide you with a debit card with either the Visa or MasterCard logo.

As easy as these cards are to get, they do have several limitations. Some of the car rental companies no longer accept debit cards, so renting a car with a debit card may be a problem. (They can tell a debit card from a real credit card by a coded digit in the card's number.)

The most important thing about debit cards is that they don't report your credit transactions to the three biggest credit reporting agencies so debit cards are of no value whatever when it comes to rebuilding your damaged credit rating.



The Secured Credit Card

Another approach is to go after a "secured" credit card. Again, these cards look and work just like real Visa or MasterCards but have a catch. In order to get one, you must deposit a required minimum sum in a savings account with the issuing bank as security.

They usually pay a nominal interest on your savings account usually around 3%. Unlike debit cards, if you shop around you will probably find a card that reports your payments to the three major credit reporting agencies – but you'll have to look around. This can help you quickly and easily rebuild a battered credit history or create an entirely new credit record from scratch.

Though secured credit cards can come in handy, be well warned that there are sharks swimming in these waters. You'll have to ask a ton of questions if you want to get just the right card. Make a mistake and you'll get involved with the wrong issuer who will waste your time or worse, they may throw your entire credit rebuilding program off the tracks. Be careful and be prepared and you won't get ripped off.

First, always ask how long before they convert your secured card into a traditional unsecured card. Six to eighteen months is the usual range with a year being the most common time span.

Be sure to pursue the card with the best terms and at the same time concentrate on getting a card with a major bank, not one of those sleazy firms that only issue their secured cards to the most credit unworthy. Those issuers have negative reputations that you don't want listed on your credit record. Try to land a deal with a major national bank.

1. What is the minimum deposit required? (May be as little as \$100)
2. How high can you raise the credit line? (By increasing the securing deposit - \$5,000 is the usual ceiling)
3. Do they report your payment history to the credit bureaus?
4. If so, how do they report your payment? (As a secured card or as an unsecured card like all the others)
5. Is there an application fee? If so how much is it? (Some issuers cheat applicants by charging huge up-front application fees)
6. Will they accept a previous bankruptcy? (No? walk away and call the next card on your list)
7. Is there an annual fee? (Some charge one, many don't)
8. What will my initial credit limit be? (Will it be more than the deposit)
9. Do they accept out of state customers?
10. When they issue you an unsecured card, will it be a different card with a new number? (a positive for you - another positive credit reference)
11. Do they include toll-free 24-hour customer support (Useful for checking credit limits before making purchases)

12. What is the interest rate? (The rate will probably be higher than usual around 14-21% is typical)

13. Will the interest rate fall with a good payment history? If so when?

14. How do they determine the credit limit on new unsecured cards?

You should increase your credit limit as much as possible as this data is reported to the credit bureaus and the higher the limit the better.

If your future unsecured credit limit will be the same as your secured card, perhaps you should deposit as much as possible just before your conversion is processed. In that way you can quickly gain an impressive high-limit unsecured card credit reference. (If you can come up with the cash)

Finding a Good Secured Credit Card

Secured cards come in a variety of different forms. The issuers also have very different requirements. Some will issue a card without a credit reference while others wouldn't think of it. Some will require that you provide pay stubs while many won't bother. Some charge huge up-front application fees while others think that's a bad business practice.

Your best move here is to shop around. Get online and spend some time looking at the various deals that are out there. Go to Google and search on the term "secured credit cards" but be sure to place the phrase inside quotation marks.

If you're in a hurry you will find several outfits online that for a modest price will sell you a list of secured credit card offers complete with toll-free application phone numbers. Be careful to buy only those lists that are up to date. Many of the lists being sold are terribly out of date.

The Rules for Secured Credit Cards

There are a few rules to keep in mind when you use your secured credit card. First, you must use the card on a regular basis. Just walking around with the card in your pocket won't do anything for you. The best idea is to run up your outstanding balance to around 80% of the credit limit.

1. Use Your Secured Card Regularly

Don't pay each monthly bill in full. This way you'll pay a lot of interest, which the bank will love you for (the interest rates on these secured cards are very high – usually around 17-19% or even more).

2. Always Pay Your Bill Right on Time

Be sure to pay your bill well before the due date. If you make late payments you're wasting your time as you'll never build up the good credit you'll need to get a real unsecured credit card.

3. Never Exceed Your Credit Limit

If you go over your credit limit the bank will hold it against you. Before making a larger purchase call the bank to be sure you have enough credit left.

If you don't break any of these rules, at the end of the year you should start to receive offers for the traditional un-secured bankcards.

You can then apply for one or more and then return your secured card and request that they close your savings account and return your deposit funds (plus your interest).

Or you may actually receive an offer of an unsecured card from the same bank that issued you the secured card. That's what happened to me. It was great. The trust they showed in me was deeply appreciated.

