

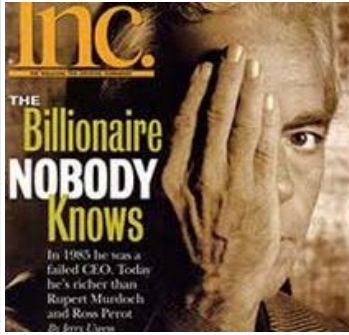


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By David Stech - (0)

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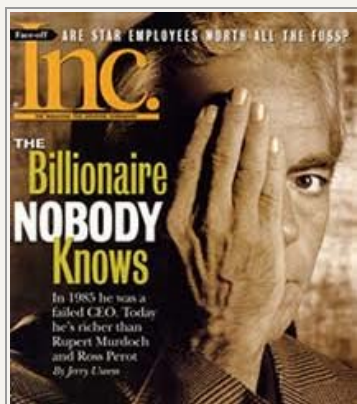
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## Escapeartist Partners with a BILLIONAIRE

By David Stech / Jan 11 • Categorized as [Asset Protection](#) • [Download Print Friendly PDF](#)



Billionaire Partners with Escapeartist!

There is a saying that says if you want to make a million dollars find a person who has made a million dollars and do what they are doing.

BUT....What if you want to make a BILLION dollars...well as the saying goes find someone who has made a BILLION dollars and do what they are doing.

HUGE opportunities come along once in a blue moon...like the opportunity to interview a billionaire AND the opportunity to go in to business with a man who has made a billion dollars.

Escapeartist has found a PROVEN partner that is not only capable teaching you how to make a billion dollars he is willing to go directly into business with you and HELP you build your business.

This is the ULTIMATE home based business for those of you that are not interested in network marketing or MLM. This is a HUGE opportunity that ranks in the trillions of dollars and our new billionaire partner is going to teach you how stake your claim on trillions of dollars just waiting to be made.

Our new partner has been featured on just about every major network and he is the REAL DEAL!

Now, it isn't every day that I interview a person who made a billion dollars.

It's even rarer to find someone who went from absolute poverty to making a billion bucks. Yet that's exactly what happened to the man that I will be interviewing

My guest did not just go from "rags to riches"—he took it to the extreme.

His family was twice evicted from homes because the authorities declared the buildings "unfit for human habitation." He ran off on his own while a teenager and became an alcoholic. He spent five years in high school and never graduated; only later did he earn his GED.

Yet this same man somehow found a way to become a self-made billionaire.

He worked his way through college and law school. He started many successful businesses and grew one of them to the level at which his after-tax earnings in some years was more than 100 million dollars. He was even listed as the 25<sup>th</sup> richest person in America.

Oh, and he made his fortune not by stumbling over a diamond mine, but instead by seeing opportunities where other people only saw problems.

This man not only has an amazing story but an instructive one as well: He has some success principles I guarantee you have not heard anywhere else.

If you are interested in attending and listening in on this amazing interview please click on the link below and I will send you a personal invitation to hear about the most spectacular international business opportunity that you can

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do from anywhere in the world starting today. If you are interested in turning dollars into hundreds of dollars overnight this will be an interview that you do not want to miss.

### FREE GIFT FOR ALL ESCAPE ARTIST READERS

For a limited time, Escape Artist readers can now get Bill's new video, "Earn a 6 Figure Passive Second Income in 2011!" at [www.bartmannbroadcast.com/escapeartist](http://www.bartmannbroadcast.com/escapeartist)

Bill Bartmann went from bankrupt to billionaire during the last government bailout. Today, Bill is the foremost expert on helping entrepreneurs around the globe profit from buying bad loans. His recent book, "*Bailout Riches: How Everyday Investors Can Make a Fortune Buying Bad Loans for Pennies on the Dollar*", recently became an International Best Seller, including reaching #1 on Amazon's Best Seller List.

Bill Bartmann is the "Billionaire Business Coach". He is the only self-made billionaire who has devoted his life exclusively to teaching others. Bill is the leading authority on entrepreneurship in America. He has created seven successful businesses in seven different industries, including a \$3.5 billion, 3900 employee international company that he started from his kitchen table with a \$13,000 loan. He has been named National Entrepreneur Of the Year by NASDAQ, USA Today, Merrill Lynch and the Kauffman Foundation. His companies have been named by Inc. Magazine as one of the 500 Fastest Growing Companies In America – four years in a row – and AGAIN this year. He has been awarded a permanent place in the Smithsonian Institute's Museum of American History and awarded the American Academy of Achievement's Golden Plate Award as one of the Outstanding Achievers of the 21st Century.

Millions of people have seen Bill on ABC, NBC, CBS, FOX News, CNN and CNBC. Bill's expertise has been featured on Sheppard Smith, Neil Cavuto and Donny Deutsch. He has been profiled in Forbes, Fortune, Inc., Bloomberg, Business Week, New Yorker, People, Wall Street Journal, U.S. News & World Report and USA Today.

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## Turkey for Sale: Escapeartist Exclusive Rights Now Available

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



Become an IPA with Escapeartist Turkey.

Now you can secure the **EXCLUSIVE** rights to promote Turkey through a partnership with Escapeartist, the most popular Internet forum for expats and international living.

Over 20,000 people every month Google "Living in Turkey" and guess who is #1. Imagine 20,000+ people a month coming to your EscapeartistTurkey.com microportal every month. Now that is a game changer as they say!

Would you like to be the expert that hundreds of thousands of people per month request information from about Turkey? Think real estate, jobs, tourism and travel, business and financial – and anything you think should be

addressed/promoted in order to explain the mystery of what really is Turkey to the rest of us – while having a successful business at the same time.

Take a minute and think about the possibilities....

- You can have your own quarterly Escapeartist Ezine emailed to over 400,000 subscribers.
- You can run the largest and most popular website in your country – and;
- You can dominate the search engines for all the major search terms at the same time.

In 2011 you can own your own country and become a Media Bureau Partner (EMB) with the most recognized name in international living – Escapeartist.

You can identify the localized opportunities which will allow you to generate real revenue from your Escapeartist Turkey portal.

And we will help you accomplish your goals.

Are you ready to secure the exclusive rights (before someone else does) for Escapeartist in Turkey, and to attract Foreign Direct Investment (FDI) and network with the movers and shakers of the professional and social community? And – maybe – make a difference for Turkey?

Now you can!

For over 14 years Escapeartist has been the authority for individuals interested in relocating, traveling, investing, working and retiring overseas. Without a doubt, we have 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 do the same for Turkey.

With Escapeartist you can live a life without boundaries and become the authority for living, investing, working and

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traveling in Turkey.

Escapeartist is providing a unique and lucrative opportunity for the person(s) that want to secure the exclusive domain rights to over 40 countries around the world. If you want to be part of the Escapeartist network, you should have the entrepreneurial spirit and ability to make the Escapeartist business work. Are you able and willing to identify, aggregate and produce high quality content, negotiate partnerships, media placement sales and set up social media networks?

All the above is necessary but if you are too busy to run your Turkish portal hands on, Escapeartist can provide a turnkey partnership.

The potential topics of the Escapeartist Media Bureau Partnership (EMB) include, but are not limited to...

