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### Escapeartist Seeks an Angel...

By Escapeartist - (0)

There is a lot of buzz going on about internet companies and IPOs and rumor has it that all the impatient real estate capital is starting to foray into virtual real estate, the internet! That's right, experts are starting to beat their drums about internet companies that have stood the test of time...

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One of the reasons for the party, aside from making new friends and building a local EscapeArtist community...



### The Quest for an Island Paradise – Part 4

By Tanja Bulatovic - (0)

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### You Ask – We Answer – Where is the best place in the world to live?

By EscapeArtist Staff - (0)

We receive many questions in our email inboxes but by far the most frequently asked is "where is the best place to live abroad"?



### Tighter Lending Policies Improve Cash Flow Houses

By RJ Palano - (0)

Can anyone see the forest through the trees? Does anyone in Washington really understand what drives the housing industry?...

### How to Retire Abroad – 7 Key Considerations

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Mexico Has a New Immigration Law

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10 Steps to Successful Integration When You Retire Abroad

Jon and Vonda – The Journey to Xcalak

Retirement in Mexico Will Save You Money

ASSET PROTECTION »

How much is your pension worth in Mexico?

Marketing Mexico to the World

EscapeCashFlow is Now Live



Making the decision to retire overseas is one thing; actually putting the practical steps in place to facilitate your relocation is quite another...



**Nudist Vacations and Resorts**

By Tom Ocean - (0)

Leave your clothes and your stresses behind as you join other naturists in au natural resorts and relax among others...



**The Cost of Living In Panama**

By Michael Manville - (0)

The prospective expat or retiree first needs to understand that Panama is very much a two tiered society...



**Argentina: Hunting and Fishing Tours**

By Tom Ocean - (0)

As the eighth largest country in the world, Argentina is blessed with an exceptional diversity of geography, topography, resources, and culture...



**10 reasons why House Sitting helps offer the best 'Escape from America'**

By Susan Beverley - (0)

Would you like to enjoy free accommodation in a historic English manor, townhouse in London, beachfront hacienda in Mexico...



**How Medicare Cancer Patients are being Dissed in the U.S.**

By Ilene Little - (0)

There's a shell-game being played by many U.S. doctors, insurance companies and government that hurts all seniors...



**Jan Betts: Expat Visionary Artist Thriving and Painting in the Tropical Wilderness of Costa Rica**

By Jamie Douglas - (0)

This is an interview with Jan Betts, a fine artist living in the jungles of Costa Rica. I first met Jan in June...



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## Escapeartist Seeks an Angel...

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

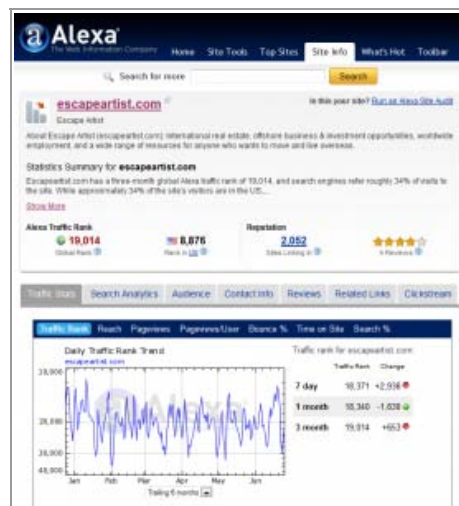


The Huffington Post of International Living

There is a lot of buzz going on about internet companies and IPOs and rumor has it that all the impatient real estate capital is starting to foray into virtual real estate, the internet! That's right, experts are starting to beat their drums about internet companies that have stood the test of time and have found ways to generate revenue after the 2000 crash. With the recent acquisition of Huffington Post for \$315 million in cash, the LinkedIn IPO at 100 x's earnings and the "Russian Google" Yandex IPO screaming 55% in its first day of trading, one starts to wonder if internet companies are back in play... we sure hope so!

### Why?

Escapeartist is a globally recognized authority on the subject of international living and a top 1% ranked website in the world. With **2380 #1 search listings in Google** and **8000+ Top 3 Google Rankings**, over 1,000,000 unique/organic visitors per month, 400,000 opt-in subscribers and high "Page Rank" web pages Escapeartist has the search engine horsepower and the global reach to become "The Huffington Post" of International living.



**The popularity of the site is validated by its prominent Google rankings and its degree of traffic – ranking it in the top 1% of websites in the world by [Alexa.com](#) and [Quantcast](#).**

Escapeartist is on the move and for the first time in 15 years has decided to seek a qualified strategic or operational investor and expand its scope of operations. The proven search engine dominance, current economic conditions, and growing dissatisfaction with first world policy, has perfectly positioned Escapeartist in the path of an unprecedented "massive global migration" and quest for increased quality of life results .

Over the next decade, hundreds of millions of people around the world will be actively seeking cross-border relocation to 'Escape' from the obvious:

- Increased costs of living
- Increased taxes
- Increased health care costs
- Increased cost of tuition
- Increased litigation
- Loss of personal and financial privacy.

### More in 'Living Overseas'

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- The Quest for an Island Paradise – Part 4
- You Ask – We Answer – Where is the best place in the world to live?
- Nudist Vacations and Resorts
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In the last 12 months we have launched successful initiatives with 10 new strategic partners, we have added five regionalized and topic specific e-zines and launched the first international lifestyle online dating and social network marketing company called EscapeDates.



Through an innovative domain leasing program, Escapeartist has expanded its coverage on [France](#), Mexico, Colombia [Health and Wellness](#), Asset Protection, [US Based Cash flow Properties](#), [International Dating](#) and Alternative Energy. We have plans to add a minimum of ten additional partnerships by the end of 2011.

Our future plans include additional revenue opportunities with expansion into [Medical Tourism](#), International Home Business, Destination Club Memberships, a non-dedicated real estate agent network and a made for TV travel show called 'The

Escapeartist'. Over the next five years our strategic plan is to triple our web traffic, double our subscriber base, and expand our coverage to include Asia, the Middle East and Europe.

Want to know more....



The new face of Escapeartist is coming and it is Sexy, Sexy, Sexy...take a peek:

#### Background of Escape Artist:

Escapeartist (EA) is a 15-year-old online publishing company that provides its readers with content on how to live, work, invest, and retire internationally. EA publishes a monthly e-zine called [Escapeartist Magazine](#) ("EAM") that provides articles written by staff and contributing writers around the world. EA categorizes its content by country and subject providing its readers with quick access to 'authoritative' articles of interest.

EA is a world recognized brand with an excellent pedigree in its space. More than 20,000,000 people a year are 'touched' by the Escapeartist brand. This top ranked website is well positioned for the next ten years of growth. With the expansion of the global economy and growing dissatisfaction with quality of life in first world countries, more people than ever are looking to Escapeartist to identify the next emerging growth region with lower costs of living, reduced healthcare costs, better performing real estate and stock markets, less litigation, more personal and financial privacy and less crime.

The demographic of the Escapeartist reader is firmly established with 50% men/women ratio, affluent with 60% showing incomes in excess of \$100K USD, the majority possessing higher education and very entrepreneurial. Additionally 30% of EA's readers are of Hispanic, Asian and African American descent with 70% showing incomes in excess of \$100,000.

#### Top Domains / Google Rank

[www.embassyworld.com](http://www.embassyworld.com) PR 7

[www.escapeartist.com](http://www.escapeartist.com) PR 6

[www.escapeartist.net](http://www.escapeartist.net) PR 6

[www.escapeartist.com/International\\_Real\\_Estate/](http://www.escapeartist.com/International_Real_Estate/) PR 6

[http://www.escapeartist.com/Yacht\\_Broker/Yacht\\_Broker.html](http://www.escapeartist.com/Yacht_Broker/Yacht_Broker.html) PR6

[www.escapefromamerica.com](http://www.escapefromamerica.com) PR 6

[realestate.escapeartist.com](http://realestate.escapeartist.com) PR 6

[www.escapeartist.com/OREQ/OREQ.html](http://www.escapeartist.com/OREQ/OREQ.html) PR 5

Overseas



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- John on Jon and Vonda's Mexico Adventure Life Part II
- Bob Andersen on Can You Retire In Mexico - A Safe Haven!

[vacationrentals.escapeartist.com/](http://vacationrentals.escapeartist.com/) PR 5

[www.escapeartist.com/Overseas\\_Retirement/Reference\\_Library/](http://www.escapeartist.com/Overseas_Retirement/Reference_Library/) PR 5

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### Strategic Goals for 2012

EA's leadership team and strategic advisors will be focused on building global brand awareness, increasing revenues and building synergistic partnerships that enhance brand credibility. The core initiatives will be to increase traffic by establishing strategic partnerships and increase income by leveraging existing traffic-assets and adding new revenue opportunities.

### The Largest Private Investment Promotion Agency in the World

When Escapeartist points its media efforts at a particular country over 20 million people a year have an opportunity to gain insight into the opportunities of the featured country. Often many other 'international living' websites follow Escapeartist's lead because they have experienced and benefited from the coverage that Escapeartist provides. Escapeartist's new initiative called [Investment Group International](#) will establish over 40 global partnerships with Government Investment Promotion Agencies to create awareness for public and private projects. Our first strategic initiative with Colombia has proven to be very successful in its first 6 months of operation. We currently have [Argentina](#), Belize, Thailand and Brazil under development.

- michael passe on America – The Grim Truth
- michael passe on Bali: A Journey to Self Realization
- GB on Medical Tourism Grows in Sonora, Mexico
- Karen on Mexico Has a New Immigration Law
- Kevin on America – The Grim Truth
- Kevin on America – The Grim Truth
- Dave on Medical Tourism Grows in Sonora, Mexico



### Major Content Verticals

- Travel and Lifestyle
- Real Estate
- Jobs
- Medical Tourism
- Vacation Rentals
- International Dating
- Yachts
- Asset Protection
- Second Passports
- Offshore Banking
- Maps and Embassy Information
- Caribbean Living

### Revenue Opportunities

- Portal Licensing Fees
- Realtor Subscription Fees
- Tourism Authority contracts
- EscapeDates membership dues
- EscapePassport Membership Card
- E-Book sales
- Escape Coaching Continuity Sales
- Media Royalties
- Performance Fees
- Medical tourism transaction fees

#### Target Clientele for Revenue Generation

- Subscriber-Readers
- Strategic Advertiser-Partners-licensees
- Emerging Growth and Least Developed Countries
- Tourism Operators
- Private Investors and Real Estate Developers
- Non-Governmental Organizations
- Public/Private Investment Promotion Agencies

#### Tier 1 Sites:

- Escapeartist.com
- Escapeartist.net
- EscapeartistMagazine.com
- Embassyworld.com
- Caribpro.com

#### B.H.A.G. (Big Hairy Audacious Goals)

- EA will establish itself as the largest international lifestyle portal and publishing company in the world.
- EA through its Subsidiary Investment Group International will become the largest “for-hire” Private Investment Agency in the world.
- EA will generate \$100 million per year in promotional fees from NGOs and Public/Private Investment Promotion Agencies.
- EA will generate \$1 Billion a year in foreign direct investment in emerging growth economies.
- EA will build a global social network of 1 million EscapeDates affiliates.
- EA will create a TV show called ‘The Escapeartist’ that will show viewers “how to get rich” moving to an overseas destination.
- EA will grow to 10 million unique visitors per month and have 40+ specialty e-Zines with over 2,000,000 subscribers in aggregate.
- EA will become a division of a major multifaceted worldwide recognized company that has a lifestyle associated with its brand like Virgin, within 60 months.

