

Cyber Publishing Ltd's

Public Domain Articles

You have Cyber Publishing Ltd's permission to reprint these articles if you keep the authors information intact including the link to our web site.

[Interior Design Basics](#)

[Lose Fat, Gain Strength & Increase Flexibility](#)

[Asset Protection Options](#)

[Global Banking](#)

[Global Residency](#)

[Investment Secrets of the Wealthy](#)

[Security and You](#)

Interior Design Basics

The luxury lifestyle does not require a mansion. You don't have to wait until you can afford a huge house on the beach to live in a beautiful home. Remember the luxury lifestyle is about quality things and people. Small cozy houses can be made luxurious for a small amount of money through clever interior design. Remember the self made wealthy don't spend money when they don't have to. Living a luxury lifestyle is not about throwing money away to look cool, it is simply about raising your standard of living. If you can do that inexpensively, so much the better.

In this article I will introduce you to the basics of interior design which I studied when I was renovating houses. The key to a successful renovation is to make cosmetic improvements, not structural improvements, to a house. Building new rooms, adding another level to a structure or moving walls around is very expensive and moving walls especially can weaken the structure. You want to improve a houses WOW factor to make an impression. Here are some tips...

Painting - A new paint job will do more to improve the look of your home than anything. It is a relatively simple job too, so you can save yourself a fortune by doing it yourself. Give the surfaces to be painted a good clean up with sugar soap and scrape of any loose stuff. Bog up any cracks or any depressions to make the surface smooth, then paint. Whether you use an undercoat or not depends on what paint you use. Get advice from a interiors shop. The underlying principle for all renovations including painting is KISS, Keep It Simple Stupid. Keep your color schemes simple, use neutral colors, they reflect light better making rooms look bigger and they look cleaner. Be consistent throughout the house.

Kitchens - Don't go crazy, these can eat heaps of cash if you are not careful. If your kitchen is falling apart then you have no choice but to get a new one. If you can avoid it though, don't get a new one just cosmetically touch up the one you have. New bench tops, tile splash backs, door handles, cupboard handles, tap handles, a paint job and floor job will make a huge difference and won't cost the earth.

Bathrooms - Another money pit. Light and bright is the secret here. Just like the kitchen if it's falling apart, you have no choice but to spent the big bucks and replace things. If you can get away with it though, change your bench tops, door handles, cupboard handles, tap handles and floor tiles (wall tiles can be a huge expensive job, avoid changing if possible) Get a new paint job, a new toilet seat, toilet roll holder and towel racks. This will transform the room and won't cost much.

Flooring - Makes a huge difference. New carpet, tiles or linoleum will transform a room. Also consider, if you have a timber floor of good enough quality, ripping up the carpet and polishing the floorboards. This looks fantastic and is inexpensive.

Doors - Change the door knobs throughout the home for a classier style and make sure you stay consistent throughout.

Window treatments - These also transform a room. Make sure they fit in with the rest of the room.

Landscaping - Can cost you a fortune. All you really need to do (unless your yard is a write off) is rip out all the plants except for the larger established ones. Install some edging, re lay some turf where necessary (if you have dead spots where grass won't grow, you can pave that area which is expensive or extend the garden over this area and plant shade resistant plants), replant the garden with colorful plants and add mulch to your garden beds. Plant tall plants at the back of perimeter gardens or the middle of central gardens and have smaller plants in front. Try to get a few different shades of green in the leaves of different plants. Try to plant a range of flowers so you have something blooming at most times of the year. Flowers can give your garden a pleasant smell as well and attract birds. River pebbles or concrete treads are also an inexpensive alternative to paths.

Painting of the exterior - Makes a huge difference to the WOW factor. Probably best to get a professional to do it though, they own scaffolding, let them risk their necks.

Decking and verandahs - Cheaper than adding rooms to your house but adds square footage to your living space. If you live above the snow line this may not appeal, but for warmer climates outdoor living spaces are wonderful for entertaining. Tile over concrete porches.

Fences - If you have an existing fence, give it a new paint job. If you don't have a front fence put in a white picket fence. Add an attractive letterbox.

Get a new front door - These really add or detract from the look of your home.

The bottom line is, you don't need to change where you live necessarily, just how it looks. Spend your money on luxurious home wares not on expensive structural changes. Read on now to learn about how to layout your home and how to decorate it to raise your standard of living and to add to your luxury lifestyle.

1. The Basics of Interior Design

There are 3 basic guidelines for successful interior design.

A successful room is functional.

A successful room expresses a mood.

A successful room exhibits a sense of harmony.

Function - Ask yourself, what are the intended functions of this room? A room must serve it's intended function. No matter how beautifully you decorate a room, if your scheme can't fulfill all the functions you require the room to perform, then the room has failed. If a dining room is not convenient to eat in, then it fails. If a bedroom is not convenient to sleep in, then it fails. Does your living room have appropriate lighting for reading, if that is one of the functions of the room? Are there tables in easy reach of the seating to put your drink on? You get the idea.

Mood - What is the mood you want this room to express? Are you after a sleek, modern, sophisticated look, or a rustic, casual, warm mood etc? Every aspect of the room you create must maintain the same mood. Mood refers to the general look or feeling you want the room to express. The color schemes, furniture, window treatments, floor treatments and lighting styles etc. must all be consistent with this look and feeling.

Harmony - All the separate elements in a room must work together in harmony. All elements should feel appropriate and nothing should feel out of place. Every element should be harmonious in mood, scale, quality and color. We have already discussed mood. The scale must also be harmonious, this means all elements should be the same scale as each other and the same scale of the room itself. No huge chairs in small rooms or small chairs in huge rooms. No huge chairs with small chairs etc. The quality also needs to be harmonious. If you are using expensive high quality furniture then don't use them with cheap looking curtains etc. And lastly the color schemes must be harmonious. The color schemes in your furniture must not clash with the color schemes in your rug etc.

In every room you design for yourself you must follow these 3 guidelines.

Now let's discuss the 4 steps for designing a room.

Sketching a room.

Drawing a floor plan.

Furniture layout.

Lighting plan.

Sketching a room - At this stage you just need to do a rough sketch of your room and write down accurate measurements for length of the room, breadth of the room and ceiling height. Height of moldings (the boards along the floor and between the walls and ceiling and the boards around doors and windows etc.), and the dimensions of your doors and windows need to be measured and noted. Measure how far windows and doors are from the corners of the room and from the ceilings and floor. Are there any features in the room (air conditioner units, fireplaces etc.)? Measure these and write it down. Note where the electrical outlets and switches are. Note where any lighting fixtures are.

Conduct a room condition checklist. Write down what everything is made out of and what condition it is in. Everything except the furniture I mean. Does anything need to be repaired? Note down what the window types are. Are they aluminum sliding windows, wooden casement windows etc? Now take photographs of every angle of the room for reference.