- Escapetoyourcountryname ezine
- Travel
- Jobs
- Real Estate
- Classifieds
- Dating
- Online Education/Distance Learning
- Overseas Home Business
- Finance and Banking
- Asset Protection
- Professional and Social Networking
- Embassy and Governmental
- Hospitality
- E-Books
- Festivals (Art, Music, Wine, Food, Spiritual)
- Retirement
- 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 fees
- E-Book Sales
- Government Sponsorships
- Subscriptions sales
- Affiliate Commissions

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

There are no limitations to what you can do with Escapeartist Turkey!

To assist you as our Turkey Media Bureau partner, we at Escapeartist.com will provide a country listing section on our home page and in the [Escapeartist Magazine](#), a weekly ezine that is sent to 400,000 subscribers and publish lead articles from the magazine in the Expat Daily News. Leveraging the search engine dominance of the Escapeartist brand, SEO expertise and page rank, EMB 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 an EMB alliance of over 40 countries, Escapeartist will create awareness for relevant sectors in Turkey, 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.

If you are chosen for this limited and very exclusive opportunity, you 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

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## OverseasHomeBusiness Makes Seven Predictions for Business in 2011

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



Seven Predictions for Business in 2011

Thirty days ago EscapeArtist.com launched [OverseasHomeBusiness](#) a new website that features small and large business opportunities for our readers so they can create a secondary or primary income to live the EscapeArtist Dream and "Live where you want to live . . . Live how you want to live . . . And make money doing it." On our new website, readers will also find opportunities to create true wealth and financial security or accumulate what we call, "Walk-away money."

Please visit [OverseasHomeBusiness](#) and sign up to receive a FREE monthly edition of *OverseasHomeBusiness Digest* (OHBD) to find out about areas for money-making entrepreneurial pursuits. We have

hosted thousands of visitors and new subscribers from 110 countries around the world in only one month's time. That MUST be a world record!

OverseasHomeBusiness is focused on finding and publishing valuable ways for our readers to create an income through home-based businesses, franchises, network marketing, and affiliate programs. All of our contributions are areas that are HOT, current and trending, and with the right amount of effort and dedication can create a primary or secondary income. But, like most things in business, ". . . it's what you DO with what you know,' that creates destinies and yes, even wealth. We've done the heavy lifting for you; our dedicated editors and staff have sourced areas from a variety of vendors to appeal to our global audience.

In our recent issue we're featuring:

- OverseasHomeBusiness is proud to announce our new partnership with [Doba@](#) who offers a complete solution for you to own and operate you own online retail store. Use Doba as your product provider and drop shipper so you don't need to own or ship inventory. Doba is ranked for the third year in a row as one of the fastest growing privately held businesses in America. Get a [14-day FREE TRIAL](#) and work from anywhere in the world.

Doba connects you to 300+ wholesale distributors, manufacturers, and craftsmen in **one place**. When you sign up, you gain full access to all the drop ship wholesalers and their wholesale product catalogs.

- Search and find products in one place.
- List products from one place.
- Order products from one place.
- Track you product orders in one place.
- The official launch of [Bellamora International Company](#) was January 15, 2011, and EscapeArtist and OverseasHomeBusiness are 'in the game' as highly ranked distributors in this exciting new company. Join us and become part of our team! We are pleased to offer you our personal support to **help YOU succeed!** 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 opportunity meetings in your city, online webinars or on conference calls.
- For those of you who have been seriously thinking about owning your own business in a HOT and profitable niche, we bring you [Franchise Genius](#). Franchises offer you branding, marketing support and design contributions to support your success.
- If you'd like to help people AND make money, we're happy to bring you a program that you can offer to others online so they can create income from their home . . . and you both profit with [Legit Online Jobs](#). This innovative system allows you to make money from home with your computer and the internet. It only takes a couple of hours per day and it is available worldwide! You can even start working in just a few minutes from now. We HIGHLY

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recommend this program to anyone who wants to create a home-based business in their spare time. IT WORKS.

As 2011 moves forward in the rapidly changing landscape to drive sales and website traffic, we find ourselves as prognosticators and trusted advisers to our readers and here is where we see business headed for 2011.

- The online marketplace is a *change agent*, and will only go where users want it to go. During the 2010 holiday season, online shoppers spent 15% more money than they did a year ago. We believe that number will double in 2011, to 30%, because of the expanded aps for iPhones and smartphones in the mobile revolution. E-commerce revenue will grow to \$680 billion worldwide up 18.9 percent from 2010 revenue. {J.P. Morgan anticipates that global e-commerce revenue will grow to \$963 billion by 2013.}
- Move over e-commerce. Companies and advertisers will scramble to create mobile sites to appeal to those who shop from their smartphones in what has been dubbed as m-commerce. We foresee the retailer's biggest challenge will be to 'keep it simple' and not overload pages to impress shoppers with their technowizardry.
- Watch for [Googles Content Display Networks](#) to take off like a rocket in 2011 to renew PPC efforts.
- Search marketing RULES. If marketers can define and refine keyword searches, they will own 2011 by manipulating *You-Know-Who's* algorithms (psst . . . fill in this blank \_oogle.com). This takes a dedication to 'look up,' get more education, have patience and even intuition; instead of just throwing money at the wall and hoping it will stick, marketers will spend time 'listening' to the buzz and researching before they spend.
- Boosting SEO outcomes through Facebook and Twitter (and other Social Networking sites) will continue to be news as marketers look for innovative and viral ways to spread their message.
- Investment money will flow into the e-commerce sector in 2011 because many other areas of the economy offer a much longer ROI.
- Pro-active Social Media will grow exponentially. Sharing, solving problems and collective- think-tanks will draw attention in 2011 and create the next BIG THING on the Internet. Maybe YOU will be the next Mark Zuckerberg (Facebook), Steve Jobs (Apple), or Bill Gates (Microsoft).

In opening our proverbial kimono and posting our predictions for 2011, we commit to support these premises in all our efforts to bring you the information you need to be a loyal reader and a customer.

Stop by for coffee and Meet Crazy Joe and see his Top Three Picks. We'll leave the light on for you; come in and take a seat and join us. Make yourself at home at [OverseasHomeBusiness](#).

For more information contact P Davis, 760-317-4788 (Skype) or [pd@escapeartist.com](mailto:pd@escapeartist.com)

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## Bellamora Anti-aging: The Perfect Escapeartist Dream Machine

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



The Perfect Escapeartist Dream Machine

If you're ready for a financial windfall, then look no further!

EscapeArtist has found a new and trending business opportunity that can deliver the [Big Dream](#) right to your door. This is not a pie-in-the-sky, keep-your-fingers-crossed type of venture. In fact, we can guarantee you that you will work hard for a few months to ignite the pilot light under your HOT NEW BUSINESS, but then you can start to pull away and begin take more frequent trips to resorts, warm beaches and golf courses as your distributors keep adding new income and energy to your business.

Harris Poll conducted a recent interview and polled 2,163 adults and asked them, "If you could be richer, thinner, smarter or younger, which one would you select?" After seeing the choices of the poll, if you had chosen 'richer,' you would have been in the 43 percentile group who responded, "Yes. **SHOW ME THE MONEY.**" In light of the choices of the poll, it's true that money **can** help you become thinner, smarter and better educated, and you can at least LOOK younger and even increase your productivity and life-span by decades.