If you are interested in learning more about Escapeartist please provide your information in the form below and we will schedule a time to speak with you.

First Name *
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Phone 1 *

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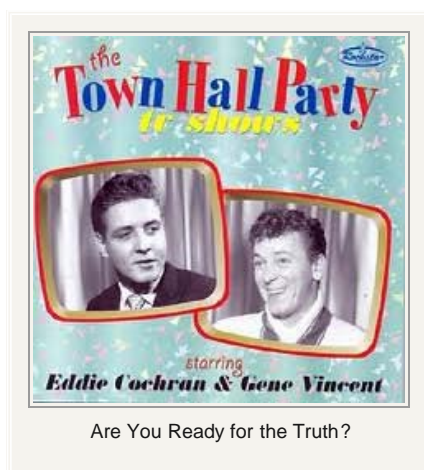
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# Puerto Vallarta, Mexico News... Escapeartist Town Hall Party

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



**Newsflash:** Phyllis Davis, an Editor of [EscapeArtist Magazine](#), moved to Puerto Vallarta this spring and is having a party for 50 EscapeArtist readers in her home on July 23, 2011. (The information about attending this event can be found at the end of this article.)

"My husband, Colle, and I have been coming to Puerto Vallarta since the 1970's and we're here to stay. Working with EscapeArtist offers us the chance to work remotely from anywhere in the world and we chose to live in Puerto Vallarta. I'm interested in making friends and meeting fans of EscapeArtist, so join us for a casual afternoon party in our home near the Hotel Zone." – Phyllis Davis

One of the reasons for the party, aside from making new friends and building a local EscapeArtist community in Puerto Vallarta is that EscapeArtist would like to interview a few

people on video during the party (it's totally optional whether you want to be interviewed or not) and ask you about your experiences regarding living in Mexico. It's a great way to have some fun and help the image of Mexico at the same time.

World news makes Mexico seem like an unsafe destination and during the party, we'll be speaking to a few people on video to tell us their thoughts on [living in Mexico](#). EscapeArtist will then use the videos to post on our website for visitors to become informed by the people who actually live here, rather than the information they typically hear over main stream media.

Consider this as your opportunity to tell 'your side of the story.' By being interviewed, you'll also be giving a generous gift back to our host country by offering your testimonial.

Mexican President Filipe Calderon traveled to Las Vegas May 2011 for the *Global Travel and Tourism Summit* to speak about tourism in Mexico and here are some of the key points he made:

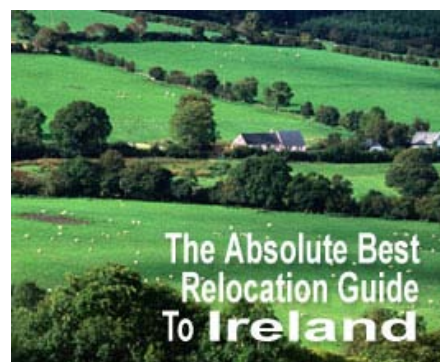
- Drug violence in Mexico isn't hurting international tourism or the country's plans to grow the industry.
- International tourism was up 6 percent in 2010 in Mexico, with 10% more American tourists visiting the country.
- With 23 million international visitors last year and six million on cruise ships, Calderon said there were "almost zero" incidents of tourists encountering crime related to drug cartels.

Calderon wants Mexico to be in the top five tourism destinations in the world by 2020 and his initiatives for increasing tourism in Mexico include his own personal six-step plan:

1. Changing people's perception of Mexico is of prime importance!
2. Resolve any regulatory obstacles for tourism regarding visas or preclearance.
3. Create more competition between airlines to bring tourists to Mexico.
4. Complete the massive infrastructure projects Mexico has in place at the moment around the country.
5. Create better campaigns for the promotion for Mexico.

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6. Train more Mexican people through more schools of tourism.

Our first EscapeDates' party in Puerto Vallarta can be our collaborative gift to President Calderon to offer him our support to help change people's perception of Mexico through our own EscapeArtist publicity campaign for promoting Mexico to accomplish his ambitious plans for sustaining tourism in Mexico to help the local economies.

During the party Phyllis Davis will answer your questions about [EscapeArtist](#), talk about all the exciting news about our plans to roll out our new image to the world. You'll also get a chance to hear about (and see) our newly developed websites that are an extension of the EscapeArtist.com brand that was originally conceived 15 years ago by our genius and forward-thinking company founder, Roger Gallo.

We'll talk about a little philosophy and we'll exchange ideas, and you'll get to meet new people who might just become your new best friends. After all, EscapeArtist's readers are *thinkers* and *thinkers* are always in search of other *thinkers* to spend time with as we enjoy our lives here, in our tropical paradise. So join us and let's have some fun.

**Space is limited so email us today to make your reservations.** Cost for attending the Davis' party is \$50 per couple or \$40 per person. To make reservations for the party, contact Phyllis Davis at [pd@escapeartist.com](mailto:pd@escapeartist.com) and put the word **PARTY** in the subject line. PayPal/Visa/Master Card are accepted for payment and emails will be sent confirming location, directions and exact times for this afternoon event on July 23, 2011. This is the first of many EscapeArtist parties in Puerto Vallarta and if the number of attendees grows, we'll move it to a public venue for the next event.

If you are interested in hosting an Escapeartist Town Hall Party in Mexico and would like worldwide attention for your event please provide us with your information below and we will schedule a time to discuss this opportunity.

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## The Quest for an Island Paradise – Part 4

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



Paradise Found

In previous issues of Escape From America Magazine, Tanja Bulatovic has taken us on a journey to find an Island Paradise.

In this issue, her quest takes us to the Philippine Island of Siargao.

With a landmass of approximately 437 kilometers, the island is one of many that make up the Province of Surigao del Norte. To clarify, the island sits on the Pacific Ocean side of Mindanao – at the northeastern tip of the Caraga Region.

In comparison to Boracay, Siargao is almost savage, with an abundance of shallow warm waters protected by reefs and beaches that are untouched and unspoiled by development.

Home to the largest mangrove forest in the Philippines, environmentally speaking, the place is a miracle in itself. On the east coast of the island, you'll find hectares of fish-nursery mangroves where you won't see another human being for hours, maybe even days.

[CLICK HERE TO READ THE COMPLETE ARTICLE](#)

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

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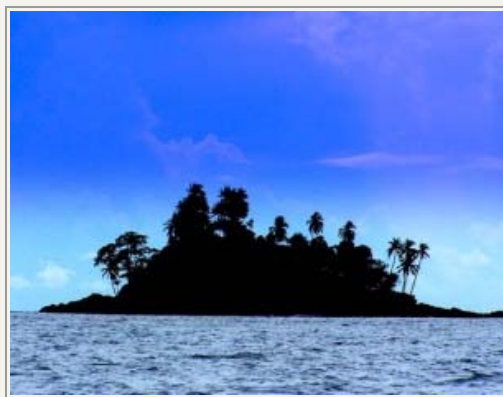
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# You Ask – We Answer – Where is the best place in the world to live?

By EscapeArtist Staff / Jun 11 • Categorized as [Living Overseas](#) • [Download Print Friendly PDF](#)



Where is the best place in the world to live?

If you have already decided you are going to make the move and live abroad but are still undecided as to where you go you are not alone.

We receive many questions in our email inboxes but by far the most frequently asked is "where is the best place to live abroad"?

There is no "one size fits all" answer to this as much depends on you, your needs, your lifestyle and your individual circumstances.

Susan Beverley, Jamie Douglas and Julie R Butler are writers, world travelers, nomadic retirees and expats and they each share their own experience which they hope will guide you towards finding the best place in the world for *you*

to live.

**Susan Beverley**

My own search to find the best place to live abroad was a little haphazard to start with. I was fortunate enough to be able to travel to many different countries and I have to say I liked nearly all of them at first, but after a few weeks, sometimes less, I began to have doubts that I could actually live in the country full time. Quite often it was a relatively trivial thing that put me off but it was enough to make me scratch a particular country off my list of possible relocation destinations.

After several years of getting nowhere with the trial and error method I sat down and really thought about what I wanted and needed from my new home nation. After all, you can't get what you want unless you know what it is. I realized that there is no "perfect place" and that there would be some compromising.

This is what I did. I compiled a list of 3 criteria that were absolutely essential qualities that I needed to have and based my ongoing search around those. I also identified 3 highly desirable but not essential things my new home would ideally have.

My "must have three things" were:

1. Access to good public education or affordable private education. I was relocating with two young children so this was very important.
2. Access to good healthcare facilities at reasonable cost or affordable healthcare insurance which offered good coverage. Not only did I have my children in mind but I was also relocating with my parents who were in their mid sixties, my father being a diabetic, and they were going to need medical care.
3. The weather! Yes, this was important. Originating from the UK where there are grey skies and rain for 95% of the time I needed the sun, lots of it. But not humidity, I can't stand hot sticky humid days and nights and as much as people tried to tell me that you "get used to it" I was never convinced. Extreme temperatures (hot or cold) would not do either. So a temperate climate with seasons was what I was looking for.

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In case you are wondering, my highly desirable list was:

1. Lower cost of living. Economics is not a good sole reason for moving to another country. Sure things might be cheaper in a lot of places but if your fundamental needs are not there you will be better off financially but miserable and homesick pretty soon.
2. Good infrastructure. Nice to have the electricity, internet and plumbing all working all of the time but in reality in a lot of places where you might be considering this isn't going to happen. If the electric going off intermittently or the internet going down from time to time, or is not as fast as you are accustomed to, and this is going to drive you nuts then put "100% reliable infrastructure" in your must have list and then you can rule out 99% of countries you are probably considering.
3. Low rates of serious/violent crime. This almost made it in to the 3 essential list – in place of the weather but I figured that I would be happier at risk of being mugged in the sun than at a lesser risk of being mugged while hot, sticky and very irritable. Although not so good for the mugger if I was irritable when they struck.

Bearing these three things in mind I was able to cross through many countries without doing extensive research or travelling to them and eventually found somewhere that checked all the boxes, essential and highly desirable. I have been here for over six years now and still very happy and content and glad I took the time to find the best place for me and my family.

If you sit down and think about your needs they will most likely be very different to mine and lead you to a different place. The best place for you.

**Jamie Douglas**

Every year countless publications devote their resources to come up with a "Best Places to Live" feature. Is there really an answer that covers all bases? In my personal opinion, the answer to this question is based on many factors, and it is not a one size fits all discussion.

If you are from Birmingham (take your pick which one), and Condé Nast traveler informs you that the first class lounge at the Harare Airport in Zimbabwe is a great place to live, hold your horses!

First and foremost are family considerations, then the quality of life, infrastructure, schools, if you have children, cost of living, communications, climate and of course the big one, will the people in that place tolerate you as an outsider, and embrace you as a new arrival, or as is more and more the case, your acceptance is limited by the new wave of xenophobia that is sweeping the globe.

Personally I would pick New Caledonia, a French territory in the South West Pacific, for its scenery, climate, beaches, mountains and offshore islands. Having spent considerable time there, I know that living there is out of the question, even with a Swiss passport. The distance and remoteness make it very difficult to visit your former haunts, or to have parents or other relatives come visit, unless they are in New Zealand or Australia.

Then there is the astronomical cost of living, which makes Places like Zürich, Singapore or London look cheap by comparison. But there really is no addressing the issue of which is the best for you, as You and You and You are 3 different people, with no 2 having the same emotional requirements, to make you feel at home. Nothing will ever take the place where you grew up and where your family and friends are, your support structure in other words.