Drawing a floor plan - Buy some graph paper from a stationery supply shop. Re draw your rough sketch to scale on the graph paper. A good scale to use for most rooms is 1/4 inch = 1 foot. You need an accurate floor plan so you can do a furniture plan later. Show on your floor plan where the doors and windows are, also to scale. Don't show your measurements on the floor plan it will clutter it too much, keep all your measurements on your rough sketch. Indicate on your floor plan which way is North. This is important as it tells you where the sun will rise and set in relation to your rooms windows. How will the sun light your room? Will

the setting sun need to be blocked by heavy drapes? Will you use the morning sun to your advantage to warm the room after a cool night?

Furniture layout - There are 4 questions you need to ask yourself when deciding where to put your furniture.

What are the balance lines of the room?

Where are the traffic patterns in the room?

What is the focus in the room?

How can I establish the axis of the room?

The balance lines are easy to determine. Draw 2 faint lines across your floor plan dividing the room in half length wise and breadth wise. This will divide your room into 4 quadrants. This is important because you need to have an equal "weight" of furniture in each quadrant in order for the room to be balanced.

Traffic patterns are also easy. Leave 36 inches clear in front of each door opening to allow space for the swing of the door. Also keep 12 inches clear in front of the windows for access. Traffic patterns tell you where not to put furniture, mark these on your floor plan.

Now, what about the focus of the room? Is it a fireplace? Bay window? Blank wall where the home theater screen or an artwork will go? Plan your furniture layout to take advantage of this focus.

Establish an axis for the room. You now want to draw an imaginary line up the middle of the wall from floor to ceiling through your focus. Continue this line across the ceiling and down the opposite wall to the floor. The idea is this, you want the focus balanced from floor to ceiling. If your focus is a fireplace this would mean putting a picture or something above it to fill the space. You also need to balance both sides of the room. So you would have to put something on the other wall of equal visual "weight" along the axis line. Everything is about balance.

You are now ready to start planning where your furniture will go in the room. You need to place the furniture in the room so it takes advantage of the focus and so it serves the function of the room. Arrange your furniture so that all 4 quadrants have equal visual "weight". This does not mean you need to have a mirror image of furniture in the quadrants, but it simply means you don't want every piece of furniture in one quadrant or one half. Visually on your floor plan the room should look balanced. Draw representations of your furniture on your floor plan to scale. Try various ideas. Decide which one you find most appealing.

Lighting plan - Do not try to light the room. Light objects in the room. Firstly your lighting must permit people to perform the specific tasks of the room. For example using lamps for reading, playing cards etc. This is called task lighting. You also need sufficient lighting so people don't bump into things. This is called ambient lighting. You can use lighting to influence the mood. Bright lights for an upbeat mood, low lighting for a more intimate and romantic mood. As with everything else the different elements (elements, pardon the pun, I'm so clever) of your lighting plan must be harmonious with each other. Lighting decorative

objects with spot lighting is also a nice touch. Don't forget to take into account where the electrical outlets are. You want to keep unsightly electrical cords as short as possible and hidden if you can.

2. Furniture

When it comes to choosing furniture there are a few points to consider.

Is the piece suitable in function and cost?

Is it suitable in mood and style? Does it have the right look?

Is it suitable in quality? Is it similar quality to the other furniture pieces?

Does the piece have suitable proportions? Are the different parts in pleasing harmony with each other?

Is the piece the right scale? Is it harmonious with the size of the objects and space around it?

Are the fabrics appropriate? Bright, intense colors and bold patterns increase visual "weight". Muted, neutral tones and solid colors reduce visual "weight".

When it comes to arranging furniture follow these guidelines:

The shape of the sides of the piece of furniture should match the shape of the wall. Don't put round tables in the corner of rooms.

Avoid placing rectangular furniture at an angle to straight walls.

If the space on the wall is horizontal, a horizontally shaped piece of furniture will look best there.

If the space on the wall is square, a square shaped piece of furniture will look best there. Vary the heights of the major pieces in the room.

Spread your colors throughout the room.

Here are a selection of some of the major furniture styles from throughout history and how to spot them.

Early American styles - The lines of this furniture is very simple. The workmanship is unrefined and rustic. It is small in size, has a square frame structure, is usually painted and has square shaped legs with simple decorative turnings.

Mediterranean styles - This is heavy furniture. There is nothing delicate about it. It is solid, squarish and built to last. It is usually made of ornately carved wood. The Spanish Mediterranean furniture often featured leather that was decorated with metal nail heads.

French styles - Louis XIV style (1643 - 1715) has massive scale, X shaped stretchers that support the legs, a basically square form and the seat & back were upholstered. This style had detailed ornamentation.

- Regence style (1700 - 1730) was a transition between Louis XIV and Louis XV. It had cabriole legs (curved legs) and a curvature on the top edge of the seat back.

- Louis XV style (1730 - 1775) had curved shapes and forms, extensive rococo decoration (elaborate decoration incorporating a shell motif), romantic imagery, delicate shape & design and no leg stretchers.

- Louis XVI (1775 - 1789) had straight slim legs (usually fluted and topped with a box shape containing a carved rosette), rectangular shapes or mechanically produced curves, classical motifs (such as columns, urns and lyres) and delicate construction.

- Directoire style (1790 - 1804) had simple elegant lines, patriotic motifs (including military motifs, agricultural motifs and crossed flags), classical motifs (inspired by ancient Egypt, Rome and Greece), curled chair backs and scrolled sofa arms, outward curving legs or classic fat straight legs.

- Empire style (1804 - 1831) had a heavy masculine look, polished veneers more often than carved wood surfaces, excessive use of ormolu mounts (often large and badly cast), chairs with wooden backs and upholstered seats, inspired by classical Greece (including the boat bed, recamiere day bed and tripod stand), mirror back console table, motifs inspired by ancient Egypt, Rome and Greece as well as patriotic and military motifs.

English styles - William & Mary style (1689 - 1702) had hooded tops (tops in the shape of single or double round arches that look like dutch roofs), curved X shaped stretchers, inverted cup on straight turned legs, besides these features they had basically straight lines.

Queen Anne style (1702 - 1714) had cabriole legs often with shell motif on the knee, fiddle back splats and basically curved lines.

Early Georgian style (1714 - 1760) was the same as the Queen Anne style but with extensive addition of carving, particularly eagles, lions, satyrs and cabochons. This carving was made possible by the introduction of mahogany.

Late Georgian styles (1760 - 1811) was a collection of styles. In this era individual cabinetmakers developed their own styles. Some of these were:

Chippendale - He tried many different things so it is hard to pin down his "style", but look for rococo motifs with open carved backs, Chinese motifs, Gothic motifs and curved open pediment tops.

