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current issue  
**Jan 11**



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## Ring in the New Year with Escapeartist

By Justin Worth - (0)

As always, we will continue to be the world's number one resource for international living. However, this year at Escapeartist we want to provide you with more tools that you can use to either start living your Escapeartist dream or to enhance the Escapeartist lifestyle...

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I am writing this newsletter on a KLM flight from Europe back to the US. Over the past few days I have been attending an investment conference in Zurich...

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Heather Carreiro exemplifies a new kind of expatriatism based around travel writing, which, at the same time, allows one to continue...



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**Ten Ways You Can Save Money By Retiring Overseas**

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**What's the Best Property Investment You Can Make in France?**

By Adrian Leeds - (0)

It's a good question...and one that most lovers of France and investors ask themselves: what's the best property investment you can make in France?...



**Abundant Life and Beauty at Your Next Dental Appointment**

By Don Hudson - (0)

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## Ring in the New Year with Escapeartist

By Justin Worth / Jan 11 • Categorized as [Living Overseas](#) • [Download Print Friendly PDF](#)



It's time to Ring in the New Year

### Happy Holidays!

On behalf of everyone here at Escapeartist, I would like to let you know how much we appreciate you as one of our readers and we hope that you are enjoying the holiday season with family and friends.

### Happy New Year!

We all wish you a prosperous and wonderful new year and hope that you will be able to achieve your goals of living where you want to live, living how you want to live and making money doing it in a grand Escapeartist fashion this coming year.

What is your New Year's Resolution?

In talking with many of you over the past few months I have a pretty good idea about what some of those resolutions might be. Here are just a few of the things that I have heard our readers talking about.

- Create more personal freedom and liberty.
- Start planting multiple flags – open a foreign bank account, get a second passport, buy international real estate, set up a foreign corporation and/or trust.
- Explore new business and investment opportunities
- Create a portable income stream.
- Start living the dream instead of just dreaming the dream.

What is our New Year's Resolution?

As always, we will continue to be the world's number one resource for international living. However, this year at Escapeartist we want to provide you with more tools that you can use to either start living your Escapeartist dream or to enhance the Escapeartist lifestyle that you already have. We are going to bring in more experts and put more boots on the ground in more places around the world and make sure that we are providing our readers with all of the resources that they are going to need to accomplish their goals with more and better hands on information. Instead of just writing about making changes we really want to start helping you live the Escapeartist dream.

There are FIVE really good reasons for you to be excited about this year and all of the possibilities and opportunities that you will have as an Escapeartist reader.

We will be introducing the [Escapeartist Passport Membership](#) program this year. A chance for you to get expert advice and counsel from some of the leading experts in the world when it comes to:

- offshore banking and investing
- asset protection
- second residency, passport and citizenships
- foreign currencies

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- portable business and investment opportunities
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- offshore corporations and trusts
- international lifestyle
- international medical, health and fitness

We will be introducing the **Escapeartist Exclusive Events** series. These special events are typically for those that are interested in looking at some serious investment and real estate opportunities that have been hand selected by our team of researchers here at Escapeartist. Our first event will be taking place February 25 – 28, 2011 in Atlanta, Georgia and will feature some of the top real estate professionals in the world and some of the best investment properties that can be found anywhere. If you have not decided to attend then I really encourage you to do so. The information that you receive will be tremendous and the contacts that you make while you are there will prove to be invaluable.

This year we will be having two **Escapeartist Global Awareness** events. These events will be held in the United States and we will give you more information about these as the year goes on. These events will give you a chance to come and meet with many of our experts giving you a chance to meet with them face to face and creating a plan for you to live the Escapeartist lifestyle.

For those of you that are ready to start looking internationally at your many, many options we are introducing the **Escapeartist Global Experience** events. These events will give you the opportunity to look at international investment and real estate opportunities hands on with the guidance and assistance of our international experts and staff. We will be identifying projects and opportunities around the globe and inviting our readers to come along and explore the possibilities. At these events you will be surrounded by experts guiding you down the path to a better international lifestyle.

For all of you marketers, affiliates and internet gurus we will also be launching the brand new **Escapeartist Affiliate Program** where you can earn big commissions just by spreading the word about Escapeartist.

As you can see, there are many exciting opportunities coming up in 2011 and we want to be right there with you, helping you to stick to those New Year's Resolutions.

We thank you our dear readers and look forward to seeing many of you this year at some of our events and conferences.

Again, thanks for a great year and we wish all of you the best of Success in 2011.

Do you have an idea that you want to take international?

To Learn More About Partnering with Escapeartist and realizing your Escapeartist Dream please provide us with your information and one of our representatives will contact you.

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## Purchase Switzerland for \$30,000 Today!

By Phyllis Davis / Jan 11 • Categorized as [Living Overseas](#) • [Download Print Friendly PDF](#)



Purchase Switzerland for \$30,000 Today!

Secure the Rights to Your Country and Partner with the Largest Website in the World for International Living.

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
- Jobs
- Real Estate

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- Relocation
- Yachts/Aircraft
- Society Section
- Calendar of Events

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.

## To request more information and secure your country please provide your information in the form below:

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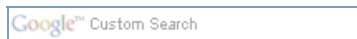
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## Anti-aging Miracle: Escapeartist Discovers the Fountain of Youth!