In the recent three-year financial meltdown, people are searching in hot pursuit for business opportunities to become 'richer.' We know our readers are looking for creative ways to make money that create faster returns rather than working in '9 to 5 jobs' to make up for losses and downturns in property values, loss of pensions and savings.

Good news: WE HAVE AN OPPORTUNITY THAT CAN CREATE YOUR FINANCIAL GOALS in the field of anti-aging. There is no doubt that beauty and a youthful appearance is the *International Business of 2011* for 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 leading the wave by partnering with one of the most exciting new network-marketing companies launching in 2011, [Bellamora International Company](#).

Now you have the opportunity to secure your position with Bellamora International Company and EscapeArtist, the largest website in the world for international living and we are your upline! As you build your business, we'll be offering opportunities to feature stories written about you in [OverseasHomeBusiness](#) so others can read your story and log onto your Bellamora website to sign up in [your](#) downline. Let's face it, technology is the key to the future for network marketing to keep a constantly refreshed downline recruited, trained and motivated! And 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.

[A Burn Victims Healing Created His Success Story](#)

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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.

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 **officially launched into 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.**

**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.

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 this new [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.

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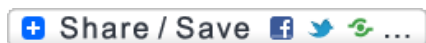
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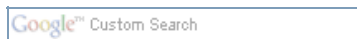
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For more information, contact us today: [pd@escapeartist.com](mailto:pd@escapeartist.com) or visit our Bellamora International Company's [website](#).

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# I Just Had My Liquidity Moment : What Should I Do With \$5 Million?

By Bill Freeman / Jan 11 • Categorized as [Asset Protection](#) • [Download Print Friendly PDF](#)



Are You Prepared for a Windfall of Cash?

A "Liquidity Moment" usually occurs when one sells out his business, or cashes out his stock options. Bill Freeman reveals the formula that worked well for his clients to preserve wealth, establish a stress-free lifestyle and enjoy life at it's fullest. [Click here](#) to read more.

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## Panama Real Estate – Bella Vista Del Mundo for Sale

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



At Bella Vista Del Mundo you can have a home in Panama

[EscapeArtist is pleased to introduce the new Bella Vista Del Mundo residential development, which is nestled in a rain forest and high altitude cloud forest in Panama.](#)

If you've been looking for the most perfect place on earth to live that has it ALL, EscapeArtist has found it for you. The setting for this new development offers a pollution-free zone with a level of quiet that is so profound that you can hear the sound of several waterfalls, the river and the *quebradas* (creeks) from points around the property. Ken Harper, developer for Bella Vista Del Mundo is quoted as saying, "This is a place you can *hear* stillness." When I saw this property, my first thought was, "This would be the perfect place for a development. This area is

paradise on earth framed by Mother Nature with views across a mountain and a lake below, and all this was overlooking the Pacific Ocean. It took my breath away."

In this tranquil mountain setting, residents of Bella Vista Del Mundo enjoy an ideal climate with an average annual temperature of 75 degrees Fahrenheit. The development is only an hour and a half's drive to the beaches of the Pacific Ocean and a two and a half hours' drive to the beaches of the Caribbean so you can swim off the beaches of the Pacific Ocean or the Caribbean, or both, on the same day! There are also numerous waterfalls and pools for swimming in crystal clear shallow lakes in the area that are untouched by pollutants.

This new development for gracious living offers a spa-like atmosphere with the Horizonte Hotel and Spa located on the property. This 27-room spa and exercise facility offers many amenities to their guests, as well as to the residents of Bella Vista Del Mundo, where they may take meditation, yoga or exercise classes. They may also enjoy swimming in the luxurious pools or playing tennis on the courts. Or, they are also invited to take advantage of the full riding stables with horseback riding. There are also mountain bikes available for exploration in the area. For those who would like to explore the area surrounding Bella Vista Del Mundo, adventure tours can be arranged through the Hotel for offshore and inshore fishing, beaches, river or white-water rafting, golf, shopping and fine dining.

This world-class boutique hotel uses design techniques to invite nature into their décor with rooms designed to maximize light and enhance the views of the Pacific Ocean and surrounding mountainous areas.

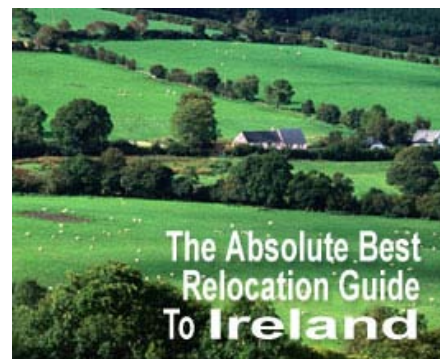
Bella Vista Del Mundo is centrally located in Panama with easy access to a new asphalt highway near the property for easy drives to well-known expat areas such as David and Boquete, for shopping and fine dining.

This Chiriquí province area is known for their flower and coffee highlands, cattle ranches, tropical fruits, cacao, and sugar cane fields which are also grown and produced in the region.

The area also offers excellent healthcare and low cost health-care insurance. An excellent hospital is in David, 45 minutes away.

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**Bella Vista Del Mundo is currently offering seven model homes at incredibly low prices**, well below market pricing. Currently, the development has 70 separate lots ranging in size from 1,126 square meters (12,120 sq ft) to 13,690 square meters (14,357 sq ft). The remaining lots are now being offered at the pre-construction cost of only \$25.00 per square meter (US\$2.50 per square foot). Currently, their present prices start at only US\$28,150. At these remarkably low prices, this is the perfect time to buy now and build later!

The Mediterranean, modernist or minimalist fusion design will allow you to take in all the views of Bella Vista Del Mundo. Villa Marbella has 440 square meters of living space and 110 square meters of terraces, Villa Marbella is Bella Vista Del Mundo's largest villa that is accented by natural light, the rainforest, and stunning views to the Pacific Ocean and rainforest mountain views overlooking the Esti Lake.

- Living Space: 440 M<sup>2</sup>
- Open Space: 110 M<sup>2</sup>
- Total Area: 550 M<sup>2</sup>

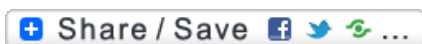
#### Bella Vista Del Mundo Features:

- Elegant double-entry door leading into a spacious foyer and the great room which overlooks the covered back terrace and the pool.
- Large great room features a tray ceiling, a custom built fireplace / custom bookcase, and double patio doors to the covered terrace and back garden/ pool area.
- Large dining area with full-length windows overlooking the front terrace.
- Gourmet kitchen with breakfast bar, granite counter tops, solid wood door cabinetry, breakfast area with floor to ceiling windows.
- Spacious master bedroom with beautiful floor-to-ceiling windows overlooking the pool, access to the covered terrace and walk-in closet. Adjoining master bathroom includes 'his and hers' sinks set in custom cabinetry with separate shower and bath facilities.
- Two additional bedrooms also feature floor-to-ceiling windows.
- Additional half bathroom accessed from the foyer.
- Large laundry room.
- Two large terraces.
- Air conditioning.
- Pool optional.
- Alarm-system option.

For gracious living in a perfectly protected environmental location, learn more about [Bella Vista Del Mundo](#).

Who could ask for anything more?