Adam Brothers - Had straight legs that were often fluted but with no boxed rosette like you would find with the Louis XVI style. Also look for oval shaped chair backs with spokes, lyres or other classical motifs like vases and urns.

Hepplewhite - Had curved chair backs (featuring shield, interlacing heart and oval), straight legs (but with no fluting like in the Adam style), spade foot and serpentine front on case pieces.

Sheraton - The apostle of the straight line. Straight legs (no fluting but frequently reeded), lightness and elegance.

Regency style (1810 - 1837) was similar to French Empire style but used different symbols.

Victorian style (1837 - 1901) was an attempt by the nouveau rich to emulate the luxury of an earlier time. It was materialistic and ostentatious. It ultimately became a caricature of itself. Don't let this happen to you.

20th Century styles - are often produced out of formed wood, metal and plastics. We see these styles all around us. Four major styles were and are:

Art Nouveau - attempted to reject the machine age with carved wood and lines imitating nature with convoluted curves and shapes. An example of this is Tiffany lamps.

Art Deco - glorified ornamentation. Heavily influenced by the cubist movement of the day. It had geometric forms and shapes.

Bauhaus - embraced the machine age. It rejected all ornamentation and elevated function as it's ideal. A very minimalist style.

Post Modernism - is more of an architectural style really but makes it's presence felt in furniture design as well. Basically this is what is being produced today and it takes many different forms being explored by many different designers.

Authors information:

Published by [Cyber Publishing Ltd.](#)

Visit <http://www.hoveltohome.com> to learn more on this subject.

Copyright 2006. You have Cyber Publishing Ltd's permission to reprint this article if you keep the authors information intact including the links to our web sites.

Lose Fat, Gain Strength and Increase Flexibility

In order to live and enjoy your lifestyle to the full, you need to be fit and healthy. And you want to look good. I am going to give you a couple of fitness programs (below) you can use if you feel like it and think it's appropriate for your goals.

By becoming more flexible, stronger and having a fitter cardiovascular system, you look better, feel better, move better and can have more fun for a longer period of time.

Life, after all, should be about having fun. Read on to start your journey towards a better, healthier life.

1. Flexibility

Here is a daily routine you can follow to increase your flexibility and loosen up your muscles and joints. This can prevent injuries, aches and pains and generally makes movement easier. Do these stretches every morning and before working out. Do not bounce when you stretch and hold the stretch for 30 seconds.

Daily Stretching Routine:

Forearm stretch 1 - Hold your arm out in front of you with your palm down then use your other hand to stretch the top of your hand back towards your face. Then swap arms.

Forearm stretch 2 - Hold your arm out in front of you with your palm down then use your other hand to stretch it back towards your stomach. Then swap arms.

Calf stretch - Flex your foot towards you as far as you can. Place your fully flexed foot against a wall or pole and gently lean forward to stretch the calf and achilles tendon.

Thoracic stretch - Clasp your hands behind your back. Now tighten up your back muscles backwards and downwards stretching your hands towards the floor.

Lumbar roll - Lie on your back on the floor. Extend your right arm out along the floor perpendicular to your body. Bend your right knee up so the foot is in line with your left knee. Now grab your right knee with your left hand and pull it across your body. Keep your right arm on the floor at all times. Then do the opposite side (left arm on floor, left knee pulled across body with right hand).

Posterior deltoid stretch - Hold your arm out in front of you with the palm up. Then pull the arm across your body to stretch the rear of your shoulder. Then do the other side.

Tricep, upper side and deltoid stretch - Extend your arm straight up with your palm facing backwards. Then bend your arm at the elbow to place your palm on your upper back. Grab your elbow with your other hand and pull it so as to move your palm on your back downwards. Then do the other side.

Anterior deltoid stretch - Hang your arm straight down at your side with your palm facing backwards. Bend your arm at the elbow to stretch your arm up behind your back towards your head. Now grab your elbow with your other hand and pull it towards the middle of your back. Then do the other side.

Quadricep stretch - Stand on one leg and bend the other leg at the knee up behind you. Grab your foot with your hands and pull up. Then do the other side.

Hamstring and back stretch - Sit down on the floor with your legs out in front of you. Lean forward and grab your toes pulling them back towards you. Now tuck your head in so your chin touches your chest. Then lean forward until your forehead touches your shins.

Lower side stretch - Stand with your arms at your side. Then stretch one arm over the top of your head. Now push the other arm down your leg. Then do the other side.

Pectoral and bicep stretch - Reach your arms back behind you grabbing the insides of a door frame with your palms facing out. Lean forward.

2. Losing Weight and Cardiovascular Fitness

WARNING: Before you undertake any fitness program, consult your doctor.

To lose fat and improve the fitness of your heart and cardiovascular system you need low intensity exercise for 30 minutes a day 5 - 7 times a week.

Walking is the best cardiovascular exercise. To choose the right intensity, here is the rule. You want to walk fast enough so that you are not happy about it but you should still be able to hold a conversation with someone while you are doing it. If you are too puffed to talk or if your muscles start burning, you are working too hard. Here's why -

You have three energy systems in your body. This explanation can get a bit technical but bear with me. Muscles are fuelled by a chemical called ATP. There are three ways your body can make ATP.

If you pick up a ball and throw it, your body converts creatine phosphate stored in your muscles into ATP. This is very fast but runs out quickly. You then need to rest for a moment or so before you can pick up another ball and throw it at maximum velocity.

If you are lifting weights or running, your body converts glycogen (which is the stored version of carbohydrates also stored in your muscles) into ATP. This is a fast process but not as fast as creatine conversion. This process gives you energy to the muscles for a moderate period of time. The byproduct produced by this process is lactic acid. This is what causes your muscles to burn. Lactic acid annoys your nerve endings whilst it is waiting to be drained by your lymphatic system out of your muscles.

If you go for a long walk your body initially converts glycogen while you are warming up and then converts fat to ATP to power muscles. Burning fat requires the presence of oxygen. It is an aerobic process. Burning creatinine and glycogen does not require the presence of oxygen. They are anaerobic processes. If you are trying to lose fat it is important to warm up slowly so you don't produce lactic acid faster than you can dispose of it out of your muscles.

Then you must exercise at low intensity to use your aerobic energy production system. You then burn fat and because you don't have lactic acid building up in your muscles you can exercise longer which will strengthen your heart, lungs and the rest of your cardiovascular system. A strong and healthy cardiovascular system gives you greater endurance.

If you are uncomfortable walking around the block, get yourself a treadmill, then you can walk in front of the TV. This is what I do because walking is so boring. Boring but life saving.

3. Building Muscle

Before you start lifting weights you have to decide what your goals are. What do you want to achieve? Do you want to increase your strength? Do you want to build up your muscles like a bodybuilder? Do you want to increase the endurance of your muscles? Or, do you want to increase your muscle tone?

