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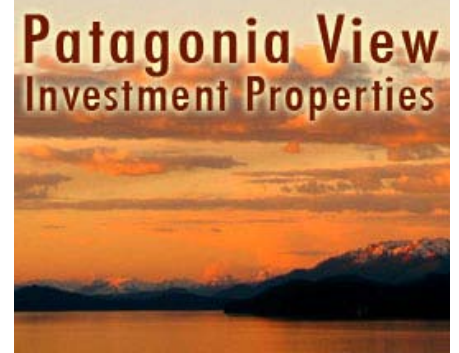
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By Uncle Timmie Rudizuli - (0)

America has become a monster. Like Goya's mythical portrait it devours its own children, 1 in 100 are convicts, education becomes more and more expensive and thus exclusive, employment becomes scarcer and less well paid, "social safety net programs" expand, without solving the problems, and it feels free to lay waste whatever sections of the world it desires to...



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America the Monster

By Uncle Timmie Rudizuli / Jul 10 • Categorized as [Living Overseas](#) • [Download Print Friendly PDF](#)



Take Action While the Monster is Busy

America has become a monster and you are its next meal...

There was an old (now) song by Steppenwolfe of this name, i.e., "America the Monster" and as I began to consider the nature of this country's government ...well, it seemed appropriate.

That said, America has become a monster. Like Goya's mythical portrait it devours its own children, 1 in 100 are convicts, education becomes more and more expensive and thus exclusive, employment becomes scarcer and less well paid, "social safety net programs" expand, without solving the problems, and it feels free to lay waste whatever sections of the world it desires to . Been in Iraq for almost a decade and show no signs of leaving Afghanistan. Not to mention the "bill" for all this.

Ah, the "bill". Well, the Government doesn't have to worry about that, does it? After all that part of the fun and games will be delivered to us, you and me...and our great grandchildren. And such a bill! No one

can even guess what it will come to – no one. But some of us will pay it. Of course, it won't be called "the bill". Oh no. It will be called Taxes. Increased taxes? Devalued currency? The joys of having an unaccountable monster in charge of our futures!

Some will say that it cannot happen – not here. To them I would say, just wait a bit. Remember that income taxes were supposed to be only temporary and never to exceed 2% of income. Yes, and your check is in the mail. But, I hear them say, the Law forbids such. I would say to them: The Law forbids nothing – if it is re-written (as it has been before) and if it is re-interpreted (as it has been before) to permit...even mandate such (as has been done before). Ah, what of a Law that has become only a way for those who desire to re-distribute wealth to do so "legally"?

So, we come to a point of decision: Do we allow all that we have to be devoured by this monster? Or do we try to save some bit of it for our own use? You know, retirement and the need, even then, to eat and have a roof over our heads? Are we to be, as so many 'round the world are, looking for a safe currency that will retain some of its value in years to come? And a safe haven for our bit of fortune, as well as ourselves? These would seem to our choices from all that the news from Congress and the world financial markets would have us believe.

Ah well, perhaps if we just "close our eyes and click our heels together three times, while repeating..." no, that's to get back to Kansas, isn't it? Well, we left Kansas a long time ago I'm afraid.

However, we can get to somewhere much better than Kansas – if we try. It does take planning and forethought but that is why there is Escape from America. As you are reading this world class E-zine it would seem you are concerned, rightly so, about this monster. But, will you do something or just keep clicking your heels and wondering where Toto is? Choice is yours – I have made mine, some time back.

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It is up to us to decide that it is time to go. Time to go before we, like so many before us in other nations, have to go with what we are allowed to carry. The plight of the Jews of Germany and Eastern Europe, after WWI and in the 1930's The Cubans after Castro. The Chinese and Mao? Hmmm, the list could go on. Will it include you, along with the Armenians? Shall we be reduced to "portable wealth"?

Read that as diamonds we can carry in our rectums or sew into our children's clothing or dolls. Is that to be our future? Remember, no one wanted to accept those refugees of the 1930's – what makes us think anyone will be more willing to accept us? Do you recall the warnings of the Euro-countries, during the talk of exodus of Americans, during Iraq-2? No one wanted to accept "us" then. Not even Canada. Do you believe they would be any more willing if times became such as to necessitate real expatriation?

Consider the differing circumstances of the "average" Czarist Aristocrat of 1920 and those of Crown Prince Yusapov. Yusapov had been exiled, by the Czar, and allowed to keep that part of his fortune he had previously moved to France and Switzerland. Keep in mind that delightful word previously. What about the others? Well, for the most part they drove taxis, waited tables and became ... "Ladies of certain virtue". Shanghi was replete with its "houses of former Aristos", what a future to contemplate ...as our own?

Now it doesn't have to be quite like the above. Weren't there lots of Cuban Attorney's who came to USA and did quite well – as shoe salesmen? Hmmm? Yes, quite so.

Here comes that nasty but needful concept: Planning and (here it is) previously deposited funds. However, these funds must be such and in such form as to assure that the sticky fingers of government cannot reach out and confiscate them. As the Nazi's , Russian Soviets and Chinese Communists did with accounts and holdings they could identify. Are there ways to secure our fortunes and thus our futures from government as well as others? Yes. Are they legal? Yes, as of now. But those ways are going to close and then..., ah then, then any who attempt such will have "committed a crime" (the crime of thinking the money belonged to you?) and they and their assets will be ceased.

For now there are still ways to secure our freedom and our financial futures. How long this will remain the case only our fearless, because unaccountable, leaders may say. But it shan't be long.

In the pages of EFAM you can find companies who can and will help you to secure your personal and financial future. Other companies can show you the way to a better and more pleasant place to retire to. For now these and second passports remain available – for now. However, who may say when the monster will become hungrier? Perhaps glance your way and decide that your financial vehicle would make a toothsome dainty? All, of course, in the name of "saving"...something or other. But, devoured nonetheless, America the Monster? Yes. Now, will you stay around to be, eventually, put on the menu?

The choice is yours...for now;)

Those who are awake are the seers, those who sleepwalk are the slaves...Stay tuned for Part II of Swiss Uncle Timmie Rudizuli as he looks to the USA...next week!

America: Love it or Leave it -Do you have comments, Uncle Timmie would love to hear from you! Please leave your comments in the form below.

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Here Is What Happened and Will Happen Again

Dudley Pierce Baker / Jul 10 • Categorized as [Asset Protection](#) • [Download Print Friendly PDF](#)

As an investor in the precious metals sector no doubt you are getting tired of waiting and probably on the verge of giving up. In our opinion, don't.

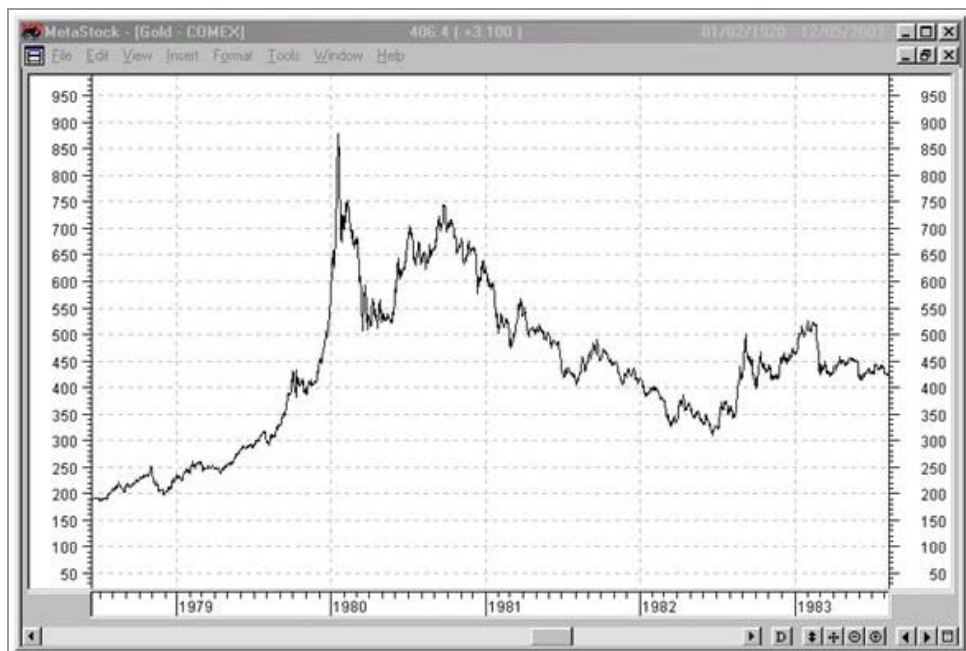
Yes, while many analysts, including us, are optimistic of a great explosion in the share prices of most precious metals shares, our timing has been elusive.

Fear is everywhere and everyday we hear that the PM markets will meltdown once again following the financial markets down and then investors will have the last great buying opportunity. We admit a major turn down in the financial markets could happen but we are not sure that the PM shares need to decline as well. And we ask, what if the meltdown does not come and the PM's take off to the upside leaving many investors on the sidelines?

If you have been investing in this sector for a few years you are probably not making money except in unique company situations. The fear and losses incurred in late 2008 still weigh heavy on the portfolio of investors.

Until new money enters the markets or investor sentiment changes dramatically our dreams of a full blown bull market will continue to elude us but markets and sentiment can change very quickly.

We want to take you back to August 1979 and show you where gold and silver were trading. Remember the highs were reached only 6 months later.



Look closely at this chart of gold as in August 1979 it was trading at around \$300 an ounce. In January only 6 months later gold touched \$850 an ounce. Thus a multiple of 2.83 was achieved in only 6 months time.

