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40 Countries for Sale Starting at \$30,000

By Phyllis Davis - (0)

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40 Countries for Sale Starting at \$30,000

By Phyllis Davis / Dec 10 • Categorized as [Living Overseas](#) • [Download Print Friendly PDF](#)



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Imagine having 500-1000 people per month requesting information about real estate, jobs, tourism, medical treatments, banking, and immigration and so on...

Imagine having your own quarterly Escapeartist Ezine mailed to over 400,000 subscribers...

Imagine running the largest website in your country and dominating the search engines for all the major search terms...

This is a world class marketing investment opportunity for real estate developers, financiers, attorneys, banks, resort owners, media companies and governments.

In 2011 you can own your own country and become a Media Bureau Partner with the most recognized name in international living; Escapeartist. Are you ready to secure the EXCLUSIVE RIGHTS for Escapeartist in your country, shape the image of your country, attract foreign direct investment and network with the movers and shakers of the professional and social community?

Now you can!

For over 14 years Escapeartist has been undisputed leader and authority for individuals interested in relocating, traveling, investing, working and retiring overseas. Without question, we put the word international in "international living." The forward thinking commentaries of Senior Editor and Founder, Roger Gallo have inspired the 'Escapeartist Dreams' of tens of millions of people around the world to 'jump over many ponds'. Now you can become the 'Roger Gallo' of your country.

With Escapeartist you can live a life without boundaries...

Escapeartist is providing a unique and lucrative opportunity for qualified candidates to secure the Exclusive domain rights to over 40 countries around the world. Candidates must possess a high level of entrepreneurial acumen and ability; the desire to identify, aggregate and produce high quality content, negotiate partnerships, media placement sales and set up social media networks. If you do not want to run your country portal Escapeartist can provide a turnkey partnership.

The sections of the Escapeartist Media Bureau Partnership include, but are not limited to:

- Escapetoyourcountryname ezine
- Travel

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The Revenue Opportunities for the Escapeartist Media Bureau Partnership include:

- Global Awareness Media and Brand Alliance Partner Program* Classifieds
- Banners
- Performance commissions
- E-Book Sales
- Subscriptions sales
- Affiliate Commissions
- Google AdSense

Owning your own Media Bureau with the #1 website in the world for international living will expand your rolodex of influential people, open many doors for you and provide real benefits.

To promote the Media Bureaus, Escapeartist.com will provide a country listing section on the home page and in the [Escapeartist Magazine](#), a weekly ezine that is sent to 400,000 subscribers and publish lead articles from the EMB in the Expat Daily News. Leveraging the search engine dominance of the Escapeartist brand, SEO expertise and Page Rank, EMB's will secure valuable search engine rankings and organic traffic unavailable to the majority of the competition.

The global vision of the EMB is to extend its brand to other countries and position itself as the largest Private Investment Promotion Agency in the world. With EMB alliance of over 40 countries, Escapeartist will create awareness for tourism, drive significant foreign direct investment to participating countries and create wealth for our Bureau Partners

The base annual renewable licensing fee is \$30,000 (\$25,000 +\$5000 set up fee) for a limited time...while the countries last.

Candidates chosen for this limited and very exclusive opportunity will be able to leverage the power of a website that [ranks in the top 1%](#) of the world. Escapeartist will provide its 14 years of international media experience in creating each of the media fiefdoms.

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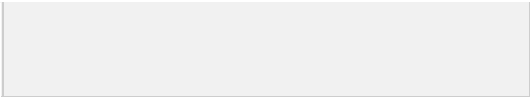
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Now Is The Ideal Time To Buy Rental Income Property

By Justin Johnson / Dec 10 • Categorized as [International Real Estate](#) • [Download Print Friendly PDF](#)



Here's Your Opportunity to Outsmart The Sharks?

But Beware! There Are Real Estate Sharks Swimming In That Ocean of REOs, Foreclosures and Short Sales!

Yes, real estate sharks do exist and they come equipped with years of full time "hands on" experience and flush with cash. They know the game and they are ready to buy.

But you can relax; the only sharks you will see at our February 2011 Escapeartist Global Awareness Exclusive Event in beautiful Atlanta, Georgia are the sharks swimming in the world's largest aquarium, a \$250 million gift provided by Bernie Marcus, co-founder of Home Depot. Click here for a virtual tour.

The New Year is right around the corner and no doubt you are looking back over a lot of disappointments, disillusionments and unfilled resolutions. You know you

could have done better but you don't know the "how".

Now is the time to reevaluate your situation and take a look around and decide if 2011 is destined to be a repeat performance of 2010 or are you really going to make a commitment to protect and improve your assets and to become one of the smart ones who says, "There are opportunities out there and I am going to find them."

Escapeartist Experts have done all of the frustrating, time consuming work for you.

Right now is an incredible time to buy single family rental income real estate and right now Atlanta is one of the best locations in the USA, more about why Atlanta coming up.

At this exclusive February 2011 Escapeartist Conference our experts will show you how to avoid wasting mind numbing time chasing small real estate fish, e.g. illusory Foreclosures and Short Sales, where you routinely tread water, often for months in a hope to reel in a deal when one of the numerous offers you made was miraculously accepted by a here-to-fore non responsive, non communicative Bank.

Escapeartist Experts have carefully researched the best areas to buy income producing real estate and already dealt tête-à-tête with Bank REO Officers to grind out a deal to purchase blocks of Atlanta homes constructed after 2002 and at rock bottom prices. Many of these homes will be priced under \$40,000 and producing

rents of \$750.00.

At this exclusive Escapeartist event you can sit back, relax and soak in the information followed by a personal tour of many of the 50 REO Single Family Homes that will be available for immediate acquisition for your real estate portfolio. Forget about having to poke your head into cupboards and closets or test the plumbing and electricity and then submit offers, counter offers and counter counter offers because each property comes complete with Tenants,

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professional Property Management and best of all, priced at less than 50% of FMV.

There has been a serious game change in the world of real estate and Escapeartist has been on top of it from the beginning. Escapeartist knows all of the key players and how to get you to the head of the class.

Immediate Cash Flow and Equity

When you purchase an Escapeartist Atlanta single family rental property cash flow is immediate and equity instant.

The Escapeartist Event's goal is not to send you home, knees buckling because you are loaded down with Tapes and Books, your head swimming with theories and a significantly lighter wallet with zero tangible assets to show for it. During the 4 Day Conference you will have the opportunity to test our "theory" by actually analyzing and buying profitable rental income properties that produce immediate cash flow.

Take a peek at the itinerary:

- A spectacular, closed to the public, private tour of the world's largest and most famous aquarium.
- A custom prepared 5 Star dinner by the World acclaimed Chef Wolfgang Puck in the exquisite Oceans Voyager Gallery.
- Harry Dent, New York Times Best Selling Author, will provide you "Insider knowledge" to the economic future via exclusive video conference.
- REO Specialists will allow you to enter their world to learn the secrets of which properties can be acquired for dimes on a dollar. And you will gain firsthand knowledge on how to spot strategic negotiating elements with a 10 point property inspection that can save you tens of thousands of dollars.
- Our Escapeartist IRA Expert will show you how to purchase real estate (including with a mortgage) with your IRA or Individual 401(k) thus creating monthly positive cash flow that quickly pumps up your IRA.
- Our Escapeartist 1031 Exchange Expert will share with you the secrets of how you never have to pay capital gains taxes again on profits made by selling your investment properties.
- Escapeartist REO Specialists will spend a full day with you to insure you learn the real estate acquisition process and then apply that knowledge over the following two days of the Event.
- The Escapeartist customized Coach Tour will take you to 50 of the hottest properties in Atlanta.

Escapeartist will do everything in its power to make sure you are up and running this New Year and at the end of the year you will have a whole different story to tell. Escapeartist is confident that after the Conference, your ending will be a happy and profitable one.

Here's Your Opportunity to Cast Your Nets before the Sharks Arrive

Escapeartist has developed powerful and effective connections with the who's who of the Atlanta Real Estate Community and has established direct links to the REO Specialists who will teach you the methods of gaining access to the secret vault of pre-listed properties that sell long before less desirable properties become available to the local MLS Realtor® crowds.

Bottom line, you get to preview and buy a property long before it hits the local MLS.

Creating instant equity and positive cash flow is the way the real estate game should be played and the Escapeartist 'GreenBook' connections guarantee this exclusive event to be both informative and profitable.

The Timing Is Perfect

Atlanta has experienced residential building booms and busts and the recent glut of single family REO homes now threatens Atlanta Banks just like many other Banks across the USA. Smart Banks understand there will be no second tsunamis of "Bail Out" money. Banks who refuse to drastically discount prices on REO properties will suffer the same fate as Banks who perished under the first wave of the real estate depression because they stubbornly held onto their REOs and were ultimately forced into bankruptcy.

Many Economists predict another economic downturn in the near future, as early as 2011. Escapeartist has developed relationships with Atlanta banks that are willing to preemptively unload entire housing inventories for a fraction of the replacement cost or FMV. The Atlanta lower/middle income rental market is booming making properties you will be presented virtual "cash cows".