I hate that term 'muscle tone', but it is commonly used. Your muscles are always toned, if they weren't you would collapse in a heap. But I know what you mean. 'Toning' your muscles requires you to build them larger and to remove the fat from on top of them so they are more defined.

If you want greater strength you lift heavier weights for less repetitions. You choose a weight that you can lift approximately 6 times before you can't lift it anymore. You want to do 3 sets of 6 repetitions per exercise.

A quick but important word on breathing. This is important. When you contract the muscle you are working on breath in. It should take you 2 seconds (or the count of "1 and 2 and") to fully contract the muscle when you breath in. When you lower the weights you breath out. It should take you 3 seconds (or the count of "1 and 2 and 3 and") to fully lower the weight when you breath out. Whatever your goal, this is the breathing pattern and the speed at which you lift weights. Do not go any faster if you want maximum results.

If you want to build the size of your muscles to their fullest you lift moderate weights for approximately 10 repetitions. You want to choose a weight that you can't lift anymore on rep 10. Again you want to do 3 sets per exercise.

If you want to build muscular endurance you lift light weights for approximately 15 repetitions. You choose a weight that you can't lift anymore on rep 15. Again do 3 sets per exercise.

I will give you a basic weight lifting routine below but it is vitally important that you go to a gym and talk to a personal trainer about how to fine tune this basic routine to your circumstances and also to get the trainer to show you the correct form to use when lifting the weights. Poor form leads to poor results and injuries. If you then want to set up your own home gym after you are comfortable that you know what you are doing, that's fine, but get professional advice on your form as well.

Your basic weight lifting routine - do this 3 times a week leaving a full day at least between workouts.

Bench press - for building the chest (pectorals) primarily and the triceps (on the upper arm facing behind you) and anterior deltoids (front shoulders) secondarily.

Chins - for building the back (latissimus dorsi) primarily and the biceps (on the upper arm facing the front) and lower pectorals secondarily. This is also great for the grip.

Military press - for building the anterior deltoids primarily and the triceps secondarily.

Lateral side raises - for building the medial deltoids (side of the shoulders).

Posterior deltoid raises - for building the posterior deltoids (rear of the shoulders) and the upper back.

Bicep curls - for building the biceps.

Tricep extensions - for building the triceps.

Crunches - for building the abdominal muscles.

Squats - for building the quadriceps (front of upper leg) primarily but also works the back and buttocks.

Hamstring curls - for building the hamstrings (rear of upper leg).

Calf raises - for building the calf muscles (rear of lower leg).

This routine is a basic start that will build a balanced physique. It is vitally important though with weight training that you talk to a trainer and have them show you the correct form or you will hurt yourself. I have deliberately not given you explanations on how to do these exercises for that very reason.

4. Healthy Diet

The key to building muscle, burning fat and remaining healthy is to eat frequent small meals (6 per day). Eating frequent small meals keeps a constant flow of nutrients to growing muscles and keeps your metabolism high which helps to burn fat. A high metabolism means that you burn more fat whilst resting.

To lose weight remember you need to burn more calories than you take in through food. To gain weight in the form of lean muscle you need to take in more calories through lean quality food than you burn. You may also want to consider supplementation as well.

Your meals should be high in lean protein (chicken, fish and lean red meat), with moderate amounts of fruits and vegetables (the more variety of colors the better) and low amounts of fat. You do need fat to be healthy but you should try to get it from olive oil, fish and avocados. You will also get fat from the lean red meat no matter how lean it is.

Stay away from take away foods, snack foods, refined foods, sugar and alcohol. Some red wine is OK but don't over do it. If you are feeling a little drunk you had too much.

You may have heard the saying "everything is OK in moderation". Remember, crap is still crap, even in moderation. Every time you eat rubbish you move yourself further away from achieving your goals and make it harder for yourself.

If you are going to use supplementation to assist your efforts consult a professional health food store or pharmacy.

Authors information:

Published by [Cyber Publishing Ltd](#), visit our web site to learn more on this subject.

Disclaimer: Seek medical advice before starting any exercise program.

Copyright 2006. You have Cyber Publishing Ltd's permission to reprint this article if you keep the authors information and disclaimer intact including the link to our web site.

Asset Protection Options

The worst thing you can do is own assets in your own name. If you are ever sued, you could lose everything. In this article I will introduce you to several structures you can use by themselves or combined to protect your business or your assets. This will be a very general discussion as there are many different ways you can structure things depending on your needs. You will need to discuss your individual circumstances with a professional advisor to get specific advice but this chapter will give you food for thought and a basic understanding of what is available.

The wealthy use these structures as part of their luxury lifestyles for tax planning, to protect their privacy, to protect their assets from seizure and for estate planning. They also use these structures to access investment opportunities that they as individuals may not have access to.

The best countries for asset protection vehicles:

Antigua

Belize

Bermuda

The Cook Islands

Lichtenstein

Panama

St Kitts & Nevis

St Vincent & The Grenadines

Seychelles

Switzerland

Vanuatu

Western Samoa

Here are some of the structures available in these jurisdictions that the wealthy use.

1. Trusts

Trusts have been used to protect assets since the Crusades. Trusts are used in jurisdictions that are English common law based. That means all the British Commonwealth countries.

The basic requirements of a trust are that you must have a settler (the person, usually you, who establishes the trust agreement and transfers the assets into the trust), a trustee (who takes title of these assets and manages them in accordance with the trust deed. The trustee is usually a company you set up or a professional trustee company you engage), and a beneficiary (the person or persons for whose benefit the trustee manages the assets).

The trust, not the settler or beneficiaries, controls the assets so, if any of these people are sued, the assets cannot be taken. For estate planning the beneficiaries can be named as your children or grandchildren even if they are unborn.

There are many countries that offer trusts. For privacy reasons it is best to have your assets held outside the country you live in.

2. Foundations

Foundations originated in Roman times and can claim to be the original financial planning vehicle, predating trusts by around 1 000 years. Foundations and trusts are both used for the same thing but are structurally different.

Technically, a trust is a common law legal action and does not exist as a separate legal entity. A foundation is a legal entity in its own right and it owns the assets transferred to it. This makes the foundation similar to a company but the foundation has no stock (shares). Also, because foundations are based on civil law and not common law they are harder to challenge than trusts. Trusts are hard to challenge; foundations are harder. It is also easier to change the management of a foundation than it is for a trust.

The basic requirements of a foundation is that you must have a founder (equivalent to a trust settler), a foundation charter (equivalent to a trust deed), foundation protector (who has the power to remove or appoint council members and beneficiaries) and a foundation council (equivalent to a trustee). There are fewer countries that offer foundations than trusts but they are well regulated.

3. Companies

Companies set up in the correct jurisdictions can give you most of the benefits of trusts or foundations.