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## Protect Your Assets From Komrade TSA and Others

By Bobby Casey / Jan 11 • Categorized as [Asset Protection](#) • [Download Print Friendly PDF](#)



Protect your assets and family from the TSA and other intrusive US agencies.

Unless you have been living under a rock, in a cave, at the top of a mountain for the past few weeks, you are certainly aware of the new regulations regarding air travel security (Transportation Security Administration - TSA).

For you hermits out there who aren't aware, there are now hundreds of x-ray scanners in use all around America now to make sure you and your family are safe.

Or alternatively, the Komrades at the TSA will happily offer you and your 14-year-old daughter a thorough genital groping to make sure you are safe.

Am I the only one utterly disgusted by this? What has come of the world when we are now standing idly by while some bureaucrat dictates that the airport perverts can now either look at your daughter completely naked or fondle her in the name of national security?

Apparently, I AM the only one. In an article today on [Yahoo](#), the author states that minimal delays were seen because very few people were opting for the pat down. Don't get me wrong, I don't want anyone touching me either, but today was a call-to-action for Americans to stand up and be heard by opting out of the full body x-

ray scan.

But millions of Americans decided that they would rather be viewed naked than be inconvenienced for an additional 3 minutes. People like Marti Hancock (from the article) stated, "If that's what you have to do to keep us safe, that's what you have to do."

How many of you are willing to stand by and watch a perverted TSA agent fantasize about your daughter on his monitor or even worse, fondle her in public? Welcome to America Komrades.

So over the past few years, we have witnessed the Patriot Act – a vast destruction of privacy for the sake of safety, the ever increasing destruction of the US dollar, ineffective government regulations that do nothing except enrich politicians, nationalization of nearly 40% of the US economy, the beginnings of socialized medicine, and now the legalization of sexual assault.

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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](#).

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### How much longer can we continue down this path?

I urge you all to take action. This behavior is unacceptable. Don't just sit there and allow this to happen to you. This type of legislation by our government is only the beginning of the destruction of personal freedoms.

I certainly applaud those that are willing to take a stance on a larger scale. But I for one have to take care of me and my family first. I hope you do the same.

Today I want to offer you a few tips to protect your assets now:

#### 1. Register a foreign IBC or LLC to conduct business and/or manage your investments

- By doing this, you are moving your income stream and/or your investment portfolio outside of the reach of creditors and other prying eyes. This gives you privacy you won't have if you are using US domestic structures.

#### 2. Open a foreign bank account

- I cannot stress enough the importance of doing this NOW. Get some of your money outside of the US. Financial controls are coming. It's inevitable. Don't wait until it's too late.

#### 3. Buy some gold

- For 5000 years, gold has been the only consistent form of money. Governments around the world are printing paper in an effort to save their inept political systems. Fiat currency has never survived. It never will. I suggest physical and paper gold. Keep some with you personally. I also recommend offshore gold storage for larger quantities.

#### 4. Buy some offshore real estate

- Real estate and precious metals are the only asset classes that you don't need to report to the US Treasury department. At least for now anyway. Buy land, or a condo. Or a primary residence if you decide to move abroad. But real estate has real value.

#### 5. Wrap your assets up in a trust

An asset protection trust offers you privacy as well as a means of building significant wealth that cannot be accessed by prying eyes. You can also put own a special type of life insurance product inside your trust to create tax-free income for life and beyond ([email me](#) for details about PPLI). [bobby@globalwealthprotection.com](mailto:bobby@globalwealthprotection.com)

In the November 11th newsletter, ([email me](#) if you did not get a copy) I discussed the 'Great Reset ' I firmly believe we are living in a period of great turmoil. But wherever turmoil exists, opportunity persists. Make sure you take advantage of the opportunity as well as protect what you have.

Call today for your free 30-minute consultation. Until next week, live well.

Bobby Casey

Managing Director

+1-347-410-5041

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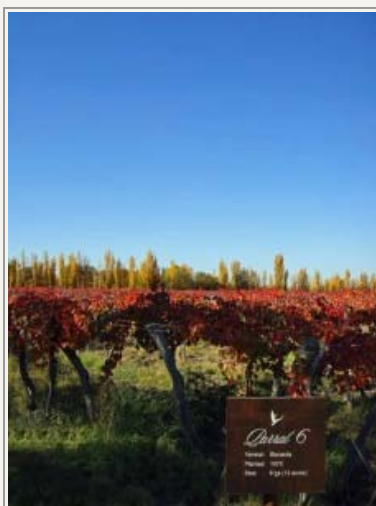
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## Unrivalled Opportunity to Buy a Piece of Paradise

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



Buy a piece of paradise

Against the background of hype and hysteria of the last seven years, relating to 'the next big thing' in terms of where in the world to buy investment real estate for instantly gratifying profit, one nation slowly yet sustainably built a genuine environment of opportunity for discerning real estate investors looking for long-term potential.

When the more heavily hyped nations' real estate bubbles began to burst as a result of the global financial storm, this one country managed to effortlessly rise from the ashes of its rivals' burning economies to be a nation that now stands out as continuing to offer genuinely unrivalled prospects for investors looking for unique opportunities, particularly in real estate development.

The country is Argentina...and one of its most exclusive prospects for consideration today is the Gavilan Wine Estates opportunity in San Rafael, Mendoza.

Mendoza is to Argentina what Napa Valley is to California and San Rafael is the center of this stunningly beautiful region that

benefits from massive geographical diversity, a fabulous climate and a very strong economy centered on viticulture and tourism.

In the heart of Mendoza's lush wine country, and just a short drive to the centre of downtown San Rafael are the Gavilan Vineyards. The commanding and idyllic setting of this working winery makes for a natural environment of maximum appeal. Making the most of the vineyards' location and increasing productivity, the owners of Gavilan have created a three-pronged opportunity for investors by opening up their home and their business to tourism and real estate development.

At Gavilan not only can you buy in to the developing prospects and profits of a rapidly advancing vineyard, you can become a part of the estate by purchasing a parcel of land and developing it for your own dream home, or for vacation rental to the ever increasing tourism demand in the region. So, you have the option to buy in and harvest grapes on your own parcel of land within the estate, or you can develop real estate for your own personal use or for the benefit of the growing numbers of tourists in the region.

The owners at Gavilan have proven each of the three potential investment prospects ahead of marketing the opportunities available, making this one of the most exciting and genuine ventures currently available in the region.

**Firstly**, the vineyards are actively and profitably producing three wines already— a Bonarda, a Malbec and the Gavilan house blend. What's more, the estate offers an international wine club and specialist wine storage facility – therefore, if you're looking to invest directly in the production of wine in one of the most rapidly advancing areas in the world for viticulture, you may wish to look closely at the parcels of working land Gavilan has for sale to

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Bonarda, a Malbec and the Gavilan house blend – your choice

investors like you.

If you don't wish to manage your own vines there will be an estate management facility on hand to take care of every element of your investment on a day-to-day basis. You also have the alternative option of planting your parcel of land with olive trees...another profitable commodity widely harvested in the Mendoza region of Argentina.

**Secondly**, the estate will soon be home to the Gavilan Wine Lodge and its hugely anticipated first class gourmet restaurant. The Lodge has been designed by the renowned environmental architect Orlando Armijo Migliassi: his vision is the creation of an exceptionally inviting hotel and dining space for guests looking to enjoy the peace, seclusion and beauty of the vineyards' setting.