By Phyllis Davis / Jan 11 • Categorized as [Living Overseas](#) • [Download Print Friendly PDF](#)



Fountain of Youth

Anti-aging is the *International Business of 2011* by those who want to **look younger** because with modern medicine and lifestyle choices, **people feel younger and have more energy!**

International opportunities in anti-aging are taking the world stage and EscapeArtist is now front and center of the 'stay young-looking forever' niche. Over 90 million Americans bought some form of anti-aging cream, procedure or spa-centric vacation in 2010, and that number continues to increase annually and here's why:

**FACT:** Starting in January, more than 10,000 baby boomers a day will turn 65, a pattern that will continue for the next 19 years. Even though a Baby Boomer turns 65

years old every eight seconds, they do NOT want to be considered 'seniors' and are willing to spend billions of dollars to look young. Besides, with 80 million Baby Boomers on the cusp of retirement, you can **go to the bank** on the fact that this product will be a huge hit with that age group. They will JUMP at the chance to be part of the Bellamora International Company's business and use their products. Their collective motto is already, "Looking young ROCKS."

EscapeArtist has now partnered with one of the most exciting network-marketing companies launching in 2011, [Bellamora International Company](#), and now you have the opportunity to secure your position for **FREE** with the largest website in the world for international living. With EscapeArtist's 400,000 subscribers and over 20 million annual visitors, EscapeArtist is going to open the floodgates on one of the most powerful and newly patented anti-aging products ever to be invented and brought to market.

Imagine being able to show your friends how to remove ten years of age from your face in less than 20 minutes by diminishing skin discoloration and facial wrinkles before their eyes.

Watch this Exciting Video:

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### The Quick Story of the Amazing Product offered by Bellamora International Company

In an amazing but true story, a Costa Rican burn victim shares his inspirational story with EscapeArtist:

Dr Bruce Miller, a Tampa, Florida native, discovered the Bellamora formulation over 20 years ago by combining several household ingredients. This formulation would later be used to treat burns, acne, blemishes and wrinkles. In his own personal story, he experienced a serious Jacuzzi explosion accident that left him in critical condition with second and third degree burns. He was taken to Hospital Cima in San Jose, Costa Rica, and in combination with hospital care, he used the skin formulation to treat his own burns. Within two weeks, his burns were healed without the need for skin grafts or surgery. The skin cream healed his skin made the burns disappear.

Tales of the *Fountain of Youth* have been sited for thousands of years in every corner of the world. The Spanish explorer, Ponce de Leon traveled to the area now known as Florida in 1513 in search of this *Fountain of Youth*. Had Dr. Miller discovered a modern day *Fountain of Youth* formula in his skin cream? Quite possibly so! We also found it interesting that Bellamora International Company is based in Florida. Coincidence? You decide.

In partnership with a retired Johnson and Johnson chemist, Dr. Richard Kronenthal, Dr. Bruce Miller created the Bellamora skin care product line, and these products are set to launch in the marketplace January 15, 2011.

Jump in now before the pool gets too crowded and join this innovative and progressive network marketing company, Bellamora International Company. **DON'T WAIT. DO IT TODAY.**

- The product is a healing skin care line without any competition in the marketplace.
- It's ideally suited for regular customer automatic shipments.
- Bellamora is poised to capture those interested in youth and beauty in our culture and the leadership is 'distributor focused' with the energy to make this company a true success.

Until their official launch in a matter of days, you can receive [FREE PRODUCT SAMPLES](#) through the mail so you can personally try their newly patented, healing, skin care line and then you can hit the ground running and create instant profits with their generous compensation plan. It's free to join and there are no distributor fees. When you sign up, they don't even ask for a credit card and you aren't even charged a shipping fee to receive your free samples.

**WAIT!** This skin care line is NOT like your mother's greasy creams and lotions she used as a moisturizer. It's a line that offers immediate healing properties to the skin. **Now that's SEXY.**

Below are just a few reasons why [Bellamora International Company](#) is poised for success and superstardom:

- People want to control how they look and age
- People want to control their financial future
- The health and beauty industry represents over \$500 billion worldwide

This HOT new network marketing company has a very 21<sup>st</sup> Century approach to leadership. They have embraced technology as part of their training and marketing efforts so you can attend meetings, webinars or conference calls:

- **MEETINGS:** A Bellamora seminar is coming to YOU! Stay tuned to find out when their leaders and executives will be in your city. Learn about the products, hear the science behind the story, and find out how you can build a business that gives you financial freedom.
- **WEBINARS:** Participate in Bellamora webinars to get the latest product information as well as tips and tools on how to build your network from their top leaders. Because webinars occur over the Internet, you don't have to travel in order to participate in one. They allow you to plug in right from the comfort of your home.
- **CONFERENCE CALLS:** Bellamora believes in achieving success as a team. They want their leaders and Independent Consultants to feel the passion behind the product so they've created specific dates and times when you will be able to attend live Bellamora conference calls. Whether you want to listen and learn or have burning Bellamora questions, they're there to help you. Conference calls are also an excellent way to reach your network, especially if you begin developing business relationships worldwide.



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Bellamora International Company offers an easy-to-understand binary commission structure and matching bonuses. The company offers its distributors free marketing websites, free product samples and even free leads.