However, if you resemble my wants and desires, which are on the selfish side, then there is a long list of places in the running. Do you want to live in the tropics? Fight mosquito's flies and cockroaches, and be subject to various diseases, while never having to wear more than shorts, a T-Shirt and flip flops? Middle earth is for you then, situated between the Tropic of Cancer and the Tropic of Capricorn. Or perhaps you are craving the solitude the Argentinean Pampas or Australia's outback can offer, where you can see visitors coming for miles by the dust cloud they raise.

Like Asian food? You can combine your love of the tropics with your lust for all the fine dishes you will find in this poly cultural region, which has so much ancient history to offer the curious seeker.

Like temperate climates? Most of Europe and North America, as well as North Eastern Asia might be suitable for you, offering the best of everything.

So where is the best place to live? It is the place where you are happy and content, where you are safe, where your friends are, where you can stay in touch with loved ones, in short, the place you feel comfortable to call "Home sweet Home"!

Wherever you go, there you are. Enjoy the journey!

**Julie R Butler**

Where is the best country in the world to live?



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While the criteria of climate, culture, language, cost of living, financial incentives, health care, distance from loved ones, safety, and stability will top any list of important considerations to take into account in deciding what the best country is for you, perhaps a little different way of assessing your priorities would be to first decide what your basic underlying attitude is toward your new life abroad.

If you wish to retire to a sunny location where you can hire household help and spend the rest of your days enjoying well-deserved rest and relaxation after a long career of hard work, then an expat “retirement hotspot,” where there will be plenty of other like-minded people around, would be a good choice. Many of the trials and tribulations of living in a foreign country will be somewhat mitigated by the fact that there will be people around who can help you find your way. The easiest case, of course, would be to move to an English-speaking country. But even if you choose a country that speaks a foreign language, if you go to a location with a well-established expat community, you will be able to get by without having to learn much of the local language, especially with the help of a good English-speaking lawyer and someone who can act as your interpreter.

If, on the other hand, your goal is more along the lines of reinvigorating your life with a leap into something completely different, if you live for challenges and would rather be fulfilled than comfortable, if you are an individualist who enjoys interacting with people who come from dissimilar experiences and you are willing to put in the great effort it takes to learn to navigate strange cultural understandings and different points of view, then you will be liberated from the relatively small set of locations on the globe that cater to those who are simply relocating rather than exploring life.

In any case, in my opinion, finding a culture that you can at minimum, be interested in, and at best, be inspired by, is the key.

Even if your plan is to find a quiet corner of the world in which to disappear from the rat race and commune with nature, or you will be joining an expat community of some kind, interaction with local people will be inevitable, and if you find that you do not respect those people, however differently they may go about living their lives, however complex or unsophisticated their culture may seem, however prideful or humble they may be, then you will be plagued with frustration.

If, however, you are committed to enriching yourself with their culture, then you will be more willing to try new ways of doing things, more appreciative of different perspectives, and more likely to enjoy meeting the challenges that expatriation to a foreign land present.

Do you disagree with our answers? Do you have other options or opinions to share with our readers? Where in the world is your best place? Please leave a comment.

Every week, we receive numerous inquiries covering a variety of subjects that are important to you. Now, we would like to invite all of you to participate in our new feature by submitting questions that are relevant to expat living, whether you are planning to retire, work abroad, study, wander, or are just curious about life as an expat.

We encourage you to submit your questions to us, and our answers will be published on [Expat Daily News](#) on Fridays. This is an effort by your editors, all experienced travelers and expats, to serve you better, and have you share your curiosities with your fellow readers.

We are looking forward to hearing from you.

[Click here and ask your question.](#)

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

**Jamie Douglas** is an Adventurer, Writer and Photographer with an amazing array of Nikon equipment, and a lifetime of experience traveling and documenting. To contact him for assignments and new adventures, email: [jamie.douglas \[at\] yahoo.com](mailto:jamie.douglas[at]yahoo.com)

**Julie R Butler** is a traveler, blogger, freelance writer, and editor who has authored several books, self-published as eBooks, including [Nine Months In Uruguay](#) and [No Stranger To Strange Lands](#) (click [here](#) for more info).

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## Tighter Lending Policies Improve Cash Flow Houses

By RJ Palano / Jun 11 • Categorized as [International Real Estate](#) • [Download Print Friendly PDF](#)



Is Washington Blind or Smart as a Fox?

Can anyone see the forest through the trees? Does anyone in Washington really understand what drives the housing industry? Try credit availability. When credit is available in the way of mortgages, the housing market improves. It's that simple. Contrarily, when it's not available, the market contracts and prices remain stagnant, and even worse decline. For many people, they will read headlines like this one in the Wall Street Journal on June 25, 2011 and think that the U.S. economy is terrible.

The headline read, "Tighter Lending Crimps Housing." ([Click here for full article.](#)) And you know what? They are right. The U.S. economy is terrible as well as the economy in Europe and

other parts of the world.

But the idea that tighter lending policies will continue to negatively impact the housing market is absolutely accurate – for marginal buyers that require institutional financing.

Let me tell you right now that this is a good thing and it's especially a good thing for house buyers like myself.

First of all, where is it written that everyone is entitled to own a house? Certainly, most Americans would like to own a home but it is not their God given right to ownership. Part of my philosophy can be summed up with these words, "Entitlement equals socialism". Let's face it folks, the social policies that steal a productive member of society's earnings and gives them to the non-productive is hogwash. There is no FREE LUNCH. We live in the greatest country in the world with opportunities, freedom of speech and the pursuit of happiness. America is the safest country to achieve your dreams otherwise we wouldn't have so many immigrants trying to get in. When was the last time you read about people flocking to Venezuela?

Certainly all of us have a talent or skill in some area. And if you want more, you have to use what you got. This garbage that we are all created equal is simply that, garbage!

We are all born with equal rights and that's as far as it goes. If you want more in life, do more. But forcing socialism down our throats doesn't work. Nor does making mortgage loans available to marginal buyers that have a greater likelihood of not performing. If I was a bank, I wouldn't lend to marginal buyers – not if I want my stock holders to be happy with the decisions I make. Just as the government shouldn't be telling banks what their lending policies should or should not be. That's exactly how we created the real estate bubble in 2006.

[See video on Andrew Cuomo.](#)

See article: "[Fannie Mae Eases Credit to Aid Mortgage Lending.](#)"

The fact that it is harder to get financing on a house should not be the scariest thing for Americans. Their biggest fear should be that the federal government nationalizes our banking system. Now, that's a concern but I wouldn't dwell on it because most things we worry about never happen. Heck, the feds can't even run a post office and

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don't know the first thing about balanced budget. But you know what? This article's main point is about to be delivered and I want you to absorb the profoundness of what I am about to write.

It's not about the Federal Government interfering with capitalism.

It's not about stagnant housing prices.

It's not about poor Johnny not being able to get a mortgage because he doesn't make enough money or he has seventeen collection accounts.

It's about the commonsense approach to buying cash flow houses!

Think about this:

If the Federal Housing Authority (FHA) continues to create more stringent borrowing guidelines by increasing down payments, cutting seller's concessions and requiring higher credit scores – **there will be fewer buyers!** Pure and simple, that's an easy deduction to make. So if there's less buyers for houses, what else can we deduct? Well, the demand for homeownership would be there, but if people don't qualify for loans, what will it do to the housing market overall?

Here's what I think:

1. House prices will not spike up anytime soon and will remain low until the REOs are absorbed. There is still a back log of bank foreclosures that have yet to hit the market.

2. More and more people will remain as tenants for a long time, for the reasons stated above. You will also see households being combined including three-generational households, especially up north. Why up north? It is too expensive to live with property and income taxes, the cost for heating and the loss of income. Many folks don't have enough money saved in their retirement accounts therefore can't afford to escape to a warmer climate and better quality of life. Heck, they can't sell their houses so they are really stuck.

3. Rents will stabilize and rise in some areas. The only thing that will reduce rents or prevent them from going through the ceiling is the general loss of income that most people have or may experience. Jobs being cut, salaries reduced, and corporations trimming expenses all have an impact on the rental market. Some rental markets will be much more impacted than others. For example, in the high property tax and high income tax states of the Northeast and Midwest. In no way, shape or form are these areas a safe bet for long term rental houses. The fixed expenses of taxes and insurance, continuous repairs on older houses along with liberal court systems that protect the tenant will destroy the cash flow of well-intended investors. If you are considering buying cash flow houses, and if you have cash, you should do your due diligence. Use a common sense approach to the migration trend in this country. Start by following the jobs and corporations as they flee high income tax states.

4. Ultimately, the only way that some people will ever get financed is by the owner of a house offering seller financing. Hey, this could be the exit plan for most owners of real state at some point in the future. This will drive up property values that provide for financing and I believe that this is a logical conclusion to draw when considering your long term goals and exit plan on [cash flow houses](#).

But if that's true, what about this?

It becomes even more important for you to analyze your buying criteria and develop a strategy.

If this is your exit plan, you better make sure the houses you buy are in areas that have jobs, increasing populations, and that there is a good quality of life for retirees. And you better be able to project 20-30 years down the road. Why? Because well located single family houses will always rent. That's why the age of a house is important. And that's why location, location, location are still the three most important words when buying **bank owned REO** houses, **bank foreclosures** or anything else.

Some investors get caught up using leverage. Some investors get caught up with the promise of guaranteed rents for one or two years. And you know what? They end up buying houses for the above two reasons because their primary consideration to buy the property was impacted by a speculated return on investment (ROI) using leverage, getting short term guarantees or money back at closing.

If you are buying houses this way, you are probably from California and you are buying for the wrong reasons and maybe, just maybe in the wrong part of the country.

Now, Californians, don't take offense. We are not trying to belittle you, only trying to point out that my experience

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with California investors is that they would buy a pup tent in New Mexico if they could get financing. Investors that are driven by leverage also can die an untimely financial death by leverage. Hey, did this just happen? You bet it did, and it's time to learn from history.

Folks, you don't need leverage in this market. You need cash. Keep it simple and remove the risk as we move into a cash economy.

If turnkey sellers of cash flow houses have to use gimmicks like guaranteed rent or money back at closing, you need to think logically of why they would do that? Common sense should tell you that they made that money up in the price when they sold you the house. It should also tell you that you're paying absolute retail.

Common sense should tell you that if the housing stock you're buying is old, you cannot ignore the fact that HVAC systems, plumbing, electrical, roofing, and exterior work like painting every 3-5 years (especially in places with harsh winters) will eventually destroy all your hopes of cash flow. And if you bought in the wrong part of the country, forget appreciation!

Look...

Let mortgages be tougher to get, you can't help that.

Let the countries of Europe figure out how to solve Greece, Italy, Portugal and Spain.

Let the Federal Reserve keep printing money.

Let the United States' political parties continue to throw stones at one another.

None of this should stop you from protecting you and your family's wealth as the world economy is shaken up. Forget the news! Do something to protect yourself!

Now is the absolute time to buy well located cash flow houses in emerging markets. The cash flow you create today could replace your income when you retire. There has never been a better time to buy single family houses for cash flow. But do one thing, just one – have a clear set of long term goals of what you want to accomplish and do your due diligence.

Don't get caught up on comparable sales, they are all REOs. Get hung up on how many you can buy to provide the cash flow for your lifestyle, for your retirement, and for your family.