More in 'Asset Protection'

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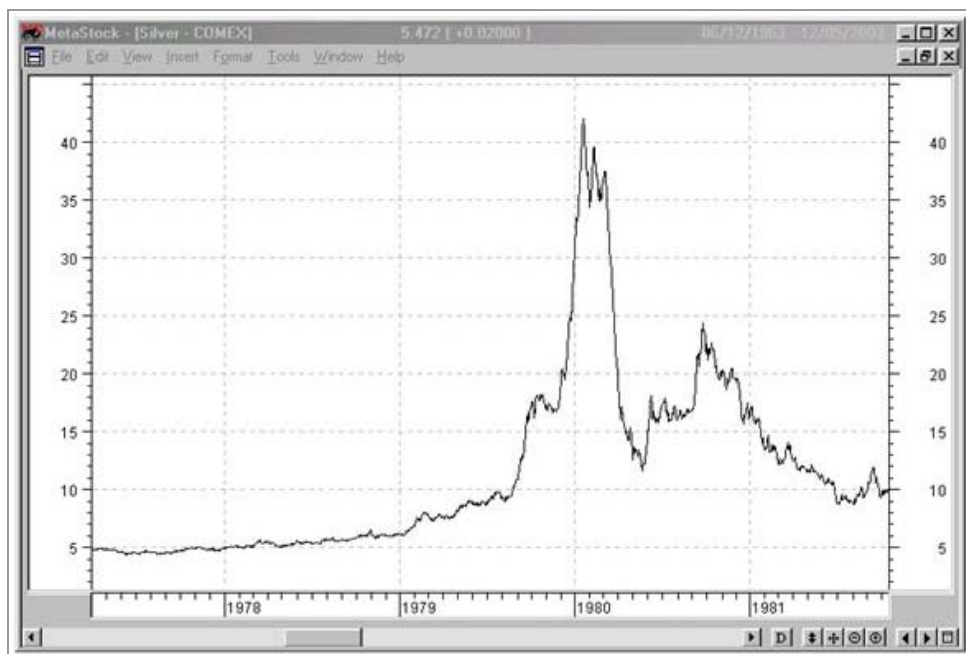
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Now let's look at silver:



Again look closely and you will see silver in August 1979 was around \$9.50 an oz and in six months spiked up to let's say \$45. The multiple here being 4.73 thus outperforming gold in this timeframe.

Our point is that gold and silver can soar greatly in a very short period time and we believe this could very well happen much sooner than most investors and analysts would expect.

Gold projection

Taking the above multiples and using a current gold price of about \$1210 we could see gold spike up to \$3424.

Silver projection

With the multiple of 4.73 for silver and a current price of \$18.30 we could see silver spike up to \$86.56

We realize these projections are difficult for many of you to believe but the markets have the ability to turn on a dime and we believe there is better than a 50-50 chance once again in this August 2010 to January 2011 timeframe for a major move.

Somewhere in this move the PM shares and of course and warrants trading on those shares will be exploding upwards in price.

Worst Case Scenario

For those investors already loaded up with shares or warrants we urge you to be patient. Yes, our timing could be off but we believe this major move will happen within the next two years but probably in the next 7 months.

For new investors we suggest you finish your shopping for PM shares soon and get ready. We're going to have some fun.

What is our worst fear? Selling too soon as it will be difficult to ride this wave up to the top.

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9 Millionaire Asset Protection Tips

By Bobby Casey, Global Wealth Protection / Jul 10 • Categorized as [Asset Protection](#) • [Download Print](#)

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Current Recommendations to Protect Your Assets

Asset Protection is not just for the super rich!

Many people view asset protection as the playground for the super rich. Some hear the words and cringe with fear. In reality, we should try to emulate the tools the super rich use to not only create wealth, but keep it as well. I mean honestly, do you want to continue to copy what your broke brother-in-law does, or would you rather learn the tips and tricks of the super wealthy? Thought so.

Asset Protection Tip #1

Start your own business. I know this seems easier said than done, but I am not talking about starting the next Microsoft. Employees are at a disadvantage when it comes to wealth creation and accumulation. They don't enjoy the tax advantages that entrepreneurs have. The number of deductions available to small business

owners is rather large. Things like home office deduction, health insurance, office supplies, cell phone, vehicle expense, etc. I am not here to tell you what kind of business to start, but the opportunities are tremendous right now. Make your path.

Asset Protection Tip #2

For US citizens and residents, structure your business as a US LLC. By saying this, I really mean you need to make sure it is properly structured in the right state with a good operating agreement. I have discussed these things in the past so I won't rehash them here, but a properly structured LLC is critical. If not done right, you are wasting your time. A US LLC gives you protection from both inside and outside creditors unlike a corporation. This means you are protected from the activity of the business as well as the business being protected from your personal activity.

Asset Protection Tip #3

I will reiterate here the importance of properly structuring your LLC. If you have significant assets to hold within the LLC, this should not be a do-it-yourself project. You are putting your wealth at risk here. A properly structured LLC registered in the right state will give you charging order protection. For example, if a judgment is issued against you for \$1M and the court finds your assets are held within an LLC, the only remedy for the creditors is a charging order. The charging order states that as your LLC pays distributions to the member attached in the judgment, it must pay the creditor to satisfy the judgment. The charging order cannot force the LLC manager to pay a distribution, liquidate assets, or take a membership interest to satisfy the judgment. It is essentially a lien. If the

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operating agreement is written well, the manager can withhold a distribution thus leaving the creditor with an uncollectable accounts receivable that he will have to pay taxes on.

Asset Protection Tip #4

Separate your business operations from your investments. For example, if you own several income producing rental properties, you should separate each piece of real estate into its own LLC and form another LLC as the commercial operation for property management. If you own a portfolio of liquid investments like stocks, bonds, options, commodities, etc. you should hold this asset in a completely separate LLC. By segregating your assets, you limit the risk to only that one LLC. If you have a tenant in one of your rental properties that is injured and you are liable for a \$1M judgment, the assets held in that one LLC are the only thing at risk.

Asset Protection Tip #5

Don't forget to properly insure yourself against loss. For example, if you have a net worth of \$2M but carry the bare minimum coverage on your auto policy, you are putting yourself at risk. The US is the most litigious society in the world with nearly 1.2M practicing attorneys, many of them are the ambulance chaser variety. A \$1-2M umbrella policy is cheap insurance and can cover you the next time you rear-end someone at a stop light. The same goes for your homeowner's policy. This is cheap insurance in the event that someone leaves your home after the Superbowl party a little inebriated and causes an accident. The ambulance chaser will find out the alcohol was served at your house and you will be attached to the lawsuit.

Asset Protection Tip #6

Diversify, diversify, diversify. Any competent investment advisor will tell you not to hold your entire portfolio in one or two stocks, no matter how good they are. This goes for your asset protection plan as well. We call it 'geo-arbitrage', but basically this means to diversify your asset holdings by using offshore entities and offshore banking. If you don't have an offshore bank account that allows you to hold multiple currencies, you are putting yourself at risk. The first thing I advise to nearly every client is to form an offshore entity like an LLC or IBC, then open a bank account in the LLC/IBC name. This gives you a place to hold cash and investments in multiple currencies should you need to move around funds. If you are ever involved in frivolous litigation in the US it would be nice to have a place outside of US court jurisdiction to place a portion of your assets in the event that you need it. But in addition to this benefit, there are many investment options not available in the US due to regulations that exist here. For example, one Scandinavian bank I am aware of allows you to invest in a fund (similar to a mutual fund) that guarantees your principle but still allows for unlimited upside potential. You won't find that at Bank of America.

Asset Protection Tip #7

As John D. Rockefeller so famously stated, "Own nothing, but control everything." This is the mantra of the super rich. They do this through domestic and offshore entities like LLC's and IBC's and through trusts. A trust is the ultimate asset protection tool if done properly. A trust can completely block any creditors from attaching your assets as well as allow your wealth to continue for generations and pass tax free to your heirs. There is a reason one of the largest foundations in the world today is the Rockefeller Foundation. They didn't grow and maintain their wealth by paying estate tax each year.

Asset Protection Tip #8

Hire qualified advisors. No one achieves great wealth on their own. While you may be incredibly intelligent, chances are you have some knowledge deficiencies and you will not be able to effectively do everything. All the smart ones know what they don't know and outsource their weaknesses. Accountants, asset protection advisors, attorneys, and investment advisors are a few that we recommend.

Asset Protection Tip #9

Act now! Don't wait until you are already at risk before you begin the planning process. If you have been served with a lawsuit, it is likely already too late. I don't imagine the Trumps and the Rockefellers of the world sat at home at night watching TV saying, "I will get to this later, tonight I am going to watch American Idol." As the cliché goes, "those who fail to plan are planning to fail." Act now.

To learn more about asset protection check out [Bobby Casey's Asset Protection website](#).

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Have You Heard the Latest Gossip?

By Susan Beverley / Jul 10 • Categorized as [Living Overseas](#) • [Download Print Friendly PDF](#)



For your ears only ...

"There's a man living locally, an expat man, and rumour has it that he's holed up here because he's on the run from the authorities back home. Apparently he was involved in some heinous crime. Theories abound as to the nature of his alleged crime – ranging from fraud to a bank heist – with some people assuming that his shaven head is a clear indicator that there was violence involved in the crime he undertook.

Actually, he's an innocent man – neither charged with nor guilty of any crime anywhere in the world. He's not 'holed up' here as a result of being on the run, and he is also blissfully unaware of the rumour mill that went into overdrive the day he inadvertently got the chief gossip-monger's back up when he snubbed her fairly obvious flirtatious advances at an expat party. Oh and his head is shaved because he's going bald by the way.

How do I know all of this? Because I am his wife! I have also managed to make friends with some very decent expats who warned me all about the rumour mill that turns in this town, and who the chief suspects are when it comes to gossip creation.."

The above scenario is an extract from an email sent to me by an Escape From America Magazine subscriber who was clearly very distressed at the misery being caused by the spreading of false information about her family. Sadly the above story is not unique – neither to where this family lives, nor to expat communities the world over. In fact, I would like to throw a theory into the mix today, and discuss why expat communities are seemingly such a hotbed of gossip and rumour, and whether 'tittle-tattle' is an innocent way to pass the time of day, or a malicious and manipulative way to win friends and alienate people.

Why Do We Gossip?

Gossiping is a way of communicating and of passing the time of day with friends and acquaintances. In small doses and about innocent or positive subject matter it can be a fun thing to do. I like to gossip, I also like to read about celebrity gossip as a means of escapism – but I know that there is a very definite line between passing around stories that are a) factually correct and b) not nasty, and making things up or passing on half truths that are bitchy, negative or hurtful.

Unfortunately, not everyone knows the difference and this is when gossiping becomes potentially bad for your health.

Gossip can be used by some people who have an inferiority complex as a way of gaining one-upmanship – along the lines of 'I know something that you don't know, which means that I am more important than you/smarter than you/closer to the action than you.' Such people will use gossip to their advantage, and even be tempted to make things up or embellish the truth to make themselves seem more interesting. Behaviour such as this is very telling about the person spreading the rumours, and it can be quite easy to spot what's going on when this is the person's

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only way of communication.