I called and cancelled my secured card, closed my deposit savings account and got a brand new unsecured card all at the same time. And best of all, my credit record had been completely rebuilt.

Sources for Secured Credit Cards		
Amalgamated Bank of Chicago	800-723-0303	\$500 Min. Deposit
U.S. Bank	800-285-8585	\$300 Min Deposit

American Pacific Bank	800-610-1201	\$300 Min. Deposit
Wells Fargo Bank	800-642-4720	\$300 Min. Deposit
Plains Commerce Bank	605-948-2344	\$300 Min. Deposit
Emigrant Savings Bank	800-688-2265	\$500 Min. Deposit
Union Plus/Household Bank	800-651-5108	\$250 Min. Deposit
City National Bank of West Virginia	800-846-2075	\$500 Min. Deposit
Citibank, NA	800-950-5114	\$300 Min. Deposit
First Union National Bank	800-377-3404	\$400 Min. Deposit
First Premier Bank	800-987-5521	\$200 Min. Deposit
Key Bank & Trust	800-840-5577	
Associates National Bank of Delaware	800-533-5600	\$300 Min. Deposit
First Consumer National Bank	800-876-3262	\$100 Min. Deposit
Capital One	800-548-4593	\$500 Min. Deposit
Bank of Hoven	800-777-7735	\$300 Min.

		Deposit
Sterling Bank & Trust	800-767-0923	\$219 Min. Deposit
JC Penney	800-533-5600	\$300 Min. Deposit
Lending Tree	704-944-2110	
Capital One	800-333-7116	
FCNB	858-505-9261	

Co-signing

If you have someone that trusts you completely, you might want to try having them co-sign a one year loan that can quickly help you create a positive credit record. (If you have someone who is willing to co-sign for you, consider yourself very fortunate!)

But there are potential problems. You simply must keep your payments current. If you make even a single late payment both you and your co-signer's credit records will suffer.

And if you do screw things up you will also lose your relationship with your co-signers also. There's an old saying that there's no quicker way to lose a friend than loaning them money.

Here's a secret trick that can be used to accelerate the credit reporting process. You can create a positive credit history quickly by paying off your loan quickly.

You go through the normal loan process including the co-signing. When you get your first loan payment bill, you can pay off the entire balance immediately. (Do not attempt to pay anything before the first payment due date or you will have departed from the agreed upon loan terms which will might end up being reported to the credit reporting agencies as a bad payment.) You'll save some interest but will probably end up paying most of it despite the early pay-off.

The lender will close out the loan as “paid in full” and notify the credit agencies. Within a month your credit file will reflect that you had a two year loan of a certain amount that you paid off fully without any late payments or other problems according to the terms of the loan contract.

Fully Secured Loans

I’ve only done this once and I used a credit union at my place of employment. I knew my credit rating was terrible so I established both a checking and savings account with the credit union.

Six months later I wandered into their office and requested a face-to-face meeting with one of their officers. I openly revealed my problem. I had terrible credit and badly wanted to improve my credit rating by creating a positive new credit agency report.

First I showed them that I had been slowly accumulating \$2,000 in my savings account and asked if they would loan me \$1,500 with my savings account balance as collateral.

They immediately offered to provide me with the loan which would be at an interest rate just two points higher than the interest my savings was accumulating. The whole loan ended up costing me less than \$50.

The paperwork was very light, just two pieces of paper and a single signature. I had to surrender my savings account booklet until the loan was repaid. I paid the loan off within three months.

One small potential problem though. Some credit unions don’t bother with reporting their loans to credit agencies. Since our whole purpose here is the creation of a positive credit reference, be sure to ask the credit union officer if they routinely report all loans to the major credit agencies.

And later when the loan is paid off. Go back in after your loan is paid off in full and remind them that you need the payments reported to the major credit agencies.

Credit unions are far more helpful than your average commercial bank. If you need to create a new credit file - they can be very useful.

Other Tips

Since they don't involve revolving charges, gasoline credit cards are often easier to obtain than other credit cards. Department store credit cards are also somewhat easier to get as the issuer is eager to increase their sales by finding new credit customers.

Watch for special promotions. Gas cards are advertised on TV while department store cards are pushed in the store. Keep an eye out for special promotions and you'll get a solid gold opportunity to create a new credit file.

Worthless Credit Cards to Avoid

Many credit cards don't bother to report transactions to the credit reporting agencies so are worthless when it comes to creating or rebuilding credit histories. Special purpose cards in the fields of entertainment, travel, local shopping and gasoline often neglect to report transactions to the credit reporting firms. Ask before you apply.

Dormant is Dead

When you have bad credit, you should get busy repairing it immediately. Letting a credit file go dormant is a bad move. Lenders, insurers and employers like to see up-to-date information on the credit files they pay for. Stale old information turns them off.