One last point – tighter lending policies mean more opportunities for you and I to buy cash flow houses for less than it costs to build therefore achieving higher yields on our investments.

For more information about increasing your income with cashflow properties, please request RJ Palano's FREE reports on "Cashing in on US Real Estate". Please provide your information in the form below and we will send your information immediately.

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## How to Retire Abroad – 7 Key Considerations

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



7 key criteria to help you make the move comfortably and securely

Making the decision to retire overseas is one thing; actually putting the practical steps in place to facilitate your relocation is quite another. Today we're going to focus on a practical action plan to turn your dream of moving abroad to live in retirement into reality.

We're going to take it as read that you're certain about the decision to go – however, if you do require some guidance and advice relating to whether the decision to emigrate is right for you, we have [many resources to help you elsewhere on EscapeArtist.com](#).

An increasing number of global citizens are making the decision to become internationally mobile in retirement, because they're aware that they can access a better quality of more affordable life abroad for example.

The Internet has certainly assisted many retirees with their plans because it allows everyone access to information, advice, opinions and even the personal experiences of those who have made the move to a given nation already. However, what the Internet cannot do is give you a personal feeling of what life will be like abroad for you.

As a result, it's imperative that you spend some time in your chosen retirement destination getting to know it up close and personal before you up sticks and relocate there permanently. Additionally, in order to be able to retire abroad you need to actively consider the following 7 key criteria in order to be able to make the move comfortably and securely.

- **1 – Where Will You Live? – Having decided upon a chosen nation it will be very important to give consideration to where within that nation you plan to set up home. You are likely to be able to make this choice a more informed one if you heed the above advice and actually spend some time getting to know your chosen retirement destination ahead of your ultimate relocation.**

If you look at where you're living currently in relation to other areas, towns and cities in your current nation you will be able to see why it is important for you to actively consider where you set up home abroad...

In your current nation there are likely to be highly expensive and unaffordable neighbourhoods, areas riddled with crime and poverty, industrialised sectors and some places too rural to possibly call home. In other words, those who are happiest have planned where they are living, with the planning based on what constituted a good environment for the individual at the time. You therefore need to spend time looking at your chosen retirement destination in order to find out where you could and where you would feel most at home.

Consideration should be given to aspects such as crime, the local economy, locally available amenities and facilities, whether there is an expatriate community, (which is desirable for some but not all relocating retirees), affordability, the quality of real estate, and even the local microclimate.

In order to be able to set up a new home abroad you need to ensure you get your location right.

- **2 – What Will You Live On? – Many retirees are fortunate in that they can live on income from investments and plans such as a 401k, however even those who have worked hard to ensure they have a**

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strong retirement income need to be sure that their money will go far enough abroad to allow them the quality of life they dream of in retirement.

Consideration has to be given to the cost of living locally, incorporating housing costs as well as day-to-day grocery costs – with taxation another important factor to include. All too often would-be expatriates return from a holiday overseas having spent far less than they thought in the local bars and restaurants, and this gives them the false sense that it will be very cheap for them to live permanently in this nation.

However, as we all know, it's the likes of taxation, utility bills, fuel and insurances that ratchet up the cost of living – and this is also true for all countries globally. Do careful research to assess how much you will need to live on, and then ensure that your retirement income will be strong enough for you to afford to live abroad.

- **3 – How Will You Make Friends?** – John Donne wrote “no man is an island entire of itself” and we should never forget this. However, in the excitement that builds surrounding a relocation overseas, it seems inevitable that all too often one can forget the friends that are being left behind, and the incredibly central and important role they play in our lives.

Perhaps we only realize how much we value our friends when we're alone – and any would-be expatriate who fails to consider how they will create new friendships in their new environment will suffer the double pain of having left old friends behind and having no known way of filling that void now that they're retired in a strange land abroad.

Are you contemplating retiring to a nation where other expatriates have already made a home? Or are you planning on being a pioneer? Perhaps you have no desire to make friends with fellow compatriots currently – or you're convinced the locals will love you. Whatever thoughts you have about connecting with new friends abroad, you should spend time and effort looking at your real options for making friends when you move overseas. The sooner you establish friendships the sooner you will be able to enjoy life more.

Without friendships you risk feeling lonely and isolated – so please don't overlook the importance of this consideration.

- **4 – How Will You Integrate?** – As you make friends so you may find integration easier, particularly if those friendships are forged with central figures in your local community. However, language, culture, history and religion also play a part when it comes to integration.

How much research have you done into your new nation and its people in a bid to understand them? You will not be in a position to change the majority, so you need to ensure you can fit in with the majority when you emigrate. In order to do so it may be a requirement for you to learn a new language, observe new codes of conduct, laws, morals or just national holidays and traditions.

Others who retire abroad are determined that integration will not be a requirement as they will remain in an expat enclave – yet there is great risk associated with having such an attitude. Whilst it may require less effort to live amongst one's own, it limits your opportunities for enjoying your new life abroad and your new nation at best. At worst it could mean you run the risk of isolation which could result in you finding life very difficult if ever you do have to step outside your small community for medical, legal or just social assistance for example.

- **5 – How Will You Stay Healthy?** – Unfortunately [Medicare ceases to be an option for Americans who move abroad permanently in retirement](#). What this means is that you are highly likely to have to self-fund either by buying health insurance, or through paying for any required treatment as you go.

The good news is that in many nations both health insurance and treatment are cheaper than in America for example – but the bad news is that affording to look after your health may eat into the amount of money you have to live on each month.

Another consideration to bear in mind is that medical facilities may not be superior or even adequate in your new nation, medical professionals may not speak English, and if you become long-term sick you may find it wholly unaffordable to remain living abroad.

Very serious research, consideration and planning has to go into this aspect of your relocation in retirement to ensure you can afford to remain healthy and resident overseas. You may find you wish to retain access to Medicare with regular payments, you may decide to take out an international insurance policy, you may decide to keep money in the bank for a healthcare emergency. You do have positive options, but you need to weigh up everything before you can make the right decision.

- **6 – How Will You Stay In Touch?** – As mentioned above, in the haste to embrace the exciting decision to retire abroad, old friends can be temporarily forgotten about. It quickly becomes apparent how much these friendships are worth however, when one begins the slow and sometimes difficult process of full integration abroad. It's at this point that re-establishing contact becomes critical.

However, if you're still in the planning stages of emigration you can plan for how you will keep in touch with friends and family before you actually move...and this is much more advantageous for all parties concerned.



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You can fix dates when friends and family can visit you, when you might return to reconnect with them, or when you can perhaps all meet up at a third destination that's geographically in the middle of your old and new home locations.

You can ensure you have a spare room or the space to accommodate visitors when looking for a new home abroad – and you can keep an open invitation out there to welcome all your old friends and your close family to your new home.

Additional factors you might like to think about are affordability – and ensuring you set aside money and save cash funds so that regular visits can be maintained. You might also like to consider inviting and sponsoring your close family to join you abroad once you've made the move and settled into your new life?

Finally, with the likes of VOIP (voice over internet protocol) and solutions such as SKYPE it's very easy to hook up and chat to friends and family no matter where in the world you all are. Instant messaging and email allow you to keep in touch in written form too – and cell phones of course enable us to keep in touch on the move.

- **7 – How Will You Get the Most from Your New Life Overseas? – Your reasons for wanting to retire abroad will be personal to you – however, they may relate to affordability, climate or quality of life for example...and seldom does one move abroad purely for one reason alone. As complex as your reasons for wanting to retire abroad are, you need to remember that you're embarking upon an adventure.**

You have the opportunity to travel, explore, broaden your horizons and experiences just from the very fact that you're setting up home in a new nation. So, think about how you can get the most out of your relocation – plan to travel, learn the local language, visit heritage and historical sites as well as the beaches and mountains. Research the rich opportunities that will present themselves to you when you become resident abroad in retirement. In so doing you will ensure you never tire of your decision to relocate, and you will continue to feel the excitement you're currently feeling towards your impending move.

Some expatriates fall into the trap of disappointment with their new nation – this often comes about because they are so thrilled to be relocating that the reality of their new life can never quite live up to their huge expectations! Day to day aspects of life remain the same, with bills to pay and red tape to navigate – this can come as a crushing blow to expats who hope that *everything* will change when they move.

Be prepared for your new life to challenge you on many levels – but at the same time, work out how you will get the very most out of it so that you can cope with the boring minutiae of everyday life and contrast it with the highs of embracing the very best opportunities available in your new nation.

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

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# Nudist Vacations and Resorts

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



Leave your clothes and your stresses behind as you join other naturists in au natural resorts and relax among others who prefer to lead a nude lifestyle. Non-sexual naturist resorts are common for vacationers who make trips to secluded resorts so they can drop their clothing and 'bare it all' in clothing optional destinations for families and 'adults only' resorts around the world.



Enjoy planned activities with other guests as you enjoy day-activities like tennis, darts, shuffleboard, volleyball or simply lounging by the pool, swim in the Ocean, or soak in hot tubs. There is something for every member of the family for day and evening entertainment for those of all ages. Read reviews of naturist resorts that have been in business for decades that include RV camps, beach communities, time-share and investment opportunities, lake, mountain and desert resorts that are ranked among the best in the world. Many of the resorts also offer nude dining rooms for those who would like to 'take it all off - all the time' during their vacation.

[Join EscapeDates](#) and begin to make contacts with other EscapeDates members today!

To help pay for your travels, EscapeDates provides a fun business opportunity for you to make money online simply by inviting your friends to join EscapeDates. If your friends join and they enroll their friends, you'll automatically begin to build an [online business](#) that can fund your travels to resorts through your social networking skills. Imagine making money while you're strolling naked along a tropical beach or for the more adventuresome, while you're enjoying belly dancing by the staff or by those in the audience. IT'S THAT EASY.



For the beginner or seasoned naturist, visitors make positive comments about their experiences:

"I was amazed that people didn't just STARE. I do not have the most perfect body and I felt shy the first day I arrived, but after a day, I realized how relaxed and comfortable I was. I saw that I was the one who was initially

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judgmental but I didn't feel that from others."

"Acceptance. That's what I've learned by vacationing at clothes-optional resorts. Acceptance of my own body and of other people's bodies. Before visiting a nudist resort, I can honestly say I was a prude and I didn't like my body but NOW I have learned to love it. And, I have a great tan with no tan line."

"I've been vacationing at nudist resorts for 25 years and when I'm there, I am more relaxed and happy than any other time of the year. I feel very liberated. It's too bad more people can't visit a nudist resort at least once in their lives."

"I'm German and people from my country and most of Europe think nudism is normal and natural. We are very comfortable with our bodies – in and out of our clothes."

"I don't understand why people think nudist resorts are about SEX. They are NOT. It's very wholesome and healthy to love the human body. Every resort I've been to has many rules for the guests and the staff about sexual language and staring at other people and there are NO cameras or videos allowed. It's a very family friendly experience."

By joining EscapeDates you can find other nudists with whom you can share your philosophy, travel destinations and stories about yourselves and your travels. And, if you're searching for a love-match who is also a nudist, EscapeDates is the place for you. You can post your criteria on your profile and contact others who also enjoy nudity. Don't miss an opportunity for commonality and even love in your life. Join EscapeDates today and go ahead, drop that towel and have some FUN.

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# The Cost of Living In Panama

By Michael Manville / Jun 11 • Categorized as [Living Overseas](#) • [Download Print Friendly PDF](#)



A businessman engages a street vendor in Panama City

## Panama: A Nation of Extremes

The prospective expat or retiree first needs to understand that Panama is very much a two tiered society – there are rich people, and there are “working class” people, and not much in between. For example in Panama City, it is not uncommon to see an exclusive condo tower right next to a barrio of run down shacks.