Gossip can be a direct way to manipulate as well – you come across children who will make things up about other children they don't like to alienate that child and to manipulate others into disliking that child too. Unfortunately, some people don't develop socially as they grow up, and they can continue this sort of behaviour into adult life. It is these sorts of people and the gossip they spread that are the most damaging. These people have an agenda that is outside that which 'normal' and well-adjusted people are aware of, and so when the gossip starts flowing and people begin to be manipulated by it, they are less likely to know what's going on.

Do Expats Gossip More Than Most?

When an expat moves abroad for the first time they are cast adrift and they can feel vulnerable because they have left their social support network of family and friends behind. This often leads the expat to make friends quickly with other expats in their community. These may not be the sort of people they would necessarily befriend back home – but the shared expat experience means that they at least have *something* in common, and any friend is better than no friend when you're a stranger in a strange land.

Because these friendships form quickly, there is little substance upon which to base communication – there are no shared histories and experiences for example, and so gossiping about the local community is a way for these new friends to bond. The longer established expat may be able to play one-upmanship by providing all the gossip – alternatively they may be able to manipulate their new 'friend' into avoiding other people by making up stories about them. Of course, the gossip may just be an innocent way for the longer established expat to introduce the new expat to everyone in their new community, but whatever the reason behind the gossip, it is a form of communicating that is rife within expat communities.

In a scenario like this, gossip can be a powerful tool for the established expat if they want to gain status and the respect of their new friend, and it is certainly a way for these new friends to communicate when they know very little about each other and perhaps have very little in common other than the fact that they are both away from 'home.'

This sort of behaviour always occurs in an expat community, and I strongly believe that expats gossip more than most as a way of communicating and possibly vying for status.

Is Gossip Always Damaging?

Gossip that undermines, defames or casts another in a negative light is always damaging. And within a small community such as an expat community where perhaps no one has an extended support network of family and friends to lean on, such damaging gossip is even more cruel and dangerous. Those who have an agenda, who like to gossip to gain attention or who will manipulate the truth about others to alienate them will find it much easier to do this in a small community where their voice is more likely to be heard by the majority of people too.

As expat communities the world over are quite close knit with everyone at least aware of the other expats around, such gossiping is very powerful and can create havoc quickly. Additionally, as I have suggested that expats are more predisposed to gossip so that they at least have something to say to one another, such Chinese whispers can be passed on and around and adapted and manipulated and spread like wildfire.

Before you know it, an innocent man is labelled a criminal with a violent past and people are avoiding him on the street. And if that wasn't bad enough, his children are being gossiped about in school by their peers and teachers who have overheard others talking about the man, and bullying and alienation become issues born from this malicious 'tittle-tattle.' It happens – all the time.

How to Handle Gossip

As I have mentioned, I like to gossip – most people do. When it is an innocent exchange of information about a celebrity or a stranger it is relatively harmless and can be a way for acquaintances to pass the time of day, or friends to find a way in to a light hearted conversation over dinner or a coffee. However, if the gossip you're being exposed to is cruel, damaging, incorrect or perhaps being spread by someone with an agenda, what should you do?

The first thing to note is that further passing on the gossip makes the situation worse. The second thing to note is that if you know the information is untrue or you're concerned about the effect the gossip may have, you should speak up there and then. If you can stop the lies before they spread, you can perhaps save someone from getting hurt. However, by speaking up or making it apparent that you don't think these stories should be being spread, you make yourself vulnerable and a potential target for the gossip-monger once your back is turned.

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No one likes to be undermined or challenged, and by speaking out that is exactly what you will be doing. However, all you have to do is think about what you would want someone to do if you were the subject of malicious gossip. Wouldn't you hope that someone would speak out and stop the lies spreading about you?

In Conclusion

Gossiping is all about communicating and passing on information – some people do it innocently, others do it because they feel inferior, they are bullies, they want to manipulate others or because they have nothing else to do with their time. As socially well-adjusted and mature adults it is up to us to know when gossiping is acceptable and innocent, and when it is being used by another person for the wrong reason.

We shouldn't spread stories if we're aware that they could cause damage to another person – and if in doubt the easiest way to work out what to do is to reverse roles and imagine if we were the person being gossiped about or manipulated by the 'tittle-tattle.' Of course, we don't live in an ideal world where everyone is considerate and thoughtful towards others; we live in a world made up of complex personality types and people who have agendas far away from our own, therefore damaging gossip continues to be made up and spread, and all we can do is our best to ignore it, not spread it further, and help others to see when they are being manipulated by another's fabrication of the truth.

Finally, if you find yourself tangled up in the inevitable web of gossip that abounds in small communities such as an expat enclave, remember that this week's 'news' will be next week's history, and that those who lie and manipulate are usually eventually found out – it's just unfortunate that they can wreak havoc in the meantime.

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The World's Most Livable Cities

By Madeleine Wilson / Jul 10 • Categorized as [Living Overseas](#) • [Download Print Friendly PDF](#)



Red Rooftops of Munich's Skyline

Everybody has different ideas when it comes to uprooting and looking for a new, ideal lifestyle. Some are looking to slow down while others are looking to shake things up a bit. But what we can generally agree on is that an urban settlement must have a pulse and shimmer with possibilities. Moving abroad we want to experience a new culture, do things a bit differently and immerse ourselves in a new landscape. Monocle's list of the world's most 'Livable Cities' considers crime levels, quality of medical care, eco-friendly efforts as well as cultural offerings and therefore offers a balance of practicalities and entertainment.

Based in a city you are ideally situated to explore neighborhoods, the surrounding countryside or venture even further afield. Cities are a central hub for train travel to other parts of the country, even neighboring countries. You will also be in close proximity to the airports should you wish to explore the continent. Ideally, you should find temporary accommodation, like a [hostel](#) and do your research before committing yourself to a long-term stay.

We take a look at three of the world's most livable cities as identified by Monocle.

1. Munich

This year Munich has ranked number 1 in Monocle's 'Livable Cities' survey. While many tend to stereotype the Germans as orderly and efficient, here you will find a fine-tuned, laid-back and friendly attitude. With the exception of cafes, bars and museums, much of the city pleasantly shuts down on Sundays but they might have adopted their casual attitude from the nearby Italian lifestyle. Munich is in fact referred to by some as Italy's northernmost city particularly with its decorative Baroque architectural features.

Nowadays technology and the digital age play as much a part in crafting the city's identity as their traditional bratwurst and beer labeling. For those keen to explore beyond the city, the dramatic landscape of the Alps, fairytale castles set upon lakes all offer skiing, swimming and boating opportunities. Further afield you have the rest of Europe at your fingertips with neighboring Paris, Netherlands and Austria by train and the much coveted Munich airport offering short or long haul destinations.

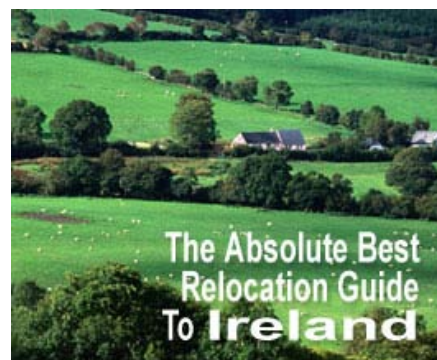
Getting Around

Munich is a wonderful city for cycling. With over 125 miles of bikes paths running around town, alongside the Isar river and through parks, it's not surprising that the share of bike traffic is expected to reach 17% in 2015. And like most forward-thinking cities, their 'Call a Bike' scheme is ideal for short journeys and keeping people mobile.

Everybody loves returning to Munich. But it is not necessarily the city that is the big draw. The airport is the reason so many have decided to stay in Munich and make it their base either to travel on business or to explore the rest of

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Europe for leisure. Signage is clear and security checks are efficient, it operates 55 intercontinental flights and the Lufthansa airline has even installed a beer garden. As the fastest growing airport, it has doubled in size in the past decade and plans to build a Transrapid monorail will cut journey times to the city centre from 40 to 10 minutes.

If you want to explore, tying yourself down to permanent accommodation might not be ideal. Staying at a [hostel in Munich](#) is a cheap and flexible solution which allows you to come and go as you please.

Explore

A short train ride from the Alps, Munich is perfect for skiers and those with an interest in winter sports. In fact, Munich hopes to host the 2018 Winter Olympic Games. The road links to Bavaria's resorts might be easy to follow but can become congested at weekends. Most opt for the train to Garmisch which takes about an hour and thirty minutes. Passengers alight and change onto the Zugspitzbahn for a further 75-minute climb to the peak. From Munich, you can be ploughing through fresh powdery snow 2,600m up in the Zugspitze glacier by 8:30am. This is ideal as a daytrip or as a nice weekend break away should you decide to stay a few nights. The Bavarian resorts manage to keep their old-world charm that is often lost in the larger European resorts. Food, drink and accommodation are often cheaper too.

If you make it back to Munich you can relieve the muscle burn in one of the city's beautiful public bath houses. Müller'sches Volksbad is a favorite and displays stunning examples of art nouveau architecture from the 1800s. Relax in the ornate pool area or in one of the many saunas.

This is the land of picturesque natural lakes and fairytale castles, including Neuschwanstein Castle, the one featured in the film Chitty Chitty Bang Bang. The scenery epitomizes many reasons to visit Germany with striking mountain peaks, charming medieval towns and lakes which freeze over in winter. There are some direct trains to Füssen from Munich then you can continue your journey to the castle by bus. The journey takes about 2 hours and you could also consider joining a bus tour which cuts out the transfers.

The Fünfseenland, or Five Lakes County can easily be reached by train in 30-40 minutes and Ammersee and Stamberger are particularly popular for swimming in the temperate waters, boating and biking. Amersee is the more rustic of the two as a turn-of-the-century spa town with an array of cultural happenings and quaint buildings to explore.

Münter House was the summer residence of Gabriele Münter and Wassily Kandinsky and sits between Munich and the Bavarian Alps. Visitors can gain insight into the lifestyle of the Blaue Reiter group where artists, collectors and critics gathered.

Learn to Love

Beer and easy-living city life.

Art and Culture

Munich is home to Germany's most successful soccer team. FC Bayern Munich plays in the 70,000-seater Allianz Arena and tickets are easy to come by unlike most premiership matches in Europe. The city also houses one of the world's largest technology and science museums, the Deutsches Museum. A dedicated nano and bio-technology wing was recently added next door to the magnificent aviation room where you can observe Messerschmitt and Fieseler flying bombs.

