

ALTERNATIVES TO BANKS

First of all, an individual can operate on a straight cash basis -- even though this is difficult, often leaving a person open to ripoffs or the consequences of not having acceptable records. However, the concept does work. Most transactions in the last century were in cash; it's only been in the last fifty years or so that people have gone the cashless, check/credit card route.

When using cash, one good safeguard is to put the money in traveler's checks of varying denominations. Then, if the checks are stolen or misplaced, you can apply for new ones.

Some banks will provide a customer with free checks if he maintains an account of some kind with them. An individual doesn't have to use the account; he can keep it just for the benefits and for identification purposes. It is not a bad idea to have several small accounts -- complete with corresponding passbooks or checkbooks. This will be a great help if identification is needed to cash a check in an emergency.

As an aid to going the cash route, use cashier's checks or money orders to pay bills. This provides valid receipts. One thing is for certain; working on a cash basis permits a person to know just where he stands, whereas a checking account can turn into a confusing mess if accounting procedures aren't strict.

THE BANK SECRECY ACT OF 1970

The Bank Secrecy Act -- officially titled the Currency and Foreign Transactions Reporting Act of 1970 -- requires depository institutions to maintain certain records and report specified transactions to the government. In accordance with this law, the Treasury Department has issued the following regulations:

1. Checks and other charges in excess of \$100 must be microfilmed and retained for five years. (The \$100 minimum was supposed to make the procedure easier by eliminating the vast majority of checks. However, locating and rerouting only those checks in excess of \$99 proved so expensive that most banks microfilm all checks.)
2. Each financial institution must file a report of each deposit, withdrawal, exchange of currency or other payment or transfer, by, through, or to such financial institution, which involves a transaction in currency of more than \$10,000. A penalty can result from willful failure to report such transactions to the IRS (within 45 days). Such reports must include the detailed identity of the person involved.

HOME IMPROVEMENT TIPS

By Ben & Mirjam,
SE Asia

Proverbs tells us to, "Prepare thy work without...in the fields, and afterwards build thine house." (PV 24:27) Thus, there comes a time, especially with little ones, when you'll want to put your efforts into house-hunting.

When searching for a house in Indonesia, you will find that, especially the newer houses are modern and nice-looking; but it is good to keep an eye out for several features that could make your stay less pleasant. Some features such as: drainage and ventilation can be altered. Others, such as water supply and general location are pretty permanent and hard to change!

Modern Indonesian architecture has been copied from the West-- which is not always suitable to the Tropics. Such features as low ceilings and big plate-glass windows will keep the heat inside your house and make it stuffy. Ventilation and air circulation can be improved by exhaust fans and screening.

Exhaust fans are set in the wall and suck out the warm air and replace it with fresh air from outside--this creates an air circulation; as opposed to normal fans which simply push the stale air around the room. Standing fans can also chill you when you are sweaty, and cause sickness. Indonesians instinctively avoid these. Exhaust fans can be bought for about 30.000 Rp each new, or can be provisioned. They are well worth installing.

Screening will probably be one of your first considerations here as not many houses are screened to keep out mosquitoes and flies. The sewers and drains are often open as are the places where garbage is set out from each individual house. So flies breed everywhere! Remember what "Godliness is Cleanliness" (#1031) says about flies and mosquitoes.

We had a porch area in our home which became very cool and pleasant after it was completely screened in. This also improved the ventilation and air circulation in the house. You may even want to consider asking your landlord to take out the plate-glass windows and replace them with metal grillwork (to prevent

3. Financial institutions must report all transfers of funds in amounts over \$5,000 either in or out of the United States. This section of the law requires an individual who merely "counsels" another person to transfer such funds to file a report. "This would seem to include the authors of books or newsletters who advise such transfers," according to Robert McBurney ("Why Your Bank Can't Keep A Secret," REASON magazine/October '78, Box 40105, Santa Barbara, CA 93103, \$15 per year).

If you do most of your business in town, pay in cash and get a receipt. Inconvenient as it may be, it will assure that only you know what you are purchasing. If you are into anything that could arouse suspicion or heat, it is obviously worth the pains to remain very private.

MEXICO

With regard to safeguarding privacy, Mexican banking laws are similar to those of Switzerland. Although Mexican accounts are not normally operated as "numbered" accounts, there is secrecy.

DON'T FILE AT ALL

It is estimated that more than 12,000,000 taxpayers are simply not filing. They have just deducted themselves from the IRS rat race. With millions of people doing this, the chances of the IRS tracking you down are slight;

ROOM BUGS

There are radio transmitters so small that they can be concealed almost anywhere in a person's home and remain undetected. How do you know, for example, that there isn't a bug behind the coverplate of one of the electrical outlets? There also could be a bug fastened behind the cover sheet of a framed picture or mirror. It is difficult to combat this type of privacy invasion. The best solution is simply to never hold any important conversations indoors -- or in your car. If you want to relay some information, go outside, while keeping a sharp eye out for parabolic microphone pickup units. These interesting devices can pick up conversations at normal voice levels from hundreds of feet away from the pickup point. In this era of everyone-a-victim, there is no security unless you want to live in the middle of the Grand Canyon; and, even there, privacy may be difficult to achieve. Therefore, to play it safe, keep your big mouth shut if you are involved in any activity that could bring down heat.

-courtesy 'PRIVACY' by Bill Kaysing. Pub. 1977 Eden Press

burglary) and then screen it.

Make sure your yard is fenced off properly with a good, high bamboo fence and gate, otherwise you will forever be having crowds of curious eyes looking at what you are doing in the house.

Something that can be altered in a new house is the drainage from the kitchen. Drainage gutters from the kitchen you will find here either partly or completely uncovered. In order to avoid rats, cockroaches and a breeding place for mosquitoes, it is a good idea to cover the drains. Or better yet, to put in PVC piping. On the street-side opening, you could put little metal bars or strong wire mesh to let the water through yet keep the rats out.

One of the facts that you will want to watch out for and which is difficult to alter, is your water supply and plumbing. It is best if you have your own electric pump plus hand pump and independent water supply or storage, especially for emergencies and survival. Depending on the city, water pipeline systems can prove to be very unreliable. Also, check first with the neighbors if they have good drinkable water and a plentiful supply. See that the well is at least 10 meters from your septic tank to avoid contamination of the drinking water.

Check that the house has a septic tank and proper sewage system. During the rainy season be sure the septic tank is emptied regularly and doesn't over-flow. Usually the pipelines are small; so be sure not to put toilet paper in the toilet. Use a lidded trash container instead. Ask your prospective landlord where the septic tank is and how to empty it. Some of the cheaper houses have sewage emptying right into a canal behind the house, which is extremely unsanitary.

When you are looking for a house, be sure to check the electricity, as many houses have a very low wattage. In the cheaper houses some are as low as 400 watts. You can manage with 900 watts, but usually that is not enough. If you want to install A/C, you may need as much as 5000 watts.