Among the benefits of living in a two tiered society, is the ability to live in a rich neighborhood, but live and spend like the working class locals do. In this article, which is an excerpt from the [Panama 101 – E-Book Guide, 2011 Edition](#), we’ll cover the basic costs of living in Panama, including tips and tricks on how

to find the right lifestyle for the right price.

### Urban Vs Rural

Panama is also a two tiered society in terms of population density – you are either inside Panama City (urban) or outside Panama City (rural). In Panama, Panama City is known simply as the “the city” and everywhere else is called “the interior”. Rural areas outside Panama City tend to be much more affordable than inside Panama City.

Be aware that popular expat towns in rural Panama like Boquete, David, San Carlos, Penonome, and Las Tablas, are really small towns, not cities. The two tiered dichotomy applies in these communities as well – you’ll find neighborhoods with very nice, modern homes on large lots, and tiny houses cramped together where the rent is very affordable. So while high end rents in Panama City will run \$5000/month or more, the high end rents in rural Panama are more like \$1000/month.

### Tips on Finding Housing

If you limit your efforts to Google searches online, you’ll quickly discover that most of the advertised options are near the luxury end of the scale. This is because there is not a sufficient financial incentive to advertise the bottom end of the housing spectrum on the Internet. There may also be one or more agents involved in the transaction, some of whom will advertise a higher price than the owner is asking in an effort to pocket the difference.

Finding lower priced rentals in Panama can be tricky, but one strategy is to run your Internet searches in Spanish instead of English. Online postings in Spanish are more likely to target the local market, and therefore more closely resemble local pricing. If you don’t speak enough Spanish to search for housing online in Spanish, you are encountering your first “challenge” and it will be the easiest one you will face.

The best option is to go to Panama in person and start networking on the ground. Once you zero in on the area you want to live, you’ll need to start asking around for available rentals. The word spreads fast in Panama, particularly in the smaller towns. You’ll often see signs that say “Se Alquila” which means “for rent”. If you don’t speak Spanish, ask someone you know to place the call for you, and try to get the quoted price before they see

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your gringo appearance.

### Renting Vs. Buying

Real estate prices have risen substantially over the past several years in Panama, so for many people, it makes more sense to rent rather than buy. If you run the numbers on renting vs. purchasing, you can generally save money by renting. Only after you find that perfect spot at the right price, and you plan to stay there for awhile, would it make sense to go ahead and purchase. For more information about the ins and outs of renting and buying real estate in Panama, see Chapter 5 of the [Panama 101 E-Book](#) entitled, *How To Buy Real Estate In Panama The Smart Way*.



Land of Extremes: History turned opulent at Las Bovedas, a high-end restaurant in Panama City, situated within the vaults of a 300 year old fort

### Food

Panama produces most of its own food, including grains, veggies, fruit, beef, chicken, and seafood. As long as you are buying "Panamanian", you'll be pleasantly surprised at the low prices for food.

By extension, most restaurants in Panama are quite reasonable. A standard lunch of rice, beans, and your choice of meat can be found throughout Panama for under \$3.00. On the higher end, a fine steak dinner for two with wine in Panama City might reach \$30.00. A few precious items that are really cheap are mostly bad for you like beer (\$3.00 per six pack), cigarettes (\$1.00 per pack), hard liquor (\$4.50 per liter of rum), and soda (25 cents per can).

Imported food items are generally more expensive and considered a luxury. Expect to pay the same price or more than you are used to for Frosted Flakes breakfast cereal, Tide dishwashing detergent, or Pringles potato chips, for example.

### Utilities and Communications

Electricity is not overly cheap in Panama, but this is largely a function of how often you use your air conditioner. Central air is less common in Panama for this very reason – it makes no sense to air condition the kitchen and living room while you are sleeping in the bedroom – so most homes in Panama have separate air conditioners in different rooms of their home. Electricity rates can also vary depending on where your home is located – ask to see previous electric bills to get an idea what your cost will be. If you live in the highland areas of Panama, you will probably not need air conditioning, which can cut your electric bill down by 50% or more. High-speed Internet and Cable TV are usually the same or slightly more expensive than the U.S., weighing in at around \$50 per month each.

### Entertainment

Most entertainment targeted at the general public will be extremely affordable. For example, entry to a live jazz concert will probably run \$10. Big screen movies cost from \$2 to \$5 depending on the cinema (most run English versions with Spanish subtitles). A day fishing, including captain and boat, is generally less than \$100 and sometimes under \$50. The high side of life exists in Panama as well, but most high end boutique shopping is limited to the central districts of Panama City.

### Services

The big savings come in the services sector, where labor is the primary function of the expense. Services like massage therapy, physical therapy, medical services, housekeeping, construction and trade, auto repairs and landscapers, are usually 30% to 75% cheaper than in Canada or the U.S. A professional haircut might cost \$5 for men, and only slightly more for women. A dental check up and cleaning can be found for around \$20.

It is true that Panama can add a unique dimension to your lifestyle at minimal cost. With a daily labor rate in Panama of about \$10 per day, it is easy to see how you might save money or at least afford luxuries that would be astronomically expensive back home.

### Special Discounts For Retirees

### Pensioner Visa

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The Pensioner Visa is by far the most popular for foreign retirees, and you don't have to be age 65 to qualify. Applicants can qualify for this visa if they receive a pension from a government entity or private company of US\$1000 or more per month.

#### Requirements:

1. Certification letter confirming receipt of more than \$1000 per month for life from the appropriate government authority, agency, or private enterprise.
2. Payment of \$250 per dependent applying in conjunction with the primary applicant.
3. If the pension or retirement fund is from a private enterprise, the following documents are also necessary:
  - letter from the administration of the foreign pension, trust, fund, bank, or insurance agency certifying that the funds do exist with the amount of the specified payment being guaranteed for life
  - certification of existence and scope of the business offering the pension or fund
  - copy of proof of payment or statement from the bank receiving the payments
  - national paz y salvo of income from the Republic of Panama

#### Pensioner Visa Benefits:

15% off hospital bills (if no insurance applies)

10% off prescription medicines

20% off medical consultations

15% off dental and eye exams

One time Duty tax exemption for household goods up to a total of \$10,000

Duty exemption for importing a new car every two years.

50% off entertainment anywhere in the country (movies, concerts, sports)

50% off hotel stays from Monday through Thursday

30% off hotel stays from Friday through Sunday

30% off bus, boat, and train fares

25% off airline tickets

20% off professional and technical services

50% reduction in closing costs for home loans

25% discounts on utility bills

25% off at restaurants

Even if you don't qualify for the Pensioner Visa, you can still save a bundle living in Panama.

#### Words Of Wisdom

Here's an idea – don't move to Panama strictly to save money. Moving abroad is a big decision and will likely entail a variety of adjustments to your lifestyle that will have nothing to do with money. Do your research first, make several visits before you move, and don't take the decision lightly. Do it for the adventure, do it for the experience, but don't do it to save a few dollars.

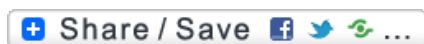
**About The Author:** Michael Manville is the author of the [Panama 101 – E-Book Guide To Living and Investing In Panama](#), a 100+ page guide now in its 7<sup>th</sup> year of publication. This comprehensive guide is an indispensable research tool for anyone considering Panama for business, retirement, second home, or lifestyle change.

**Special Deal For Escape Artist Readers:** Normally priced at \$69, you can instantly download the entire [Panama 101 E-Book](#) for free when you join Retire Worldwide for \$19.95/month. [Join Retire Worldwide to](#)

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## Argentina: Hunting and Fishing Tours

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



A Fishing and Hunting Paradise

At Escapeartist, we try very hard to address the needs and interests of ALL of our clients and friends. And with the multiple and varied interests, that can be quite a challenge! It is our goal, however, to familiarize you with a specific country (in this case Argentina!) to the point that when you visit that country, you can move about with a greater degree of comfort and surety, knowing that you are a knowledgeable and informed visitor and that if necessary, you still have your Escapeartist advisors to fall back on for help.

As you know, we make a point in each of our issues to provide you with pertinent information on the

regular and continuing subjects of About Argentina, Traveling to Argentina, Investing in Argentina, [Living in Argentina](#), [Working in Argentina](#), Entertainment and Culture in Argentina, and [Real Estate in Argentina](#). However, recognizing the old adage that “all work, and no play, makes for a dull boy,” we have chosen to also address the need for “FUN!” So it is that in this issue we are adding an additional column on Sports and Leisure in Argentina. ...so enjoy! ...or as they say in Spanish, “Disfruta!”

As the eighth largest country in the world, Argentina is blessed with an exceptional diversity of geography, topography, resources, and culture. It is easy to be dazzled by the cosmopolitan energy of Buenos Aires, “the Paris of South America.” It is natural to fall into the relaxed, tranquil pace of the Mendoza wine country. And one cannot visit Cordoba without noticing and even “feeling” the wonderful colonial heritage. But when one gets outside the cities, or when one looks beyond the high-rises, and grape vines, and historic architecture to the horizon, one really begins to grasp the “essence” of Argentina.

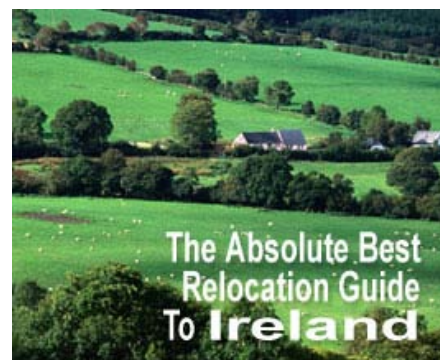
The Argentina “outdoors” is a sight to behold! Beautiful! Majestic! Awe-inspiring! Stunning! ...There are not enough superlatives to truly do Argentina justice. Whether it is the incredible rugged beauty of the [Torres del Paine National Park](#), the wide-open grasslands of the Las Pampas, the inviting white sand beaches of the Atlantic coastline, or the remote tranquility of a crystal-clear Patagonian lake, there are stunning vistas EVERYWHERE to take ones breath away. And for those wanting to “participate” in this grandeur rather than just view it, Argentina is an outdoorsman’s paradise!

Fishing and hunting in Argentina is not only a long standing traditional and cultural heritage for Argentineans, but a growing and valued sector of the tourism economy as well. Lacking proper governance at the National level, it is not without its opponents and protagonists. But with a plethora of professional guides and outfitters, there are many who are not just out for the quick dollar. There are many who take their profession and their business seriously, performing the due diligence, participating in and directing field studies, doing the research to insure the health and sustainability of the fish and wildlife in their jurisdiction.

There are few National fishing and hunting regulations in Argentina. Instead, each Province creates and enforces their own fish and game laws, with some Provinces out-rightly prohibiting hunting and fishing, while other Provinces pay little attention to fishing and hunting activities. Seasons vary from Province to Province; what is legal in one Province is illegal in the next Province, and there is little cooperation between the Provinces. This system seems to have more disadvantages than it does advantages, sometimes creating needless difficulty and confusion.

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Additionally, without a National governance of the fish and wildlife resource, funding and coordination for proper research and management is sorely lacking. ...but that is only from my narrow western viewpoint and, as they say, "When in Rome..."