Luckily for English-speaking visitors, there is plenty of entertainment that harks back to the Weimar-era. The cabaret often transcends language and song, dance, acrobatics and physical comedy can be enjoyed by all.

Events

Starkbierzeit in March is a mini Oktoberfest and translates as Strong Beer Time, which celebrates doppelbocks – the most lethal of ales. It's a good alternative if you don't fancy the heaving crowds at Oktoberfest. Stone-lifting competitions run alongside the drinking but with alcohol content at a minimum of 7.5%, it sounds dangerous!

Oktoberfest is the largest beer festival worldwide receives some six million visitors every year. The event takes place between September and October for sixteen days when tents are erected and house produce from breweries all over Germany. A new concept of 'quiet Oktoberfest' was developed and tents for mature folk and families stick to playing traditional music until 6pm before the Schlager, or pop music kicks in. Rock and brass bands play in the tents and plenty of Bavaria's hearty food such as Hendl (chicken), Schweinbrat (roast pork), Steckerlfisch (grilled fish on a stick) and Sauerkraut (red cabbage) is served.

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Recently 70,000 of its citizens were allowed to watch a European Cup match on the big screen at the Allianz Arena stadium for free.

Munich has the lowest unemployment and crime rate in Germany.

Munich is 400m inland but surfing is hugely popular on the Eisbach, a tributary running through English Garden which generates a wave under the Prinzregentenstrasse bridge.

2. Tokyo

As a heaving metropolis, many might think Tokyo a million miles from easy-living ideals. But it is precisely this 'culture shock' experience that will really open your eyes to new ways of thinking, behaving and appreciating quiet thought and space to oneself. It comes as something of a surprise that a heaving population, living in such close proximity still operates as one of the most polite, attentive and dignified societies in the world.



Taking time out from the city in Tokyo

There really is nowhere like Tokyo. Even though the skyline is constantly under redevelopment, huge plans are being implemented to increase the amount of green space in the city. An extra 400 hectares will be installed by 2013 and 200,000 roadside trees will be planted. 15,000 electric or hybrid cars will occupy the roads and Japan is giving serious thought to further developing its eco-friendly measures. It is perhaps the most exciting time to be in the city.

Getting Around

Public transport in Tokyo is the most reliable in the world and its subway is one of the most extensive. You are never far from a station and there is very little need to use the buses. Fares

are cheap and many stations have lockers and English signage. Rush hour can be unbearable stressful so aim to travel at quieter times between 10am-4pm. They even operate women-only carriages (marked in pink) at rush hour and on weekend nights.

Travelling domestically by plane from Haneda airport is as viable an option as taking the bullet train but trickier for English-speaking visitors. However the international airport at Narita is superb.

If city hopping from Tokyo appeals to you – try and buy a Japan Railways (JR) Rail pass before leaving home, it works out cheaper.

The language will be your biggest initial barrier. Remember, it's a completely different alphabet too! Base yourself at a [Tokyo hostel](#) or guesthouse and the knowledge of the staff will be invaluable when it comes to finding your bearings in this city.

Explore

Tokyo is all about establishing a balance; embracing the latest gadgetry, gleaming architecture, fast in and out fads but all the while taking time-out to glimpses at Tokyo's cultural and spiritual core. Amongst the skyscrapers there are temples, you can buy a fortune, bathe in a sentō (a 24hr public spa) and in the beautiful gardens, imagine life as it may have been in the early Edo-period depicted in wood-block prints of the 'floating world'.

Many undertake an adventurous walk along the Nakasendo highway which stretches for 310 miles. It was built in the eighth century to connect Tokyo and Kyoto and snakes through the stunning Kiso mountain range and lush green valleys. You can stop off at any of the 69 traditional towns such as Magome and Tsumago and keep things at leisurely pace or you can join a tour and cover 20km a day with overnight stays en route.

Further afield and a 10-hour ferry journey from Tokyo's Takeshiba Pier is Skikine-Jima, one of the seven islands of Izu. In cooler months when the sea is still warming up for summer, try bathing in the wonderful Junata Onsen, a group of volcanic stone pools with beautiful views of the ocean.

Ultimately Tokyo is a fun and spiritual city. You don't have to shop, but you have to marvel at the sheer outlandish

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architectural creations. The Prada store appears to be an illuminated diamond that fell from the sky and Dior is dripping in effervescent tendrils along Tokyo's answer to 5th Avenue in Omotesando. It's also fun to watch the eccentric youth hang around in their fashion conscious groups, particularly in the Harajuku area. The whole city is a playground of ideas.

Many forget that Tokyo and not just Scotland, is something of a whiskey drinker's paradise. Small bars offer top-quality whiskeys including imported Scotch, bourbons as well as domestic distilleries. Sitting in one of the tiny dark basements sipping whisky – you're called an otaku (or whiskey geek) Shot Bar Zoetrope in Shinjuku helps the homesick American combining whisky and silent American movie screenings. Take a trip to The Helmsdale in Minato-ku and you'll learn more about Scotland from the Japanese owner than on a trip to Scotland itself.

The Akihabara district amazes both the biggest and least likely gadget geek. You can examine and play with everything; cameras, phones, games, hi-fi systems. And you'd be surprised how quickly the kid in you takes over!

Learn to Love

Tea ceremonies, hospitality, whiskey, gadgets and how Tokyo does just about everything better.

Art and Culture

Tokyo's major galleries including the National Museum of Modern Art and the Mori Art Museum shine along with other worldwide institutions. But there are plenty of smaller galleries to discover, many of which were previously drab flats with small bedrooms, bathrooms complete with old plumbing and public bath houses. Even a toilet is crammed with imagery.

Tokyo dwarfs Paris in its number of Michelin starred restaurants boasting more than double.

No stay in Tokyo is complete without letting your hair down in a karaoke booth. Even the conservatism of the suited businessmen falls by the wayside during a passionate 80s ballad. Typically you rent a kitsch soundproof room with a group of friends or colleagues and browse through an extensive song list; there is something for everyone. It's mad and you're stomach will be aching from laughter.

Events

Everybody eagerly awaits the first sakura (cherry) trees as they start to bloom. There are regular forecasts for hanami (blossom viewing) and the beauty is celebrated across the country with viewing parties in parks across the city day and night.

Kōyō is the autumn foliage-viewing season which begins in mid-October or early November. This event is much less crowded than hanami and the season lasts for longer.

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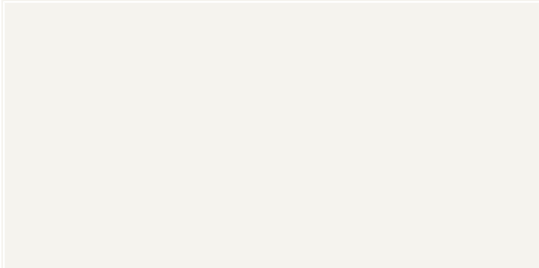
Platform attendants wearing white gloves gently push people into the subway trains at rush hour.

Tokyo is one of the safest cities in the world. Police are highly vigilant but drunken behaviour of business men is considered acceptable in recognition of their stressful careers.

3. Melbourne

This city has the raw and quirky edge but keeps things at a leisurely pace in contrast to other cities which can't quite get off the treadmill. The presence of trams and cyclists give the place an old-world charm and young and old turn out for Melbourne's extensive list of cultural events. Melbourne, after all, has its finger on the pulse when it comes to celebrating sport, film, music, art and theatre especially around festival time.

Getting Around



Melbourne's flat landscape makes it ideal for cycling and the trams are very popular. To appreciate Australia's vast landscape, train travel offers the most authentic experience. From Melbourne, journeys vary from 11 hours to Adelaide, 10 hours to Canberra and 11 hours to Sydney. The city is well serviced by major international airlines and you can even reach Tasmania on a 12-hour overnight ferry ride.



The 12 Apostles on the Great Ocean Road in Australia

Explore

Coffee is like air to Melburnians and cafe culture is an integral part to daily life. Pellegrini's is a good place to get your daily dosage of caffeine.

If you still rather fancy moving to Europe, Spring Street in Melbourne is the next best thing. You will find picturesque, wide tree-lined avenues and chic cafes for those aspiring to the Parisian way of life. The European serves some of the creamiest coffee in town and delicious Eggs Benedict drowned in a delicate Hollandaise. Pop in for Afternoon Tea – the lemon tart is divine – or the Supper Club upstairs is the place to enjoy a cigar and whiskey.

The Great Ocean Road is one of the most epic drives in the world. You can walk, cycle, take the bus or hire a car and drive. The route which can be completed in just over a day but is best enjoyed as an extended weekend trip, stopping off at a number of destinations along the way. You can watch surfers ride magnificent waves, hug a few koalas, navigate your way past a few kangaroos during a round of golf and explore the lush blue-gum forest with ferns and waterfalls in the Lorne State Park. Perhaps the most dramatic stretch of this coastal road is approaching the Twelve Apostles, the limestone formations rising up out of the ocean. Shipwreck Cove offers some fantastic diving opportunities too.

St Kilda is Melbourne's sunny seaside suburb and just a 20 minute tram ride from the centre. Here you can find nice stretches of beach for sunbathing, swimming and cycling along. It's a quirky place for galleries, bars and cake shops but you will also find pleasant gardens, promenades and Melbourne's answer to Coney Island at Lunar Park which is the oldest amusement park in the world. If you spend some time in a [hostel Melbourne](#) will open some doors for you. Get to know the local staff and share travel experiences with guests then you can make an educated decision about long-term accommodation.

Learn to Love

Coffee and cycling

Art and Culture

Sydney may be the big sister, but Melbourne has the edge when it comes to art and culture. It holds more than 300 events each year varying from rock concerts, art exhibitions, opera and symphony performances.

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You'll find many of Melbourne's main attractions alongside the Yarra River. Despite the city's seaside location, it did in fact originally grow from the banks of the Yarra. On the picturesque riverside walk you pass the Royal Botanical Gardens, Aquarium, Olympic Park and Arts Centre.

Events

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About the author: Madeleine Wilson lives in London and works as a travel writer for [HostelBookers](#) specialising in budget travel solutions around the world. HostelBookers is an online booking service offering great youth hostels and cheap hotels across 3500 destinations worldwide.

