

OBNR's comments on this Document

OBNR argued at the libel trial that this document, titled 'The Harris Matrix', was given out to clients of The Harris Organization and clearly advocated fraudulent conveyance of assets. There are various references to the formation of "offshore trash corporations" and "black holes" to make it difficult for the IRS and other creditors, including spouses, to collect what is owed to them.

The Harris Organization's Senior Trust Officer, Alan McAloon, testified at the trial that the document had not progressed beyond the draft stage and had never been shown to any clients. McAloon also claimed that Marc Harris had no involvement in its preparation. However, the third page of the document describes The Harris Matrix as "A copyrighted formula for the analysis of client needs prepared by Marc M. Harris, Senior Managing Director on behalf of The Firm of Marc M. Harris Inc."



THE FIRM OF MARC M. HARRIS, INC.

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Registered Office: P.O. Box 3161, Road Town • Tortola • British Virgin Islands

The Firm of Marc M. Harris, Inc. is a wholly owned Subsidiary of The Marc M. Harris Trust Company, Ltd.

**THE HARRIS MATRIX
MASS CUSTOMISATION
APPLIED TO THE**

INTERNATIONAL FINANCIAL SERVICES INDUSTRY

**Structuring Leading
To Standardised Products**



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THE OFFICES OF THE HARRIS ORGANISATION

MISUSE OR DISCLOSURE OF THIS DOCUMENT

IS SUBJECT TO

CIVIL AND CRIMINAL SANCTIONS

UNDER PANAMANIAN LAW.



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THE HARRIS MATRIX

A COPYRIGHTED FORMULA

FOR THE ANALYSIS OF

CLIENT NEEDS

Prepared By

Marc M. Harris, Senior Managing Director

On Behalf Of

THE FIRM OF MARC M. HARRIS, INC.

A Member of The Harris Organisation

30 June 1996

LAWSUIT SITUATIONS

Lawsuit Pending

Lawsuit In Process

The Harris Organisation can assist prospects with legal actions pending or in process in certain circumstances. In all circumstances, the organisation needs to avoid violating fraudulent conveyance statutes or the risk of adverse publicity.

**LEGAL ACTION PENDING,
BUT NOT IN PROCESS**

Lawsuit Pending

Trust / Found
Analysis

and Trust
Corp.

Black Hole

MMH Review

Our standard data collection procedure.

Our standard mini-trust, foundation, trust analysis.

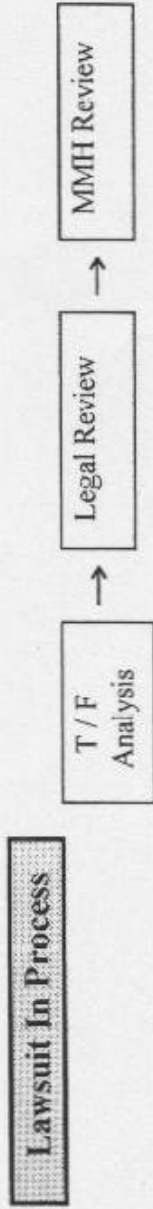
Formation of offshore corporation.

Formation of offshore trash corporation.

Initial analysis of black hole or other freezing procedures.

Refer to senior management.

LEGAL ACTION IN PROCESS



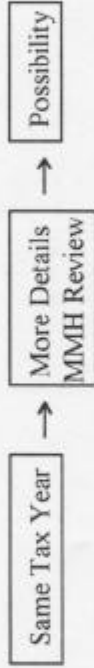
- Our standard data collection procedure.
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POST GAIN OR INCOME PLANNING

Post Gain / Income
Transaction

Although it is always our preference to plan transaction in advance, there may be occasions where we may be assist a client after the fact. We must be extremely careful in these circumstances to avoid tax and legal risks as well as adverse publicity to the organisation.

**POST GAIN/INCOME TRANSACTION
SAME YEAR**

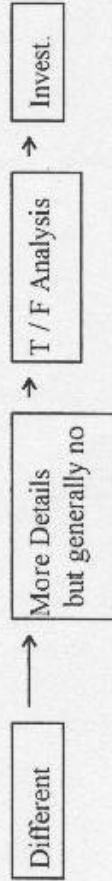


Standard data collection procedures.

Explain that in almost every circumstance, we are unable to assist with past transactions.

Refer to senior management.