Ways to make money through [Bellamora International Company](#):

- **Retail Income:** You can buy the 5 piece skin care system wholesale for \$119 and sell it retail for \$199 = \$80 profit! Monthly Income Potential: Develop 1 retail customer per week = 4 customers x \$80 = \$320 a month!
- **Preferred Customer Income:** You buy wholesale for \$119 and sell it to a preferred customer Automatic Delivery Program (ADP) for \$159 = \$40 profit! Monthly Income Potential: 10 preferred customer on ADP x \$40 = \$400 a month residual! 100 preferred customers on ADP = \$4,000 a month residual! Because the skin care system gives immediate and lasting results, distributors and customers will continue using the product, which equals a secure monthly residual income for you!
- **Refer 3 and Yours is FREE:** When you have 3 preferred customers on monthly ADP your skin care system is FREE!

Learn more! Remember, EscapeArtist and OverseasHomeBusiness are also Distributors and we're your upline and we wouldn't recommend it if we didn't believe it's a money-maker.

WATCH the new 30 minute [VIDEO](#). It WILL change the way you think about business opportunities and the way you LOOK with their innovative new skin care products.

Are you ready to step out in 2011 and make some money? Are you looking for an opportunity that has huge income potential with low startup costs? Would you like to partner with the largest website in the world on an exciting international ground floor opportunity? **Well, now you can!**

Do you know anyone that wants to look younger in 2011? Do you know anyone that would to make a lot of money in 2011?

Right now, you can secure a position for **FREE** with [Escapeartist](#) and position yourself with one of the most exciting companies that has come along in years.

For more information, contact us today: [pd@escapeartist.com](mailto:pd@escapeartist.com) or visit our Bellamora International Company's [website](#).

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## Medical Care in 2011

By Ilene Little / Jan 11 • Categorized as [Living Overseas](#) • [Download Print Friendly PDF](#)



You are not trapped in the U.S. healthcare system

With the threat of hyperinflation and with medical costs skyrocketing, people are going to be looking for affordable solutions. We want people to know that they are not trapped in the U.S. Healthcare system — that they do have an option.

*"I believe if people experience the freedom to travel for cost and quality considerations it will totally transform their feelings about healthcare,"* said Tom Ocean, Director of Business Development for EscapeArtist.

### Core Elements Needed to Make a Good Decision

It's about doing the first things first; doing your due diligence, getting a 2<sup>nd</sup> opinion, making sure that you're dealing with accredited organizations, making sure that your financing is in place and making sure that your after-care is in place.

It's a much more comprehensive picture than what most medical tourism portals lead you to believe.

To meet that need we have created a partnership to provide a solution for EscapeArtist readers that is not only affordable but safe. Our purpose is to improve your quality of life results through medical tourism. And the website will be launched soon as EscapeMD.

According to Ocean, *"It's a perfect partner for EscapeArtist because it fits the EscapeArtist dream to improve people's quality of life."*

The three elements of the partnership relationship maketheEscapeMD solution unique.

### What The Partnership Will Deliver in 2011

First and foremost we will find people the highest quality care for the least expensive price and support people throughout the decision-making process and the experience of traveling for treatment with advisory services, education and patient advocacy.

We are not just another medical tourism portal. We intend to establish ourselves as the elite provider of medical tourism facilitation, education, awareness and the source that people come to where they can find safe resources and where people can participate in a supportive community to get all their questions answered.

[Our relationship with providers of medical services](#) is unique because we credential all hospital providers. In other words, a hospital must meet certain criteria and be part of our database and network before we accept them as a commercial sponsor. It is about patient safety and a sustainable business process.

[Our partnership with International-Triage, LLC](#) ensures that we have a proven and dependable business process for managing the medical, business and customer services aspects of this business. To this end, EscapeMD serves as a trust agent for both patients and hospitals abroad. We offer the individual patient the same

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tools that are available to the big insurance companies. We offer the hospitals the assurance that comes with an International TPA ("Third Party Administrator")

"A self-pay patient should be able to walk with the same ease abroad as they walk here in this country when it comes to interfacing with hospital systems. In this way a consumer can have the same confidence in the integrity of the process as with the integrity of the procedure. And they can experience consistent responsibility wherever they go because it is managed by the same organization," said Shai Gold, CEO of International Triage.

Our partnership with [Traveling4Health.com](http://Traveling4Health.com) ensures that we have an independent social media component that is trusted with unbiased reporting and content development about healthcare issues that are relevant to the medical traveler.

### The Safety Net of Group Membership

The Traveling4Health Community will provide to EscapeMD the security and safety of a caring community where consumers can be educated on medical tourism and find answers by participating in unfiltered conversations between consumers, patients and providers.

Patient-generated reviews of providers, advisory services and a complaint resolution process will provide Escape Artist readers a safety net and power that comes from group membership.

"We have creative bloggers, professional contributors and advisory services for resolving patient complaints and the industry's first "Dog House" section for providers that have failed patients." said Ilene Little, CEO of Traveling4Health.

### Help Yourself and Others

Come join us. We are open to your involvement in EscapeMD.If you can provide a value that we don't possess that will help us all accomplish our goalswe want to talk to you about adding you to our initiative. And certainly your participation in the community will help others.