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Bali – A Different Perspective: What the Travel Guides Won't Tell You

By Joseph Brandon / Jul 10 • Categorized as [Living Overseas](#) • [Download Print Friendly PDF](#)



A different perspective

On the surface Bali seems to be simple. It's not. It is spiritually and socially complex.

Is it an island paradise? Well, yes and no. Balinese are super friendly and very engaging people. I found that if you are within speaking distance and make eye contact with someone virtually everybody says hello. Originally I thought they were being friendly because they had a hidden agenda and wanted to sell me something.

The reality is that Balinese are respectful of all people because if they make you angry or you don't like them they believe that you may cast a spell on them. Heaven forbid it's a really nasty

one that can't be shaken off with incense, chanting and fruit offerings to a stone god statue at the local temple.

In the larger urban areas you will be hounded unmercifully by street hawkers wanting to sell you anything from watches to crocodile penises. I was assured that if I boiled a croc penis and drank the "tea" my member would be as powerful as a crocodile.

I must differentiate the greedy street hawkers from Balinese that will approach you simply out of curiosity. Generally I found there were 3 basic types you may encounter on the street. There is the friendly curious type that is genuinely interested in why you are there, the devious "tour guide" and the belligerent street vendor. Of course there are others but these are the main ones you will come across.

Kuta is the major tourist area that most people are drawn to when they first get to Bali because it is close to the airport. It has a long sandy beach that is inhabited by surfers, old women that will give you a massage cheaply and mostly locals with nothing else to do. This beach appears nice but in reality it is down drift from Java, the most densely populated piece of real estate on earth and all of its dumpings. There's no telling what might float by. The water is foul, though it doesn't smell bad. Most Balinese have no concept of micro biology, and this goes especially for the restaurants. You will see plenty of surfers and waders who don't know or care if they are in the waste of 120 million people. I feel sure if you looked at this water under a microscope you would see happy bacteria doing synchronized swimming routines.

If you go for a walk you will most likely be approached by young ladies or guys wanting to be a tour guide or whatever. They are charming and many travelers have been left wondering what happened after they wake up and have been robbed after something had been slipped into their drink. Some have been robbed in broad daylight with the charm gun. For example, you meet a nice person on the beach and they speak a little English, enough to have a decent conversation. You agree to let them be your tour guide for a paltry sum. They show you a good time and you begin to trust them. The next thing is they start with a heartache story about a favorite uncle that needs a liver transplant or similar tall tale of woe and they need money for his surgery. Before they get to asking for the big

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money they will feel you out by asking you to pay for a phone bill or something small. If you refuse your newly found friend is likely to depart shortly thereafter. If you do pony up they will be happy and it is game on for the next way to separate you from your money.

The nightlife in Kuta is pretty much bars full of drunken Australians. If you walk down one of the main drags in Kuta you will be accosted by the usual ubiquitous sellers of useless stuff. Each block has its resident unlicensed recreational pharmaceutical salesman and ladies of the night. The cop that pimps them watches their every move. Every once in a while a guy from the Army comes around and shakes down the cop that he controls. Naturally it is wise to avoid these avaricious entrepreneurs. If you do decide to sample some Bali dope you will most likely be "processed". First, the cop arrests you, gives the dope back to the dealer and keeps the buy money. Next you go to jail and a judge tells you that you will stay in jail for a long time unless you can pay up. They give you a figure you have to pay depending on how well you are dressed and what they think you can afford. If you plead poverty and offer half they will probably accept and let you go. The judge pays the cop and they chalk up another one.

Indonesia is one of the most corrupt countries in the world. However, if you are caught with large amounts of dope you WILL go to jail for a long time.

In Kuta you may be approached by a friendly stranger who compliments you and strikes up a conversation. He may tell you he knows of a great party and can take you there. If you agree he will phone someone to pick you both up. If you are lucky they will only rob you. Only use valid taxis with a meter and visible registration. Like in any city be on your guard for pick pockets and scammers. If you use a little common sense you will be fine.

Bali is not a "Muslim" island like its neighbors Java and Lombok. These 3 islands are only 3 of over 17,000 that make up Indonesia. The prevalent religion in Bali is Balinese Hinduism which is a blending of Hindu, Animism, Buddhism and few others mixed together. You will see women in brightly colored dresses carrying large trays of fruit balanced on their heads to the temple for an offering. Balinese Hindus are a significant part of the population and they are an important part of everyday life on Bali. There are about 11,000 temples on this relatively small island. They come in many sizes and forms. Most have alters for offerings to appease and comfort the many spirits that Balinese believe inhabit these rock structures. You will see people setting out small woven trays of incense and flowers in the morning. This insures that they will have a good day.



mesmerizing dances are taught to girls as young as 5

Balinese Hindu dancing is part spiritual and part art. It is fascinating and taken very seriously. Girls young as age five are taught the subtle intricacies. Each emotion filled movement of hands, head, body and feet is full of meaning. The dancing is mesmerizing as well as the music. The elaborate costumes and make up are unerringly flawless.

The next logical move is to get out of Kuta and head for the artist colony of Ubud. Getting there you need to jump on one of the overcrowded mini buses that wind through the serpentine roads up the mountain. Ubud is a welcome relief from frenetic Kuta. One of the first things I saw was a

flock of very arrogant geese marching down the middle of the main street. People in cars went around them and most ignored this amusing display. If someone got to close the alpha male would hiss, lower his head and run at them with wings spread, very terrifying.

The artist shops were interesting to browse. There are bargains to be had. You can buy great batik sarongs. Everything is negotiable, never pay the first price. If you buy in volume ask for a big discount. Wood carvings are another good buy as well as stone carvings. There are some accomplished painters but you have to look hard to find quality. There are entire villages dedicated to one craft or the other, ask around for the nearest one of interest. There are several good hotels to stay at here. Close by is the monkey forest and is a good side trip. Monkeys are sacred to some Balinese. I'm not sure if they believe that they are reincarnated people or just sacred because some guy a long time ago said they should be and it stuck. I was holding a piece of banana and making a monkey jump to get it and one of the park attendants told me not to "torment" the monkeys. I shouldn't do that but if one of them snatches my new 8 mega pixel digital camera and runs up a tree that's ok. There were several monkeys in trees examining stolen hats and cigarette lighters. One of them was pillaging a backpack.

Something I could not understand is that virtually every house and store in Bali has large white ceramic floor tiles that when wet are as slippery as greased ice. These tiles are everywhere, at the entrances to busy stores, bathrooms or seem to be strategically placed where water accumulates and people walk. I seriously considered

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learning how do the splits so that I could survive the inevitable. In the US these tiles would be a personal injury lawyers dream. Hmmm, maybe I could market a line of shoes with sand paper soles or suction cups.

Most Balinese have an elaborate ritual for funerals. That is, if you can afford one. If someone dies without family or money the body is taken to a designated place and dumped. Yes, no hole in the ground just dumped and left to decompose. Even in Nepal, not the most advanced place in the world, they have the famous Katmandu barbeque where they burn the corpses open air and then push the ashes into the river. What's more bizarre is that it gets around the village that there is a "new body" at the dump or whatever they call it and the curious and morbid go to look at it like a dead dog or something. Even in India if a derelict dies his skeleton may end up in a Harvard medical school orthopedic lab. I'd say that's a little more dignified...but not much.

Like most people who come to Bali I was looking for something special. I was fed up with a boring thankless job. I needed a break. I was searching for the ideal island paradise setting with a white sand beach, clear water, cool, balmy breeze blowing through the palm trees while the aroma of fresh grilled fish slipped past my nose. I envisioned myself swinging gently in a hammock in front of a quaint bungalow just feet from the waters edge listening only to the birds and shallow breakers on the beach. This hadn't happened...yet. I was starting to think I was another sucker for good advertising.

I decided to rent a scooter then took off in the direction of the higher ground away from the ocean and Ubud. I rode for a while past stunning rice terraces and intricate woven bamboo houses on stilts. I was thirsty and stopped for a cold drink at a roadside stand. The usual crowd of curious friendly people greeted me wanting to know what I was up to. Balinese are not shy about asking you personal questions about your age, marital status, job or other more prying things. It's just their way of being nice. I was finishing my drink and was about to leave when a guy asked me to wait a minute. Reluctantly I agreed expecting some display of goods to appear for sale. He started whistling and looking around up in the air.

I had been in Bali for 3 weeks; at this point Balinese doing odd things was not new. All of a sudden I hear Whoosh, Whoosh, Whoosh from behind me. I turned around to see what it was just as the wing tip of a flying fox fruit bat with a 3 foot wing span just missed the end of my nose. The guy was holding his arm outstretched horizontally and it made an amazing acrobatic landing grabbing his forearm with its feet while elegantly folding its wings at the same time. I have to admit this was the first time I had met a guy with a pet bat.

I was astounded that this big thing could fly that slow and be so agile. He grabbed a bottle of Fanta orange. This made the bat very happy as it lapped it up from a hole punched in the cap. After the visiting aviator, which I quickly named Joker, had finished eating he asked me if I wanted to hold it. "No thanks, I'll pass". With a little persuading I grabbed Joker by the wings and held him up for a photo op. He was very docile and even had a colorful personality.

After I got back on the road just a short distance away the tall trees were full of Jokers buddies. Little did I know that this was not to be the last encounter I would have with an exotic beast that day.

A few miles away I saw a sign for a reptile zoo. I thought to myself, gotta stop there. I paid a small entrance fee and was met by Annie, a smiling girl who would be my guide. First thing we went to was a small fenced off pool. I was looking around curiously for what was supposed to live there. Annie grabbed a long pole and gently swished it around in the water. My eye caught a disturbance on the other side of the pond. Suddenly a 13 foot crocodile that easily weighed 1000 pounds broke the surface and lunged in my direction mouth wide open. I learned later that some of the world's largest crocodiles are found in Indonesia's Sumatra and Borneo.

As we walked past glass enclosures of King Cobras and various other dangerous and unfriendly creatures we came upon a fenced open area with a moat. Again I scanned the area and could not see anything except a duck with clipped wings running around. This duck did not look comfortable...In the middle of this area was some logs and bushes. Next thing I know a guy jumped into the pen and started poking around these logs with a stick. This prompted 3 huge Komodo dragons to come storming out. They didn't seem very happy about having their naps interrupted.