As an investor looking for diverse yet sustainable opportunity for the long-term, you have the opportunity to purchase parcels of land within the Gavilan vineyards for real estate development. The property you then build can be rented out to the increasing tourism interest in the Mendoza region of Argentina, and your guests will be able to benefit from the Gavilan Wine Lodge and its world-class facilities and amenities. Orlando Armijo Migliassi has also designed sample villa models that you may choose from, and each sympathetically blends in with the architecture of the Lodge and the natural environment surrounding the entire estate.

There is even an attractive finance package available to would-be investors to allow you to buy in with less money committed upfront.

**Thirdly**, one of the prime real estate lots for sale at Gavilan has been earmarked by the vineyards' owners for their own personal home, thereby absolutely proving the undeniable attraction of the location. As a potential investor looking to purchase a plot of land on which to develop your own home in Argentina, this is proof, if it were needed, of how perfect Gavilan near San Rafael in Mendoza is for you.

Anything you build today will be an exceptional long-term investment as Argentina's economic fortunes rise – and because strong elements of the nation's economy are built upon its developing micro-economies of tourism, real estate and agriculture, (of which wine production is of course a part), you could not buy a more appropriately located investment.



unobstructed, breathtaking and dramatic mountain views

In terms of the location of Gavilan Vineyards, its Lodge and Estate, it is spectacular and every lot for sale benefits from unobstructed, breathtaking and dramatic mountain views. The estate is also just a short drive from the heart of San Rafael, a small city yet one offering every amenity and facility you or your rental guests could potentially require.

Perhaps even more importantly for investors to note is the fact that Gavilan is right in the heart of the most up and coming area for development in Mendoza, and benefits from the region's strongly increasing tourism appeal as well as its growing reputation on the international wine stage.

Unique elements of this multi-tiered investment opportunity include the fact that you do not have to develop your chosen parcel of land today, tomorrow or ever if you do not want to. You can use your land as your own personal vineyard, or combine it within the productivity and profitability of the estate and enjoy the financial rewards of your investment from the sale of your own wine.

If you wish to diversify your harvesting land you can plant olive trees instead – or of course you're free to develop a

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home on the land for your own personal use, or to let to tourism demand. The estate will be gated with 24-hour security for peace of mind, and to ensure investors' interests are actively taken care of in their absence. Everyone who purchases an investment portion of Gavilan will be able to benefit from the Lodge and its first class amenities and facilities.

If you're interested in the options and potential available but you like to further diversify your investments and therefore wish to only put a small amount of your own money down, Gavilan is offering attractive finance deals to qualifying investors. For example, a \$10,000 down payment on a lot, an accepted investor will be offered financing over 5 years at 8% pa, with estate lots currently starting from just US\$71,500.

If you want to further explore this diverse investment opportunity, learn more about Gavilan's wines, the Lodge or the specific parcels of land available for sale, visit <http://www.gavilanvineyards.com/gavilan/index.html> or contact Gavilan Vineyards via [info@gavilanvineyards.com](mailto:info@gavilanvineyards.com)

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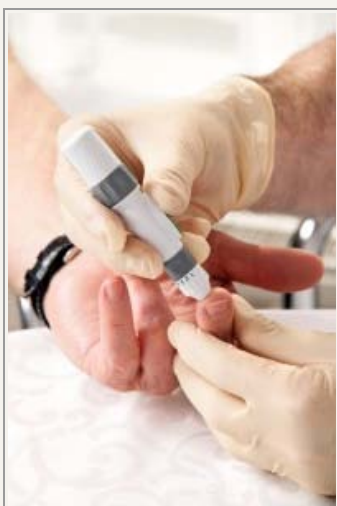
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## My Name is Jamie Douglas, and I am a Nomadic Diabetic

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



don't be afraid of a little Diabetes II abroad

Wow, I finally got it off my chest! (*Pancreas more like.*) I have been a nomadic traveler for most of my life, always healthy as can be. (*Almost said "as a horse," there, but I had horses, and they are not always that healthy.*) From my childhood in a family of avid travelers, to my epic adventure across North Africa in my trusty Land Rover, to photographic explorations in South America, to my time sailing the South Pacific, to my various driving adventures that stretched from Canada to Panama – this is what I am talking about when I say, "Been there, done that."

By the late 1990's, long after I ever planned on being around, I was still going strong, living on the road with my wife, Julie, moving from place to place, making and selling jewelry at festivals all over the United States. We were maniacs, driving long distances to bigger and bigger events, dealing with all kinds of situations, sometimes making loads of money, other times losing our rear ends.

It was during this time when I started noticing that, while driving at night, I was seeing Newtonian rings around streetlights and the oncoming headlights. When I related this to a fellow vendor in Florida, she immediately suggested I see an internist, as that, along with several other conditions I described, was symptomatic to

Diabetes. I promptly made an appointment, and sure enough, I was diagnosed with "Type II" Adult Onset Diabetes. I was put on a couple of medications, made some lifestyle changes, and was able to lower my blood sugar levels.

I continued to travel and vend, then at the end of 2006, we took a great leap across the Pacific Ocean, flying non-stop from JFK in New York to Faaa, on the French Polynesian Island of Tahiti, then to Moorea, and further out to Huahine, where we spent a blissful few weeks, swimming, photographing, crisscrossing the islands, eating and drinking that fabulous Hinano beer and those surprisingly affordable French wines. Then it was off to Sydney, where I fell to debauching on Aussie beers and chicken schnitzel. We took a four-day train ride across the continent, continued to debauch, spent two months in Western Australia, and yup, and you guessed it, debauched some more. Then it was off to Adelaide, Tasmania and the Gold Coast, where you know...

It was as if I was on a culinary suicide mission, and I almost succeeded. We returned to the States at the end of January, and by early spring, I had gone from an overweight 195 pounds down to 120, and I needed four pairs of those cheap Wal-Mart glasses just to see my hands. But I was happy that I had gone on the trip of a lifetime, as I was obviously going to croak soon. So, I did the unthinkable: I went to see a specialist, who told me I came just in time, and that my long-term outlook was very short, indeed. He put me on a radical regimen of medication, and within a short while, my eyesight returned to normal and I gained weight again. I don't wear glasses now, and except for a couple of lapses, I have been in very good health.

Then we moved to South America. Before I left the USA, I went to the hated Wal-Mart, where, for about \$100, I got a one-year supply of all the drugs I needed. When Julie went to the USA five months later for her father's funeral, she brought back another six-month supply. The truth is that Wal-Mart's decision to sell certain generic drugs at

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low, low prices to get people inside their doors was a strike of pure genius, as the lines at the pharmacy attest to, so tell your doctor you will be traveling, and see if you can take advantage of these prices.

Being well stocked and living a healthy lifestyle of walking a lot, eating plenty of fresh produce and wholesome foods, and enjoying that lovely Uruguayan Tannat, I was doing great, until about three months ago. At that point, we had relocated to a very different situation, in the countryside in the Andean foothills of Patagonia, where we need our car to get anywhere. The Patagonian winter set in, our selection of good, fresh produce became severely reduced, and then I ran out of my medications. But being the stupid cheapskate that I am, I did not go to a doctor until long after I should have.