While you answer this call to action by attending the Escapeartist Global Awareness Exclusive Event amateur real estate investors will be sitting at home listening to their tapes and reading their "How to buy real estate" books and the real estate "sharks" will continue to thrash the waters searching for high end homes and huge profits, e.g. \$400,000+ that can be purchased for \$200,000. Because of Escapeartist you will have direct access to the most desirable rental properties, e.g. \$100,000 homes available for \$37,000 to \$50,000 with hefty rental incomes.

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New Business Opportunity

Run Your Own Energy Saving Business
PLC Seeks International Partners

Does this sound like an unbelievable map to success or what!

The Word Is Out

Private investors around the US and an increasing number of foreigners perceive now as an amazing investment environment and it is not uncommon for investors to purchase 5, 10, even 20 REO properties at a time for 40% to 60% of the current fair market value.

The Bank's Problem = Your Wealth-Building Opportunity

The best properties end up in a REO Specialist's GreenBook and only privileged contacts get a first look. At the Escapeartist Global Awareness Exclusive Event you will have immediate access to 50 of the most lucrative, highly discounted properties in Atlanta.

Don't feel badly for the Banks; we'll throw in a Toaster for the Bank each time a REO property is sold.

Because Escapeartist Experts frequently buy Atlanta REO properties way below current FMV you will have multiple options, e.g. invest a little TLC fix-up and your REO can be resold to end-buyers (actual homeowners or rental-income-investors) below market value thus enabling them to turn the property for an immediate profit and come back to you to reload, or they can hold the property to meet longer term objectives.

Why Atlanta?

Great question and in addition to reasons already given here are a few more facts why you should not pass on completing your registration to come to the Escapeartist Global Awareness Exclusive Event.

- Atlanta is a stable, growing metropolitan center in America, one of the fastest.
- Atlanta is upbeat and offers excellent schools, shopping and job opportunities.
- Metro Atlanta comprises 28 counties with 5.3 million people in the surrounding Atlanta area with over 145,000 private-sector firms.
- Atlanta's economy is diverse and is a popular location for both business and talent. Eleven FORTUNE 500 companies are headquartered in Atlanta with 2,100 international companies and thousands of small businesses.
- Atlanta offers top tier higher-education; Emory University, Georgia Tech, Georgia State University and numerous technical colleges. Young, educated professionals are a significant sector of the Atlanta workforce.
- Atlanta's International Airport, Hartsfield-Jackson, the world's most-traveled serving 90 million passengers annually, offers easily accessible domestic and international air service. Eighty percent of the USA can be reached within a two-hour flight from
- Atlanta and over ninety international destinations in fifty-five countries offer nonstop flights.
- Atlanta's climate is ideal and as part of the Southeast region it has four seasons of the year, always discernible but never extreme. Snow is extremely rare as are 100-degree summer days.
- Atlanta offers residences that are more spacious and considerably less expensive than other major metro areas. The cost of living in Atlanta consistently ranks below the national average. Residents have many recreational and entertainment choices including professional and collegiate sports, theatrical productions, art exhibitions, community festivals, golf, tennis, and shopping.

Here is what other Experts say about Atlanta...

"Atlanta as the #1 rental market." Forbes Magazine

"Atlanta is the 4th best city in America to invest in." – CNNMoney.com

"Atlanta as the 4th most affordable U.S. market." - Forbes Magazine

Also, Atlanta currently ranks....

- 3rd in job growth.
- 3rd for most Fortune 500 company headquarters.
- Home to the world's busiest airport: Jackson/Hartsfield International
- 2nd as America's best cities to relocate.
- 1st in the U.S. as least costly large city for business.

How Low Is Low?

Our Smart Money Investors want to capitalize on the fact that within the last 50 years the U.S. has not seen a real estate market this soft in Atlanta, Georgia. The current Atlanta housing market represents one of the best investment opportunities you will see during your lifetime.

Many housing experts feel REO home prices are at all time lows where you can buy a home far below its



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- Living and Working in Portugal - \$15.00
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“replacement cost” and that when rented will pencil out as a profitable, income generating property.

Many single family home builders who survived the housing debacle have ceased building new homes. Why, because they are too busy aggressively scooping up blocks of REOs. They understand it doesn't make economic sense to build a home for \$150,000 when a similar home down the street is available for \$50,000 and represents a cash pump.

If you follow the basics of “supply and demand” the middle and lower end of the housing market offer the greatest demand and when you add that a swelling number of people are looking for recently built rentals under \$1,000 per month, those who own the \$35,000 – \$75,000 homes will reap the greatest rewards.

Mark your Calendar for February 25th – 28th

Come to Atlanta for the Escapeartist Global Awareness Exclusive Event. You do not want to miss this incredible event. You'll be jump starting all those positive beneficial resolutions you have just made for the New Year.

I urge you to act quickly and make sure that you will be able to secure a reservation and meet with our Experts at the Georgia Aquarium on Feb. 25 – 28, 2011. Secure your opportunity to meet the movers and shakers of Atlanta's real estate investor community and most importantly learn the secrets of the REO specialists and reserve your copy of the REO GreenBook; it is

DEFINITELY the smart thing to do!

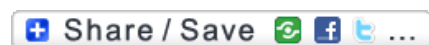
Escapeartist has over 400,000 subscribers so we expect this event will sell out quickly. Once you have entered your information a representative will call you to process your event registration fee and assist you with your hotel reservations at the Hampton Inn, Omni Hotel or The W Hotel.

Due to the limited availability of first tier pre-listed properties this event will be limited to 65 attendees.

To guarantee your seat and RESERVE your REO GreenBook

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Take the Money and Run with OverseasHomeBusiness

By P. Davis, Editor in Chief, Overseashomebusiness.com / Dec 10 • Categorized as [Overseas Retirement](#) • 

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If you've always dreamed of cashing in on EscapeArtist's promise that you can live where you want to live, live how you want to live, and make money doing it, **NOW YOU CAN!**

After a year in production, EscapeArtist now announces the launch of [OverseasHomeBusiness](#) (OHB) on to the world stage, offering reviews of dozens of money-making opportunities to anyone with an Internet connection and some extra time to create a primary or secondary income. The programs offered on OHB cost only a bit more than spare change found under the sofa cushions (and most offer 100% money-back guarantees), but they all cost **far** less than one months' cable bill. Even if new users have never made money online, ever, the majority of the programs reviewed on OHB can be installed by beginners if they're willing to put in some time to follow their simple directions, learn a few new computer skills, enhance their technology vocabulary, explore new ways of doing things, and then patiently, roll them out.



Realize your Escapeartist Dream

The term the 'New Economy' offers a promise that if you couple technology with innovation, you'll prosper during tough economic times. And, if you were born as a 'think-and-do' person with the spirit of an entrepreneur, then you have a greater chance for success to profit during lean times. But even if don't consider yourself an entrepreneur, you can still make money online with little-to-zero financial risk for your efforts by dedicating a few hours of your time per week to grow a thriving home-based business. You can grow these businesses and live comfortably for the rest of your life, or simply rely on them to produce additional monthly income; it's up to you.

The opportunity to live anywhere in the world and make money online is now possible wherever there is an Internet connection. Since 2005, online business opportunities have

become a global phenomenon as people retake control of their lives and work for themselves. It's interesting to note that the millionaire's clubs today are filled with online marketers who look barely old enough to vote, but are making large amounts money through their online efforts. This may or may not be surprising; after all, Microsoft started in Bill Gates' garage in 1975. His high-school friend Paul Allen convinced Gates to drop out of Harvard to start the company and they moved to Arizona and wrote a BASIC programming language for Altair computers out of Bill's garage.

The world has changed in the last 35 years because of Bill Gates and Paul Allen's early programming days, and the **world is changing again today** because of the immediacy of information and the latest online technologies that offer very affordable money-making opportunities that require only a few minutes a day of oversight to create a profit.

OverseasHomeBusiness allows anyone, anywhere, to supplement their income to make up for financial losses that

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may have occurred over the past three years. It also offers viable online money-making opportunities for those who are making plans to eventually live outside the US and want to build an online business to ensure their ongoing income shows up safely in their bank account when they finally move to their new home, in their new country.

Whether people are looking for walk-away money, or they'd simply like to create multiple streams of income to pay debts or fund dreams for the future, OverseasHomeBusiness offers a variety of trending online business opportunities so readers can 'shop' and find one (or two or more) interesting areas that suit their interests. Real freedom is now only a few clicks away.

OverseasHomeBusiness has attracted dedicated editors whose only job is to research and review programs to help our readers make well-informed decisions about which opportunity to explore after reading their online reviews. After carefully reviewing over 200 different programs for consideration in the first edition, the editors have selected only a few programs that focus on online business support, education, technology software, affiliate programs, home-based business opportunities, and network marketing programs for their readers.

Most of the programs featured on OverseasHomeBusiness are not expensive which reduces the risk of failure for a new business. These are not get-rich-quick schemes and do require study and application (like any new business) and many of the programs reviewed offer high ROI's and money-back guarantees.

The affiliate programs include dozens of ways to make money with HOT trending programs in these categories:

- Business and investing
- E-business and E-marketing
- Green products
- Health and fitness
- Software and services
- Games
- Home and garden
- Parenting and family
- Self Help

The network marketing companies reviewed on the site include emerging and popular programs that are making money in the marketplace today and the GREAT NEWS is that OverseasHomeBusiness and EscapeArtist are your UPLINE. Who could ask for more? We don't recommend a network marketing company if we're not invested in it too.