The good news about bad or non-existent credit is this – you can start improving it by simply making payments on time. By making even a simple on-time payment, you start a ball rolling that will eventually create a first rate credit rating.

The new positive information will immediately begin to replace the old negative information. So keep your financial affairs moving in ways that keep your credit file current – and positive.

Debt Settlement and Debt Repair Traps

Debt settlement is great for repairing bad credit provided you can put your hands on enough cash.

If you can afford to offer a creditor at least 35-40% of the outstanding balance, you may approach them and offer them the lump sum in exchange for a release from the entire debt.

Most lenders will be willing to consider such an offer. (If you end up in bankruptcy they may get exactly nothing!)

Now here is a problem that very few people know about. Should your creditor forgive a certain amount, our friends down at the IRS will want their share as they consider such sums as normal income – subject to income taxes.

If you do manage to land a quick debt settlement, be sure to ask how it will be recorded on your credit file before you write the check. Some firms actually record the forgiven amount as being “in arrears” which will cause great harm to your credit rating. Be sure the account balance is fully reduced without any mention of a deficiency.

Should your bank balance not allow such an offer, you’ll have to beg for some relief in the form of reduced interest rates. Either way, if you should land a deal with a credit card bank, be sure to get the deal in writing before you complete the transaction. That way if the bank later refuses to acknowledge the deal to the credit reporting agency, you’ll have a document that will legally establish that a new deal did in fact exist.

Debt repair is a real trap. Some years ago some scam operators found that they could clean up a credit record simply by bombarding the credit agencies with bogus demands for the correction of “erroneous” entries. This approach no longer works and can actually harm your rating if you should attempt it.

The myth that a damaged credit rating can be quickly repaired by simply hiring an expert experienced in the ways of credit is just that – a myth, and a dangerous one at that. Avoid these people like the proverbial plague!

Before dealing with any sort of credit related business – always take the time to check with the better business bureau to see if there are any complaints on file.

Also, do a Google search on the firm’s name (in quote marks) and you will probably find a host of bitter complaints from those the firm has victimized.

Ho Ho Ho!

At Christmas time it’s not unusual to find a table set up in the midst of a department store floor offering instant credit cards. During the holidays the store will be pushing especially hard to enroll new customers so they may be more lenient when it comes to credit standards.

Tell the nice lady at the table that you have no credit record and would like one of their cards to help you establish one. Many of these people are being paid on commission - which means they can be VERY helpful.

Open Bank Accounts

Open both checking and savings accounts with a major local bank. Though bank accounts aren't usually mentioned on most credit reports, having these accounts so you can list them on credit applications can be a real positive for several different reasons.

First having banks accounts shows that you are financial responsible. And secondly, if you have even a small sum in your savings account, it shows that you have plans to put away some money that you can use later to make sure you make your payments on time even if you should happen to fall on hard times.

Turn Negatives in Positives

Should you be turned down for credit, be sure to ask why. Get as much information as you can. Then be sure to use the law. When you've been turned down you have the right to get a free copy of your credit report – the one that caused the lender to back out on you.

Again – study it carefully to see exactly what messed up the deal. If your credit report has an obvious error on it (most files contain substantial mistakes), call the reporting agency and demand their official error correction form.

If the agent you speak to attempts to talk you out of challenging the error – ignore them, they're paid to do that. Insist on getting the official form, fill it in completely and accurately. Then forward it via certified mail and attach any and all supporting documentation. Only send copies are many such forms are intentionally misplaced.

I was turned down for a loan once because someone who had my same name including the same middle initial had bought some land at a tax auction in Texas and didn't bother to follow through on the transaction. The whole thing was right there for the world to see on my credit report.

I called and notified them of the mistake but they were much less than accommodating. The lady sneered at me over the phone. But when I went through the official correction process I received a confirmation that when they checked the social security numbers, they discovered that the Texas man was in fact someone completely separate from myself.

This only goes to show you that the credit people are less than careful when it comes to posting negative information that can destroy someone's life.

If the credit agency treats you like dirt and won't listen to you, calmly inform them that in your opinion they are ignoring federal laws and that you intend to file an official complaint with the Federal Trade Commission.

Then follow through on your threat – the phone number of the FTC is: (202) FTC-HELP. If the credit bureau did in fact break the law, your complaint will get you the changes you desire and create a real legal problem for the bureau.

Forcing Credit Bureaus to Clean Your Credit Record For You!

Here's another approach to forcing the credit bureaus into line. It's very down and dirty but it's been used to great effect.

Launch a website that accurately lists your experiences with the credit reporting agency. Include dates and times and best of all, names of agents and their comments.

Do not get angry. Do not vent your spleen. Only list the actual transactions and conversations. Then submit your new site to Google and Yahoo (if you can afford the \$299 fee). Then sit back and wait.