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## I'm Rich, Sue Me

By Bobby Casey – Global Wealth Protection / Jan 11 • Categorized as [Asset Protection](#) • [Download Print](#)

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Take My Hard Earned Money, Please!

I am writing this newsletter on a KLM flight from Europe back to the US. Over the past few days I have been attending an investment conference in Zurich. I am returning armed with asset protection and investment ideas that will help with the transition into the 'Great Reset'.

In my travels, I make it a point to meet as many successful business owners and investors as possible. And this trip was no different. I am always asked by friends and family if my travels are for business and pleasure, and for the most part the answer is both. Rarely do I travel without meeting other like minded people but because I love what I do, it is always a pleasure.

My firm's objective is to help business owners and investors accumulate and preserve wealth not only for their own enjoyment, but for general economic growth. Our belief is that through pure capitalism, the world prospers.

I know this seems a bit like "blue sky" goals, but my firm has a commitment to help clients maximize wealth accumulation and minimize risk in their portfolio of assets.

There are several threats to your wealth including, but not limited to, litigation, taxation, political agendas, and government seizure of assets. If you are an American entrepreneur with your business, banking, investments, real estate, citizenship and residency in America, you have put all your eggs in one basket and overexposed to severe risk.

Any competent investment advisor will tell you that diversification is critical to mitigating your risk and maximizing your profit. As an asset protection specialist, I can tell you that diversification is even more important with your total portfolio of assets.

Most of you have assets that fall in one or more of the following categories:

- Cash
- Personal real estate
- Investment real estate
- Private businesses
- Stock holdings
- Bond holdings
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Today I want to address what I feel is your number one risk point with your largest asset; litigation in regards to your real estate.

How many of you own personal real estate in your personal name? What about investment real estate held in your name?

If the answer to either of those is yes, you need to make some changes. In the 'Great Reset' we will see growth in litigation. There are already 1.2m practicing attorneys in the US and nearly 70% of all lawsuits filed each year worldwide are in the US. This is unlikely to decline with a growing trend of entitlement mentality and people seeking 'wealth through litigation'.

If you own real estate deeded in your name, you should just print a t-shirt that says, "I'm rich, sue me". Make sure it is white with a red bulls-eye.

Certainly to some of you this is preaching to the choir. But I will tell you that I speak with clients weekly who have large real estate holdings deeded in their name.

If you are ever sued for any reason, the plaintiff's attorney will do a document search on you to find out his payday. By having your name on the deed, it is very easy for him to not only find your assets, but attach them as well.

Of course some of you may be thinking, "I only have a rental house (or 2, or 3), this asset protection thing is just for the super wealthy". Ask yourself this question, "Can you afford to lose everything you have?" Because you never know when your next tenant is going to put a meth lab in the basement of your rental house and blow it up causing death or injury to some innocent bystander.

Of course that may sound extreme, but it could be something as simple as the tenant or their guest getting injured at the rental house. They will likely go back to the property owner as you will be perceived as the deep pocket.

In this scenario, not only is the house at risk, but so is any other asset you own as well as your income stream. Do you feel comfortable with that kind of risk?

Options Trading Advisory –

Many of you have expressed interest in our new options trading service. We will be launching this service after the first of the year.

Are you earning 20-30% annual return on your investment portfolio with low risk?

Are you looking for a way to replace your existing income or are you seeking a source of income that can be generated from anywhere in the world?

This program is not for everyone. First of all, you need to have a reasonably amount of funds to commit to this strategy to make it work.

You cannot trade options with a \$1000 opening balance. However, many people do begin with as little as \$10,000, the more the merrier.

We will be offering this service early next year to a limited number of subscribers at a significant discount.

If you would like to be placed on the early notification list, please click [here](#).

Proper asset protection planning can offer you privacy, litigation protection, estate planning and possible tax savings. There are even ways to make the property completely unattractive to your potential creditors as well.

I spoke with a British man in Zurich about a property he owns in California. The home was worth a considerable amount of money and using a family limited partnership and a trust, I showed him how he can completely eliminate his litigation risk, make the property invisible and unattractive to creditors, as well as virtually eliminating his estate tax burden (as it relates to this property). Does this sound appealing to any of you?

If so, call today for your free 30 minute consultation. You can also click [here](#) to subscribe to our free weekly newsletter. Until next week, live well.

Bobby Casey  
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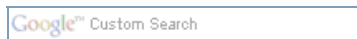
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## Student Profile: Expat Heather Sharpens Her Travel Writing Skills

By Matadornetwork / Jan 11 • Categorized as [Living Overseas](#) • [Download Print Friendly PDF](#)



Become a travel writer and break free from living and working in the US

Heather Carreiro exemplifies a new kind of expatriatism based around travel writing, which, at the same time, allows one to continue other pursuits. She notes, "Many times people feel that the only way to be a travel writer is by becoming a global vagabond, leaving behind their career and taking off into a perpetual state of the unknown. I admire this type of travel writer, but I hope that I can serve as another example that you can study, teach, pursue a career, live or work abroad and be a travel writer at the same time."

Heather graduated from [MatadorU](#) in February 2010. Excelling in the program, she quickly became a regular contributor to Matador, and eventually joined the staff as an editorial intern (later taking over as a section editor at Matador

Abroad.) One of her first published pieces won the [International Food, Wine and Travel Writers Association's](#) scholarship, awarded annually to an emerging writer in these genre.