The home-based business opportunities range from online certification programs to other cottage-industry businesses that can be marketed online or in your own community.

OverseasHomeBusiness also provides a meeting place for the online community to share and fraternize with each other in a new and innovative way so they get to know each other and contribute information about their businesses to recruit, educate and inform others about trends and challenges they are facing in the life of their business. The new site offers a uniting forum for readers to contribute their knowledge and expertise to help others and highlight their own programs in the process which creates a win/win for all because it stresses our slogan, "We're all in this together."

We encourage our readers to contribute to our list each month by submitting suggestions for hot, money-making programs they're using. There are a variety of interactive opportunities OverseasHomeBusiness offers readers to support the online community.

- Selected articles and videos created by those in the online community will be posted on the site highlighting successful ventures in affiliate marketing, home-based businesses, network marketing and franchises.
- Users may also post comments on many pages throughout the site for further discussion about topics of interest.
- Online cocktail parties will be held online (BYOB) in conference calls and video conference calls to meet and greet and put faces to screen names.
- [Contests and prizes](#) currently offered for the online community

[OverseasHomeBusiness](#) also offers a variety of shared-compensation structures ranging from Joint-Ventures to Super Affiliate Programs to Media Partnerships. Having EscapeArtist and OverseasHomeBusiness as business partners provides tremendous exposure. Partners can receive visibility for their business ranging from a series of feature articles and videos all the way to a simple text ad.

Bottom line: OverseasHomeBusiness wants their readers to become a success. It's that simple. OverseasHomeBusiness delivers what everyone says they want: Opportunities for Financial Freedom.

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Online Security – What's Safe And What's Not!

By Bill Freeman / Dec 10 • Categorized as [Asset Protection](#) • [Download Print Friendly PDF](#)



Let me tell you a curious little story.

A couple of years ago I got to know this Russian guy called Oleg. Among other things he is a hacker. He hacks for living. In fact, our relationship started on a bad foot – by him hacking into my computer...

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Montenegro – Tanja Bulatovic's Unconventional Guide

By Tanja Bulatovic / Dec 10 • Categorized as [Living Overseas](#) • [Download Print Friendly PDF](#)



Montenegro Beach

There are places in this world almost too good to write about. Like precious jewels, unpolished and raw they sit proudly in the quiet knowledge of their own self-worth without needing to blow their own trumpet.

With a surface of only 13 800 Km² and a population of 600 000, Crna Gora, as the locals call her (meaning Black Mountain) is the size of a postage stamp. And yet, this UNESCO protected nature lover's paradise packs plenty of punch. Diverse landscapes, rugged terrain, dramatic gorges, spectacular rivers, striking fjords and a picture postcard coastline. There are 250km of beach (pebbles and sand), National parks and ski resorts, all complimented by the turquoise hue of the Adriatic Sea. The average temperature is

25°C in summer, with 230 days of sunshine per year.

Yet herein lies the challenge. I'm speaking about my original homeland and so I have a lot of people to answer to, however, I also want to be honest, as presenting you with a sugar-coated version of the place serves nobody.

I'm not here to tell you about the coast. You've already heard about those parts and seen the polished images they show you in magazines and travel brochures. Sure, she deserves her newfound title of beauty queen. The coastline truly is spectacular. But here's the cold, hard truth. Once you look behind the curtain, the picture looks a little different. The beauty queen is only just managing to hang onto her crown in the midst of being spoilt by international new money investors. By people whose only interest is to destroy her natural beauty for personal gain. To chip away at her bones in order to superimpose horrendous, ostentatious hotels and amusement parks in the hope of gaining the tourist dollar.

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The Author has requested that there not be any form of advertisements on the articles he submits for publication. For that reason, his articles appear on these html pages, and not in our magazine.

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Rapture Real Estate Buying Tour in Costa Rica

By Jay Swob / Dec 10 • Categorized as [International Real Estate](#) • [Download Print Friendly PDF](#)



Escape to Costa Rica

Are you concerned about the recent and very ominous economic developments that will inevitably rob you of your retirement wealth and legally steal money from your children's inheritance?...

- Massive government deficits, at state and federal levels ... with no end in sight to the stupid tax-spend-tax-spend philosophy!
- Massive printing of money to subsidize the deficit in the faint hope of staving off the day of reckoning by secretly inflating our way out of financial disaster! It may work, but at what cost to your savings? (The answer, of course, is that your U.S. assets will soon be declining in value at a record pace, as the dollar becomes virtually worthless!)
- Gold – as an age-old and well-proven bellwether of disaster, has hit record levels this year, and is continuing to climb! So ... what does that tell you?
- Nationalization of entire U.S. industrial sectors (e.g. health care) and private enterprises (e.g. General Motors)!
- Socialization on a massive scale, coupled with a "Big Brother" philosophy of controlling, regulating, and taxing every aspect of your life!

ENOUGH IS ENOUGH !!! DO SOMETHING

ABOUT IT ... RIGHT NOW.

As an international investor and estate planning professional, I have a somewhat unique perspective in that I have been helping clients at home and abroad for over two decades to redeploy their investments and assets into safe, sound, cross-border opportunities that minimize risk, maximize ROI, and provide privacy and tax optimization that you just can't get inside the Good Ole USA anymore. Sad but true.

So, you have a choice: Accept the status quo, and watch your liberties and your assets diminish drastically. Or, follow the "Smart Money" – learn what my savvy clients and co-investors are doing, right now, to combat this massive assault on the dollar, and to escape the tyrannical oppression now gaining steam across the land.

Where do my "Smart Money" investors go?

Simple, Powerful, Timely, Fun, Profitable, Safe, Wondrous... Costa Rica

Not just for the beauty and fun of a world-class eco-resort destination favorite, but as a key investment region with huge upside growth now underway.

Costa Rica is poised to experience tremendous sustained growth over the next decade, for numerous reasons, including:

The Economic Climate in Costa Rica is very PRO-BUSINESS.

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The government involvement in the private sector is much less than found within the U.S.

The infrastructure in Costa Rica has recently undergone tremendous improvements (superhighways, new bridges, modern construction technology, regulatory streamlining, and pro-growth incentives).

It is one of the SAFEST, MOST PROFITABLE, LOW-KEY, LOW-VISIBILITY investment venues in the world today.

Let me give you some more reasons why investors are now moving a substantial portion of their investment portfolios to Costa Rica:

The largest community of expat Americans in the world is in Costa Rica, with approximately 400,000 Americans currently living full- or part-time in Costa Rica.

Foreign ownership of real estate is encouraged, respected and legally protected, with very few restrictions. Foreign owners enjoy basically the same rights and protections as those afforded to citizens. Title insurance – by US-Headquartered firms such as Stewart Title & Escrow Company – is readily available and a routine part of most real estate transactions.

Costa Rica has the strongest economy in all of Latin America.

Tourism has grown at an average annual growth rate of 8.1% over the past 10 years.

Costa Rica does not have a subprime mortgage market, nor the high-risk derivatives thereof (mortgage-backed securities pools, and CDO-Collateralize Debt Obligations). Accordingly, Costa Rica did not have a comparable real estate “bursting bubble” nor a credit illiquidity “squeeze” as happened in the U.S. While the housing market in Costa Rica did experience a slight downturn, that was due in large part to the reduced purchasing power of predominantly U.S. and Canadian buyers who saw their liquidity positions decimated, not due to a systemic meltdown in the Costa Rica marketplace. Property values are now rebounding, and tracking upward once again, providing a powerful window of investment opportunity.

Many large U.S. companies have substantial operations and employees in Costa Rica, including, Intel, Motorola, CitiBank, Delta Airlines, General Electric, FedEx, J&J, Proctor & Gamble, and Marriott. Sony has a large presence in Costa Rica, as does GlaxoSmithKline, and Costa Rica is in the Top Four high-technology exporting countries in the world.

Costa Rica employment is increasing as new jobs are being added all the time.

Costa Rica enjoys a national budget surplus. (Imagine that!)

Unlike the US, Costa Rica is moving toward more laissez-faire capitalism. In 2009, the telecommunications utility sector and the insurance sector were opened up to private competition. Private commercial banks may compete with national banks.

Costa Rica has an extremely stable government, a Democratic Republic, with a strong-form Constitution (Executive Branch, Legislative Branch, and Judicial Branch).

Government, ministries, and financial institutions maintain a close and Pro-USA investment climate, with cordial relationships.

Military Defense of Costa Rica is provided by the United States.

Costa Rica is one of the safest countries in Latin America.

Costa Rica is THE TOP DESINATION SPOT for Retirees, Second-Home Buyers, Eco-Conscious Investors, and Tourists.

Costa Rica has arguably one of the top three health care systems in the world (with the United States and Switzerland). Citizens and Residents qualify for medical care, hospitalizing, and prescription drugs. Private medical insurance is inexpensive and covers 80% of the costs. Physicians and Hospitals use leading-edge technology and offer medical services at a level of professional quality quite comparable to those in the US, at a fraction of the cost.

Costa Rica has a well-developed network of airline services, with many daily and direct flights to/from USA, Mexico, Canada, Central American, South America, and Europe. Most major airlines have a presence at one or both of the two major international airports (San Jose and Liberia). Smaller, regional commuter flights are plentiful, servicing more distant regional airports throughout the country. Helicopter service and private aircraft, including private jet

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FBOs facilities are also readily available.