These things were huge. They walked like John Wayne to a gun fight. This scenario made me think of that time when Sharon Stones husband decided to get into a Komodo dragon pen at the Los Angeles zoo and "pet" them. I won't go into detail about his recovery in the hospital but let's just say it was not one of Phil Bronstein's better decisions to try to get cozy with the world's largest carnivorous lizard. Anyway, one of these Komodo dragons spots the duck. At this point I think the duck had wished he had increased his life insurance policy. The agile lizard made a bee line for the hapless duck which ran away as fast as possible. It was a short chase. The speedy reptile in one lightning fast strike grabbed its midsection and bit down. The duck sort of popped like a red paintball. The other two ran to get in on the action but the giant predator threw its head back and swallowed the duck whole in one gulp. I guess they mistakenly blamed the duck for waking them up.

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As I rode along I passed village after fascinating village. I got back down to the beach and was amazed to see the settlements of the Bali Aga. These are the last of the original indigenous people of Bali. They live in grass huts, have no electricity or plumbing and pretty much live as they have for thousands of years by fishing and farming small plots. They are a separate sub culture with their own religious traditions and customs. The older women still dress topless. It was like something out of National Geographic magazine.

Even with all I had seen and done I had not found the Bali paradise I had conjured up in my mind when I decided to go.

As the sun was about to set I checked into a small place by the beach and headed for a bite to eat. I ran into an American from Alaska and he began telling me about some islands he had just returned from. As he went on it sounded exactly like what I was looking for.

They were called the Gilli Islands. I got directions and set out early the next day. I had to get to Lombok the next island to the east of Bali. I knew little of this island but hopped a ferry and arrived at the port of Sengigi for some adventure. I sauntered around awhile and found a taxi to take me to the place to catch a boat to the Gilli's. The driver about half way through the trip proudly announced that he was a fanatical Muslim. I looked at the Brazilian guy I was sharing the car with and he looked more uncomfortable than me. I was thinking, ok here we go, 2 more infidels to Muslim justice. We pretty much shut up until we got to our destination and were relieved to know we were not going to be decapitated and posted on You Tube.

I arrived on the other side of Lombok after passing through several groups of macaque monkeys along side the road. I cued up, bought a ticket and stepped aboard a thin outrigger boat with an outboard motor. A smiling kid was at the stick. There were several other people on board but nobody that spoke English. As we chugged through the waves the island became increasingly closer. The tiller man gently docked the boat and everyone got out. As I approached the tide line I was trying to understand where the heck I was. Walking inland the first thing I noticed is that there were no motorized vehicles. I slung my bag over my back and began exploring somehow knowing that this island was going to be very different from Bali. Along the beach is a road paved with interlocking bricks. On the side away from the sand was a strip of restaurants with funky hotels attached. They are mostly configured the same, a concrete pad with thatched roof and kitchen attached. They had a few thatched roof huts in the back with mosquito netted beds and a fan.

It suddenly all came crashing down on me. This is the island paradise I had envisioned that Bali would be like. The water was crystal clear, gentle balmy breeze, palm trees, smiling friendly locals, thatched roof huts with hammocks, and oh yes, the smell grilled fish wafting in the air. This was Gilli Trawangan and I was glad to be there. I checked in and set out on a rented bicycle. Every turn there was another memorable event. I found an old World War II Japanese gun emplacement bunker that over looked a wide area of beach. I got hungry and stopped by a small hut and got a plate of nasi garang. It's basically fried rice with a fried egg on top. It was absurdly cheap, tasted great and filled me up as I ate with my feet dangling in the Pacific Ocean.

It rains almost everyday being a tropical climate. It is usually short and intense. For Gilli Trawangan this is perfect. Fresh water has to be brought in from Lombok. Most showers in homes and hotels are salt water. If you have ever let salt water dry on your skin you know it is not a pleasant feeling. I now understood why when it rains the locals make an effort to go out into the rain. So when it rains instead of people running for cover they go out in it and get a cleansing shower from God, I recommend this even if you have a fresh water shower in your room.

As I made my way around the island I got a sense of how rural people developed life on this particular speck on the planet. . What a contrast to the hectic rat race life style of the average American. I had a warm sense joy knowing that spots in the world like this still existed. There was a timeless primordial feel about this place that humbles you and excites at the same time.

I came upon a man sitting by the beach path with a spread of stuff to sell. This time there was not the same garbage like the street hawkers in Kuta. I bought an amazing carved buffalo horn and woven hemp over the shoulder pouch to carry a bottle of water for \$5. The smile on his face was priceless.

I circumnavigated the island in about 2 hours and returned to the main drag that was less than a kilometer long. It was getting to be sundown and the restaurants had begun to spread out the catch of the day. You select a fish and they grill it on a driftwood beach fire. It was cheap and fabulous. I discovered later that out of the 3 Gilli islands that Trawangan was known as the party island. Every night there is a designated place that the 'party' happens. It's easy to find out where just ask a local and they will know. Around 11 pm I went to the party du jour. It was a lot of Europeans, locals and various other travelers, mostly backpacker types who were lucky enough to find this place. We all had a good time swapping stories over beers.

There are two other Gillis, Gilli Air and Gilli Menos. These are also fascinating places but less visited than

Trawangan. The only thing that was disappointing is the fact that in the 1970's all the reefs around the islands were destroyed by dynamite fishing. However there are dive operations that will take you to other reefs to dive if you are so inclined.

All in all I had set out to have an exotic adventure in Bali. Bali certainly can be an amazing place to experience there is no doubt about it. But I had no idea that I would find the idealized island paradise I had envisioned just a short distance away.

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Learning Natural Construction Techniques the Hard Way

By Shaun Brown / Jul 10 • Categorized as [International Real Estate](#) • [Download Print Friendly PDF](#)



Hard work but rewarding results

I became skilled in natural construction techniques because I was bored. I could make up something more dramatic, but that was really all there was to it. At the time, I was living in a hippie community in Argentina for two months while my son healed from an accident. We had just moved to Argentina from the US, and instead of staying in hostels while he recovered, we took up some friends on their offer to live with them.

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I guess I had not quite adopted the rural Argentine mentality of my hosts. The days consisted of sleeping in late, maybe working in the garden for a little bit, then enjoying three hour lunches, followed by siesta for another couple of hours, followed by reading, painting, or some other leisure time activity. In the states I had been a real estate investor. My cell phone was constantly ringing off the hook as I was trying frantically to get huge deals to close, always busy managing fifty different things at once morning until night. I think that I have a little too much energy and drive to relax by a stream and read a book. I am just not wired that way, and I was starting to drive myself and everyone around me crazy with my excess energy.

I wanted to find a way to thank our hosts for their incredible hospitality. With much graciousness and without a second thought, they had taken our family in at a time when we needed help, eight of us total living in their one room house. So when I heard Ana, our host, say that she dreamed of having an indoor bathroom someday, I immediately knew what I could offer her. (I also mentally calculated how long my own wife would have gone without an indoor bathroom, and decided it would have been more in terms of hours than in the years that Ana had waited).

The rest of their house was built out of clay, so for continuity I knew that I could not run right out to the hardware store, get some lumber, bricks, and power tools and start building. There was a video that I found on the topic of natural construction, and even though I understood none of the language, the visuals were enough to get me pointed in the right direction. Once I got some momentum, some other people living in the community stepped up to share their knowledge from past experience, and I was on my way.

It was so new to me to have to rely on only the materials that were found on the land. In the states, if I needed anything, I would get in my pick-up truck and go buy it, or better yet, have it delivered. Here, if I needed rocks, I needed to find them and drag them back to the work site. If I needed sand, I needed to sift gravel through a screen until all that was left was fine sand. If I needed grass for the clay mixture, I would have to go cut some from the fields and let it dry. This process was actually very therapeutic for me. I was managing to stay ridiculously busy, while having to adapt to the reality that nothing would happen quickly.

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I also got used to getting dirty...really, really dirty. This was definitely not suit and tie work. One of the best, and of course the most fun, ways to mix up the clay, sand, grass and water is to mix it with your feet, almost like you are smashing grapes. So between mixing with my feet and applying the adobe with my hands, I was pretty much covered in clay from head to toe at all times. If only my old business partners could have seen me, they never would have believed their eyes. I looked more like a swamp creature at times than the cutthroat investor that they knew.

I was also the subject of a lot of jokes. I once asked if anyone had a level. No one had any idea what I was talking about. I explained that a level was a tool that told you if something was straight or not. I told them that in the states you could get a standard one with the water and the bubble, or there were even such things as laser levels. They all had a good laugh telling me that that was actually the reason the bathroom never got completed – no one could manage to get their hands on any 'laser beams'. They then handed me some clear plastic tubing and a bucket of water – I guess there is a method if you are crafty enough using these two things to see if something is level, but I instead I embraced the Argentine spirit of mas o menos and decided to call it close enough. There was hope for me yet to adapt to the more forgiving Argentine building standards. Through a lot of trial and error, and many days of working up a sweat in desert heat, Ana did get her indoor bathroom.

I have since studied quite a bit on more techniques of natural construction, learning both through experimentation and also from some of the best masters in the world. I have learned how to make natural plaster and paint, and as well as learning how to adapt the techniques to different climates. I love the fact that it is a trade, yes, but it is also like art to me. There are no right angles, and the more free-form and organic something becomes, it only gets more beautiful and unique. I feel like a big kid who gets to play with play dough and finger paint all day long.

I also love it that I can share my knowledge with others who may not think that they have the money to build a house, and show them that they can build one with materials that the land provides. If someone is willing to work hard, a house can be built practically for free using materials of the land and recycled glass for windows. This is very empowering for people to realize that owning a house really is within their reach.

Of course not everyone has the time or the desire to put in so much work. So I have been offering my skills to those who want a natural construction house, and have been able to make quite a good living at it. It is something that I can do anywhere in the world, as long as I have access to some sort of stones, clay, grass or other fiber, and water. There will always be a need for affordable housing no matter which country my family decides to live in, and the number of people interested in green building and eco-living is exploding every year.

For me, this is an enjoyable way to make decent money doing something that I have become passionate about. But more importantly, after a long day of hauling rocks and working with heavy clay, I have learned that nothing sounds better to me than relaxing by a stream and reading a book.

About the author: Shaun Brown lives with his wife and 3 children in Argentina. *He works the real estate scene in Mendoza, Argentina now, so if you have any questions or are interested in properties in Argentina, email him at vistagroup1@hotmail.com* His wife Cathy, is the editor of [Expat Daily News South America](#) and [Expat Daily News Central America](#)

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Where Can You Find Affordable Retirement Real Estate Around the World? Part Three

By Susan Beverley / Jul 10 • Categorized as [Overseas Retirement](#) • [Download Print Friendly PDF](#)



Explore Africa and Asia as your retirement destination!