Soon, very soon they will be in touch. These credit reporting love to operate in secrecy and hate it when some lowly consumer shines a bright light on their dirty dealings. They don't need the negative publicity.

Avoid Cash Advances

Credit card cash advances are expensive. Not only do they zing you with incredibly high interest rates, they also start the interest clock running the day of the transaction or in some cases even earlier! Cash advances are expensive.

They also tarnish your credit record as they create the impression of financial difficulty. Only someone who was desperate because they don't know how to handle money would borrow money on such terrible terms – or so they think.

Find the Best Credit Report

If you request copies of your credit reports from the three major credit reporting agencies, chances are you'll be surprised to find that what they contain varies widely. You might expect them to all contain the same information but that's now how it works.

If you have a black mark on your record, you may find what others have, that your black mark may appear on one or two reports but seldom on all three. If that's the case with you – make up copies of the most favorable report and keep them with you when you apply for credit.

Closing Out Credit Card Accounts

Here is a widely held myth that can be particularly dangerous when trying to improve a credit record. Most people feel that should you have an old credit card with some late payments in it's history – all you have to do is close out that account, chop the card into pieces and it will be as though the card never existed. The past payment problems will vanish forever.

If only it was that easy! In fact, the opposite is true. Many credit card issuers will eliminate the records of late payments on a two to three year cycle. Keep your card active and your payments current for that long and the late payments will fall off your record automatically.

But should you close out the account, the record of your sins will last for a full seven years or even longer! The reverse is also true. If you have an open account that you're sure includes only on-time payments, you can kill that card if you have too many open cards. (Two to four cards seems to be the optimum number from a credit reporting standpoint) For this reason, don't be in a hurry to discard those old accounts.

If you have an old card account that has a relatively good credit record, you may want to keep it and instead close out a card with a shorter record. In this way you'll be retaining a longer record which will tend to improve your credit rating.

Never close several accounts at the same time. If you have numerous accounts you wish to close, shut them down slowly over several months. Acting too fast will create the impression that you anticipate financial problems.

You may want to get a current copy of your credit report a month later just to be sure that the account you want closed has been correctly reported as closed. If not, you'll have to contact the reporting agency and request they record the status change.

Excessive Debt

Lenders regard too much outstanding debt a strong negative. They look at two factors when they judge your credit. First is your desire to pay which is indicated by your payment history. Second is your ability to pay which is a measure of how much income you have, how many assets you have minus what you owe.

If you owe too much a lender will doubt your ability to repay any future loans. If your monthly debt payments total more than 20-25% of your take-home pay, you may have a problem.

If you have more than five major credit cards, it will also look rather bad for you. If you can, reduce the number to four or three would be even better.

Divorce Traps

Should a judge or other legal entity sever your credit affairs from that of your old spouse, you may feel you're finally free of those old financial entanglements. You breathe a deep sigh of relief.

Unfortunately the creditors may see things very differently. This may allow your ex to continue to plague your financial life for years. Their late payments could crush your ability to get a car loan or a mortgage. Be sure to bring this subject up with your divorce lawyer and follow their instructions.

Contact your creditors and explain the situation. Close out any accounts that were jointly held. But some problems may surprise you. Before splitting an account a creditor has the option of pulling both credit records in an effort to determine their individual credit worthiness.

Should you wish to dump a debt on the ex that created the debt, you may run into a problem. If their credit rating, on an individual basis, is in the eyes of the lender deficient – you may be stuck with half or worse, all of the debt.

Pre-application Intelligence

As I've said, you should only apply for credit you know you'll have no problem obtaining. There are three major credit reporting agencies but most lenders are members with only one.

Before applying, call their office and ask anyone you can get on the phone which credit bureau they use. If they say they don't know or attempt to ignore your request – politely but firmly demand that they find out and call you back.

Then request a copy of your file with that bureau and correct any problems at least a month before you submit your application. In this way you can stay on top of the entire process.

Rebuilding Your Credit After Bankruptcy

Here are the hardcore tactics that will rebuild a credit rating even after you've filed for personal bankruptcy relief.

Unless your bankruptcy is caused by illness or other uncontrollable events, your spending habits are probably your real problem. It's common for bankruptcy attorneys to see individuals and couples who come back to file their second bankruptcy again one or two years after filing their first bankruptcy.

In those cases it's clear that they didn't do any really constructive soul searching. To be successful in rebuilding your life, you're going to have to forever change your relationship with money and that includes your spending habits.

It's kind of like alcoholics and their booze. If you can't or won't change, chances are you'll just end up in the very same jam in a few months time.

Believe me the effort is worth it, no matter how painful. Can you imagine how great it will feel to be completely out of debt, able to answer the phone whenever it rings, not be afraid of your mailbox and free to think of other things than next month's bills? You made some errors and nothing I can tell you will help one bit if you're not ready to make some changes.