Heather has a diverse background and education, having studied Linguistics & Middle Eastern Studies at UMass-Amherst. Her junior year was spent in Morocco, where she took classes in Islamic theology, Arabic, Berber history and culture and Islamic art & architecture, and "started to see how travel complemented academic pursuits".

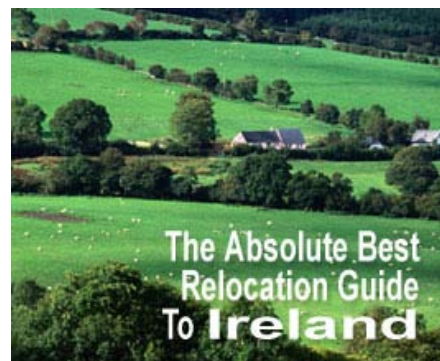
After graduating from UMass, Heather moved to Lahore, Pakistan to work in education development. "I didn't go with any organization or have any particular job lined up, but I went and stayed with my Urdu tutor's family and started making connections that way," she says.

During her three years in Lahore she ran creative writing workshops, developed an ESL curriculum for teachers, offered professional development seminars for teachers, and lectured for an MA TESOL program at a local university. "Although I didn't have an MA myself," she notes, my background in linguistics and my experience teaching ESL in the UMass Continuing Education department put me in high demand in Lahore. Because linguistics is a fairly new field of study in Pakistan, I was seen as an expert and was able to have creative freedom in designing college classes and curriculum."

And yet with all her experience, Heather finds she still felt "starved for direction and feedback when it came to my creative writing. I'd been publishing informative travel articles, doing some copywriting, and working on teacher training curriculum for a few years, but I didn't really know how to go about advancing my career as a travel writer. When I heard about the Matador U course, it immediately went on my wish list. I love things that are pragmatic and offer specific steps you can take to move forward. Looking at the Matador U course syllabus, I was impressed that the course not only offered advice on how to improve your writing, but that it also went through practical matters like

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how to pitch to different publications, how to think like an editor, and how to make travel writing a career.”

As far as her continued professional goals, Heather writes, “While I loved being abroad and working with local NGOs and schools, [my husband] Duarte and I realized that we wanted a bit more structure in our lives. Taking care of our own visas and constantly having our finances in flux was a huge source of stress, and we were ready to take a break from the power cuts and 120-degree heat of the Pakistani Punjab.

“As we both had experience teaching and enjoyed being in the classroom, we decided to pursue careers as international teachers: me in secondary English and him in physics and math. We’re currently in the U.S. for the purpose of getting certified in those subjects and continuing our education so we can be more competitive teaching candidates.

“In the long term, we both have a lot of dreams and we aren’t yet quite sure how they will all mesh together. I plan to write about any place we go, and I also want to get involved with the community, whether it’s through training teachers, starting book clubs, encouraging local musicians and artists, or working with literacy development programs.”

To learn more about heather, please visit her blog [ExpatHeather.com](http://ExpatHeather.com).

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## Tanja Bulatovic's Secret Portals of Marseille

By Tanja Bulatovic / Jan 11 • Categorized as [Living Overseas](#) • [Download Print Friendly PDF](#)



French Cafe

Traipsing around the world with a guidebook in hand can make you feel like you're suffering the same experience as everybody else. I have a hunch some of these travel book writers collaborate so they can keep us all in the one spot. A form of 'tourist control'.

To be fair, occasionally the recommendations are brilliant. Most of the time however, they leave a lot to the imagination and more often than not very little change in your pocket. You end up rattling around the same old touristic hodgepodge, paying money for jam and schlepping through your well-earned holiday in a sheepish trance. By the time you've seen all the

recommended places you're ready to move onto the next destination because you feel indifferent about the current one.

Why? Because you've only skimmed the surface and haven't dug deep enough to experience the place in its fullest dimension. What do I mean by that? I mean slowing down long enough to live as the locals live. To taste what they taste and to see what they see. That way you get to touch what's beneath the surface. You get to feel the heartbeat of the place.

Hence, without further ado, I hereby present my little black book of killer feel-good portals in Marseille – the unique, the quirky and the plain good. Enjoy!

### Rest, Sleep and Dream

If you like to explore your new surroundings on foot, your temporary home away from home needs to have an element of the X-factor and it should be central (yet tucked away), so you won't feel as though you're living in a bland, cold and austere hotel metropolis. Choose your accommodation as part of the whole experience and it can enhance your trip tenfold. All right. Let's get you checked in so you can relax and prepare to explore your options for a cool aperitif before the sunset.

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## Ten Ways You Can Save Money By Retiring Overseas

By Susan Beverley / Jan 11 • Categorized as [Overseas Retirement](#) • [Download Print Friendly PDF](#)



Retire abroad and save money

The expensive holiday season is upon us, and for those of us living up the draftier end of the northern hemisphere, our heating and energy bills are likely rising at the same time.

For those living on a fixed income in retirement, such facts can cause stress – and even for those lucky enough to be quite comfortably off thanks to a handsome pension payout, there's nothing that warms the heart quite like nifty ways to shave a few dollars off the bills each month!