When I finally went to an internist here, he tested me thoroughly and prescribed me the same medications I had been on before, informing me that I could now just go to a pharmacy and get them without a prescription. My A1C went from 17 to 5.5, and my blood glucose levels dropped from 600 to below 100. The drugs are reasonably priced, and not needing the doctor's visit for a prescription makes a big difference.

So what I am really trying to say is that, even if you relocate to the end of the world, say, Patagonia, your medications are readily available, at affordable prices. The test strips are about the same price everywhere, as they are made in the USA, Germany, Switzerland and Canada. So don't be afraid of a little Diabetes II abroad.

I must stress however that I do not recommend my wanton lifestyle to others, and the advice here is NOT for people with Juvenile Diabetes, about which I wish I understand much more, as my lovely daughter Heather passed on at the age 30 from that dreaded disease.

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## Paris Rental Apartment: It May Be Small, But It's Smart

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



Size does matter

In the Paris apartment rental game, it's not how large the apartment is that increases rates or occupancy...but how many the apartment can accommodate. A studio apartment of 20 square meters or less rarely can accommodate more than two, but an apartment of approximately 30 square meters can accommodate up to four, often in two rooms (two in the bedroom with two in the living room on a sleeper sofa), rather than one large studio.

Accommodating four means your rental rate increases — not by double, but by about 150% of the rate of two-person accommodations. If you've paid 50% more for the apartment, then your return on investment for each is comparable.

Your decision to purchase a 20 square-meter studio may be purely financial — in that your initial investment is lower by the cost of a smaller space. Keep in mind that renovation/decoration for 20 square meters can be almost identical to the cost of renovation/decoration for 30 square meters.

Why? Because the most expensive parts of renovation are the bathrooms and kitchens which require expensive fixtures and appliances. A 20 square-meter studio and a 30 square-meter two-room apartment each house one bath and one kitchen, therefore the only differences may be additional furnishings for two rooms, such as a sofa bed, additional lighting, etc. Otherwise, all other amenities remain the same and therefore it's as almost as expensive to prepare a 20 square-meter studio for rental to two people as it is a 30 square-meter two-room apartment for rental to four people.

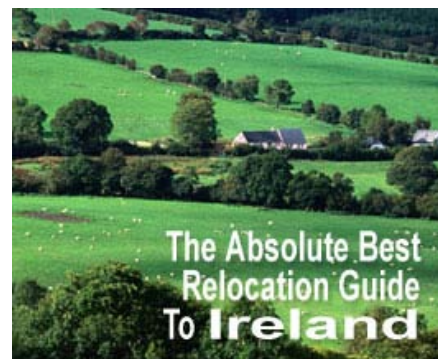
In the industry, we use 2,000€ per square meter as an average renovation/decoration budget for high quality luxury rental apartments. Considering this is an average, let's assume that the renovation is higher for 20 square meters and lower for 30 square meters, therefore, as an example we can assume that the fundamental work on a studio costs 40,000€ (2,000€ per square meter for 20 square meters), plus add 5,000€ for additional furnishings and incidentals for a two room apartment of 30 square meters.

So, let's look at an example:

	Studio 20m2	Two-Room 30m2
Cost:	200,000€	300,000€
Closing Costs (10%):	20,000€	30,000€
Renovation:	40,000€	45,000€
Per M2 Renovation:	2,000€	1,500€
Total Investment:	260,000€	375,000€
Sleeps	2	4
Weekly Rental:	1,000€	1,500€
Occupancy Rate:	65%	65%
Annual Rental Yield:	33,800€	50,700€

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**Return on Investment:** 13% 13.52%

Your return on investment remains approximately the same, but your annual yield is greater with a two-room apartment. If you take the scenario into the future by 10 years, and without consideration of appreciation of the property, your profit picture changes if not the percentage of return on your investment:

<b>10 Years Rental Yield</b>	338,000€	507,000€
<b>Profit</b>	88,000€	132,000€

Furnishing a small apartment is challenging in order to create a luxurious rental property that guests will enjoy and return to time and again. Everything one needs must be provided, whether in 20 square meters or 30, so the space must be carefully considered.

It is recommended that two beds be provided that can easily be connected to make one large bed to accommodate either couples or singles. In extremely small spaces, one might consider a sofa-sleeper, trundle bed, "Murphy" bed or other space-saving sleeping space. If you construct drawers under the beds, you can gain storage for linens and other items. A shower stall may replace a bathtub if the bathroom size is inadequate. Two stove burners will suffice in lieu of the normal four and a combination oven/microwave saves more kitchen space.

In small spaces, high ceilings, lots of light, bright colors and great views help alleviate any claustrophobic feelings. As long as the studio is as well-equipped as the two-room apartment, your renters will love the accommodations and not only return but will tell their friends, which will help increase your rental returns.

There's no reason not to create a small studio rental apartment, but be smart, and do it right.

### How to Budget for Your Paris Pied-à-Terre

Budgeting for your property investment in France is the first step toward actually purchasing the property. Without knowing exactly how much you have in cash to invest or how much you can afford to pay toward a monthly mortgage you cannot even begin to look at viable properties. Furthermore, if you intend to purchase a rental property, the revenues it will generate is equally important as it will fund the mortgage, either more or less depending on a variety of factors.

We have found some simple ways of calculating the budget, so that these "short cuts" can apply to almost any property to quickly and easily create a financial picture that is close to reality.

The elements of the calculations are these (using estimates in some cases):

**Price of property:** 10,000€/square meter

**Square Meters:** Studio 20 to 30, one bedroom 30 to 50, two bedrooms 60 to 80, three bedrooms 90 +

**Price of property:** 100%

**Down payment:** 20%

**Loan to value:** 80%

**Closing costs:** 10%

**Notary fees and taxes:** 7%

**Property consultation:** 3%

**Mortgage interest rate:** 2.85%

**Life insurance:** .005%

**Arrangement fee:** .01%

**Term of mortgage:** 20 years

**Renovation/furnishings:** 2,000€/square meter

**Expenses:**

**Property taxes (of property value):** .001%

**Homeowners insurance:** .066%

**Utilities:** 125€/month

**Repairs/Maintenance:** .05%

**Copropriété fees:** 25€/square meter

**Rental rates:** Studio 125€/night, one bedroom 175€/night, two bedrooms 275€/night, three bedrooms 425€/night

**Occupancy rate:** 65%

**Net revenues:** 65%

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Now let's look at the shortcuts — keeping in mind these are very rounded numbers in order to provide a 'big' picture. (Later, we'll look at the details):

If you take a mortgage, then you'll need 30% of the price of the property in cash.

If you renovate to luxury, then you'll need 50% of the price of the property in cash (unless you mortgage the renovation expense).

To determine the monthly mortgage payment, an easy way is to use an online calculator of which there are many if do a simple search on "mortgage calculator."

Multiply the monthly payment by 12 to get the annual mortgage repayment costs.

Multiply the nightly rental rate by 267 nights (65% occupancy) to get the gross rental revenues.

Then multiply that by 65% to get your net revenues.

Subtract the annual mortgage payment times 12 months and voila!...there lies your profit or loss for the year.



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 Nouvellelettre@](#), 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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## Retiring Overseas: Was It Worth It?