Contrary to what friends may have told you, there **is** credit after bankruptcy. But like rebuilding a house after a storm, you're going to have to do some work.

Don't think for a single moment that the world owes you something. That your bankruptcy entitles you to some special privileges, because it doesn't. In the eyes of the world you screwed up. As a result the financial world has turned it's back on you and regards you as unreliable.

Now the pressure is on you to prove to all those lenders out there that your bankruptcy was an isolated fluke. That you are, in reality, a responsible person who can manage your own affairs quite well, thank you.

Two Years Exile

Now for the hard facts. Getting credit during the first 24 months following your bankruptcy discharge will be difficult and expensive. Today, with the number of bankruptcies swelling, a new industry has emerged that's eager to do business with you.

Of course, they don't trust you, will put you on a very short leash and will charge you huge fees and very high interest rates as you're now a high risk customer.

The good news is, you now have a second chance at life, a new golden opportunity to rebuild your financial reputation and along with it your entire life. Don't blow it! You can start to rebuild your credit right away. If you use this time carefully to restore your credit, in two years you'll be able to use credit in much the same way everyone else does.

Quality is what you're after now. You want to open accounts with high quality lenders. Major auto manufacturers, large banks, major credit cards etc.

You'll want to stay completely clear of those sleazy places that appear as though they want to help out those with poor credit.

Easy credit car lots (We finance anyone!), storefront loan companies, payday loan outfits, and those appliance rent-to-own places. They're vultures that will suck you dry and keep you locked into a world of poor credit.

Having a payment record from one of them on your credit file would be a disaster, even if the payments were made on-time. Major lenders will notice if one of these unsavory firms appears on your credit history and will think much less of you as a result.

Fact is, few of these parasites ever bother to report your payment history to any credit bureau anyway. Stay away from them, now and forever.

If you want to buy a home complete with a mortgage at normal rates, you'll need to wait until 24 months have passed and have at least three high quality credit references on your record each showing a 100% on-time payment history. You'll be in good shape then. This should be your goal during those critical first months.

If you must get credit before your 24 month anniversary, you can expect to pay for it big time. And chances are you won't be dealing with a major creditor. But if you must, the option is always there.

If you want a house, waiting is by far the best approach. Buying before your 24 months are out means you'll be locked into a high interest loan and will probably have to put down a much higher (up to 20%) down payment which will certainly present a major hurdle at this stage of the game.

If you can, start to save a few bucks. I'll assume that your first major purchase will be a car and you'll need some down payment. \$500 to \$1,000 would be best.

Chapter 13 bankruptcies are terrible when it comes to rebuilding credit. After a chapter 7 discharge you're free to pursue credit in any way you choose. During those long repayment years under a Chapter 13 five year long repayment plan, you'll actually have to have court permission to apply for any kind of credit!

This is a real problem that can keep you locked in financial limbo for years to come. This is yet another reason why chapter 7 is preferable to chapter 13.

Some creditors will lure you in with tempting promises only to require a co-signer at the last moment. Don't fall for this ploy. They are taking advantage of your situation. They want to use your past as a excuse to raise rates and down payments and then protect themselves by forcing you to bring a friend or relative into the deal at the last moment. Including a co-signer does nothing to help rebuild your credit and it may even cost you a friend in the bargain.

Where to Live

The best location for rebuilding your credit will be a large city. There you will find bankers and others who understand where you've been and how best they can help you and make a profit at the same time.

You'll find much more flexibility in a large metropolitan area than you'll ever find back home in Mayberry where the rules are often much more restrictive. (Most small town banks will refuse to lend money to anyone with bad credit or a bankruptcy on their record)

In your present situation large big-city car dealerships can help you get your lease or purchase financing pushed through using their massive purchasing power as leverage.

Next you'll definitely need a copy of your credit report from all three of the top credit reporting bureaus. When a creditor requests a copy the bureau records the request as an "external request". Just having someone look at your report can count against you.

The best tactic is to carry copies of your reports with you. When you get down to discussing loan terms, you can pull out a copy. It will help speed things along and will help you overcome your situation. It will also keep them from requesting tons of copies and damaging your record in the process.

TransUnion	800-888-4213
Equifax	800-997-2493
Experian	800-311-4769

Note: These bureaus often have separate numbers they use for complaints or error correction - ask for that number also.

If you're married you're facing a much more complicated situation as you'll need to rebuild both credit ratings. This will take some planning.

Be sure to spread out the applications so that both of you accumulate the high-quality references you need. It's a common error for a couple to concentrate on rebuilding only the man's record. Instead be sure to file for both individual accounts in separate names and at the same time pursue credit jointly.