In today's report we're going to be exploring ten ways you can actually save money if you've retired abroad. Some of the tips will apply

exclusively to overseas retirees...however, the rest will give you food for thought whether you're in the planning stages of relocating overseas, or you're dreaming of a move but presently staying put in your current country of residence.

### 1 – Plan Trips & Travel

Why drive a car to your destination when you can take a bus and thereby share the costs of travel with others? What's more, by using public transport in your new nation you will avoid the hassle of driving and parking in a foreign country where perhaps driving standards and rules differ to those you're used to, and you will be able to see the sights and delights of the passing scenery as you travel.

Further to this, why take a bus when you can walk? If you're just popping in to town for errands or to the local shop for some groceries, why not take a stroll, get some exercise, save on fuel costs and soak up the vibe in your new nation?

If you do need to drive, ensure that your car isn't laden down with lots of junk because a lighter car is a cheaper car to run. Think about your journey too, because if you plan carefully and take the most direct route from A to B you'll save on fuel.

If you plan all your trips and your travel carefully you can save significant sums of money annually, and it all adds up to more cash in your pocket!

### 2 – Vacation Locally

Why go abroad on holiday when you're already living overseas? Instead invest your vacation time in getting to know your new nation better. It will help you understand the people and the culture more, and every country has touristic delights – even if you have to get off the beaten track to find them!

By not shelling out for flight costs, visas and even currency transfers, you'll save a fortune if you vacation locally in

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your new nation.

### 3 – Turn Your Spare Room into a Fee Paying Guest Suite

Whilst you may have trouble convincing your close family to pay to come and visit, you can ask them to spread the word about how wonderful it is in your new nation to their friends and work colleagues. As a result you could find yourself running an occasional bed and breakfast business for a few dollars in cash.

If you fancy taking this idea one step further, you could rent out any spare rooms on a slightly more permanent basis to anyone who wants to live in your area and who only needs a room to base themselves in. This may suit a businessperson or a student for example, who needs to be in the area just during the week.

### 4 – Make the Most of Allowances

Some countries have double taxation agreements in place that mean favorable tax treatment can be enjoyed by foreign residents. Ensure you're making the most of any tax allowances available in your new nation, and ensure your family finances are well balanced so that if there are separate allowances for each individual in the household or in a marriage, you're balancing out your income accordingly and making the most of what's available to each person.

### 5 – Clear Down Debt

If you have any form of debt – such as on credit cards, in the form of mortgages, car finance or loans for example, clear down more than the minimum payment each month and snowball your debts by throwing everything you can at the debt incurring the highest rate of interest first. That way you will reduce the overall amount of interest you have to pay if you can shorten the length of time you're having to pay it for!

With banks paying hardly anything on savings deposits at the moment you may well find you're paying more interest on your debt than you're earning on your savings, so it will actually pay you, indirectly, to clear up all your debt rather than trying to keep saving at this point in time.

### 6 – Save on Your Savings

Following on from the above point, when was the last time you checked out how much interest you were earning on your retirement savings and how much you were being charged for your investments?

Fees and charges can erode the real benefit and value of money invested, so you need to ensure you're not paying over the odds on things like management fees for example.

Have a full review of your financial status once you're living abroad, and see if there are ways you can benefit from investing offshore and potentially saving tax, and from saving more cost effectively and at better rates of interest.

### 7 – Grow Your Own

If you're lucky enough to be living abroad in a sunny climate, there is nothing stopping you from developing green fingers and starting to grow your own fruit and veg. Even if you have limited outdoor space, make the most of it all. You can grow tomato plants in pots, herbs in window boxes, and what's to stop you from digging some root vegetables in along your driveway!

If you're lucky to have plenty of space, start planting your garden with self-sufficiency in mind. Not only will you save money, but chances are you'll have plenty of produce that you can even sell or barter and swap with friends and neighbors.

### 8 – Do it Yourself

Now that you're retired and have more time on your hands, you have the space you need to get on with some DIY projects that you might otherwise have outsourced to a contractor. With the help of the Internet and the library you can learn new skills and turn your hand to decorating and basic household maintenance and save a lot of money in to the bargain.

If you combine any skills you have with others in your community, you can share and swap and barter skills for favors and save money all around the home. For example, if you've got a good eye and hand for decorating and your neighbor is a dab hand at plumbing or plastering, you can do a skills swap rather than paying a professional to come in to your home.

One word of warning – ensure anyone tampering with your pipes or your electrics does actually know what they're

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## 9 – Clear Out and Clean Up

When you relocated did you pack up all your ‘stuff’ from your old life and ship it abroad? Well, now’s the time to have a good clear out and see what you can sell. What’s junk to you could be a priceless bargain to someone else! See how much cash you can raise from the unused items you have accrued over the years and stored in the garage or stashed in the attic.

Consider a yard sale, invite your neighbors to join you, spread the word around the neighborhood and maybe even advertise bigger items in the local paper or shop.

By clearing space you may also find you can empty an entire room and rent it out as discussed above. Alternatively, if you live in an area where car parking space is at a premium, by emptying your garage of junk and cashing in on its sale, you can then rent out your garage and earn a weekly or monthly wage!

## 10 - Sell Your Skills

Once you’ve retired there’s nothing to stop you returning to work on your own terms! If you have skills that can be sold, why not make the most of them and earn a part time income as and when it suits you?