By Billy and Akaisha Kaderli / Jan 11 • Categorized as [Overseas Retirement](#) • [Download Print Friendly PDF](#)



Was it worth it

Retiring 20 years ago at age 38, – Was it worth it?

It's the Holidays, a time when it's customary to reminisce over our lives. As we fast approach the beginning of our 21st. year of retirement, we look to the New Year and wonder what the future might bring.

During one of our private two-hour lunches, Akaisha brought up the topic: "Was retiring early at the age of 38 worth it?" Wow! What a question. We each have had our share of personal ups and downs in life – before and after we retired. It was a subject worthy of discussion.

### What if?

If we had stayed in our careers until the "normal" twenty years of service in the corporate world, that would have us retiring in 2006 at the age of 54, a mere four years ago. Still this would have qualified us for "early retirement" by most definitions. Assuming things would have been the same, financially we would be much better off had we continued working. With a house and our cars paid for, living near a beautiful beach with great weather in California, a corporate pension, plenty of stock market assets and cash, it would seem that we would be wanting for nothing.

Health wise, who knows? The stress of working high pressure jobs most likely would have taken a toll on our physical health. And two decades later with the aches, pains and caution that ageing brings, would we still be as adventurous and willing to try new things in retirement? And then, there is the question of whether or not we would still be together. Many of our friends are on their second marriages, and this could possibly have happened to us as well.

Of course these are all hypothetical notions as this is not the way it happened.

However, had we retired from the workplace in 2006 with a greater portfolio "traveling in style, having the good life and [livin' large](#)" we would have been sitting pretty until the markets took one heck of a fall in 2008. With the S&P (SPY) Dow (DIA) and NASDAQ (QQQQ) all dropping over 38%, the shingles of our financial house would have been heartily shaken, making us ponder if we did the right thing by leaving work early. Is there ever the perfect time to retire? And how do you know?

### Experiences vs. assets

Traveling the world for the past twenty years, we have garnered a wide range of experiences and have tested our mettle. How do you put a price on first-hand education and twenty years of living around the globe?

Since we stepped out of the corporate box in 1991, we have sailed the Caribbean, lived on exotic islands, RV'ed the Western United States, learned skills like Thai massage, scuba diving in the West Indies, and built tennis courts in the heart of Mexico. For years at a time we have lived in Asia and Mexico and traveled through both extensively. And this is not on a tour or a [two week vacation](#) but getting down and dirty with the locals, many times being invited

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into their homes for meals or to spend the night.

When the call came to do End of Life Care for our parents, we had the time, the energy and the patience to do so full-time, something we could never have done while holding down stressful jobs.

We consider ourselves to be global ambassadors, living everywhere and nowhere. Our style is to dive into local cultures like a roaming, self-generated Peace Corps, putting in thousands of volunteer hours teaching English, business skills and sporting activities, leaving the place better than we found it. And the learning is not just for them. Our maid is teaching me authentic Mexican cuisine and Akaisha and I continue to explore digital gadgetry as well as improve our foreign language abilities, and travel techniques. Much of this we photograph, and journal on our website, [RetireEarlyLifestyle.com](http://www.RetireEarlyLifestyle.com). Opportunities to help or mentor others are everywhere and the reward is much more gratifying than a paycheck.

After two decades of retirement, suffice it to say that no amount of money can replace the accumulation of knowledge, skills and personal confidence that our adventures have given us.

So here we are getting ready to launch *into our third decade* of living this lifestyle to the fullest, tasting flavors from exotic locations and ready to meet life's challenges. While our finances might not reflect the substance of those who continued to work, no one can take away the dance we've danced.

The future is always filled with surprises whether one is working or retired. Life with its challenges never stops. However we can rest assured that at age 58, we have had one heck of a ride over the last twenty years and we eagerly look forward to our next decade of upcoming journeys and adventures.

So, was retiring at the age of 38 worth it? We can only say a resounding **YES!**

**About the authors:** Billy and Akaisha Kaderli left their fast-track lives at the age of 38 and started traveling the world. After two decades of on-the-road-experience, they share how you, too, can enjoy exotic travel for less than you think. To learn more about world travel and how to become financially independent, visit their website, [www.RetireEarlyLifestyle.com](http://www.RetireEarlyLifestyle.com)

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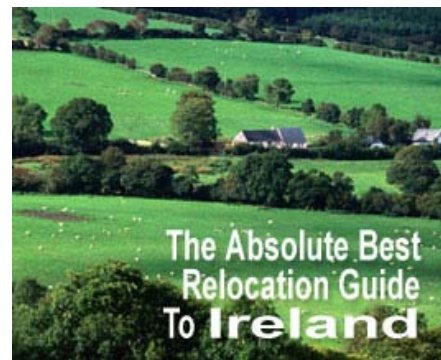
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## Global Warming? Not in Puerto Vallarta, Mexico!

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



Global Warming tourist

Those of us that have lived in Puerto Vallarta for many years agree, the fall and early winter of 2010 was the coldest we've witnessed. Everybody seems to be talking about the unusually cool evenings and mornings; so cold that many of the local women are wearing sweaters and some of the guys are even wearing long pants!

We were curious as to just how cold it's been so we decided to do a three month weather review of Vallarta. According to the [Wunderground](#) website, there has been no measurable amount of rainfall since the first of October. We also noticed that the average daily temperature for October through December of 2010 was only 73.5°F. It's no wonder that everyone is talking about the cold winter weather; after all, the historical average for that 92 day period of time is 77.3°F, i.e. 3.8°F higher! In order to fully appreciate just how much colder than normal it's been, please see the 92 day graph below:

**Average Daily Temperature for Oct thru Dec, 2010**  
Puerto Vallarta, Mexico

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These consistently below average temperatures in PV haven't seemed to have had much affect on the beach front tourists, however; they are back in full force this year. Even though the average daily high temperature for the first three months of our "winter" season was only about 82°F, with clear blue skies, the weather conditions seem to be acceptable for most of the "snowbirds". The Banderas Bay water temperatures are also somewhat lower than normal but not enough to prohibit anyone from enjoying the numerous water related activities. Also, it should be mentioned that the whales must be enjoying this weather; we've never seen so many performing their acrobatics in the 25 mile diameter bay as we've seen this year.

For those of us that have retired in PV, the chilly evenings are especially obvious; we've had to go to such extreme as to put a blanket on the bed. With evening temperatures plummeting to the low 60's and no heating of any kind in the villas or condos, those long lost blankets come in real handy; of course, these temperatures are great for

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sleeping!

Evidently the visitors to the area find the cool evening temperatures conducive to partying because there have been a lot more fiestas this year than we've seen for a few years. Who knows, maybe it's just an improvement in the US economy or perhaps for the Canadians, they're merely celebrating the fact that the strength of their Loonie has recently exceeded that of the US dollar. It might just be our imagination, but they sure seem to be having more fun sipping their margaritas and cervezas this season while watching the sunset on the beach in the cool 75°F air than they did in other years when it was 80°F.

A recent article titled "30 Years of Global Cooling Are Coming, Leading Scientist Says" claims that there are good reasons for the cool temperatures that we're encountering; it's just a part of a 30 year long cold blip. Hmm! The following is an excerpt from their article:

Latif, a professor at [the Leibniz Institute](#) at Germany's Kiel University and an author of the U.N.'s Intergovernmental Panel on Climate Change (IPCC) report, believes the lengthy cold weather is merely a pause — a 30-years-long blip — in the larger cycle of global warming, which postulates that temperatures will rise rapidly over the coming years.