Argentina has a huge variety of fish and wildlife species, both native and introduced. The varied environment of thirteen distinct ecosystems provides ideal habitat for many different species. The pristine, fresh, clear lakes, rivers, and streams, as well as the fertile Southern Atlantic Ocean, provide sustainable habitat for an abundance of fresh and saltwater fish species. As one of Argentina's many natural resources, fish and wildlife has become a tourist draw as well, both for ecotourism (bird watching, whale watching, wildlife viewing and photography) and the sportsman (hunting and fishing). According to National Wildlife Directorate's Marcelo Silva Croome, there has been a very large increase in the number of foreign tourists arriving in Argentina for the fishing and hunting opportunities available.

For the fisherman, Argentina is known as one of the premier fishing destinations worldwide. With such endemic species as the Dorado (*Salminus maxillosus*) (known as "The Tiger of the River"), the Chafalotes (*Raphiodon vulpinus*), the Tarariras (*Hoplias malabaricus* Nossy Fish), the Manguruyu (*Pimelodus zungaro*), the Suribi (*Pseudoplatystoma*), Pacu (*Pacu esopotamicus*), the Boga (*Leporinus obtusidens*), the Liza (*Mugil*), the Pati (*Luciopimelodus pati*), the Silverside (*Odontesthes bonariensis*), the Sabalo (*Prochilodus lineatus*), the Black Drum (*Pogonias cromis*), the Mero (*Acanthistius brasiliensis*), the Yellowtail (*Seriola lalandi*), the Argentinean Sandperch (*Pinguipes somnambula*), Sole, Sharks, and Rays, the sport fisherman has ample opportunity for fun and excitement! And with the addition of introduced species such as Steelhead, Land-locked Atlantic Salmon, Brown Trout, Rainbow Trout, and Carp, the fisherman can go "pesca loca" (fishing crazy!)



battle a feisty Golden Dorado

So whether you find yourself fishing the pure waters of Patagonian lakes, rivers, or streams for Brown Trout and Rainbow Trout, or you find yourself battling a feisty Golden Dorado in the Ibera Marshes or the Parana River, or maybe stalking the elusive and challenging steelhead in the Santa Cruz River as it returns from the sea—whether spin casting, bait casting, trolling, or fly-fishing—you will experience the fishing adventure of a lifetime! It is estimated that in excess of 30,000 foreigners per year visit Argentina for the fishing thrill. ...and they DO NOT go away disappointed!

For hunters, visiting Argentina is just as fulfilling and exciting as it is for the fisherman. Long known as a paradise for wing-shooters, the big game, small game, and exotics hunting is every bit as rewarding.

With a healthy variety of both big and small game endemic species, the hunter is sure not to be bored! In addition to the endemic species however are several exotics, or planted species, that have become well established and in many cases have become pests to the detriment of native flora and fauna alike.

Imported by wealthy Europeans in the early 1900's, species such as Fallow deer (*Dama dama*), chital deer (*Axis axis*), red deer (*Cervus elaphus*), blackbuck (*Antilope cervicapra*), European wild pigs (*Sus scrofa*), water buffalo (*Bubalus bubalis*), rabbits, and foxes have multiplied and are available to the big and small game hunter. Of the endemic species, puma (*Felis concolor*), white-lipped and collared peccaries (*Tayassu pecari* and *Tayassu tajacu*), and vizcacha (*Lagostomus maximus*) (a chinchilla-like rodent), round out the big and small game hunters palette.

And, as mentioned, the wing-shooting is phenomenal! Known in particular for the pigeon and dove hunting, it is not unusual for the hunter to have 1500 shots per day if so inclined (...and able to afford the shot shells!). The flocks of pigeons and doves that pass by in a day are not counted in the tens and twenties, but in the millions! For a region whose primary economy is agriculture, doves and pigeons (especially in the numbers seen in Argentina!) are considered pests and hunters are usually welcome with open arms...for a fee of course! It is safe to say that there is probably no other place in the world where one can do as much shooting in one day as they can in Argentina! Needless to say, with that much shooting, shooting glasses, hearing protectors, and shoulder pads are highly recommended! To round out the wing shooting, there are numerous species of ducks, geese, partridge, and grouse available as well.

So whether scoping and then stalking a giant red stag across a Patagonian canyon, following a pack of barking and howling dogs through the dark of night in pursuit of a wild European boar, carefully and stealthily approaching an unknowing water buffalo, or simply staring in awe and forgetting to even shoot as the sky and horizon darken with

Overseas



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doves, the experience of hunting in Argentina will be a memorable one. With the surrounding beauty and pristine environment one cannot help but wonder why they have waited so long to come here. With the excitement of the hunt or the fishing adventure, and with the overwhelming generosity and warmth of Argentina's people, you will be planning your next visit even before you leave! Argentina is not and should not be a once in a lifetime experience! Argentina is meant to be enjoyed—meant to be explored. ...Argentina is meant for you!

So, for the fishermen and hunters amongst you, WHAT ARE YOU WAITING FOR? As IGA has been informing you, Argentina is ripe with investment opportunity, blessed with amazing geographical and cultural diversity, a wonderful place to visit and live, largely English speaking, and very welcoming of foreigners. If fishing and hunting are of interest to you, then this is just one more reason, one more incentive for you to pack your bags and head for Argentina. Let IGA be your personal representative and advisor in all of your Argentina adventures, whether it be for investment, for moving to or visiting Argentina, for exploring the culture, or enjoying the nightlife...or for locating the most reputable and knowledgeable hunting and fishing outfitter—Escapeartist is here to help.

For more information on investing in, traveling to, living in, or how you can enjoy Argentina's hunting and fishing resources and opportunities, please [CLICK HERE](#)

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# 10 reasons why House Sitting helps offer the best 'Escape from America'

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



Andy Peck – founder of trustedhousesitters.com cleaning the pool at a luxury home

Would you like to enjoy free accommodation in a historic English manor, townhouse in London, beachfront hacienda in Mexico, or retreat to Italy, Ireland, Australia, Costa Rica or a cottage amongst French vineyards? Increasing demand for house sitters means that the opportunity to live overseas is now available without the accommodation cost, which is particularly appealing in this current economic climate.

Homeowners globally are recognizing the benefit and peace of mind of having someone look after their home and occasionally pets while away, in exchange for providing a comfortable place to stay – which can range from anywhere between a weekend to over a year's duration.

People choose house sitting retreats for a number

of reasons; becoming a local; finding new and diverse locations and enjoying more cultural experiences than you would likely find in a guidebook.

Sometimes the dream of moving overseas can come laden with potential issues that may prevent us from living our dream. House sitting can overcome many of these. Feedback from many experienced house sitters looking to either move or spend long periods of time overseas has revealed many other reasons why house sitting offers an ideal and cost effective means of 'Escaping from America'...

## You're free to go where you choose

- 1 – The world is your oyster. If you have the flexibility, you've retired, or can work remotely, why pick just one location? Why not see the world?

## Become a local expert before you buy

- 2 – The notion of living in our dream holiday destination can sometimes be different to the reality of actually moving there permanently. Testing the water is a harmless means of gaining real insight into a new location before you fully commit. Hopefully it'll just enforce your intended plans, but a bit of extra reassurance is always good.
- 3 – House sitting allows you to easily immerse within a local community, make friends and local contacts – both expats and locals – and gain invaluable knowledge that could save thousands of dollars and ensure that you find the best location / right price and solid title deeds, helping to avoid any potential pitfalls before you invest.

## You can save money by living overseas

- 4 – Whether you are relocating for work or want to spend more time abroad, the perfect accommodation can sometimes be beyond our budget. House sitting allows you to enjoy living in often very luxurious residences free of charge, potentially saving a fortune.
- 5 – Avoid volatile property and currency markets. Foreign exchange rates and property values can be exposed to dramatic fluctuation in some parts of the world, so if your intended destination presents these

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risks, house sitting may eliminate any concerns about this.

### Overcome any obstacles

- 6 – Get around the hassle of red tape and potential challenges. Do you angst about interpreting local planning or legal regulations, or conversing with a builder that you may not fully understand? House sitting can still help you realize your dream of living overseas without the daunting minefield that buying abroad can sometimes present
- 7 – Why all or nothing? Is the concern about 'giving up everything' preventing you from living overseas? Most house sitters enjoy the chance to spend long periods of time abroad, but also to keep their property at home, ensure that family and friends remain happy and avoid having to sell up and commit to the full upheaval.
- 8 – Adopt a pet – if you intending on travelling from place to place overseas, have owned pets in the past but are now restricted on this by travel plans, house sitting can still bring the enjoyment of caring for animals while continuing to give the flexibility to travel.
- 9 – Overseas and domestic home ownership can present issues if leaving a property empty – many insurance policies can become void if a home is left unoccupied for more than 30 days and the risk of burglary or maintaining property upkeep while you are away can be a concern. Again, house sitting can overcome this.

### Your perfect ongoing overseas retreat

- 10 – Once you find the perfect house sit on millionaire's row on an idyllic beachfront and feel that you could get quite used to this new lifestyle, the chances are, you can. After you've been trusted to look after the place once, who are they going to ask back each time they go away? You!

### How a house sitter can help if you have already 'Escaped from America'.

Keeping an overseas (or USA) property occupied with a trusted house sitter can help protect an otherwise empty home against burglary (In the USA there are over 2 million burglaries every year (US Census Bureau)). In some regions where burglary is unfortunately prolific, homeowners can be reluctant to leave homes empty even for short periods of time. A house sitter in situ also allows your home to remain insured if you are away for a while.

Property maintenance can be an issue if you travel frequently. A house sitter can ensure that if the air conditioning system breaks down, pipes burst, or your electricity supply is interrupted these issues are dealt with promptly.

If you have pets, taking them to kennels can be costly and can expose them to unwanted illnesses such as kennel cough. According to Veterinary Surgeon Katie Blackburn, taking animals out of their natural environment can be traumatic for both owners and pets.

Looking after plants and your garden – indoor and outdoor plants are at risk of withering away if left without water for anything more than a few days. And it doesn't take long before the grass grows and provides a natural advertisement to potential burglars that your home is empty.

If only returning to an empty property on occasions, do you really want to spend half your time clearing the house and garden when you just want to relax?

Finding ideal neighbors, family or friends to keep a regular eye on things when you are away may be a challenge.

### House sitter experiences



Angela with dogs in her charge

#### Angela and John house sit around the world

"Retired from work but not from life" is the motto of regular house sitters Angela and John Laws. They have recently been house sitting in a beautiful thatched cottage in England, and also in Canada, Australia and France.

Angela says, "I volunteer with a Springer Spaniel Rescue Association. Having decided not to have another puppy after losing our dog three years ago, our pleasure comes from giving love and care to pets who may be missing their family". They always engage house sitters to look their own home while away which allows them to travel with peace of mind. "The world is still our oyster!"

Randy Mayer – retired from the US army, now full time house sitting.

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Randy has been house sitting for many years and is taking early retirement after working for the US army in Europe and the US for the past 30 years. He is now planning to house sit full time.

"House sitting allows me to explore new places," says Randy. He has been house sitting in England, Ireland, Wales, France, Italy and also in the USA. "I have developed a strong case of Wanderlust".

"I love pets but because I love traveling so much I have had to make the sacrifice of not owning one. Pet sitting allows me to travel and still keep pets in my life. With a number of recurring assignments the pets recognize me on my return visits – I always receive an enthusiastic welcome from the pair of St. Bernards I've looked after several times over the last four years."

While house sitting, I have often been left a car to be able to explore the local area, get off the beaten track and enjoy experience things that I may never have otherwise discovered.