Perhaps you have skills you can share and teach, maybe you have talents you can turn to cash – think about what you can do, what you can offer, what’s needed in your community and how you can help. You don’t need to take up a full-time job, but if you can just give language or music lessons for a few hours a week for example, you can soon accrue a small cash lump sum to spend as you wish.

Hopefully these ideas will give you some food for thought and some practical ways to save money or earn extra cash. When you retire you can find you have extra time on your hands, so maybe the above will give you a valuable way to invest or spend that time.

**About the author:** Susan Beverley [ [send her an email](#) ] is a writer and editor for Escape From America Magazine and also writes for and maintains [Expat Daily News](#) – the expat news blog for [EscapeArtist.com](#). She traveled extensively before becoming an expat herself having found a place to call home in South America where she has lived since 2005. She understands the concerns, needs and difficulties that expats face from first-hand experience and is dedicated to supporting and encouraging anyone who is looking for a new nation to call home.

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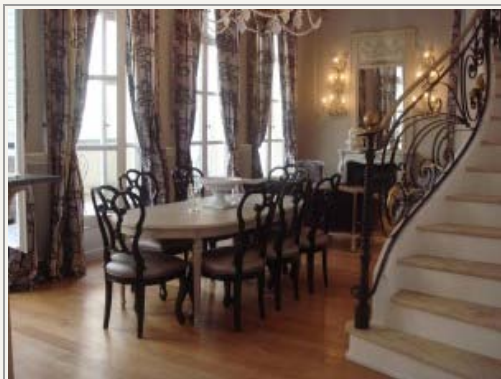


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## What's the Best Property Investment You Can Make in France?

By Adrian Leeds / Jan 11 • Categorized as [International Real Estate](#) • [Download Print Friendly PDF](#)



Invest in Property in France

It's a good question...and one that most lovers of France and investors ask themselves: what's the best property investment you can make in France?

Fortunately there are several great ways to invest in France, all of which are different, yield different results and satisfy different needs. Therefore there should be at least one which fits your goals and desires.

1. Single ownership is one of the best ways to yield a high return. If you purchase an apartment, home in the country, village house, château or other kind of abode to live in yourself, then you will reap the enjoyment of the property and whatever appreciation takes place over the years

of usage while costing little to own and maintain. Property taxes in France are relatively very low and affordable, and if you own the property more than 15 years, no capital gains tax will be due.

2. Should you decide to rent the property when you are not using it, depending on your rental yields, you can earn as much as 10% of the value of the property each year (before taxes), while still having the pleasure of usage. There is no question that in terms of strictly financial gains, this is by far the most profitable way to invest in France. Many variables will affect your profit success, but if done correctly, will out-perform all other kinds of investments.

3. Better yet, but at a much higher risk, are "viager" properties. A viager is a French term (and concept) for a property sold on a reverse annuity basis. That's a formal way of describing how a person can sell their property in exchange for a down payment and regular cash instalments for the rest of their life, while continuing to live in the house or apartment. The only catch is that when the person dies, the property is surrendered to the purchaser. In a way, the purchaser is 'betting' on the seller's death!

There's a very famous story about the oldest French woman who ever lived, named Jeanne Calment. She died at the age of 122 outliving her lawyer 43 years her junior, who, when she was 90 years old, signed a deal to purchase her apartment at a monthly sum of 2,500 French francs until she died. The lawyer surely thought it a good deal, the woman already having lived long past an average life span, but he ended up paying more than double the apartment's value!

These "life annuity" purchases, however, are normally big bargains, so should the "viager" live a less than an average life span, your investment could end up winning big.

4. Leaseback properties have been a very popular "scheme" the past 20 years for those who want a hassle-free investment that guarantees a certain yield, usually about 5% per year. It was introduced by the French government

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to increase the quantity of quality holiday accommodation available in areas capable of attracting more tourists.

The leaseback scheme enables you to purchase a property which then earns a rental income and which has a pre-selected property management company to whom you "leaseback" your property for a period which usually ranges between 9 and 12 years. Owners can spend up to six months a year in their property, with a guaranteed rental income depending on usage. This investment can be perfect for those willing to tie up their funds, have hassle-free and risk-free ownership of vacation property, without big gains.

5. Fractional Ownership is the newest concept on the market and balances well the idea of ownership, usage and investment. Similar to "Time Share," owning a 'fraction' of a real asset such as an apartment in Paris, or home in the countryside, provides usage and decision-making power in proportion to your share, while the property appreciates and provides enjoyment. As a new concept, there are not many fractional properties on the market today, but it's growing all the time. Like any of these investments, it has its upsides and downsides, but can be the perfect solution for those who don't want the total responsibility of single ownership.

Which one is right for you? Good question. You must decide which of the five investment schemes work best for your needs, goals and lifestyle.