Africa and Asia

The New York Times recently published a special report that looked specifically at the growing trend of pre-retirees in America who are considering a retirement abroad in order to escape the uncertainty of the current economic landscape in the US. A similar trend certainly exists in the UK and across Europe as well – and an insecure financial future is clearly reason enough for any one of us to contemplate an escape overseas when we retire.

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Many of us face retirement on a fixed income after all, and if inflation and austerity measures mean our pension income will be worth less each year, there are very pressing reasons to consider expatriation to a nation where the cost of living is more affordable.

Your reasons for considering a move overseas in retirement may be linked directly to these common concerns, alternatively you may be seeking a better quality of life abroad perhaps. However, what's certainly universally true – no matter why you're currently researching your options of a relocation abroad when you come to retire – is the fact that there are many nations around the world where not only is the cost of living more affordable for us in real terms, but where the cost of buying a beautiful home is within reach for far more people too.

Property is the one asset or commodity that we buy in our lifetime that costs us a significant debt for a significantly long time! Most of us have to have a mortgage to help us afford our dream home, and so the thought that we may still be paying a mortgage when we retire is not a positive one at all.

As stated, the good news is that not only is the cost of living more affordable in relative terms in many nations in the world – but the cost of real estate can be too! So, if you long to escape to a more private nation or a country where you can afford a good standard of healthcare, where the sun always shines or where the people are welcoming, the landscape stunning – or just somewhere where you know your pension income will sustain you comfortably – it's fantastic to also know that you may well be able to afford a wonderful home outright as well.

In this, the third instalment in our four-part hunt around the globe for affordable retirement real estate, we're going to be exploring Africa and Asia. We've already covered [Australia](#), [New Zealand](#) and the Americas, with Europe still to come in part four – and we think you'll be pleasantly surprised to see how much more you can potentially get for even a modest real estate budget in both Africa and Asia.

More in 'Overseas Retirement'

- Where Can You Find Affordable Retirement Real Estate Around the World? Part Two
- Retire in Thailand
- Where Can You Find Affordable Retirement Real Estate Around the World?
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What's the Point of Our Search?

You may be wondering why we're bringing your attention to specific homes for sale around the world – after all, what we consider to be a bargain might be too cheap and nasty for you to consider, where we perhaps think it would be nice to retire could be unattractive for you maybe, and by the time you read this report, a certain home you like the look of may have sold? Well, the purpose of this four-part series of reports examining affordable nations for retirement real estate is to hopefully show you that you can make your dream of a life abroad when you retire become a reality.

We're very well aware that a move overseas can seem daunting, and that some people will throw obstacles in your path to put you off achieving your desires – at EscapeArtist.com we want to counter that negativity with inspiration, and clearly show you that actually, you can gain a better quality of life abroad, you can find an affordable home overseas, and you needn't be restricted by the list of nations you've already visited in your life either!

EscapeArtist.com is home to sections about moving to live *all over the world* – whether you're thinking of retiring to Romania or setting up a business in Buenos Aires – but if you're new to researching your options for a retirement overseas, it can be hard to know where to start looking. This is a driving factor behind the production of this four-part series of guides to finding affordable real estate around the world. If you see that a certain nation has homes that suit you or your budget, you can learn more about those countries with our resource. Alternatively, if you've got your heart set on a given nation already, you can perhaps use these reports as a way in to finding more homes for sale within your budget in your chosen country.

At EscapeArtist.com we want to inspire you *and* we want to enable you – our reports and articles will hopefully give you the support and confidence you need to make your dreams come true, and our website's country sections and real estate listings will hopefully give you the practical tools you need to find a new home and make a new life abroad.

Where are the Best Retirement Real Estate Bargains in Africa?

Morocco

In political terms, Morocco is a very Western looking African nation, and one that has a strong international tourism sector which has resulted in an active real estate market to boot. This means that you have good choice when it comes to the type and price range of homes on offer. If you fancy Africa because of the climate and you have a passion for golf, perhaps you'll be interested to know that for just 37,322 US dollars you can purchase a one-bedroom, brand new and fully furnished apartment within a golf apart-hotel on a complex that also boasts swimming pools and a bar and restaurant! Such a property is perfect for retirement – it could also be an investment for the long-term because even if you one day wanted to return 'home,' it's the sort of apartment that will sell or rent exceptionally easily.

If you want more space however, then how about a Riad that's ripe for renovation. A Riad is a traditional Moroccan home built around a central and cool courtyard area. Many of these ancient properties have been snapped up by investors already and turned into stunning homes, boutique hotels and even apartment blocks. But if you want an unrivalled and exciting project to get your teeth into, there's a 3 – 4 bedroom Riad in Marrakech for sale for just 111,000 US dollars. Whilst this is not 'bargain-end' cheap considering you will have to have a budget for renovation too, the opportunity is a once in a lifetime find! Both properties are for sale through MoroccoProperties.net

Tunisia

Despite having a strong tourism sector and being one of the closest nations to Europe with a year round sunny climate, the real estate market in Tunisia has been very slow to develop in terms of its international appeal. You can perhaps consider Tunisia to be a better kept secret than Morocco as a result, and bargains are easier to come by too. We've found a spacious 3-bedroom apartment less than a mile from Tunis that's for sale direct from the owner for just 49,000 US dollars. The property also features 2 bathrooms and underground parking and it is within a gated and landscaped community. It's described as being 'new' although it's a resale, because the condition of the apartment is excellent. The property is for sale through BestAbodes.com.

If you'd prefer to get in before a property is even completed however, and have full say over the fine and final details of your apartment, there are many developments to choose from in Tunisia. We've selected the Dunes Golf and Spa resort for you to consider. It's on the Tunisian 'Gold Coast' close to the exclusive resort of Port El Kantaoui, and it is an apartment based development featuring the best amenities and facilities you can dream of! Apartments start from 35,485 US dollars, meaning you can buy in to all this luxury on a very modest budget! There are a number of companies selling properties on this development, so just Google the development's name.

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Egypt

Egypt may well be a nation you've considered holidaying in, but perhaps one where you'd never considered living before? Well, the good news is that it's a country increasing in sophistication, it has a Western outlook, and there are expatriate communities in and around the major cities and towns such as Cairo – the bad news is that property tends to be cheaper the further away you get from these centres of sophistication! But, following extensive searching we've managed to find a bargain in Cairo itself.

For sale direct from the vendor is a fully furnished, traditionally styled three-bedroom apartment for 90,000 US dollars. This is exceptionally good value for the location, and it does mean you will be living right in the heart of one of the most glorious and fascinating cities in the world in retirement – could you ask for more? The apartment in air-conditioned, the building comes with security, you have garaged parking and as mentioned, it is fully furnished.

An alternative to city living in Egypt is Red Sea living – so how about making your home on the beach overlooking the Red Sea in Hurghada? The Pyramisa apartment development offers condos for sale from 65,567 US dollars – and as a resident of this luxurious development you will not only have sea views and direct beach access, but access to the other onsite amenities and facilities such as a spa and swimming pools. Fishing and golf are popular local pastimes, and the development itself is beautifully landscaped. The Egyptian apartments featured are for sale through TheMoveChannel.com

Cape Verde

A lesser-known location for excellent property bargains in Africa is the Cape Verde archipelago including the islands of Sal, Boa Vista, San Vicente, Maio and Santiago for example. On Maio there are brand new, beach-front bungalows for sale which are ideal for retirees. They are priced reasonably at 49,654 US dollars, and because they are not completed yet, you can have your say when it comes to the finishing touches of your home. Alternatively, if you want a completed property that's ready to move in to, how about a resale one-bedroom apartment on the same island that's for sale for 47,853 US dollars?

This home is on the ground floor of a completed apartment development, it's fully furnished, and although compact it offers you the opportunity to buy a turn-key home abroad. Both properties are for sale through PropertyIndex.com.

South Africa

Of course a consideration of property options for sale across Africa could not be complete without exploring South Africa – where there are plenty of bargains to choose from! You just have to select where in this vast and stunning nation you would be happiest living. Starting on the Eastern Cape in Pearston, a town famous as the birthplace of Nelson Mandela, there's a substantial, traditional 3-bedroom resale property on the market for just 35,000 US dollars.

The property is a detached, single storey house with a large garden which has been cultivated with some fruit trees. Internally the house is modest, but with some imagination you could easily and affordably make this your home abroad in Africa in retirement.

If you prefer the Western Cape how about an immaculate two-bedroom resale apartment in Strand which is not far from Cape Town? It is located centrally and close to all amenities and facilities, it offers open plan living, two spacious bedrooms, a dedicated parking space and community gardens for residents. It's being offered for sale for 41,029 US dollars.

For a similar amount however, you might like to buy a plot of land and have a traditional style fisherman's cottage developed upon it. That's the option if you buy a plot of land in Velddrif where 32 parcels have been set aside on a sought-after stretch of coastline for the development of an exclusive community of authentically replicated West Coast fisherman's cottages. The land will only cost you 41,763 US dollars. According to the site's developers, Velddrif is "situated near the mouth of the Berg River and Port Owen Marina, [it] offers modernity amidst quaint coastal charm. An astounding diversity of bird life wheels over an ocean where whales and dolphins play freely, and shining beaches stretch for miles. Local life proceeds at a smiling, gentle pace in harmony with the sea and the river. It begins at your doorstep." Prices for the development of your bespoke home start from an additional 38,788 US dollars. All homes featured in South Africa are for sale through MyProperty.co.za.

Finding the Affordable Retirement Home of Your Dreams in Asia?

Malaysia

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Malaysia offers it all – from fast paced, sophisticated city living in Kuala Lumpur, to a laid back beach-bum lifestyle on the coast. The country also has a retired persons incentive programme that's worth checking out if you like the thought of being able to potentially reduce your tax burden when you retire! If you want sophistication when it comes to a retirement home overseas, how about purchasing a brand new apartment on a development that's situated between Bandar Kinrara and Bukit Jalil in Kuala Lumpur?

The condominiums for sale are currently coming to the end of development, and they start in price from 74,000 US dollars for three bedrooms and two bathrooms. The development features amenities such as a swimming pool, gym, convenience store and café, and the apartments are being offered for sale through iProperty.com.my.