Companies are entities in their own right. The best way to set up a company is to use nominee directors and nominee shareholders or bearer shares. Nominee directors are directors you hire to control the company for you. You can also have nominee shareholders who are hired to own the company for you. Bearer shares are share certificates that are not issued in the name of a person. Anyone who 'bears' the certificate is the owner.

By using nominees or bearer shares you do not actually legally own or control the company. This can give you tax and privacy advantages. For safety when using nominees, get signed undated resignations from them right from the start. If you don't like what they are doing, you can then date the documents and remove them. It is usually a government requirement now for incorporation agents to retain the bearer share certificates in a safe deposit box on your behalf. This keeps your certificate safe and stops you transferring the company to terrorists

without the incorporation company being involved and performing their 'know your customer' duties.

This is the best structure to use if you are planning to deal with the public, ie run a business.

4. Swiss Annuities

There is an asset protection vehicle in Switzerland called the annuity. This is the insurance product that can be used to protect cash assets from lawsuits including bankruptcy proceedings.

Annuities are a contract with a Swiss insurance company. You invest in the annuity and the insurance company guarantees your principal and all interest payments. It is one of the few interest bearing investments in Switzerland not subject to Swiss withholding tax.

5. Portfolio Bonds

A Portfolio Bond is a simple holding structure through which an investor can direct an insurance company to invest in a wide range of investment vehicles like stocks, bonds, mutual funds or cash.

The investor has a contract in his name with an insurance company, which is usually domiciled in a tax haven country. The insurance company opens a bank account selected by the investor. The investor is the client of the insurance company and the insurance company is the client of the bank. The bank makes the investments.

Portfolio Bonds enjoy legal protection from creditors. They can also be set up for estate planning and tax planning. They are excellent for privacy as the bank account and investments are in the name of the insurance company.

Which is the best vehicle and jurisdiction for you? It depends on your own personal circumstances & what you are trying to achieve. Consult an advisor to discuss your needs and for more information on any of the countries or asset protection vehicles discussed in this article.

Authors information:

Published by [Cyber Publishing Ltd](#), visit our web site to learn more on this subject.

Global Banking

Everyone needs a bank account. Company or person you can't avoid it. The days of dealing in cash from out of your mattress are long gone. The banks have us by the well, you know. We just have to make the best of things. All we can do as a consumer is use the opportunities that competition provides for us to shop around for the best deal we can. It's the same for everything. We live in a global world and whether you like globalization or not, guess what? We're stuck with it. So use it to your advantage. This is what the wealthy do as part of their luxury lifestyle, but you don't need to be rich to take advantage of these opportunities. Not anymore.

Every country is competing for your trade, residency and tax dollars. Even the tax havens want you and your money to fill their coffers from sales taxes or to employ their locals. Every business entity that trades with the public wants you as a consumer no matter where you are from. Banks are no different. When you are looking for a bank account don't limit your search to your local country. Think globally. You will often find a better package of bank services and a more favorable regulatory environment offshore.

Many countries in the world care about your privacy. Many don't. Why the difference? Here is the logic.

Large countries with large populations can rob their citizens with impunity. They have the control because they know most of their citizens won't ever vote with their feet and leave. They preach nationalism and patriotism which are noble sentiments for a citizen to have, but it's a bit rich when governments use these noble emotions in their citizens as a weapon. They keep you where you are, then they tax the crap out of you. To tax you effectively they rob you of your privacy to make sure you don't escape the shake down.

Small countries with small, relatively poor populations can't get away with this strategy. There aren't enough people in the country to tax in order to bring in the money they need. They have no choice but to attract people from other countries to bring money in. So, how can they do that? Abolish taxation. Where would you rather live and do business, somewhere that taxes you to within an inch of poverty or somewhere that doesn't? Strong privacy legislation is another tool these countries use. If they don't tax you, they don't need to know the intimate details of what you are doing financially every second. This does not mean that tax havens are criminal paradises however. Some used to be but now they all have comprehensive "know your customer" legislation that is usually tougher than the ones in non tax haven countries. They want to know the intimate details of who you are and where your money comes from BEFORE they will do business with you. If you're clean they will welcome you, get out of your way and not pry as long as you remain clean. They will protect your privacy with very tough privacy legislation unless some police agency can prove to them before the tax haven's courts that you are up to no good. If you are abusing their hospitality they will lift your privacy and order your bank to co operate fully with the foreign police. Now, I think that's fair enough. That protects legitimate people and companies without protecting criminals and terrorists. That is the way it should be.

As a result of these tax havens taking the lead in being fair financial jurisdictions they have attracted all the world's best banks and insurance companies to their shores. Not to mention most of the world's biggest companies. The tax havens then make their money through the collection of annual registration fees from the companies and ships registered in their countries and from sales taxes from the people who live and visit there. Financial services and tourism are the life blood of these countries.

Smaller countries have smaller beaurocracies as well so getting things done is less frustrating in most instances.

Now, I don't know about you, but I'm no criminal. So I'm going to do business and live where I'm treated fairly and respected by the government.

The other very good reason to bank in tax havens is the way the banks are allowed to operate. In some "first world countries" banks are restricted to banking only. In most tax havens the banks can offer a full range of financial services including investing. You can organize a cost effective package of services with competitive fee structures and strong privacy.

The best countries for banking are:

Europe

Andorra

Austria

Isle of Man

Liechtenstein

Luxembourg

Switzerland

Pacific

The Cook Islands

Western Samoa

Caribbean and Central America

Antigua

Barbados

Belize

Commonwealth of Dominica

Dominican Republic

Panama

St Kitts & Nevis

Some are more expensive than others. All have the world's top and most respected banking organizations represented there. These are the places the wealthy bank in as part of their luxury lifestyle.

Authors information:

Published by [Cyber Publishing Ltd](#), visit our web site to learn more on this subject.

Disclaimer: This article does not constitute personal investment advice, talk to a financial planner about your circumstances before taking any investment action. This information was correct at time of writing in 2006.

Copyright 2006. You have Cyber Publishing Ltd's permission to reprint this article if you keep the authors information intact including the link to our web site.

Global Residency

If you love living where you are now, then there is probably no need for you to move.

However, after reading this chapter, you may start to develop itchy feet. The grass sometimes IS greener on the other side.

What are the advantages of moving? Basically that depends on where you live now and on how you want to live. Moving to another country can reduce or eliminate income, corporate and capital gains taxes. Now I've got your attention. Here is the BUT If you live in the USA you are taxed by your government on your world-wide income regardless of where you live in the world. That's rude. It may still be tax advantageous to move however. You won't get taxed twice. If you move to a tax haven where there are no or minimal taxes you will still have to pay the IRS but you won't have any paperwork to do in your new home. If you move to a non-tax haven with a double taxation treaty with the USA there are many options open to you usually for reducing your taxable income. Talk to an advisor who specializes in international taxation. I'm not an accountant. I'm not even American so the US taxation system is not something I am well versed in. However, I do know that significant tax savings are possible when properly structured.