Do the same with your bank accounts as you'll both need bank references later on down the road. Check with your attorney but in most cases it's best to pursue a mortgage in joint name. All this will come in handy when you apply for a large loan. Having two responsible individuals on an application will appear much more credible than just one.

If you apply for credit and are turned down, the creditor is required to send you a notification that lists the credit bureau(s) they used in making their decision. You then have from one to two months to request a copy of your report - free!

Or you can purchase copies on the web directly from the three major agencies. (Never use other firms that offer to provide you with a combined report listing data from all three credit reporting agencies. This may look convenient but your most personal information will be going through the hands of people you do not know. There have been cases of identity theft with people who have used these outfits)

In addition, when you personally request a copy of your report directly from a credit agency the report is recorded as a "soft pull" which means it won't count against your credit rating.

But if some third party requests your report, it will be recorded as a "hard pull" which will be recorded in the same way as any business pull.

For this reason (and others) you should obtain your own records. I know it's tempting to have all three reports put together on a single form, but that convenience comes at too high a price.

Applying for Credit After Bankruptcy

Now we get down to brass tacks. Here are some tips on how to approach filling out a credit application. Start out by having copies of your bankruptcy discharge notice and your three credit bureau reports with you when applying for credit.

Be ready to explain orally and on paper, exactly why you were forced to resort to bankruptcy. Don't lie but you should emphasize those factors that others can sympathize with.

If illness or a legal problem not of your making was involved even in a minor way - mention it. But be positive, not negative.

Don't get into the "blame game" in an attempt to transfer blame for your acts to others. This will only make you look immature and childish. Face the music like an adult and admit that you made mistakes but mention the other factors also - not as an excuse but instead as an explanation. If your past includes problems with drugs, arrests, booze, or mental health problems – keep that information to yourself!

If you're at a loss as to what to say exactly, you might want to ask the loan officer for some suggestions. After all he/she has seen tons of these applications and will know what kind of language will help grease the skids. Or you might want to ask their opinion of what you write. Most will be willing to edit your comments in helpful ways.

You will also be required to list your recent (since discharge) credit history. Have this information with you preferably typed up on a single page that you can show a loan officer.

Be truthful (except for one question we'll discuss later). The more organized and truthful you appear now, the better. This will increase creditor confidence in your sense of discipline.

Loan officers are like cops when they conduct interrogations. Should they uncover a small lie, they will automatically assume there are others perhaps even bigger ones. When every little detail is truthful, neat and proper, they'll assume they're dealing with an honest man.

Be sure to answer all questions. Leave no blanks as that will subtract from the image you want to project. Should the form include the dreaded check box with the question "have you ever filed bankruptcy?". You'll need to decide the best course.

I've found it constructive to leave the block unchecked and honestly reveal my personal situation to the loan officer face to face.

That way you've been open and honest and have placed the whole matter in his lap. Some "company men" will fill check the box for you but many loan officers will white-out a checked box simply because they want the deal approved and know that the empty-headed paper shufflers back in the home office will automatically reject any application they receive with that particular box checked.

Your employment record should show two trends. First, even though it's fast becoming a dominant trend, you should avoid changing jobs too often. And secondly, be sure to stay employed in your same field.

Loan officers hate to see applications from job hoppers who also hop fields. Stay put for now, at least until you get the car(s) and home you need, then you can change jobs whenever you like.

Before applying for credit you might want to call the firm and ask which credit reporting bureaus they use. You may find that most businesses in your hometown use one of the three majors almost exclusively.

On an application the following can cause you problems:

Self-employed (You can still borrow but the extensive paperwork requirements will drive you dizzy)

No telephone listed in your name (They'll wonder where you really live)

Carrying too much debt (Over 35% of your income - not including rent/mortgage)

Not a US citizen or permanent resident alien status (You might go back to where you came from)

Lack of good employment skills (Minimum wage jobs won't work here)

Unverifiable employment (How are they to know you have any real income with which to repay their loan?)

Lack of good banking reference (including both checking and savings account)

Gaps in working history/too much job switching

Here's the best way to handle being self-employed. Loan officers accept W-2s as proof of your income and job security. W-2s make them feel all warm and fuzzy. Any other proof is suspect and usually unacceptable.

This is really a very silly requirement when you stop to realize how fragile most people's jobs really are. Many people are being laid off or down-sized each and every day in this country. But this is their attitude nonetheless. As a self-employed person you'll be at a decided disadvantage if you can't give them what they want.

If your business is an unincorporated sole proprietorship or partnership, perhaps you should consider forming a corporation as corporate papers are much more influential in financial circles.

Check with your lawyer or accountant first and if it's in your interest - go ahead and create a new corporation. Be sure your new firm has a business-like name that doesn't include your name. "National Transportation Associates, Inc." sounds much better than "Sam Johnson Enterprises, Inc."