Major new highways were completed in 2009 and 2010. For example, the highway drive from the capital city of San Jose, to Jaco, on the coast, can now be completed in less than one hour!

The Costa Rican people are a very warm and friendly people, who welcome foreigners. The language is predominately Spanish, yet English is quite prevalent throughout the country; mastery of Spanish is not necessary to enjoy the wonders of Costa Rica or to live and navigate throughout the country. Literacy is 97%, one of the highest in Latin America.

In June of 2008, China and Costa Rica established new diplomatic relations. China has already invested hundreds of millions of dollars into improving the Costa Rican physical infrastructure, and has targeted Costa Rica as a prime trading partner, with much more investment funding to come shortly.

Costa Rica is a particular passion of mine and I frequent the country quite often, as you can imagine. When I am there I am always on the hunt for new and exciting opportunities to bring to our investors and friends.

I have a number of rock-solid investments that I would like to share with you. Many of these are great equity plays with double-digit returns. Some are high-yielding cash flow plays. Right now, I am in the process of taking small groups of investors down to Costa Rica and sharing these opportunities with them. Our next group will be going February 5 – 12, 2011 ... and spots are filling up quickly, for obvious reasons.

Our current inventory of properties and projects that we have pre-screened for suitability, and which will be shown to our Investment Buying Tour attendees includes:

- Single-Family Homes
- Luxury/Oceanview/Oceanfront Condos
- Developed Estate Lots (for future building)
- Partnerships in Development Projects
- Holistic/Medical/Surgical Retreats
- Golf Course / Resort Projects
- Office / Industrial / Business Opportunities
- Other

I will be personally conducting this Investment Buying Tour. And, I have personally pre-vetted these deals! I will be participating in some as a co-investor with you.

This is NOT a vacation tour, although we WILL be having lots of fun! It is for serious investors who are concerned about (1) preserving their accumulated wealth, (2) diversifying into very safe and quite profitable investments that are US-economy-resistant, and (3) exploring retirement (and second home) alternatives while enjoying the beauty and wondrous country of Costa Rica ... a true Shangri La virtually in our backyard!

Please call us at 801-998-8574. You may also visit our website at:

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I look forward to seeing you at our February Buying Tour!

Yours very truly,

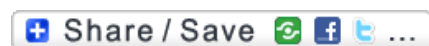
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Escapeartist Expands to Europe with New Magazine

By Phyllis Davis / Dec 10 • Categorized as [International Real Estate](#) • [Download Print Friendly PDF](#)



Media partnership unites continents by linking top international living and UK based real estate websites

Escapeartist has been in an expansion mode since the 2008 economic downturn by establishing over 50 new media partnerships. Their most recent partnership is a media partnership with the UK's oldest and best known real estate magazine, Homes Overseas Magazine, a division of London-based GlobeSpan Media Ltd. The newly formed partnership publication called Escape Homes Overseas Magazine (EHOM) significantly expands Homes Overseas Magazine's readership base to include Escapeartist's 400,000 readers and in turn, provide Escapeartist with immediate access to the European market.

Escapeartist is the largest international living website in the world featuring over 100,000 pages of content on living, working, investing, retiring, medical tourism, real estate and making money overseas. Expat lifestyles, emerging growth countries and embassy information have made Escapeartist and Escape from America Magazine the authority on international living for over 14

years.

Roger Gallo, the founder and Senior Editor of Escapeartist says, "I see this partnership as a business model of the future and one that is a win for Escapeartist, Homes Overseas Magazine and the readership of both companies."

Homes Overseas Magazine, first established in 1965, has been providing independent advice and information on purchasing a home abroad for nearly a half a century. The Homes Overseas Magazine also covers issues surrounding overseas property, investment, mortgages, currency, legal, tax or planning. It stays in touch with their breaking independent daily overseas property news and provides articles about overseas property and buying guides, which also provides essential information for guiding discerning property investors, prospective and existing holiday homeowners.

Escape Homes Overseas Magazine is an online interactive digital publication enabling readers and advertisers to connect, collaborate and transact business. Escape Homes Overseas Magazine offers a wide range of property, articles, from destination-specific to overseas property investment prospects for capital growth and rental yields.

Editorial Director of Homes Overseas Magazine, Rupert Bates, is quoted as saying, "We are delighted to partner with such a powerful, popular and respected site in its sector. Escapeartist offers an enormous wealth of information on all aspects of moving, living and working overseas."

GlobeSpan Media Ltd's director, Ian Cunningham, stated, "The key benefits of the deal are, firstly, a significant 'brand extension' into the North American market, the Escapeartist site has over 1.5 million visitors per month, and secondly, the joint-venture partnership has the potential to enable advertisers to reach a highly targeted and

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hitherto, arguably, difficult-to-reach market effectively.”

Escapeartist's Marketing Director, Tom Ocean, states, “Bringing Homes Overseas Magazine on-board as a new partner with Escapeartist offers our readers immediate access to some of the best real estate offerings in the world, and we're pleased to feature such a well-respected and sophisticated online offering.”

Internationally focused businesses are quickly seeing the advantage of partnering with websites like Escapeartist to extend their brand to a website with a loyal readership base. The downturn in the economy has created massive bidding competition on popular websites like Google and Facebook, making traffic more expensive to acquire. Escapeartist has over one million unique monthly visitors and over 400,000 readers which has taken nearly fifteen years to develop. The Internet has become a very noisy and competitive landscape for the top search results that Escapeartist provides to their clients. With half-a-dozen of its pages ranked as PR5 to PR7, Escapeartist is known as the 800-pound gorilla for International Living.

With Escapeartist's stellar position as an internet leader, it brings its partners:

- The ability to reach a wider and more diversified global audience
- Performance-based results that can be measured through a variety of online metrics.
- New business development opportunities
- Immediate market penetration and information dissemination to Escapeartist's targeted niches
- Credibility as an online leader for more than 14 years with a dedicated readership
- Client-centric dedication and customer service to bring the full power of Escapeartist to achieve results.

Escapeartist's media partnership program offers immediate global exposure for their clients' products and services ensuring them the opportunity for an expanding market share and international branding capabilities. EscapeArtist readers are highly educated, financially secure, adventuresome and motivated to travel around the world. Because of this elite demographic, EscapeArtist continues to attract partners who appreciate the value of their joint venture partnership.

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2nd Opinion... Whatever it Takes to Save Your Daughter

By Ilene Little / Dec 10 • Categorized as [Living Overseas](#) • [Download Print Friendly PDF](#)



Parents fly half way around the world to get help for their daughter

Israeli Family Flies to US For Second Medical Opinion

[Traveling4Health](#) reports 1st-hand accounts of patients traveling for treatment; both domestic medical tourism and international medical tourism.

This is a story about determined parents who traveled half way around the world with their daughter to get her the medical help she needs.

Imagine if you twisted your ankle on a work-related field trip in 2007 and over the ensuing years the pain escalated to the point where your doctor put you on Methadone and the prognosis was ***"there is nothing more that our nation's health system can offer you, get used to the fact that you will live with sever chronic pain for the rest of your life"*** (source: actual case summary by a senior orthopedic surgeon in

Israel).

That was the future predicted for a 37 year old woman, the daughter of a gentleman who wishes to be identified only by his first name as Mr. Shmuel, a retired civil servant.

The daughter who works for a civil engineering company injured her ankle 3-years ago and has become disabled due to chronic pain and aggressive pain management regiment that included Methadone and medical Marijuana.

Economic reality dictates that she continues working, yet debilitating chronic pain and dependence on narcotic pain killers have made it impossible.

What would you be willing to do if it was your daughter? Would you allow the "system" to turn her into an addict instead of healing her injuries?

2nd Medical Opinion in the U.S.

Mr. Shmuel turned to his private insurance agent who suggested they get a [second medical opinion](#) from a reputable medical tourism facilitator in the USA. He recommended Mr. Shai Gold, of [InternationalTriage.com](#).

The readers may be familiar with Mr. Gold who is a frequent contributor to T4H. Gold is known internationally as an expert on treatment options in the USA, Latin America and the Caribbean.

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International-Triage's 2nd Opinion program is highly regarded by the insurance industry, physicians and patients.

Gold's case management team analyzed the case and recommended that, given the complexity of the case, it warranted obtaining the view of two leading experts.

"These experts represent different medical approaches that are rooted in different practice and research experience of two academic centers of excellence, the University of Miami/ Jackson Memorial Medical Center and Johns Hopkins Hospital (Baltimore)" said Gold.

The first expert selected by International-Triage for the case was Dr. KesterNedd. Dr. Nedd is a leading Neuro-Rehabilitation expert and Medical Director of Neuro-Rehabilitation of the Ryder Trauma Center of the University of Miami/ Jackson Memorial Medical Center. The second expert was selected for the assignment was Dr. Kulik, a leading Orthopedic Surgeon at Johns Hopkins Hospital in Baltimore.

Health Travel to the U.S.

The Shmuel family flew to the U.S. on October 2nd and returned home on October 14, 2010. The plan is to first treat the symptoms and then the root cause; the symptoms being the severe pain. Only after they reduce the pain can the orthopedist determine exactly the problem.

And according to the Shmuels in just three weeks she has seen some small reduction in pain. "They tell us the treatment plan will take about six months," said Shmuel.