### Nancy and Jim – house sitting for 6 months in New Zealand this year

Nancy Spillane from Colorado and her husband Jim have recently retired and are soon heading to New Zealand for 6 months house sitting.

"We believe that house sitting will enhance our world experiences as we hope to immerse ourselves in communities where we will foster knowledge and understanding of that particular culture and people. Nothing like going to the grocery store, riding your bike, walking the dog, and doing a little gardening to create opportunities to become acquainted with local citizens, and gain a much more authentic experience beyond tourism. Taking on the care of someone's home and caring for their pets gets one into a realm that goes beyond sightseeing."

### Debra and Art – House sitting in Italy for summer, then Spain for the winter

Debra and Art from Washington will be house sitting a stunning home in Italy for 2 months this summer, and will then be house sitting on a Spanish island for 6 months – both via [Trustedhousesitters.com](#). "This is the perfect way to enjoy Europe without the need to pay for accommodation" says Debra.

People choose house sitting for a number of reasons; gaining an overseas lifestyle far beyond the usual budget, living like a local (or a King!), finding new and diverse locations, but one thing seems to be common in everyone's feedback, you will likely discover and enjoy far more unique cultural experiences than you would likely find in any guidebook.

### How to find a house sitting opportunity

It is easy to become a house sitter. You need to register with a house sitting website such [Trustedhousesitters.com](#) which was launched by screenwriter Andy Peck, who was looking for somewhere to live and write overseas and realized the need to help bring homeowners and potential sitters together while house sitting in Northern Spain in an otherwise unaffordable and exclusive mountain vineyard retreat.

To register, create a profile about yourself and select your preferred countries to house sit within. Email alerts are then sent each time a new opportunity arises in your chosen regions – or keep spontaneous options open and request a list of [long and short-term house sitting opportunities worldwide](#).

Either way, you can then contact homeowners via the website when you see the perfect house sit for you. Homeowners will then assess the information you have provided against any other applicants, almost like a job interview, so the more information and relevant experience you can provide, the more likely you will secure your dream home to sit.

Homeowners and house sitters converse in detail beforehand, often via Skype, to ensure that all arrangements are agreed and understood (and [Trustedhousesitters.com](#) provides an agreement form that can help with this.)

Andy says he hasn't heard of any issues between sitters and homeowners, although when he was due to return to Spain to house sit, he got delayed when the 2010 volcano cloud issues grounded flights. "Ongoing communication with the homeowners, contingency plans and their own flights delayed overcame any difficulties. A good house sitter and common sense will ensure that any potential issues are dealt with proactively."

Soon after a reunion with the homeowners and taking them to the airport, one of the dogs contracted a severe eye infection. Andy called the vet and the infection was cured. According to the vet, the infection could have been missed if the dogs had been taken to a local kennels, and then the outcome could have become serious. The owners were extremely grateful and offered Andy use of their Caribbean residence as thanks. Andy says, "House

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sitting brings responsibilities, but also perks too. Homeowners and sitters respect the win-win that the arrangement gives and the common feedback suggests a strong friendship that forms between them – after all, why would a homeowner choose a sitter they didn't think they'd get on with?"

To register with Trustedhousesitters.com, you need to pay between \$30USD for 3 months, to \$60USD for a year's membership) although 'Escape from America' readers have been offered a 25% discount if you think you might be an ideal house sitter, and 6 months complimentary home owner membership if you need to [find a house sitter](#) too. Visit [www.trustedhousesitters.com](http://www.trustedhousesitters.com) and enter promotional code "EFAM" to take advantage of this.

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# How Medicare Cancer Patients are being Dissed in the U.S.

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



## Medicare – Medical Tourism – Medicare Cancer Patients

There's a shell-game being played by many U.S. doctors, insurance companies and government that hurts all seniors. It's called cost-shifting. The euphemistic buzz-phrase "Cost-Sharing" is in fact "Cost-Shifting"; it's a shell game.

I wonder at the gullibility of seniors when it comes to thinking Medicare is their best bet for managing their health care costs. And stories, like the following, make me sad.

Medical Tourism has been my field of expertise for several years, which led to an educated opinion on all health care options globally and a deepening awareness of Medicare as the "Emperor Has No

Clothes". Medicare Cancer Patients may be some of the most obvious victims of Medicare Cost-Shifting.

And I suspect the following story is an example of cost-shifting.

I was prompted to make the call to the official U.S. Government Office for Medicare to corroborate a recent article about a Medicare patient taking a prescription for a new kind of chemotherapy pill to her local drugstore only to find that the monthly cost to her would be \$2,400. [source: USA Today article "[Seniors face Medicare Cost Barrier for Cancer Meds](#)"]

The article piqued my interest, because I wondered if some doctors or clinics were cost-shifting. It goes something like this: "If Medicare will only reimburse us X-amount for chemotherapy administered intravenously at a clinic or doctor's office, let's prescribe a pill instead and shift the expense back on the Medicare patient".

So, I called 1-800-Medicare to get clarification. And I could not get a straight answer.

Here's how the call went:

Customer Representative, Gloria Rodriguez, told me that Medicare pays 80% of all chemotherapy administered intravenously or orally after only a \$162.00 deductible. That's a far cry from what Medicare patient Rita Moore experienced when she was told by her pharmacist it was going to cost her \$2,400 a month to fill her prescription for a cancer medication.

Upon asking more detailed questions, I was informed by Rodriguez that "[We only answer general Medicare questions here. For more information you'll have to call your doctor.](#)" That is an obvious pass-the-buck move being played by the government.

The "Call your doctor maneuver" wouldn't be nearly so alarming if it was made clear up front that the Medicare

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government line was there to give you only "general" Medicare coverage information. It's alarming because that limitation is not disclosed and therefore misleading. You call to get an answer from the ultimate authority, and what you get instead is a "party line" answer and a disclaimer.

The problem with "Call your doctor" is that a patient can get caught in the middle of a cost-shifting game played by far too many doctors, hospitals and insurance companies.

In the article, Dr. Lowell Schnipper, who chairs the [American Society of Clinical Oncology](#)'s task force on the cost of cancer care is quoted as saying the task force "advises doctors to discuss costs with patients up front, to avoid surprises."

So, now it's the doctor's responsibility to be the front-line against cost-shifting. At best that's like asking a doctor to become the expert on Medicare in addition to being a physician. At worst, it's like asking the fox to guard the chickens.

According to the article, "The study last month in the *Journal of Oncology Practice* found that nearly 16% of Medicare beneficiaries did not fill an initial prescription for pills to treat cancer, a significantly higher proportion than the 9% of people with private insurance who did not follow through.

Forty-six% of Medicare beneficiaries faced copayments of more than \$500, as compared to only 11% of patients with private insurance. Among people of all ages, 1 in 4 who faced a copayment over \$500 did not fill their prescriptions. Cancer is more prevalent among older people."

What's so sad about this story is that it takes a personal experience of suffering for an individual to realize the absurdity of Medicare while the majority still share in the collective ignorance of an obvious fact; that Medicare is never going to be the same again. Read: [The New Medicare](#) .

I'm a big believer in the concept that when one door closes, another door opens. The solution, I believe, is to be found globally, not locally, both in terms of prices of pharmaceuticals and procedures.

Perhaps rather than trying to hold on to the idea of Medicare as your sole plan for managing your health care, you should be looking for ways to avoid the pitfalls of Medicare.

**About the author:** Ilene Little is CEO of [www.traveling4health.com](#). She is a reporter in the medical tourism business and she does all of the content reviews for the [EscapeArtist Medical Tourism Blog](#).

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# Jan Betts: Expat Visionary Artist Thriving and Painting in the Tropical Wilderness of Costa Rica

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



Jan Betts, expat artist living in Costa Rica

This is an interview with Jan Betts, a fine artist living in the jungles of Costa Rica. I first met Jan in June of 1974, while searching for a place to spend the coming rainy season. After driving south from Dominical for maybe an hour, I came to where a landslide had closed the trail for the season, and I had to stop. By coincidence, this was where Jan and her friends were making their home in the jungle. My wife, daughter, and I were invited to join them on their finca, and thus we got to know each other and formed a friendship that we have nurtured to this day, sometimes with 18 years between physical visits.

**J.D.:** Tell us a little about your place of origin and early life as an artist.

**J.B.:** I was raised in Washington D.C. USA. After high school, I went on to get a university degree, graduating with a Bachelor in Fine Arts, which landed me a job with an international greeting card company as an illustrator. I got married and then divorced, all the while getting a whiff of the late 60's, which drew me to freedom and adventure.

**J.D.:** How did you act on your desires?

**J.B.:** I quit my job and moved to San Francisco, where I freelanced for the same greeting card company and began a new life, fueled by a desire to seek and experience a journey that would remove me from the realms of my previous life experiences and realities. It was during this time when I met two people who would play an important part in my future life, a life that commenced with a life-changing experience in a Marin County forest. I was subsequently invited to join these friends in a newly forming group that was seeking fresh spiritual and metaphysical adventures, and to actually work with a man reputed to be advanced in these spiritual journeys.

The first gathering of our minds and spirits took place in Hollywood, California, and later, the group moved to Costa Rica. My companion and I left this group, purchased a Dodge Camper Van, and headed south. We chose Costa Rica for several reasons: I had always dreamed of living in the tropics, as had he; one could make a dollar go much further there than in the USA; the country had no army, having abolished it in 1948; it offered the opportunity to live a free life in a romantic environment.

**J.D.:** So that was in the very early 70's. What were some of your first impressions of Costa Rica?

**J.B.:** Costa Rica at that time was a peaceful little piece of paradise, with a socialist/democratic government, that while working fine enough, was nonetheless rife with the infamous Latin American corruption, which back then as now has always been part of the equation in third world governments.

Entering Costa Rica was like stepping into another world: It had a feeling to it that was unlike any of the other countries we traversed on our journey south.

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**J.D.:** How did you find the place you eventually settled with your group?

**J.B.:** After arriving, we explored the entire country while living in our Camper Van, looking for the place that would fulfill our dreams. We fell in love with a very remote region on the Southern Pacific coast, named Dominical, and shortly thereafter acquired a spectacular piece of land along the coast, complete with waterfalls, virgin jungle, beachfront and dreams in the making! The property was located a few miles south of Dominical, on a "road" that was only barely passable during the dry season, and then only with 4-wheel-drive vehicles.

We contracted for the construction of five small A-frame thatched cabins and a larger main building for cooking, eating, and gathering. Soon the rest of the group followed, and a new life in Costa Rica began to take shape. Everyone was settling into their new homes and started to enjoy this way of life, which was so different than what our upbringings had given us. We began adjusting to our new existence in this wild and magical place, and one by one we were getting to know the local *Ticos*, as the inhabitants of the country are known. These campesinos that were born and raised in our surroundings had so much to teach us, and they willingly shared their knowledge and experience with us, as their own inborn curiosity was satisfied by spending time with us on our Finca.

**J.D.:** What were your interactions with the local Ticos like?

**J.B.:** Developing friendships with them was very meaningful and important to me, and many of these friendships last to this day, almost four decades later. While living in what my culture considered to be poverty conditions, they demonstrated a "wealth" and generosity, humility and a harmony with this amazing environment, loving and sweet, not thinking of what we could do for them, or about our money, but what they could do for us! That was to change as more and more foreigners arrived in subsequent years and the entire region was to be infiltrated with foreigners, here to corrupt this purity that we were so privileged to experience with real estate speculation and the introduction and insistence on doing things "their way."