If you are a citizen of a country with a residency based taxation system, and most are, then your tax saving opportunities are much easier. Just move. Once you reside outside these countries the tax departments no longer have any interest in taxing you. You only need to pay tax in the country you move to, if that country requires it.

Tax reasons are not the only reason to move overseas. It isn't even the most important reason, saving tax is just a bonus.

The real reason, and only important reason to move is to increase your standard of living. What you need to ask yourself is this. What do you want? Does the place you live in now provide that for you? Do you want a more laid back lifestyle? Do you want to be exposed to less crime? Do you want a less expensive lifestyle, but with more luxury? Do you want a warmer or cooler climate? Do you want cheaper real estate and no capital gains taxes? etc. Only you know what you want. Below we will explore some of the best places in the world and why. Perhaps one of these places will suit what you are looking for.

We will also look at the issue of economic citizenship. Economic citizenship programs are made available by 2 countries presently. They are St.Kitts & Nevis and Dominica. These countries, in exchange for varying amounts of money, will give you instant legal citizenship including a passport. You are not required to live in any of these countries, but as a citizen you can if you want to. The main advantage of these programs is the gaining of the second passport. This is essential for world travel if your original passport is from a country that has developed many enemies. For example, if your aircraft or cruise ship is hijacked by terrorists you may survive if you have a St Kitts & Nevis or Dominican passport because nobody has an argument with these countries. If you are carrying a passport from the US, UK or Australia you are screwed. Also another example is this, if you travel to Arab countries and also Israel you will experience fewer problems with the custom officials in these countries if you use

separate passports with separate visas for entry into each of these countries. Another important advantage of these passports is that they allow visa free travel to a huge number of countries making travel easier than it may be on your current passport. One of the most important advantages of a passport from these countries, however, is the investment opportunities that it opens up. Some investments are not open to the citizens of some countries. The 2nd passports discussed here can be used to identify yourself to banks and investment companies and so allow you to invest in these lucrative investments. These economic citizenship programs will be discussed further under the appropriate country listing.

Peruse the following country listings and see if any of these options fit your goals. My argument regarding residency is this. To live a luxury lifestyle you need to earn more and spend less whilst improving your standard of living. Moving to a tax haven, I believe, is essential. Reduce your tax and buy what you want cheaper. There are many fantastic places in the world you can move to and even save tax in, but many are expensive. Examples of these are Australia, New Zealand, Canada, USA, Bermuda, Ireland, the UK, Andorra, Campione and in fact most places in Europe are a nice place to live. You have to be quite wealthy to live the luxury lifestyle in these places. If you are quite wealthy check them out. If you are moderately well off then you can leverage what you have and acquire a luxury lifestyle by moving to the countries I have highlighted below. Almost all of these countries have first world products and services at reasonable prices.

Here we go.

1. Vanuatu

Vanuatu - is a group of islands north of New Caledonia, southeast of the Solomon Islands and west of the Fijian Islands in the South Pacific.

It is a beautiful, peaceful country and has been independent since 1980. If you would like to move there you are required to make a positive contribution to the economy. This means investing US\$50,000 in an approved investment and also lodge an immigration bond to pay for your repatriation should you make a nuisance of yourself. You can opt to invest the US\$50,000 in real estate, however, you cannot own land there. You instead purchase a 55 year lease that is renewable.

The people of Vanuatu speak Pidgin, English and French. The country is democratic and there is no income tax.

2. The Bahamas

The Bahamas - are a group of many islands south-east of the US and north-west of Cuba in the Caribbean.

This is a democratic, income and company tax free country renowned for its tropical beauty. It is also one of the few countries in the world where you can buy your own tropical island.

If you wish to reside here, permanent and temporary residency permits require the payment of approximately B\$1,000 for the head of the family plus B\$20 for each family member. Also required if you want permanent residency is an investment of B\$250,000 in a registered

group investment or B\$500,000 in another investment. Temporary permits are valid for 1 year. Tourist visas allow you to stay for up to 8 months of the year.

The only worry I have with the Bahamas is global warming. The country is low lying and if the sea levels rise most of this country may become Atlantis. The official language of this country is English.

3. The Turks and Caicos Islands

The Turks & Caicos Islands - lie south east of the Bahamas.

This country is a dependency of the UK. There is no income or company tax, gift tax, inheritance, property or sales taxes.

Living and residency here is easy. It costs approximately US\$2,000 for a permit to work or reside here. Don't even think about looking for a job here, however.

The country is democratic and the official language is English.

4. The Dominican Republic

The Dominican Republic - (not to be confused with the Commonwealth of Dominica) is one of the poorest countries in the Caribbean. It is located east of Haiti and west of Puerto Rico.

This country is democratic and the official language is Spanish.

All foreign earned income is tax free here and you can live like a king because everything is so cheap.

If you are American, European, Canadian, British or Australian and have an external income your residency is virtually guaranteed. After 2 years you can apply for citizenship.

5. St Kitts and Nevis

St Kitts & Nevis - is a small island group in the Caribbean north of Montserrat and west of Antigua & Barbuda.

It is independent, democratic and English speaking.

There is no income tax or tax for offshore companies.

St Kitts & Nevis has a very good economic citizenship program, but it is expensive. This is the Rolls Royce option. It will cost you US\$250,000 minimum investment in real estate, US\$35,000 government fee for the main applicant, US\$15,000 government fee per dependent, US\$2,500 due diligence fees per adult and US\$15,000 in application fees. This will give you full citizenship and a passport within approximately 3 months. This passport gives visa free travel to many countries as it is a British Commonwealth passport.

6. The Commonwealth of Dominica

The Commonwealth of Dominica - (not to be confused with the Dominican Republic) is an English speaking, democratic country. It has been independent since 1978. Dominica is located south of Guadeloupe and north of Martinique in the Caribbean.

There are no income taxes or company taxes. Dominica is also a nature lovers dream. Dominica has a very good economic citizenship program. It will cost you US\$75,000 government fee for a single applicant or US\$100,000 government fee for a family of up to 4 people. Due diligence fees range from US\$15,000 plus US\$700 per person. This will get you full citizenship and a British Commonwealth passport within 4 months.

7. The Cayman Islands

The Cayman Islands - consists of 3 islands in the Caribbean north west of Jamaica and south of Cuba.

There are no income, inheritance or capital gains taxes.

You can immigrate here if you have a spotless reputation and at least US\$150,000. You must be financially independent and not have to depend on the local economy for an income.

8. Belize

Belize - is paradise on earth. Belize is democratic, peaceful and there are no taxes. It is English speaking. Belize is located in Central America bordered by Mexico and Guatemala.