Then you can set yourself a fixed salary and cut your own W-2s. Your corporate address should be one of those rented PO box outfits like Mailboxes Etc... where you can use their street address which will conceal the fact that you're using a PO box.

Then call your local phone company and request a "stand-alone phonemail" number. This will give you a number that acts like an automated answering machine. Over your phone you access the menu and record a greeting.

The stand alone version of phone mail differs from an answering machine in one critical way - it isn't connected to your home phone and has it's own discreet local number (or a toll-free number for a higher fee).

People call and leave messages. You call a separate toll-free number to retrieve your messages. But the important thing here is that you now have an verifiable business phone number which adds to your image as an employee, not a self-employed person. And if someone should call for a credit reference, you will get the message yourself and can handle it any way you choose.

If you make a mistake and get declined for a loan, be sure to question them carefully to find out exactly what happened and why. Ask them what factors went into their decision and then be sure to obtain the free copies of your credit reports you're entitled to.

Credit unions are great if you want a low-interest rate car loan or a low-rate credit card but there is one problem with them. Call the one you are considering and ask them if they report their loan payments to the credit bureaus.

If they waffle on their answer, ask to talk to a supervisor or branch manager. If they can't give you a solid answer, move on to the next one.

You should also note that some creditors are more eager to deal with you than others. Generally the largest single bank in town is probably the most difficult place for you right now. Smaller banks launch promotions aimed at landing new loans and accounts. Watch your paper for ads. You'll find a much more willing banker in one of these smaller, hungrier banks.

When you've chosen a bank you wish to open an account with, call them first. Ask if they offer a secured MasterCard or Visa. Do they automatically issue a debit card on new accounts (or do they require a credit report?). Do they charge for ATM use? (some banks charge incredible fees for simple ATM use)

After you've opened your account, you should be aware that some banks won't allow you to have checks printed with any other starting number above 001. This is a problem as retailers can balk when presented with a low-numbered check. Always start your checks off with 301 or 401 for this reason.

If the bank won't allow you to choose your own starting number, tell them you'll have your checks printed by your own favorite printer. Almost all printers print checks and couldn't care less what numbers you use. (checks ordered through banks are prohibitively expensive anyway)

How can you find a flexible banker? Call your bankruptcy lawyer and ask for a reference. Call any friends you have that have had financial problems in the past. Don't worry if you have to travel cross town to get the account deal you want. Chances are that same bank has a branch near your home which is where you'll be doing your banking.

One tactic is to boldly tell your hopefully flexible banker that you have a bankruptcy in your past but are eager to rebuild your credit. Can they offer any advice as to how their bank could help you?

You may be pleasantly surprised to discover they have special programs designed for people just like you! (some particularly friendly banks offer various packages they call "Credit Builders")

Ask if they offer secured credit cards or secured loans which can provide you with a royal road to a great new credit rating.

A secured credit card will help you obtain a traditional unsecured card and a secured loan will require that you open a savings account. Most credit applications ask if you have a savings account and now you'll be able to say yes which will help boost your credit rating.

Be sure to ask your new banker how much you'll have to have deposited in your new account before they will waive your monthly fee. Around \$1,000-\$1,500 is the norm. Some smaller savings and loans offer fee-free banking to any and all comers. Few banks charge ATM fees for their own ATMs. And you should always fill out an application to cash checks at your favorite supermarket which is a handy way to buy food and get some spending cash at the same time.

Buying a Home With Bad Credit

First, wait two years. Getting a mortgage is possible during the first two years but be prepared to put down either 15 or 20% in cash. And you can expect to pay a much higher interest rate.

Wait two years, accumulate three or more high-quality credit references and you'll do much better. And since a home mortgage is a long term investment - it would be much wiser to bide your time and not jump the gun.

Besides, after those first two years you'll be eligible for a FHA or conventional mortgage under much better, even normal terms. Most people live very frugally those first 24 months, saving as much as they possibly can.

If you've been busy building your credit with a minimum of three good accounts, have paid your bills on time without fail, have stayed employed in one field and preferably in one job, have no negative entries in your credit files, haven't run up your debts too much, and have sufficient income and a down payment - you should be able to land a very nice mortgage without too much trouble.

If you're having IRS problems, it's best to enter into some sort of payment history at least six months before you apply for the mortgage. This will show that you're paying it off without any problems. But be very careful that the feds don't damage your credit rating as any entry they cause could destroy your chances.

You might want to check and see if there are any state "first time home buyer" programs offered where you live. Today you can check the state's official web site and/or call them and ask. Most states have a program or two but don't advertise them very widely so you may stumble on a gem.

Then there is the land contract purchase. States have various attitudes about land contracts (ask a realtor to explain your state's position) but if your credit is shot, it may be just the thing for you. Be extremely careful to make your payments on time. Especially during the first year, as any late payments may lose you your new home and your money.