"In fact, she experienced immediate relief as a result of the treatment recommended during her consultation with Dr. Nedd in Miami. The patient and father were very pleased with the professionalism of the doctor and the overall experience in Miami. It was time to head to Baltimore", Said Gold.

Orthopedic Surgery is Likely

Both doctors diagnosed a ruptured ligament as the suspected culprit in causing chronic pain. The medical team devised a six month care plan to be followed up on in Israel.

International-Triage than used its extensive relationships in Israel and matched the patient with Dr. Gabriel Zelig, Chief of Neuro-Rehabilitation at the Sheba Medical Center in Tel-Aviv.

Dr. Zelig will collaborate with Drs. Nedd and Kulik on implementing the care plan. Following symptomatic pain relief via topical analgesics and massage therapy, the option of surgery for re-attaching the ruptured ligament will be re-examined.

"Thanks to highly experienced physicians who provided an accurate diagnosis and a tailored care plan, the patient is looking at a 12 month path to gradual reduction in the level of pain and full recovery may be quite plausible," said Gold.

"While it will surely be a painful road to recovery, the patient and family have already obtained peace of mind," said Gold, "which is the most important immediate outcome of a 2nd Opinion process."

Second Medical Opinion - a global network

"Our efforts brought together doctors from Florida, Maryland and Israel to work together for this patient," said Gold, "I feel gratified to have been the professional conduit for this, but more-so, I am always humbled when trusted by a family with their most prized possession, their child."

Gold said, "Can you imagine that this patient would have forever been on Methadone had her father not taken matters in his own hands?"

Even though Shmuel learned that their private insurance is not going to cover the second opinion overseas and related trip to the USA, he was committed to getting help for his daughter, and Gold committed to helping them.

"Shai is a wonderful guy," said Shmuel, "he says that it is never about the money. He was willing to help us anyhow. His response was very human, very understanding."

I think people don't understand the real value of a professional 2nd opinion service. They also do not realize the extent of expertise, scope of logistics and extent of relationships that are needed to put all this together, literally connection people who are oceans apart.

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"I'm not just a mail courier who passes information along; there is real value and lots of work for him and his daughter," Gold said, "This has been the most challenging 2nd medical opinion I've ever facilitated."

"Mr. Shmuel was impressed with the service and actually offered to pay us more," said Gold, "As one father to the other, I simply asked him to re-direct his goodwill toward making a charitable contribution to a well deserving organization, of his choice, in Israel."

Medical Tourism Redefined

"At the end of the day, medical tourism is not only about connecting patients with "affordable treatment options in the 3rd world"....It is about bridging gaps in access to treatment. Our work sometimes means that we help a patient get a new lease on life. In this case, it appears that we have certainly given it our best shot," concluded Gold.

The Traveling4Health Community will follow the progress of this patient. Stay tuned for more reports from the Shmuel family.

Learn more: [Visit the 2nd opinion page powered by EscapeArtist](#). [Read Gold's Medical Blog](#).

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The Step by Step French Property Purchase Process

By Adrian Leeds / Dec 10 • Categorized as [International Real Estate](#) • [Download Print Friendly PDF](#)



Just a few hours hesitation could cost you your dream property in Paris

In a seller's market, like we have seen in Paris the past few years, one must be prepared to make an offer virtually the moment you see the property, and in most cases, offer the full asking price, to ensure that it won't be sold to the next person who walks in the door to visit it. (The sellers are morally obligated to accept asking price!)

You may think this is a joke, but at the [Adrian Leeds Group, LLC](#), we've had two such situations, where our client hesitated for only a few hours and lost the property for exactly those reasons. This has been an excellent time to buy, if you can find the right property, as interest rates have been at an all time low and the U.S. dollar to euro rate of exchange has been more favorable than it's been in a long time.

We had not seen prices drop in central Paris and "au contraire" — prices held very well, considering the small inventory with which the agents have had to work.

Should you be lucky enough to find the property (and we do recommend you work with experienced property finders to do that), here's what you can expect to be the process:

Step 1. The Purchase Offer

You find an apartment you wish to purchase (with financing) and the agent or property consultant recommends you make an offer on the property.

In the offer, you propose to the seller a certain price, any contingencies to the purchase and a limited amount of time within which to respond to the offer.

If you were to offer 'asking price,' the seller would be morally obligated to accept your offer and therefore you could virtually 'guarantee' the property would be held for you and no one else could 'out bid' your offer.

There are contingencies which could be very important to the offer, such as appliances and furnishings which you would want to 'purchase' with the apartment and any other requirements the seller must be obligated to fulfill.

Note that even if you believe you will not keep the old appliances, any value to them will be deducted from the selling price noted on the "Acte de Vente" (final title deed), thereby reducing your Notaire taxes and fees! So, do not say NO to anything they wish to include with the purchase.

Step 2. Choosing the Notaire

The offer letter does not legally bind you to a purchase. If the seller accepts your offer, or if negotiations go back and forth until a 'deal' is set, then only when a "Promesse de Vente" or "Compromis de Vente" (Purchase Contract)

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is signed, is the contract binding.

It is at this stage that a Notaire must be employed to represent you and a date of signature is set. It is highly recommended that each party choose his own Notaire for representation and it costs not a penny more as the Notaires share their commissions.

We recommend working with a Notaire who speaks English and charges nothing extra for that. If you are working with a property consultant who is familiar with the documentation and process or a Notaire you fully trust, then a translation of these documents should not be necessary.

The Notaire will require a long list of documents in order to prepare for the signing of the Purchase Contract, most of which will be provided by the Notaire of the seller.

But you must be prepared to provide your personal information and a copy of your passport along with how you intend to 'structure' the purchase — that is who will actually hold title to the property. You may choose to change the structure for the signing of the Acte de Vente as long as the Purchase Contract allows for a "clause de substitution."

Should you choose to take a mortgage, you may also want to include a "clause suspensive," or contingency clause, that protects you from default should you not be able to obtain financing. Be sure to ask your lender, Notaire or property consultant how to arrange this, as this is an integral part of the process and is designed to protect both the buyer and seller. (Or see below for a more detailed explanation.)

Step 3. Signing the "Promesse de Vente" or "Compromis de Vente" (Purchase Contract)

The Notaires will prepare the documentation for the signing of the Purchase Contract and you will be asked to provide a deposit held in escrow by the Notaire. This is normally 10% of the purchase price of the property, however, in today's market with prices escalating in central Paris, sellers will often agree to holding 5%, as long as the buyer is willing to pay the full 10% should a default occur.

At this time, the seller must provide the required diagnostics: energy efficiency, termites, lead, asbestos, natural risk, swimming pools, flooding, quarries and the "Loi Carrez" (official habitable space). He must also provide the "Règlement de Copropriété" (homeowners association bylaws), the "carnet d'entretien de l'immeuble" (maintenance record of the building) and proof of the "copropriété" annual fees.

The buyer, seller, representing Notaires and agents convene for the actual signing. The buyer and seller may have an outside representative or Notaire sign on his behalf with Power of Attorney. We do not recommend that your own Notaire sign on your behalf, as it's best to have another outside but interested party reviewing the signing in your interest. This is another situation where a property consultant can be very valuable and act to protect your interests.

Once the "Promesse de Vente" or "Compromis de Vente" is signed, you have seven days within which a full retraction of the purchase can be made with no financial or legal ramifications. This is called the "cooling off period." For legal reasons, a registered letter must be sent to notify the Notaires and the deposit will be returned within 21 days of the retraction.

Step 4. Preparing for the Final Signing of the Deed: Financing the Property

If you choose to finance the property, applications must be submitted to the banks. Non-resident buyers should work with banks and lending institutions that specialize in non-resident loans or with loan brokers that can provide the service.

The timing is critical, as the Purchase Contract will dictate the deadlines to acquire a loan offer and a 10-day waiting period is mandatory before an offer can be accepted. One contingency of the Purchase Contract ("clause suspensive") regarding the loan is a protection for both the buyer and seller outlining the specific conditions of the loan. If a loan of a particular amount, at a particular rate, and particular term, as requested by the buyer, is not achievable, by proof of the bank's rejection of the applicant, then the buyer will not lose his deposit and the property will revert back to the seller.

Meanwhile, the Notaire gathers specific information and prepares for the signing of the final deed. He must verify that the seller is the rightful owner of the property, and that the description of the property is correct in regard to the city planning and easements, along with what money may be owed on the property.

Step 5. The Signing of the "Acte de Vente" (Final Deed)

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You have received your loan offer and you have accepted it 10 days later. The day comes to sign your Deed of Sale. The Notaire's dossier is complete and checks are prepared by you for the balance of the purchase responsibility or money is wire transferred to the Notaire (down payment, taxes and fees), checks are prepared by the lending bank for the payment to the seller and by the Notaires to pay the various commissions and fees.

Once again the buyer, seller, representing Notaires and agents convene for the actual signing. The keys are ready to transfer to you, the buyer, in exchange for the check of payment to the seller.

Step 6. The Final Payment and Deed of Sale

The Notaire hands over a check to the seller in full payment for the property and an "Attestation" of the sale to you, the buyer. The documentation will then be submitted to the Chambre de Notaires for official recording and processing. It may take six months or more before you receive the final recorded deed and normally there is a small refund of overpayment of fees, as the assessment at the time of closing is just an estimate and always greater than the final amount officially due.