The [U.S. National Snow and Ice Data Center](#) (NSIDC) agrees that the cold temperatures are unusual, and that the world's oceans may play a part in temperatures on land. "Has ocean variability contributed to variations in surface temperature? Absolutely, no one's denying that," said Mark Serreze, senior research scientist with NSIDC. But the Center disagrees with Latif's conclusions, instead arguing that the cold snap is still another sign of global warming. "We are indeed starting to see the effects of the rise in greenhouse gases," he said.

Many parts of the world have been suffering through record-setting snowfalls and arctic temperatures. The Midwest saw wind chills as low as 49 degrees below zero last week, while Europe saw snows so heavy that Eurostar train service and air travel were canceled across much of the continent. In Asia, Beijing was hit by its heaviest snowfall in 60 years.

Global warming; obviously, these experts don't have a clue either! One thing is for certain, there are approximately 50,000 Americans and Canadians down here in beautiful Puerto Vallarta, Mexico enjoying another winter of fun in the sun, but this year, they're on the verge of freezing their coconuts off and loving every minute of it!

**About the author:** Jim Scherrer has owned property in Puerto Vallarta, Mexico for 25 years and resided there for the past eleven years. The mission of his series of 50 articles pertaining to retirement in Puerto Vallarta is to reveal the recent changes that have occurred in Vallarta while dispelling the misconceptions about living conditions in Mexico.

For the full series of articles regarding travel to and retirement in Vallarta as well as pertinent Puerto Vallarta links, please visit us at <http://www.pvreba.com/>.

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## How to get a Permit to Stay in Italy – The Process

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



live in Italy

This article details the process for obtaining the most critical document for anyone wishing to stay over 90 days in Italy, the *permesso di soggiorno*. Compared to the immigration systems of other governments, the Italian immigration process is relatively easy and simplified by different versions of visas and stay permits such as *permesso di soggiorno* (permit to stay). For this process, reason should be immediately abandoned as the associated scavenger hunt will have you purchasing stamps at cigarette stores and possibly swearing unnecessary oaths. Being married to an Italian helps expedite the process and being married to an Italian with the patience of a Saint helped accomplish the process.

To reside in Italy is a pleasure like none other and people stay for a variety of reasons. The visa options reflect this diversity and applicants may choose options ranging from being a foreigner to family or religion. It should be noted that most visitors wishing to stay past a tourist visa are covered by the options afforded by the *permesso di soggiorno*.

Simple geometric order required for basic traffic flow, lines or cues is not one of Italy's achievements. An antiquity in the states, the ticket dispensers help alleviate throngs common to places of public commerce and are common throughout Italy popping up anywhere from meat counters and flea markets to the post office. For the purposes of simple inquiry or a quick question, it is unnecessary to take a number for cue; in every other case, collect a number.

Larger post offices, or *Poste Italiane*, have a special station, or *sportello*, for *permesso di soggiorno*. At the appropriate *sportello* ask for the *permesso di soggiorno* packet and also for any guidance on which type of *permesso di soggiorno* is most applicable. Obtaining a packet from the post office is not a necessary step if you plan to file in person; however, the instructions provided in the packet and by the post office employee are helpful and recommended.

The application requirements depend on the type of permit, but all require two to four passport size photos of the applicant, a photocopy of the biographical data page of applicant's passport, the original passport for inspection at the time of application, and a *marca da bollo* in the amount of 14.62 Euros.

The *marca da bollo* is an adhesive stamp that can only be obtained at Tabacchi Shops. A large blue or black sign with a white "T," are indicative of Tabacchi Shops, which are found most every street in major cities. *Marca da bollo* are used for many reasons and are available in any amount, therefore 14.62 Euro amount must be specified and you should be prepared to pay in cash.

To apply in person\* for *permesso di soggiorno*, find the nearest *Questura –Ufficio d'Immigrazione*, bring along the packet and all of the necessary documents and lowered expectations. It is unlikely that the first visit will be the only visit. Do not waste time looking for the ticket dispenser as the *Questura –Ufficio d'Immigrazione* (offices outside of Rome may vary) requires a wait in an information/document check line before a number is issued. If your

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documents are in order a number will be issued, if not further instructions will be given. Pending the issuance of a number, then next step is waiting of turn and then a visit to a sportello.

A huge smile, patience and friendly attitude are advised as the employees deal with hundreds of pleas and complaints daily. Expect to communicate in Italian and bring along a friend, spouse or translator if necessary. On our second visit, with the previously requested documents, in my case, the employee at the *sportello* simply said, "Ahh America? *Tutto* BIG!" then affixed the passport pictures and gifted me a notarized receipt with one picture attached and hand wrote instructions on the back for both a biometrics appointment and date to pick up the official *permesso di soggiorno*. The notarized receipt is worth its weight in gold, for the purposes of residing in Italy, and can be used in lieu of a *permesso di soggiorno* while waiting for the official document.

The biometrics appointment included a third visit to the *Questura –Ufficio d'Immigrazione*, then waiting in a cue (sans ticket number) for the military officials to call the corresponding appointment time. Only the applicant is allowed beyond the gate and at the scheduled appointment time, I was directed up a few flights of stairs to another waiting area, in which the order of operations was somewhat questionable. Some ten minutes later, four of us were guided into another waiting area. Immediately From inside the processing office, shouts of "AVANTI!" guided us in one-at-a-time. *Avanti* translates literally to come forward; as in "NEXT!"

At this point, computerized full-hand scans are taken. Be prepared as some *Questura* have not upgrade technologies and are still using ink prints. It is important to know your height in meters and centimeters and knowing your hair and eye color in Italian doesn't hurt either. Whereas my passport and all of my other identification documents state my hair and eye color to be brown and hazel respectively, the lady taking my biometrics identified me as blonde with green eyes.

The official *permesso di soggiorno* is picked up at a subsequently scheduled visit to the *Questura –Ufficio d'Immigrazione*. If additional documents or information is requested do not expect a call, expect to find out when you go for your appointment. It was when the *Questura* requested an original marriage certificate (already transcribed in the Italian system) that I learned the *Comune di Roma* and the *Immigrazione* are in no way related. We darted home, and returned with an original Mauritian marriage certificate. The official asked for the *apostille*, as the government stamp and notary stamp were not sufficient. Refusing to be turned away, my husband explained that the certificate we provided was an original and asked if we make an affidavit swearing this as the case. Having abused affidavits for our civil union, we were accustomed to the power of a simple swear and a signature. What was to be a five-minute trip turned into a five-hour expedition, and a fifth visit that resulted in the official *permesso di soggiorno* document good for a 5-year residence in Italy.

\*For an additional 30.00 Euros it is possible to post the packet with the requirements, though the timelines for receipt of *permesso di soggiorno* often far exceed those of direct filing at the *Questura –Ufficio d'Immigrazione*. A biometrics point is still necessary.

**About the author:** Brooke Porter is a marine biologist, teacher, surfer, traveler and activist originally from Missouri. With residences in Maui and Rome, she is navigating the naturalization processes in both Italy and the USA for her and her Italian husband respectively. Together the couple works as international scientific consultants.

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