Becoming a resident is relatively simple. If you stay for a year you are granted permanent residency. You just need to have your tourist visa renewed every 3 months for a year. You must deposit at least US\$2,200 into a local bank. After 5 years as a permanent resident you are eligible for citizenship.

You can easily live a luxury lifestyle in this country without a lot of money.

9. Costa Rica

Costa Rica - is located in Central America between Nicaragua and Panama. Costa Rica has had its problems over the years but things are improving and it remains a popular retirement destination for many people.

All income earned outside Costa Rica is tax free.

To gain residency you must be able to prove you have an income of more than US\$1,000 per month. You just need to have this income exchanged into local currency at a local bank and present the receipts to the Tourism Institute every 2 years to renew your permit.

This is another country where you can live like royalty with little money. Costa Rica is a Spanish speaking democracy. English is widely understood though.

10. Panama

Panama - is located in Central America between Costa Rica and Columbia. Panama is a well established international financial centre with very attractive residency possibilities.

Panama is a Spanish speaking country where English is well known.

Income earned from outside Panama is tax free. This democracy is a first world country and Panama city could be mistaken for Miami.

Panama has three residency options:

The Panama Investor Immigration Program requires an investment of at least US\$100,000 in a new company or business or in any business in the country employing at least 3 Panamanian citizens. The investors must be directors & officers of the company. OR, you can invest US\$40,000 in a reforestation project. After 5 years with this residency permit you can apply for Panamanian citizenship and passport.

The Panama Retiree Residence Program requires you to invest enough money in a term deposit at the Banco Nacional de Panama to generate at least US\$750 per month in interest for a minimum of 5 years. You can also receive a non-citizens passport that is good for travel. This program does not lead to citizenship.

The Panama Pensionado Residence Program requires you to prove that you receive a pension of US\$500 per month minimum from any government or private source outside of Panama. This program does not lead to citizenship. It does however, entitle you to many discounts country wide.

Authors information:

Published by [Cyber Publishing Ltd](#), visit our web site to learn more on this subject.

Disclaimer: This article does not constitute personal immigration advice, talk to a immigration agent or lawyer about your circumstances before taking any investment action. This information was correct at time of writing in 2006.

Copyright 2006. You have Cyber Publishing Ltd's permission to reprint this article if you keep the authors information intact including the link to our web site.

Investment Secrets of the Wealthy

My favorite subject, investment. Investing in your own ecommerce business is the best, most time efficient way to make money. But to grow real wealth you need to diversify into other investments as well. Your ecommerce business (or other business / high paying job) provides the cash for investing. It is the interest earned off those investments however that pays for your luxury lifestyle.

1. Real Estate investment.

The most important and first investment you should make is to buy your own home. Initially live off your income from your ecommerce business by paying yourself a modest wage. Save the rest for a deposit on your own home. Decide where you want to live and go house hunting there. The real estate market moves in cycles.

The top of the cycle is definitely not the time to own investment residential property. If you own it, sell it, especially if you have a mortgage over it or you may end up owing more than the property is worth. Remember if your equity in a property drops below a certain level the bank can foreclose on your property even if you have never missed a payment. Many people have come undone that way.

When it does become time to invest in property again, seize the day! Investing in property can be very lucrative as you can be paid four ways -

If you buy below market value (as you always should) you make immediate equity.

If you buy a positive cash flow property you get paid weekly. A positive cash flow property is one where the money you collect in rent is more than the outgoing expenses for the property.

In many countries you can gain tax advantages by owning property using depreciation. You can gain capital growth by buying a fixer upper and renovating. You also get capital growth over time if you buy at the bottom of the cycle.

Factors that affect the property cycle include -

supply and demand

interest rates

migration & population

economic growth

inflation

zoning and planning

what returns are being had in other investments

and confidence which is affected by positive or negative media reporting on property.

When buying investment property never, ever buy on emotion. Emotion IS a factor when you are buying your family home, you have to love it. But emotion has no place in investment decisions. Buying investment property is all about the figures. Never be afraid to walk away from an opportunity as there are always plenty more. Don't buy property at auction as the emotions of the participants often push the price too high. And you don't need to live in an investment property so don't impose your own personal standards on it, your tenants will accept a lower standard of living than you will.

Always do due diligence on any potential property purchase. This includes a building inspection by a qualified builder and also get a pest inspection done. When you decide to buy and you hire a conveyancer to handle the legal's always make sure the contract you sign is subject to legal due diligence. That way if your conveyancer finds some legal problem you can get out of the deal.

I recommend you set the following rules for yourself when buying investment property. Buy at a minimum of 10% under market value, only buy properties that are positive cash flow and/or high capital growth, buy properties that can be value added with a cosmetic makeover and only buy houses or blocks of apartments because the land it sits on is what gains value. The buildings themselves depreciate over time.

So how do you find below market investment properties? Look for sellers who are selling because of death, divorce, bank foreclosure, because they are moving and have a deadline or sellers who don't know what they are doing. I'm not suggesting you rip people off but equally you are not their mother, your responsibility is to you, they can look after themselves. If they accept your low offer price that's their business. Hot deals can often be found in the local newspapers, look for words in the ads like urgent, desperate, heavily reduced, well below valuation, transferring overseas, vendor has already bought etc.

Investment property hunting can be a long frustrating business but it's more than worth it. I follow the 100-10-3-1 rule. Look at 100 properties, put offers in on 10, have 3 accepted and buy 1. If you don't review enough properties you will not understand enough about the market values and returns in any particular area to pick a winner.

Whatever you do, be careful trusting real estate agents. Many agents will do whatever it takes to earn their commission check. They often recommend auctions as they shut out other agents, unlike general listings. Always remember agents work for themselves not for you. Be prepared to be knocked, mocked, spoken to in a condescending manner and generally treated as though what you want is unachievable. Buy privately if at all possible.

Do use agents to manage your tenants for you though. Tenants are an even bigger pain in the neck than agents. Also if a tenant does something illegal in your property you as the owner don't want to also be the manager or the police will try to implicate you in the conspiracy so they can seize the property.

The wealthy don't follow the crowd. They buy when shares, property etc are unpopular and cheap after they have identified the future trends based on what is going on in the world

around them. The wealthy sell when the crowd wakes up to late and jumps on the bandwagon. The wealthy are contrarian investors. Most investors are afraid to invest in this way because at first they appear wrong. It takes guts to invest this way but you always get the last laugh.

This is why the luxury lifestyle is enjoyed by so few in society. Don't be a sheep, be the wolf. Hunt, don't follow. Seek out the best advice, ask yourself.....does this fit into my personal circumstances? If it does then act.