**POST GAIN/INCOME TRANSACTION
PAST YEARS**



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Explain that in almost every circumstance, we are unable to assist with past transactions.

Refer to senior management.

Review other planning possibilities with client.

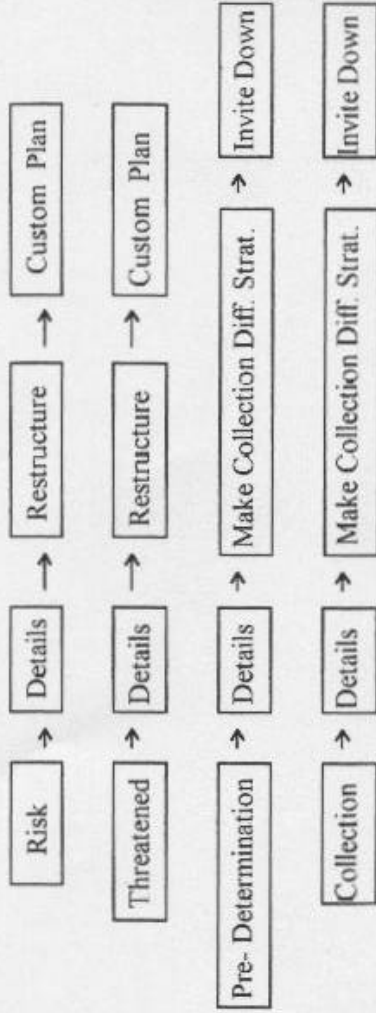
IRS PROBLEMS

IRS Problem Civil

IRS Criminal

The Harris Organisation is prepared to assist wealthy clients with potential, threatened, and current American tax issues. Due to our limited human resources and the inherent risks in these cases, we generally charge a premium for this service. The primary focus of the Harris Planning Process is to raise the costs of collection to an unreasonable level for the IRS. This process allows our client to negotiate from a position of strength, rather than weakness.

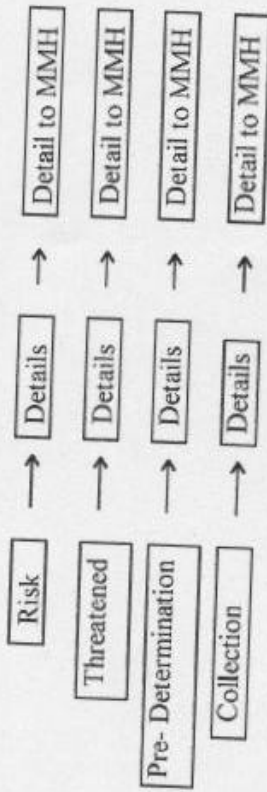
CIVIL IRS PROBLEMS



Standard Data Collection Procedure

Refer To Senior Management.

CRIMINAL IRS PROBLEMS



Standard Data Collection Procedure

Refer To Senior Management.

DIVORCE AND OTHER LAWSUIT SITUATIONS

Divorce Pending

Divorce In Process

Lawsuit

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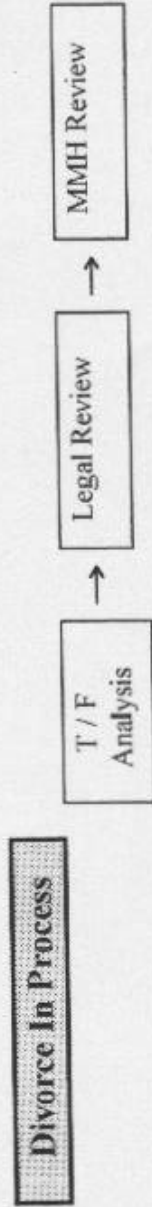
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DIVORCE ACTION IN PROCESS



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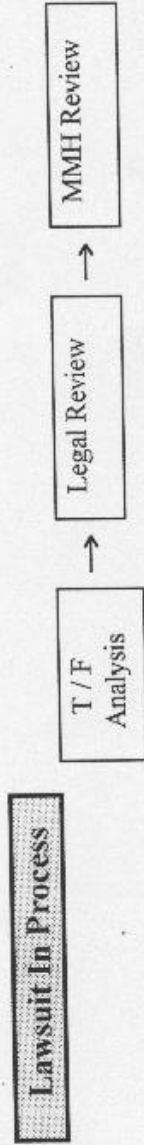
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