You then walk away with keys in hand to your newly purchased French property to enjoy for as many years as you like!

Note: The [Adrian Leeds Group, LLC](#) provides complete property services for Anglophones and non-residents who desire to live or invest in France including property consultation and search services, loan assistance, renovation and rental management.



Adrian Leeds

About Adrian Leeds

Adrian Leeds is founder and director of the [Adrian Leeds Group, LLC](#), a team of North Americans who provide complete property consultation services including [property search, purchase and sales assistance, financing](#), and marketing and development of [fractional ownership](#) properties. She speaks at conferences and seminars in both the U.S. and France on the topic of [Living and Investing in France](#). Her sites [Parler Paris Apartments](#) and [Paris Palais Apartments](#) provide reservations and booking services of luxury apartments for a select group of property owners in Paris and France, and vacation rentals for visitors to Paris. She is the author and editor of the [Parler Paris Nouvellettre®](#), editor of [French Property Insider](#), and the author of the first online restaurant guide to Paris soon to be published in print and online for iPhone and iPad under the name of "Adrian Leeds' Top 100 Cheap and Chic Paris Restaurants." In addition, she co-hosts her own brainchild, the

popular [Parler Parlor French/English Conversation Group](#) in Paris where members from 50 different countries meet to practice speaking French and English. [Adrian Leeds Group, LLC](#), her U.S. based company and her France-based company, Parler-France EURL, provide Web-based relationship marketing, public relations consultation and event coordination targeted to "francophiles" living in North America and France.

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Realities of Retiring to South Africa

By Carrie Davies / Dec 10 • Categorized as [Overseas Retirement](#) • [Download Print Friendly PDF](#)



Stress free lifestyle in the sun

South Africa conjures up many images in one's mind – from roaming herds of elephant, to exotic cultures, music and a vibrant lifestyle. The country's profile has also recently been raised by its hosting of the 2010 FIFA Soccer World Cup, and it is increasingly a destination for retirees seeking a stress-free lifestyle in the sun.

South Africa provides affordable luxury for would-be retirees too. Beautiful homes are available for almost any Western budget, having household staff is the norm even in modest households, and enjoying access to world-class dining and sports opportunities is available for everyone who chooses to live in South Africa.

[This rich and exotic country](#) is located at the southern tip of Africa bordered by Namibia, The country is large and temperatures and climatic

Botswana, Zimbabwe, Mozambique, Swaziland and Lesotho. conditions vary, but in general the climate is pleasantly warm.

Summer lasts from October to February, with sunny days that may include brief, heavy showers in the afternoons (known as the rainy season). Fall is between February and April and is a little cooler than summer, while winter (May to July) has sunny days and relatively cold nights.

The current exchange rate between the US Dollar and the South African Rand is 1:7 meaning that you will get more for your money in South Africa; though there is less difference between the cost of living in certain South African cities and similar cities in Europe and the US – so you have to be careful about choosing where exactly you set up home if you're on a tight budget.

Food in South Africa is slightly cheaper than in America, but this depends on your choice of whether to eat locally produced food (which is of exceptional quality) or imported items. A modest budget would need to include rent – ranging from US\$500 to US\$650 per month – and food, ranging from US\$250 to US\$360 per month. So, on a budget of just US\$2,000 per month it would be perfectly possible for a couple to rent a very decent apartment or house, eat well, pay for utilities, cable TV, heating costs (where required), sports and holiday expenses, restaurant meals, newspapers, and car maintenance and insurance for one vehicle.

With many things to attract people of all ages and nationalities to relocate to live in South Africa, there are also a number of things that retirees in particular should take into account when considering this particular nation. These include residency requirements, health care, opportunities for income generation and investment opportunities, and overall lifestyle.

In the case of residency, South Africa is one of the more open retirement options. South Africa welcomes retirees, providing a 'Retired Person's Residence Permit' on a temporary or permanent basis – provided that certain financial

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criteria are satisfied. Potential retirees must provide proof of lifelong pension or other form of income. Immigration takes the form of either a temporary or a permanent residence permit.

Temporary permits are granted for four years, and are renewable indefinitely for four-year periods as long as the criteria for their having been granted remains valid; while permanent permits afford permanent residents the same rights and privileges as those with South African citizenship, with a few key exceptions, most notably the right to vote.

In both cases, South African Retired Persons Permits are based upon financial criteria and unlike a South African Work Permit, no prior job offer is required before an application can be made, meaning that unlike temporary South African visit visas, retired people are permitted to work if they wish, though applicants wishing to work will need to submit an employment contract and demonstrate that no South African citizen or resident is available for the position in question.

While the term "retired person" is used, no age restriction is applied for immigration under the type of visas described. There is no specified amount that a retired person must bring to South Africa when immigrating either. The immigration criteria for retired permits is based on available income and capital – this income and capital can be from anywhere in the world and there is no obligation for these funds to be brought into South Africa.

Applicants must be able to provide evidence of either:

- A pension, retirement account or irrevocable annuity which has a value of at least R20,000 per month. This requirement applies to **each person** making an application; or
- A combination of assets which equates to a minimum of R20,000 per month for **each person** applying; or
- Net asset value totaling not less than R7.5 million and proof of payment of R75,000 as a non-refundable sum to the Director General of Home Affairs.

In terms of health care, the public health sector is responsible for delivering free health services to 80% of the population, meaning that this sector has shifted to primary health care and tends to be overworked and underfunded. Private medical care is therefore a must – but that being said, South Africa operates an excellent private hospital network equipped with the latest technology and top rated staff, and costs of medical insurance and treatment are among the lowest around.

The private sector also caters to foreigners who want reasonably priced but world-class quality medical services, and who are willing to travel to South Africa to get them. Quality retirement villages and frail care are also available at affordable rates.

Many retirees to South Africa consider additional opportunities for income generation, particularly via the thriving hospitality industry as well as through investing in property for example. Note: there is no restriction on foreigners buying property in South Africa. The process is also not difficult to follow – though you should use a reputable lawyer if you are going to buy directly from the seller.

Real estate agents charge fees equivalent to 6% of the selling price, but this is paid by the seller – you as a buyer are responsible for covering legal fees and taxes. The South African real estate market is growing fast, by up to 25% in some parts of the country. However, while the country has weathered the global financial crisis well as a result of its minerals based economy, residential property prices are now falling in many locations, making it a buyers' market.

In addition, with a variety of locations and climates to choose from South Africa offers properties to suit every taste, and most are larger and of a higher standard than those found in more traditional retirement locations around the world. Today's overseas property investors will find many political and economic advantages to investing in South Africa. Investment in commercial property has achieved substantial growth in past years and looks set to continue for example.

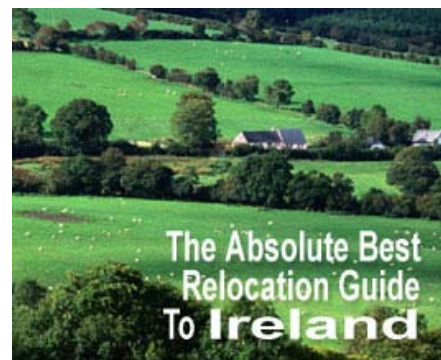
South Africa has favorable tax laws for retirement pension schemes that are based abroad. In general overseas pensions are not liable to tax in South Africa. In addition, through double taxation agreements, while residing in South Africa the same pension may also not be taxed in your home country – though restrictions to this may apply and you should take professional advice from your accountant or financial adviser.

South Africa offers an exceptional lifestyle at reasonable cost. Opportunities to explore the country and its neighbors, learn about exotic cultures and wildlife and sample the local cuisine and wines abound. However, no discussion of the country would be complete without an assessment of its safety and security.

For historical reasons the country has a large sector of the population that are underprivileged. While the government is making great strides in addressing issues of poverty and economic development, there continues to

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be concern about these matters, which manifest themselves in the country's alarmingly high crime statistics. As a result of the need to create jobs and provide education and healthcare it is quite understandably the government's priority to focus on local economic empowerment. Therefore, while some other destinations may focus on the attraction of retirees and of offering opportunities specifically for them, this is not the case in South Africa – and indeed there can be some resentment of foreigners perceived to be coming in and taking opportunities from locals.

That being said many people live a very happy, relaxed, and wonderful life in South Africa without concern about such issues. It is a beautiful country full of opportunity. But as with any retirement decision I would suggest that anyone considering retiring to South Africa spends time there first at various times of the year to decide in which part of the country the climate best suits, and where the best opportunities for your particular situation are.

Also, it is always a good idea not only to talk to locals but to other retirees and expatriates to find out their experiences, and their opinions about where the country is heading. You will likely find the expatriates more positive than the locals!

If you do decide to move, take sound advice about your legal, property and financial decisions. South Africa has high quality legal and real estate services, and associations and professional institutions regulating their activities which will be able to guide you.

In conclusion, South Africa is a stunning destination, be it for a holiday or for a lifestyle change, so do consider including it in your list of retirement location choices.

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Mexico Budget vs. US Budget: What this means if you are considering retirement in Mexico

By Thomas Lloyd / Dec 10 • Categorized as [Overseas Retirement](#) • [Download Print Friendly PDF](#)



Obama and Calderon - Which one of them has got it right?