2. Shares

With shares, always employ risk management strategies. Always use stop losses on any investment you make. Decide in advance how much you can afford to lose on any one investment. If your investment drops in value by that amount (I recommend a 15% stop loss in general for shares) sell it. Don't hang in there hoping it will get better. Cut your losses. Not even the best investment gurus get it right every time. Also use position sizing in your investments. Invest the same amount of money in every share investment. If you have \$10,000 to invest in 10 companies, then invest \$1,000 in each. Don't put more in one company because it appears to be doing better than the others. Don't put too many of your eggs in one basket. These two tips are the basics of all risk management strategies of the successful investor. You can't always win but you can control how much you lose. In the above example if you invest \$10,000 in 10 companies (\$1,000 in each with a 15% stop loss) and two of your stock picks turn out to be duds you limit your losses to \$300.

3. Final advice

If I had to choose the 3 most important things I have learned from the wealthy they would be these.

Don't spend money on depreciating assets until you are spending your interest from your investments. Then you can live a little. Certainly never borrow money to buy depreciating assets.

Limit your losses. Ask yourself what is the worst that can happen. Manage that risk to a level you feel is acceptable then go for it. Stick to your risk management plan when you make a mistake.

Learn from your mistakes and more importantly learn from the mistakes of others.

Happy investing.

Authors information:

Published by [Cyber Publishing Ltd](#), visit our web site to learn more on this subject.

Disclaimer: This article does not constitute personal investment advice, talk to a financial

planner about your circumstances before taking any investment action. This information was correct at time of writing in 2006.

Copyright 2006. You have Cyber Publishing Ltd's permission to reprint this article if you keep the authors information intact including the link to our web site.

Security and You

Usually your personal security won't be much of an issue. Yes, anyone can get mugged, but unless you go around upsetting dangerous people or living in dangerous places you shouldn't need a bodyguard. The best thing you can do to protect yourself is to keep a low profile. When mixing with wealthy people its fine or even desirable to dress up, wear your expensive watch and jewelry & flaunt yourself. It's fun. But there is a time and a place for everything. Don't rub your wealth in the faces of non wealthy people. Their life is hard enough already without being reminded of what they don't have but would love to possess. Most people (wealthy or not) would never dream of hurting you or robbing you even if they are jealous. But don't tempt fate. Jails are full for a reason. Some people are desperate enough to steal with or without violence. I do recommend you take self defense classes, they keep you fit, help your self confidence and could save your life. If you do find yourself in the position however where someone sticks a gun or knife in your face and demands your watch, give it to them, it should be insured anyway. Don't be a hero, graveyards are full of heroes.

To secure your car, get an alarm and never leave it unattended when it is unlocked. Keep it fully insured and park wherever possible in a well lit parking structure which has video surveillance and a boom gate that needs to be raised using a ticket or manually by some person in a booth when you want to leave.

To secure your home you need to take a good hard look at the estates weaknesses. Start at the perimeter. Fences are designed to keep the faint hearted out, delay intruders, warn the resident of intruders, if alarmed, and it fitted with cameras identify the intruders. The best fences are masonry walls at least 2.5m high with barbed wire or broken glass fastened to the top. Don't have more gates than necessary and keep them locked. For convenience have automatic gates with a card or pin number access. Remote controlled gates can be hacked too easily. The gate should be made of similar strength material as the wall.

Normally when people steal from you they do it in a way so they are not seen or they use a ruse (like pretending to be a removalist and clear out your house openly in front of the neighbors). If you take the right precautions you can be very well protected. You don't need to turn your house into Fort Knox. Nobody with half a brain is going to ram through your front gate and storm your house armed with machine guns if you have a decent police force in your country. Too high a profile, limited chance of success.

Keep your yard clean and free from hiding places. Clear shrubs away from windows. Use cameras, have some clearly visible as a deterrent and some hidden so they can't be found and neutralized (not a likely event). Flower beds around the house are a good idea as they offer no where to hide and are very good at collecting footprints. Thorny plants around fences and around downpipes are a good idea. Cactuses are good for this, so are roses, bougainvilleas, holly and barberry. Guard dogs are excellent if they have been trained not to take food from outside their bowl and they have been trained not to eat your kids. Put up 'Beware of the Dog' signs to prevent lawsuits. Small yappy dogs make good alarm systems but they are also annoying as they often yap at anything. You need one that knows the difference between an intruder and a moth.

Lighting is important. Gates and entrance points should be constantly lighted as a deterrence. Motion sensitive lighting should be considered for the rest of your compound.

Gravel driveways and paths are difficult for people to walk on quietly. You might want to consider this.

Doors should be solid, not hollow. Use security screen doors locked at all times. Remember also, a door is only as strong as the frame it is in. Glass in the door if used at all, should be kept away from the locking mechanism. Use deadlocks (so you need a key both sides) and good quality hinges. Garage doors are a weak point in most homes. The door leading from your garage into your home should be treated as an external door and secured as such. Use peep holes and intercoms to screen people before opening the door to them.

Windows are a problem. Using pins are a good idea to lock sliding windows (and doors for that matter). They can also be easily removed in an emergency. If possible windows on the ground floor should have bullet proof glass so they can't be smashed. Make sure skylights are reinforced and that vents that lead to the roof or walls are all too small for human access.

Invest in a quality alarm system. A monitored alarm system is best. If it goes off a security company comes to see what the problem is. Have signs clearly visible as a deterrent. If you can afford it , pay to have security patrols come by your house at irregular intervals or even have them permanently on site.

Don't tell people your plans when going on holidays. By this I mean, keep it as quiet as possible. Have your mail and newspapers collected. Put some of your interior lights on timers so it looks like you're home.

Also secure your home from fire. Protect sleeping areas by installing smoke detectors between sleeping areas and other parts of the house. Check the batteries regularly. Have fire extinguishers in the kitchen, sheds and garages. Kitchen extinguishers must be rated for fat fires. Also have a fire blanket fitted in the kitchen. Learn how to use them. Have monitored fire alarm systems fitted with your monitored burglar alarm system. Also have a fire escape plan and make sure everyone knows it.

You can also have a medical emergency panic button installed that is also monitored in some cases.

At the end of the day, don't panic or live in fear, just take sensible precautions. You have worked too hard to attain your lifestyle, to just give it away to someone looking for a short cut.

Authors information:

Published by [Cyber Publishing Ltd](#), visit our web site to learn more on this subject.

Copyright 2006. You have Cyber Publishing Ltd's permission to reprint this article if you keep the authors information intact including the link to our web site.

You have Cyber Publishing Ltd's permission to reprint these articles if you keep the authors information intact including the link to our web site.

[Interior Design Basics](#)

[Lose Fat, Gain Strength & Increase Flexibility](#)

[Asset Protection Options](#)

[Global Banking](#)

[Global Residency](#)

[Investment Secrets of the Wealthy](#)

[Security and You](#)