**Note:** Should you wish to explore any of these options in greater depth, contact: [info@adrianleeds.com](mailto:info@adrianleeds.com) or visit <http://www.adrianleeds.com/frenchproperty/consultation> and <http://www.adrianleeds.com/frenchproperty/fractional>



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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## Abundant Life and Beauty at Your Next Dental Appointment

By Don Hudson / Jan 11 • Categorized as [Living Overseas](#) • [Download Print Friendly PDF](#)



A Memorable Medical Vacation

Imagine you're motoring along looking out your car window at a very dense and lush rainforest with more variety of flora and fauna than anywhere in the world; a land that harbors sociable white face monkeys, sleek and private jaguars, colorful toucans, and more than 50 species of hummingbirds. Visualize the excitement of ocean waves pounding against towering rock cliffs, while in the opposite direction 12,000' mountain peaks and active volcanoes give way to serene valleys of coffee and pineapple plantations. All of this you experience along the way to your next dental appointment.

This is only a brief description of my latest trip to the dentist this summer. No, I didn't find this in my

wonderful town of Greenville, South Carolina, but rather in the lush forest and diverse geography of Costa Rica.

Now let's back up a bit. My last visit to the dentist here in the US revealed a need for extensive dental work to the tune of \$8000. With insurance only covering \$1500 of the cost, I began looking for a feasible solution and found it through an organization that specializes in linking patients with qualified medical providers abroad. With a little research about medical vacations on the internet and a few quick emails to and from the medical coordinator, Debra (real name withheld), my worries and my dental bill were reduced to a fraction of what they were upon leaving that initial dental appointment stateside.

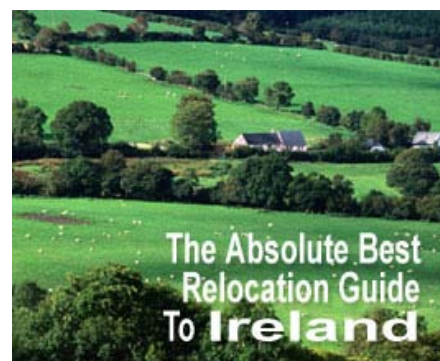
Debra walked me through the process with sound expertise and her gentle guidance. She supplied me with three quotes, two from Costa Rican dentists and one from a dentist in Monterey, Mexico, and set my mind at ease about the quality of care from providers abroad. From these recommendations I chose a dentist from Costa Rica for a few reasons. Although all of the dentists presented were very capable, my wife and I had previously fallen in love with Costa Rica from two previous vacations there, and this doctor's education came from studying and teaching dentistry at Boston University.

Not only did the Debra get the ball rolling towards this wonderful adventure, but stayed in touch consistently with updates and advice throughout the process. She supplied me with two references from other people that had encountered the doctor's expert and caring work. These contacts communicated what to expect (excellence) and gave recommendations on great places to stay within walking distance of my appointment. With my selected dates of travel, discussions about the agreed upon procedures, and excitement about this new adventure, my wife and I were ready and thrilled to be on our way to the land that we hope one day will be our second home.

Upon touch-down in the capital city of San Jose at 1:00 PM on a Thursday afternoon, a taxi arranged by the hotel

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whisked us to our comfortable lodging within 20 minutes walk of the dentist's very modern and well-staffed office. After settling in for a few hours, we walked through the towering trees of Sabana Park, past the enormous and very beautiful home of Costa Rica's head Catholic priest, and found ourselves across the street from the Costa Rican President's Estate and the dentist's office.

My first impression upon entering my new dentist's office was that I was in as modern a medical facility as any in the US. The welcome was kind and friendly and as I settled into the dentist chair any fears of having medical treatment abroad were taken away by the politeness and obvious expertise of his knowledgeable staff. From the beginning, I was being given the feeling

that I was the most important visitor of the day. My dentist was never rushed or distracted. During the time that he saw me, he saw only me. I wasn't one of many patients vying for the dentist's attention as so often seems the case in the US.

After a thorough examination, the doctor and I agreed upon the procedures needed— which we had truly already done via email in advance, according to x-rays. Working until 6:30 PM, with no hint of being in a hurry after a long day, much of the work was completed and with absolutely no pain. It was an unbelievable first.

The next morning, I was measured for a permanent bridge that was to be made while my wife and I spent two glorious weeks experiencing the warmth of Costa Rica's people and the magic of its geography and natural abundance. We sojourned to the Orosi Valley, the high altitude mountains of the South Central section of the country, the beautiful and rocky Pacific coast around Manuel Antonio, the rainforest of the Osa Peninsula, and the volcanoes surrounding the towns of Turrialba and Cartago. We'd felt Costa Rica's magic in our previous forays there and it simply all came rushing back to us in great splendor.

After a wondrous few weeks, we returned on a Tuesday to San Jose, to make another gentle call to the dentist. During this appointment my sparkling dental bridge was fitted and then sent for the final enamel process. Wanting to have more time in the country side, we spent another three days touring in the central valley area and found a few more quaint Tico towns we'd love to call home. One more turn in the dentist chair on Friday and my bridge was permanently affixed. The next morning we were bound for the States, mission accomplished.

This undertaking has confirmed to me that anyone to get reliable, affordable healthcare abroad. It intensified my love for Costa Rica and its society. It was a marvelous vacation and a very valuable and educational venture. I would be extremely happy to help anyone through this process and to recommend my dentist and the health organization I used. [ [email the author](#) ]

Again, imagine great care and two weeks of vacation in one of the world's most gorgeous and diverse countries at a price much lower than the cost of the dental work alone in the US.

If you are thinking of [Living In Costa Rica](#) there are thousands of articles and resources on [EscapeArtist](#) that you can browse for free.

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