After the first one or two years your lender should be convinced of your reliability and be willing to convert your land contract into a conventional mortgage. Realtors are your best contact for this kind of deal. But you've got to find a creative one, one experienced enough to know the ropes.

If you can plop down 15-20% down in cold hard cash, you can probably get a mortgage no matter your credit rating. But be warned that the bankers may ask you to prove where you got the money. A friend skimmed his cash tax free from his videotape rental store. When the banker asked about the money's source, he was speechless. Be prepared to document every penny.

FHA assumable mortgages might work for you if you have the "cash to mortgage" required to buy out the present owner's equity. If you do, you can have a realtor locate suitable homes for you. If interest rates are high when you're looking - you should find plenty of owners desperate to sell in this way as they need to move to some other area of the country.

Since a realtor really doesn't have anything to do with your mortgage, they need not know that your past includes a bankruptcy. If you volunteer the information, they may run for the hills as nothing frustrates a realtor more than putting together a deal the buyer can't qualify for. That's why today realtors are requiring prospects to obtain mortgage pre-qualifications before they will work with them.

Leasing or Buying a Car After Bankruptcy

Cars are no luxury in our society. They are a real necessity unless you live and work on a bus line in a major city, which few of us can boast. Even though you've been through a bankruptcy, you have options. You don't have to get your wheels from one of those "we finance anyone" thieves. Instead you can deal with a major dealership, in fact the larger the dealer the better.

Foreign cars are hot today. The most popular car in the country is the Toyota Camry. So Toyota dealers can afford to be a bit picky about who they sell or lease to.

The salespeople over at your local Ford and GM dealer are much hungrier and more willing to work with you. And some of the cars aren't all that bad. I'm not a Ford man, but the Ford Taurus is rather nice, not fancy but it's comfortable enough and is well-made. The Sable is the same car with all the luxury trimmings. On the GM side the small Saturn is very well made and gets high marks by various rating magazines.

Once again, some auto financing firms will reject you out of hand if they know you've been involved in a bankruptcy. So do as you did before, leave that little check box after the question "have you ever filed bankruptcy" empty.

Tell the leasing manager your story and ask him what you should do. Unless he's a mindless company man, he'll not only let you slide, he'll arrange and orchestrate it. After all he wants that sale/lease deal to go through. It's in his interest and he knows on which side of the bread the jam resides.

Large dealerships have more leverage with the manufacturer's financing firm. Because they move more volume than the smaller dealers, they have more leverage when it comes to getting marginal applications (like yours) approved. And the best part here is that you're financing your car through one of the most respected creditors on the planet which will give you a solid gold credit reference!

Be very careful however. The salesman may smile and process your application only to tell you later that he was forced to submit your application to a special high-risk creditor instead of the usual name-brand firm. This is a trap you don't want to fall into. You'll be paying more and you'll get a lesser known creditor listing on your credit file which you should avoid. Make it clear that you're only interested in financing through Ford Motor or GM Acceptance.

Instead, offer to make a down payment. It would be unrealistic for you to expect a no money down deal at this stage of the game. If you can get your hands on a total of \$1,500, tell them you can come up with \$750 or \$850. Later if there's a problem you can offer to come up with a larger down payment which should give the salesperson just what they need to close the deal.

Do not hand over your credit card or give them your social security number until you have an understanding with them that they are not to generate any "external inquiries" on your credit file until the deal is almost complete. Too many such inquiries will work against you and you may have to visit two or three dealerships before you complete a successful transaction.

If a payment from GM was included in your bankruptcy, I'd forget them at least for now. Or if you ever paid a loan late to any division of GM the same would apply. They have long memories those computers.

Determine in advance how much of a payment you can afford, then stick to your guns. Don't let them push you into paying more than you can afford as that will endanger your temporarily fragile financial situation.

Beware of dealers that sell cheap cars or cars that have just arrived in the market place from new manufacturers. These days KIA is offering to finance anyone who can walk in the door. But the problem is - their cars are not well respected.

They offer a great warranty. Check with Consumer Reports before you buy.

Sometimes a well-known bank will step into the high-risk market in the search for increased earnings. If your salesman mentions a special bank program, quickly ask the name of the bank. If you don't recognize it instantly - steer clear unless you have to.

Ford and GM both have a short term lease for their higher risk customers. It's only two years long. Perhaps that would be perfect for you as you'll probably be in a position to purchase or lease a much better car by the time your lease expires. And if you make all your payments on time and return the car in excellent condition (they'll charge you like mad if you don't) you will become a "gold key" customer and they will treat you like a king. You can have your pick of any car on the lot! The financing will be arranged in minutes, not days.

Keep in mind that GM now owns Hyundai and Ford now owns Mazda and each shares a common financing system. So your next car may be a nice foreign job.