A big theme for Americans these days is the overspending indulged in by recent governments.

One option for Americans is to look for political change; history, however, of politicians giving emphasis to less government in election campaigns points to the fact that when it comes right down to it, overspending remains way over the top.

The other option is to look elsewhere – to “escape from America.” One of the better options out there these days is Mexico. Tighter financial practices and a healthy, growing economy, point to several advantages to buying [Mexico real estate](#), including retiring in a country where tax funds are put to better use, and where there are excellent investment possibilities. To start off, let's consider government income and spending in each country.

Comparison of Numbers

The following are some estimates for the year 2011, except where indicated. The “Total Budget” and “Deficit” for Mexico were calculated using an exchange rate of 12.5 pesos per U.S. dollar. The amounts are in billions of U.S. dollars, and in parentheses are the percentages of the GDP, compared to the same year the data is from.

US GDP \$15,299 Mexico GDP \$1,541 (2010)

US Total Spending \$3,834 (25.1%) Mexico Total Spending \$267.6 (17.4%)

US Deficit \$1,267 (8.3%) Mexico Deficit \$5 (0.35%)

US External Debt (2009) \$13,450 (94%) Mexico External Debt \$177 (20%)

Although the comparison is approximate due to estimation and availability, the picture is clear. On one side (U.S.) there is overspending, very large deficit and huge debt; on the other side (Mexico) all of these are far more moderate, especially looking at the deficit for 2011 - less than 0.5%!

For 2011, Mexico is budgeting about \$20 billion U.S. to pay towards the national debt. The U.S., on the other hand, had to set aside \$164 billion of its budget in 2010 just to cover interest payments. Everyone knows that no government is perfect, but Mexico's economic and spending practices do present some real benefits for Americans who choose to buy real estate, invest or [live in Mexico](#), seeing government funds put to good use with real results,

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despite a much smaller budget, and a much, much smaller deficit.

Infrastructure Investment

In terms of infrastructure, Mexico has been moving ahead by leaps and bounds over the past few years. President Felipe Calderon has justifiably called his term the “presidency of infrastructure.”

Mexico’s current policy of modernizing and promoting economic growth throughout the country has led to a large number of new expressways being built.

Mexico is currently #1 in the world for new expressway projects, surpassing giants like Brazil and even the U.S. While many of the projects have been focused on areas of high economic activity, new, modern highways have also been constructed to more isolated areas of the country to bring economic opportunity.

This also brings real estate investment opportunity – investment which can be made on a much smaller budget and can generate much higher returns. In the U.S., the market is much more sophisticated, with large amounts of information in the hands of large companies; these companies hold control, and leave few opportunities for small investors.

For Americans who choose to retire in one of the established tourist areas of Mexico, they will also see real benefits from new expressways, airports and other large-scale infrastructure which makes living in these areas more convenient, and bringing growth needed to support investment.

Healthcare

Considering what the U.S. spends on healthcare, you would think that it would be very affordable and accessible; in 2010 the \$453 billion for Medicare, \$290 billion for Medicaid and the \$79 billion for the Department of Health and Human Service have made for a total of \$822 billion. Despite this level of spending, and despite the new healthcare reform (or perhaps even more so because of the new healthcare reform) many Americans find healthcare costs inaccessibly high.

This compares to Mexico, which budgeted a total of about \$8.4 billion USD (2011 – 105.6 billion pesos,) 1% of that of the U.S. Again, despite lower spending, residents of Mexico have access to modern, private hospitals which are on par to those of the U.S. in terms of quality (according to the World Health Organization) but on average are 50 – 70% less expensive. Full coverage insurance is available for about \$150/month for a family with 2 children. A large range of private doctor’s practices can be found for any budget; even the more expensive ones are still cheap compared to the U.S.

(It is worth noting that the country’s most impoverished still have limited access to modern healthcare. But even in these cases, Mexico offers very low-cost private clinics that work well for minor illnesses and there access to generic medications in most urban areas; a doctor’s appointment can be as low as \$2, and a package of 10 paracetamol tablets, the generic for Tylenol, is \$0.40. A workers’ insurance hospital system is also especially in place which covers everyone with official work, and their family, for a very small monthly deduction. For those on really low incomes – i.e. less than the \$800/month average – Mexico is still probably better than the U.S., at least for the people who live where these facilities exist.)

Growing Economy

Due to the economic policies of recent governments, Mexico has entered the “trillion dollar” class, referring countries which have an economy over a trillion dollars; this “class” is shared by 13 other countries in the world, plus the European Union, if counted as one economy.

As mentioned above, the economic growth, combined with the new transportation access and government work to stimulate invest in high potential areas point to excellent opportunities for investment in real estate and other markets.

Where would you rather live – in a country that overspends with a huge debt, providing limited opportunities for individuals, or a country that limits spending, invests where it is necessary and profitable, and offers excellent opportunities both for investors and residents of just about any income level?

Consider retiring, living and buying [property in Mexico](#).

[TOPMexicoRealEstate.com](#); Mexico’s Leading Network of Specialists for Finding and Purchasing Mexican Properties Safely

About the Author:

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Thomas Lloyd, *Founder and President of TOPMexicoRealestate.com*

Originally from Indiana, and a graduate of Purdue University in the Krannert School of Management, he holds a degree in management with a speciality in finances. Lloyd has several diplomas and certifications in Mexico Real Estate topics and is one of only a few professionals to hold Mexico's new degree in real estate. This degree is accompanied by a Professional Identification Number, "cedula profesional," which is issued for trained professionals such as those in the medical field, or in law. He has over 15 years of direct experience in Mexico's business culture.

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Six Short, One Long – Cover Your Assets and Escape to Tonga

By Capt. Jared Passenger / Dec 10 • Categorized as [Asset Protection](#) • [Download Print Friendly PDF](#)



Sail Away

Ever get that sinking feeling? For anyone who has ever been on a boat that was taking on water or someone who had been rudely awakened to a burning house in the middle of the night or perhaps a passenger of a car driven into a lake who watches the water filling in around their feet and rising up past the windows, they can tell you first-hand about the strong urge to escape that accompanies such emergencies. I too have that feeling.

For the past 10 years or more, I have come to the realization that the USA, and on a macro scale, the Western world, if not all the world to some degree, is in a state of emergency on almost every level: financially, environmentally, politically and spiritually.

And like any large vessel, our 'ship of State' has not gone down instantly but has foundered in a series of events. This process often happens slowly, quietly, affording time to those with life saving equipment and plans, to escape early before the ship goes down, taking those who did not prepare down with it. This sinking process usually commences in stages. First the vessel loses integrity either by structural failure (often by neglect or from faulty construction/equipment) or it comes in contact with an external body (rocks, boats, torpedos, shore etc.) It is my firm belief that our ship of state in the USA has been hit by a torpedo from a nebulous hidden enemy for their own evil purposes.

Generally, the first people to know about the emergency situation are the crew and Captain. In this case the Federal and State government agencies. Before alerting the passengers, they will first try to assess the threat and address the problem with pumps and emergency equipment to repair or slow the progress of the rushing water inside the hull. Our luxury liner U.S.A. was rocked by the "torpedo" of 9-11 but it wasn't just the torpedo that has done us in, rather it was the previous years of rot and neglect of the hull from enormous corruption, neglect and misuse that has caused a worse situation than would have been otherwise. Most people are aware that our ship is in a bad state of repair. What they don't know yet is just how compromised and how desperate the situation really is.

The water is now in the engine room. The economic engines are shutting down. The ship is foundering. The bankers are stripping the paintings off the wall, looting the purser's safe, stealing the silverware out of the drawers for they know what is coming. The showroom is still putting on plays and movies for the unaware passengers while the Captain and crew are busy preparing their own escape plan yet the general alarm to abandon ship has not gone off! This alarm (six short blasts on the horn followed by one long) is the 'heads up' given to the passengers to put on the life jackets and head to the life boats and get ready to abandon ship. Have you heard that signal yet from those in charge? No, you will not here it on 'Dancing with the Star,' or 'American Idol' and no announcement will be

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forthcoming on Monday night football.

Currency trade wars, financial collapse, devaluing dollar, rising food prices, the coming hyper stagflation, looming tax increases, war preparations, political scandals and corruption, loss of liberty by design, police-state-style legislation and spying, bogus "war on terror", talk of civil unrest and riots, depression era unemployment and bank failures, business offshore outsourcing by the thousands, mortgage finance crisis, multi quadrillion derivative bubble ready to pop, looming bond failures, historic deficits and debt, strange weather and environmental changes causing crop failures (etc. etc.)....this and more yet, instead of sounding the alarm, those put in a position of responsibility for the safety of the passengers, (you and me) are telling us that we are in a "recovery" and everything is fine and to relax and enjoy the entertainment! Where is the TV guide anyway.....anyone see the remote?

The water is now past the engine room and heading for the generator room! Are you getting that sinking feeling yet?

For some time now I have had the overwhelming urge to find someplace outside the USA that I could afford. My reasoning is this: Had you lived in Poland in the late 20's early 30's and you saw the signs that something bad was going to happen on a national scale, all you would have had to do to escape the horror of WW II Poland was to have secured a place elsewhere, say, Switzerland or the Netherlands for example. Imagine what a difference that move would have made in your life back then!