If you're more of a beach person, how about a magnificent sea front villa in Kota Kinabalu for 90,000 US dollars? The villa for sale is gated, and from your gate you can walk directly on to the sand! It offers substantial living space and from your terrace you can watch fabulous sunsets! The property is for sale through 4321.co.il

Indonesia

For a more traditionally styled property that's still within your price range and which is ready to move in to, set in mature landscaped grounds and which is being offered for sale fully furnished, we've found a stunning detached house in Bali that you might like to consider. It's on the market for 96,000 US dollars, it's located in the Karangasem region near Candi Dasa – and it's even fully air-conditioned, which may very well be important if you're moving to Indonesia from a less tropical climate!

For exactly the same price you could buy a property closer to the sea if you prefer. This is also a traditionally styled resale home with fabulous gardens, but it is not being sold furnished. The property's location is perhaps slightly more favourable compared to the above if you want to be closer to the sea – although that's a personal choice! Again it is located close to Candi Dasa, it has three bedrooms, two living rooms and a large open plan kitchen/dining room. Internally and externally the house is immaculate. Both homes are for sale through bali-information.com.

Thailand

Even though Thailand has become an exceptionally popular destination with international travellers and expatriates alike, it still offers some property bargains if you hunt hard enough. For example, in Pattaya there's a two-bedroom apartment for sale for 54,168 US dollars at the Park Lane Jomtien Resort. The resort is managed and secure, it has swimming pools onsite and the property is so well located that you can access the beach, golf course, shopping and hiking opportunities too. The apartment has a pool view and a balcony, it's furnished and air conditioned, and it is very well located for all the local amenities and services.

If you'd prefer your own private detached residence instead, then for just 55,000 US dollars you can buy just that in the form of a small bungalow, traditionally styled and located in Bang Bao. The houses for sale on this small development comprise of three bedrooms and one bathroom, and there are 5 different styles of property to choose from. Your completed home will have a small garden and be air-conditioned. Both properties are being marketed for sale through TheMoveChannel.com.

India

Our final choice for affordable property in Asia has to be India – perhaps the most vibrant, stunning and diverse nation on the entire continent. One of the most popular places for affordable and beautiful homes in India is Goa, where you are never far from a perfect, paradise-like white sandy beach! If this sounds like your ideal retirement hotspot, then how about a one bedroom, one bathroom apartment that is ready to move in to but which has never been lived in? It's for sale for 42,809 US dollars, it comes with access to a swimming pool in landscaped grounds, and has been developed with eco friendly construction methods. This apartment is being listed by TheMoveChannel.com.

If you like the location but hate apartment living, you will need to stretch your budget a bit. But, if you can stretch to paying 134,000 US dollars you can have a stunning, brand new three-bedroom villa set within a villa only luxurious development in Southern Goa. The house is set in a 15 acre landscaped, gated and secure development which features a swimming pool, health club, convenience store and much more and it's being marketed through RightMove.com. US dollar prices quoted in this report are based on the rate of exchange offered by xe.net on the date of this report's writing and should be checked again before you even consider making an offer of interest for any property.

In Conclusion

Even in some of the most exotic and historically fascinating settings in the world it is still possible to buy affordable real estate dreams! Whilst we have been unable to show you bargain bucket homes in Asia and Africa compared

with some we found in the Americas for example, we hope we've shown you that a modest budget can get you a decent home in a fabulous setting. You needn't restrict your dreams and ambitions of a fabulous retirement abroad because of the budget you have in the bank!

At EscapeArtist.com we help hundreds of thousands of people realise their dreams of a new and better life abroad every single year. Inspiring you to make the decision and enabling you to make the move are the driving forces behind the ongoing development and enhancement of our online resources. If you've been inspired to look more closely at enjoying your retirement overseas in a stunning home after reading this report, hop on to our country sections and learn more about what you can expect from retirement overseas in a given nation.

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Expatriate Americans living and working abroad: You are on the IRS radar

By Asher Rubinstein, Esq. / Jul 10 • Categorized as [Asset Protection](#) • [Download Print Friendly PDF](#)



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There are millions of United States citizens who live and work outside the US. These non-resident citizens are still subject to IRS reporting requirements, i.e., they must still file tax returns and the Report of Foreign Bank and Financial Accounts (the "FBAR"), and they are subject to payment of taxes on all income, including income earned abroad. The US, virtually alone among nations, imposes an extra-territorial tax regime, meaning that US citizens, even if they live and work overseas, must pay taxes on income earned offshore. The American expat may be entitled to credits for living abroad, and may be able to deduct taxes paid to a foreign government. Living and working abroad do not mitigate one's US tax obligations.

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An American expat might surmise that living abroad, he or she is far removed from the IRS. The expat may be tempted to hide foreign income, and not disclose an account in a foreign country, thinking that the IRS would never learn about income in a foreign country, and a local account at a non-US bank. However, that would be a serious risk. How might the IRS learn about a foreign account, so far away and seemingly off the American radar?

First, via the Qualified Intermediary (QI) Program, in effect since 2001. Under the Qualified Intermediary Program, foreign banks are obligated to share information with the IRS. Moreover, under IRS Announcement 2008-98, the foreign banks must now actively investigate and report to the IRS whether US persons (or entities controlled by US persons) are the owners of the account. Many thousands of foreign banks are enrolled in the QI program. Not fulfilling their QI obligations would result in a lack of access to correspondent banks in the US, effectively severing such banks from international financial transactions. The IRS also routinely audits random foreign accounts at QI banks. And QI banks must also submit to external auditors, who might also discover and report non-compliant accounts.

Second, via "John Doe" summons issued by the US Department of Justice, approved by a US court and then served upon a foreign bank, requesting information about US account holders. In 2002, courts approved John Doe summonses issued against credit card service companies, and the IRS learned the identities of US persons accessing unreported foreign funds via credit and debit cards. In 2009, a federal court in Miami approved a John Doe summons against UBS, seeking account records of US persons with supposedly "secret" Swiss bank

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accounts. In settling the litigation that ensued, UBS agreed to turn over 10,000 names of Americans with accounts at UBS. Aside from the erosion of Swiss banking secrecy, which itself is a monumental development, equally significant is that John Doe summonses work, and will be used against other banks and financial service providers, in other foreign countries.

Third, via the "Hague Convention on the Service Abroad of Judicial and Extra Judicial Documents in Civil and Commercial Matters", pursuant to which a summons, inquiry, demand for information or documents, from the IRS to an American expat, can be delivered and served upon that expat in the country where he resides. It has recently been reported that the IRS has used the Hague Convention in issuing administrative subpoenas upon wealthy Americans in Britain and Switzerland.

Fourth, via Tax Information Exchange (TIE) Agreements, which obligate the foreign country to assist in both criminal and civil tax investigations. Most countries have already signed a TIE with the US, including tax havens such as Liechtenstein and Switzerland. Countries which have not yet signed a TIE are anticipating being asked by the US to sign one. Not signing one would, as noted above, ostracize the defiant country from the international banking system.

Fifth, via a Mutual Legal Assistance Treaty (MLAT), which requires each participating country to disclose information – including bank account data – to the U.S. government in connection with an investigation of a serious crime, including tax fraud. Treaty loopholes, such as what constitutes "tax fraud" under the laws of the foreign treaty country, have been effectively closed by the successful U.S. attack on UBS and Swiss banking secrecy. The MLATs specify that local secrecy laws may not form a basis for refusing to provide the requested information.

Sixth, if the account is at a bank within the European Union, or a bank outside the EU that routes via Europe, then the account might already be under the watch of the CIA pursuant to the "Brussels Agreement", also known as the "Swift Agreement". That agreement gives the CIA direct access, upon demand, to bank accounts held in the EU. While perhaps this sounds very "Big Brother" and akin to conspiracy theory, such monitoring does exist and was developed after the terrorist attacks on 9/11. The purpose of the Agreement is to investigate terrorism finance, yet there is no limitation to the extent of banking information to be shared, including with the IRS.

Finally, even assuming that none of the above are actual threats to a non-compliant expat account (an assumption that would indeed be a huge leap of faith), the account is vulnerable to discovery if the expat ever wishes to access or use the foreign funds in any way connected to the US. Should the expat wish to move back to the US, accessing the account would raise red flags. If the expat wishes to buy real property in the US, or even invest in US securities, the source of funds would be revealed. A wire transfer from the foreign account to a US bank would likely trigger a Suspicious Activities Report (SAR) from the recipient bank to the IRS.

It should be pointed out that none of these threats to a foreign account is directed specifically against American expats living abroad. Indeed, the same threats apply to US residents with non-compliant foreign bank accounts. It's not the location of the taxpayer which gives rise to the threat; it's the foreign account itself. Thus, whether the account holder is an American living and working overseas, or an American living in the US with an account offshore, both persons should be concerned about the likelihood of the IRS discovering the account and prosecuting the account holder for not disclosing the account and paying taxes on foreign income.

Given these numerous threats to offshore account secrecy, what should the expat (or indeed, the US resident) do to remedy a non-compliant foreign account? First, the account holder should bring the account into compliance. This includes the proper disclosure, i.e., "checking the box" as to ownership of a foreign account on IRS form 1040, Schedule B, as well as annual submission of the FBAR form mentioned above (Treasury Department Form TD F 90-22.1). It also means, of course, reporting and paying tax on all foreign income, including earnings, as well as interest and gains in or to the foreign account. However, it must be noted that simply, and suddenly, declaring a foreign account might give rise to the question of whether the account existed in prior years, in which case one would be alerting the IRS to past non-compliance. Thus, one must also address the question of whether or not to make a voluntary disclosure to the IRS. A voluntary disclosure would lead to paying past taxes, significant penalties and interest, but would likely avoid prosecution for criminal tax fraud, and would make amends for past non-compliance and allow for future compliance. The account holder might also consider a legal strategy involving transfer of the undeclared account in return for a foreign annuity and establishment of an offshore trust, which would accomplish asset protection, tax benefits and future tax compliance, but would not rectify past non-compliance and thus the voluntary disclosure option should again be considered.

Foreign banking tax compliance is crucial irrespective of where one lives, within the US or overseas. Non-compliant foreign bank accounts should be brought into compliance. The possibilities of discovery of the account, as seen above, are many. Expat Americans living and working abroad are as much on the radar as Americans living and working and banking at home.

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