Sure, there are those today that would call me a "gloom and doomer" or a "conspiracy nut" for thinking that anything near the collapse of the USA is even possible. These people either have forgotten or do not know their history. A careful study of history will show that the ones who are responsible for the events of WW I and WW II are the very ones in charge today. These people and groups / organizations of high finance and political power are globalist in vision. They care not for any one country whether destroyed or saved. They see themselves as a "world citizens" in a global market place. Control is the name of the game and they will stop at nothing to attain ultimate power and control. So what is the USA to these people? To a global bank, we are just one more revenue generator with an unruly population of gun owners. Anyone not for a world government is an enemy of those who are for it.

The USA has been turned into a pariah state thanks to the war-mongering decisions (course) of the "Captain and crew" that has steered the ship of state into dangerous torpedo-filled waters. We have become a target, not because others "hate our freedoms" but because they hate our actions and deeds that has robbed untold trillions, killed millions of innocents and continue to do so in an ever-increasing pace. Who will cry for America when she reaps what she has sewn? Who will come to save us? I think you know the answer.

With this in mind, I looked at properties in central and South America. Although that was my first choice due to location, I have since come to the realization that they will not escape the hardship once things get bad. Their economies depend on the dollar and US trade to survive. Drug gangs, military, corruption and desperate poverty plagues most of these countries. When things get bad, how popular do you think you will be as a "rich American gringo" (or at least quite comfortable) in a foreign Central American country? I don't know about you, but I don't want that sort of attention. Look at Mexico for a glimpse of what is to come. Canada is a puppet of the US as well as Australia. Any country actively implementing "terrorist" prevention measures and laws that focus on its own population is to be avoided. The governments of these countries know what is coming and have prepared for and are actively planning the inevitable.

Instead of sounding the alarm, they are slowly locking the gates down in the "steerage class" decks where most of us find ourselves. (Remember the Titanic?)

Recently I stumbled on an ad at www.landbuddy.com, a website dedicated to off-grid living. In the classifieds section, I found an ad for affordable properties on an Island in the Tonga island group in the South Pacific. The property is located on an Island called "Hunga" in the Vava'u island cluster. The lots are about 600 square meters in size and are just under \$5,000.00 US each. Try buying a lot in nearby Fiji for that price! True, the land is remote, but that is the point! The lots are raw and unimproved but roads and improvements are being installed. It is an area perfect for those looking to live off the grid. The waters are sheltered and full of fish, the land is raised high above beach level in most cases, and all have a view of the ocean, (something good for investment purposes). The climate is perfect for growing food and the sun shines enough for solar panels to power your lights and refrigeration most of the time. I am in the process of purchasing 2 lots. Want to be my neighbor in "Cocomo Village?" By the way, I am not associated with this project, just a customer.

You can find out more about it at: <http://www.tongaislandproperties.com>

Like most of my preparations for instance, my stored food, if nothing happens I can simply eat the food. This land purchase is no different. If nothing happens, I can simply sell the land later most likely at a profit although I have plans on retiring on the property because by the time I come of retirement age, I know I will not be able to afford or want to live in the USA. So either way, I plan on using this land in one way or another. To me it doesn't matter if

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you purchase land on Hunga island or not. The important thing is to have somewhere to go, have your papers and passport ready and to have planned ahead for what most people think of as an impossible emergency. If you have a “wait and see” attitude, you will inevitably miss out because by the time it becomes evident to you that it’s time to go, everyone else will also wake up! Panic buying will snatch up any remaining property and prices will skyrocket denying most of the opportunity to escape.

PS: I am now a ‘Cocomo Village’ shareholder and am shopping for a sail boat! <http://www.TongalIslandProperties.com> and jg@TongalIslandProperties.com

Hey, did you just see that? The ships lights just flickered. I wonder what is happening down in the generator room?

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My Cairo Kitchen: The Key to Successful Cooking Abroad

By Erin Owen / Dec 10 • Categorized as [Living Overseas](#) • [Download Print Friendly PDF](#)



Good food that reminds you of home

First of all, welcome to my Cairo Kitchen! It is challenging enough to live a somewhat "normal" daily life in Egypt but now it's time to take a look at one of my greatest challenges in Egypt.

And this is one that doesn't require me even to step outside my front door... **All I have to do is step into my own kitchen.**

For anyone who loves food, it is easy for us to idealize the food we remember from our childhood. For me, this includes product of many hours sitting in my grandmother's kitchen watching her cook anything from made-from-scratch biscuits & gravy to pipin' hot skillet cornbread to melt-in-your-mouth cooked apples. She made everything look easy.

And it wasn't just my grandma who made great food. Making homemade chocolate chip cookies was almost a weekly ritual in our house growing up. And every Christmas we always made a big batch of soft sugar cookies to the point where it wasn't Christmas without them.

I have loved to cook for years, even though I took a hiatus from cooking in college (something about years of eating dorm cafeteria food that keeps that cooking gene lying dormant) and in the years following it just wasn't worth the effort most of the time to cook meals for one person.

And then I moved to Egypt, and food took on a whole new meaning.

Since moving abroad 5 years ago, I have realized that my one great connection with home (that is, the States) is food. Yes, I love the people and the places, but cooking food like I remember from back home is one way for me to keep a part of that with me.

However, cooking abroad isn't always the easiest thing to do. But it's also not nearly as hard as you might think it is.

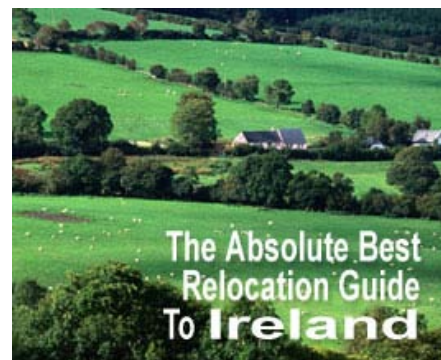
For me, the key to successful cooking abroad was all about being prepared. I was lucky in that when I moved to Egypt to get married and to live permanently abroad, it was the second time I had lived in Egypt.

So I already had an idea of what was available in Egypt...and what wasn't.

But I know that in many cases one might not be familiar with the country he or she is moving to and may not even know anyone who lives there. In fact, you may move to a country where you're not sure about anything, like where you're living or where you're working, much less to worry about what kind of food you're going to cook once you get there.

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So let me share a basic list of the kinds of things I brought with me when I moved abroad:

Cookbooks. I brought my favorite all-purpose cookbooks with me to Egypt: Better Homes & Gardens and Betty Crocker. Every time I go home to the States, I keep planning to bring more cookbooks back with me. But even though I have only two, I must say that these 2 basic cookbooks have served me well these past 5 years in Egypt.



small start up supply of spices

Spices. I brought a small startup supply of spices with me from the States. This list included things like basil, oregano, Italian seasoning, nutmeg, thyme, cloves, cinnamon, chili powder, etc. It was hard to remember exactly what was available in Egypt, but I wanted to be sure that I had everything I needed to make all of my favorite American dishes.

Baking essentials. My baking stuff is sacred. On any given day I have all the ingredients for chocolate chip cookies in my kitchen. And if you like to bake, it's vital that you bring your own baking stuff when you move abroad. I brought things like baking powder, baking soda, cream of tartar, food coloring, sprinkles, vanilla & almond

extracts, poppy seeds, etc. Sometimes local substitutes are available, but these require some experimentation before they can replace old favorites.

Specialty cooking/baking tools. I can't tell you what to bring or what not to bring, because it really depends on where you're going. In all honesty most of your basic pots and pans will most likely be available in various sizes anywhere around the world. However, some things may be either unavailable or take some time to find.

For example, I eventually found muffin pans here in Egypt, but I had already brought one with me from KY. Other items I have brought from the States include: measuring cups (liquids and solids), measuring spoons, spatulas, a Springform pan, cake pans, a pie plate, hot pads, a rolling pin, and cookie cutters.

It can be really easy to forget what ingredients we need to cook the food we love...or at least we might if we don't actually sit down and plan it out.

I challenge you on any given day (without planning in advance) to go to the store and buy just the things you need for exactly 1 meal, without making a list first.

Hard isn't it?

My husband doesn't like it when I go to the store without a list.

The problem with trying to do this when you live abroad is that sometimes what was available last week or last month has now been stuck in customs for the past few weeks or months so it is no longer available in stores.

So basically I get in the habit of stocking up on things when I DO find them in the stores here. And if I can, I stock up on things not readily available in Egypt when I go back to the States. Granted my decisions on what things to bring back with me from the States are based on several criteria such as weight, scarcity in Egypt, and overall importance in my kitchen. There are some exceptions, especially when it comes to holiday cooking and baking (holiday = Thanksgiving and Christmas).

I have to say that overall I think I can live quite happily cooking in my kitchen in Egypt for years to come. It sometimes means that I have to make things the hard way (as in "made from scratch" kind of hard) or have to get creative with my substitutions and recipe adaptations, but the goal in mind is always the same.

Good food that reminds me of home.

Because no matter where I am, there is nothing like biting into a warm chocolate chip cookie straight out of the oven or diving into a helping of homemade macaroni & cheese that can make all my troubles go away.

About the author: Erin Owen writes for and maintains [Egypt Ramblings](#) – a blog about expat life in Egypt where she lives with her husband and son.

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