Ticos would often show up to visit us around lunchtime, so we would cook vats of food to offer them to join us. Anything we needed they would rush to provide! Once we told one person that we wanted to buy some horses. The next Sunday we were amazed as dozens of people with horses for sale converged on our place. It was a carnival as each showed off their horse, its training, the prices, etc!

**J.D.:** Give us an idea of what life was like for you in the wilds of Costa Rica.

**J.B.:** Our life was hard in comparison to anything we knew... but I loved it. There would be shopping trips to San Isidro once every week or two. We would get up in the dark, saddle two horses, and ride on jungle roads that in some places were covered by muddy landslides from tropical downpours for about ten miles to where the San Isidro bus was to be waiting. Once there we would take the horses to a pasture, unsaddle them, go to the bus, and then endure a 2 ½ hour bumpy ride to town. Once there we bought food, tools and building supplies, etc. We would put it all in feed sacks, get on the afternoon bus, and ride back to Dominical by the end of the day in a bus packed to overflowing with people and their feed sacks of supplies, chickens, babies... all in great humor and animation.

Upon our return to Dominical, we then had to unload the sacks, go get and saddle the horses, put the sacks on both of them, and walk the ten miles back, mostly in the dark, leading loaded horses, sometimes in the rain, with a flashlight, navigating more mud and tricky passages, returning to our home exhausted but invigorated by this rustic lifestyle.

**J.D.:** How did your artistic life evolve?

**J.B.:** I had done a few paintings while living in Dominical, all reflecting the jungle romance and imbued with spiritual idealisms that permeated my life. But after four years of living in the jungle, I got pregnant, and after the birth of my son, I was put back into a position where I had to consider commercial freelance illustration to make money to support the two of us.

I reluctantly left my beloved surroundings on the Pacific Coast and moved to the Central Valley, first to San Jose, and then more out into the country, near Santa Ana, but still relatively close to the capital. I was working out of my home, where I had a baby and then a toddler to care for, making a living with commercial art. But after a while of doing that, I became increasingly drawn to express my art in ways that reflected who I was as I traveled on the spiritual path.

So I took a chance, burning my commercial art portfolio when I was almost out of money, and I re-dedicated my art to pursuits that were more meaningful to me, praying to God for support in this.

**J.D.:** That took courage, and we know the outcome.

**J.B.:** That was when my art took on a magic of its own. To my

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Goddess by Artist Jan Betts

own surprise, the new paintings sold almost immediately, one by one, affording me the money needed to support me and my little baby, albeit hand to mouth and somewhat meager, but enough... and I was free to paint from inspiration!! This was 33 years ago – and thus, I entered a new phase for my visionary art to flourish.

For the next eight years, we lived in different places, and I painted from the heart and I sold my artwork.

**J.D.:** So you stayed around the Central Valley. How did you manage to handle raising a growing boy, there?

**J.B.:** When my son was 10, after I had lived for thirteen years in Costa Rica, we moved back to the US, to Boulder and Nederland, Colorado, where he could attend school. I found a job illustrating for another international publishing company and my art became commercial again, as I was struggling to survive as a single mom in the States.

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When my son was 19, we returned to Costa Rica. That was in 1994. We had been gone for nine years. My re-settling here brought new challenges, but I brought newly replenished resources as well as all the information and knowledge gathered from having lived in Costa Rica in the way that I had, along with improved Spanish. I bought about 3/4 acre of land on a creek with a waterfall in a mini forest, where I designed and built two simple houses, one for each of us.

**J.D.:** That is where you currently live, in San Isidro Del General?

**J.B.:** Yes. Once my little paradise was constructed, and I had my new Doberman puppy with me (I had learned that it was important to have a guard dog when living here, for protection from theft and prowlers, common to all third world countries), I was finally ready to begin my next journey. I did Yoga, I meditated, I opened my heart, I breathed in deeply the dense living energy of this beautiful place... and oh, what visions began to arrive for my art! It was truly glorious.

I lived alone, a bit of a hermit, and celibate by choice. It was a time of great beauty and peace for me, a spiritual reawakening, dedicated to finding out just who I was when I wasn't busy with roles designed to provide for somebody else's needs, or making art designed for someone else's purposes, or even following the various belief systems (most of them lies) that had formed my own sense of identity. Both of my parents had recently passed away, I had quit my job of eight years, my son was grown, (living in his own house near mine but on his own), and my previous US love relationship had ended. I was freer than ever before and had built a little world where my spirit and art could flourish, in a culture that is very different from the one I grew up with.

**J.D.:** And this was the period when you started your next creative phase?

**J.B.:** Yes, I began paint.

I loved how I felt when I was painting. It was a profound, blissful meditation for me. And I loved the inspiration of my surroundings – the sounds of the river flowing and the songs of birds and singing of insects, frogs, etc, and the spectacular green realm of plants and trees.

My son eventually found a place of his own, I converted his house into an art studio and private gallery, and now I live between the two houses. I have six dogs and three kitties added to the sounds of the wildness surrounding me.

**J.D.:** I can see how you would be inspired by all this. How has your life developed during this period?

**J.B.:** After thirteen years living like this, I got involved with another deeply spiritual man, and my relationship with him further expanded my spirituality, as well as my depth of heart on this path of discovery. This too affected my art, and so it goes to this day. But the relationship ended when it was time, and my beloved solitude again blesses me and my art. I continue to paint as I go through the profound transformations, some of them difficult, of expanding, clearing, purifying, healing... peeling away veils of illusion.

Life, love, and creative exuberance, along with unending curiosity, continue to take me into the experience of drawing closer to the Universal Truth underlying all life.

**J.D.:** Do you have public viewing or exhibits of your work?

**J.B.:** I had not promoted my art or had exhibitions, because I just love the quiet of this life so much that I didn't want the complications of all that. But just this year I have gone public with my art at my new website, [Infusion: Visionary Art by Jan Betts](#). I am also learning to find words to go with my newest art, posted in my art blog, which is linked to my website. Please feel free to peruse the pages featuring my art in two galleries. The "Retrospective Gallery," contains many paintings from past to present, and some of these are also featured in the 360° turning of the interactive "Virtual Forest Gallery" (a separate download, but worth the wait), with images taken in the same river and waterfall setting where I live.

**J.D.:** Thank you very much for taking the time to share your inspiring life with our readers.

I urge all my readers to have a look at Jan's amazing work. In the almost 40 years she has been my friend, I have always been astonished at how she kept growing artistically, from visit to visit, sometimes not having seen each other in many years. Jan is truly an enlightened spirit who has spent her time on this earth sharing her creativity and spiritualism.

Support the arts! It is the highest expression of who we are as a species!

**About the author:** Jamie Douglas is an Adventurer, Writer and Photographer with an amazing array of Nikon equipment, and a lifetime of experience traveling and documenting. He currently enjoys the great weather and fine wines of Mendoza, Argentina, and edits [Expat Daily News](#) and [Expat Daily News Latin America](#).

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# The Transformation Vacation: How to Lose 20 Pounds in Paradise

By Michael Park / Jun 11 • Categorized as [Living Overseas](#) • [Download Print Friendly PDF](#)



This is your gym in Thailand

There are many things that remind me that I'm back in America when I return from a trip abroad. These include yellow Crown Victoria cabs waiting to pick up weary travelers and soft sesame bagels with cream cheese. However, there is one thing that always tells me, without a doubt, that I've returned to America.

Obesity.

It's everywhere: the rotund security guard at the flight gate, the triple-chinned customs official, that lady in the pink sweat-suit waddling over to Ben & Jerry's. A Frenchman might return to Charles de Gaulle International, smell freshly baked French pastries, and get that distinct sensation that he has returned to the motherland. I get that same feeling when I witness someone devour two entire sleeves of oreos en route to baggage claim.

Our culture of supersized meals, cars, and desk-bound jobs has created a perfect storm of empty calories and sedentary lifestyles that make us lethargic and bloated. I know this because I was once like that – I speak from experience as a "former fat guy." At times it almost feels like American society

has been deliberately designed to create obstacles on our path to a lean and healthy body. As a consumer society, most of our recreational activities are consumption activities. Many people express dismay that they have to choose between a fit body and a "real social life."

"Have some cake! *Live a little*, why don't you?" I hear this all the time from people who regularly devour pizza and beer and somehow maintain that six-pack. It's pretty difficult to process comments like that when I'm sticking to grilled chicken breast and broccoli all week just to break even.

It is always hard to get the initial momentum required for long term success. However, once people make significant progress, they are much more likely to stick to the track and reach their health and fitness goals. The Escape From America community often finds solutions to their problems by taking advantage of opportunities abroad. The same concept can certainly be applied to one's health and fitness goals.

What if you could plan a budget trip to a paradise location and lose 20 pounds while doing it?

After finishing an intensive postgraduate engineering program in Beijing, I was in worse shape than I had ever been in my life. None of my clothes fit correctly and my skin looked awful. The combination of greasy late night eating, weekends of clubs and alcohol, and dense air pollution had taken their toll. After I finished this program I invested 1500 USD in a one month fitness immersion in Thailand. My goal was to drop 10 pounds while having the time of my life. My one-month Muay Thai kickboxing trip was a great investment because I exceeded my weight loss goals and recharged my body to take on the next challenge. In addition to this, I was able to get some great deals on a range of medical checkups and minor dermatological procedures in one of Thailand's world class hospitals.

I was worried that I would enter the camp and be surrounded by professional fighters in a very intimidating

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environment. I was pleasantly surprised to find that there was a wide range of like-minded and international people at the camp, all with different goals. Some people were indeed professionals, but for the most part the other students were ordinary westerners who wanted to enjoy Thailand while getting fit. I was also surprised by the range of ages at the camp – I met two teenagers from Sweden on their gap year as well as Australian retirees looking for something active and fun to do.

Based on my experiences and that of other fitness travelers, I've designed a five-stage system for crafting such an experience.

### 1. Self Assessment and Goal Setting

Every fitness traveler will be entering this adventure with a different set of priorities and resources. We all, quite literally, come in all shapes and sizes. Our goal is to end up with a more flattering shape and size. The most pressing and immediate issues you will have to address are your budget and amount of time you can invest on this trip, as it will directly affect how far you can progress toward your goals.

- Determine how many weeks or months you can invest in this experience.
- Write down an estimate of the monthly budget you can afford to invest and the total amount of months you can spend on this vacation.
- You can expect substantial results (10 pounds) in a period of one month or a total transformation (30-40 pounds) in a period of three months.

Your ultimate goal on this trip is to lose between 10-30 pounds, improve your overall health profile, and preferably pick up a new skill or improve an old one.

### 2. Crafting Your Transformation Vacation

This is the fun part – choosing the trip upon which you will embark. Please note in advance that these activities all demand very different levels of physical exertion, which will affect your overall results. Intense cardio activities such as kickboxing and trekking will undoubtedly have a more dramatic effect on your physique than yoga or dance. Having said that, take a look at some of the examples below and see if any of them catch your eye:

- Muay Thai kickboxing camp in Thailand
- Trekking and expedition in Indonesia
- Pradal Serey kickboxing in Cambodia
- Shaolin Kung Fu school in China
- Golf tour in Vietnam, Cambodia, and Thailand
- Bike tour of Vietnam
- Surfing in Australia
- Capoeira in Brazil
- Tango in Argentina
- Salsa in Colombia
- Yoga retreat in India
- Skiing and snowboarding in Austria

Above all else, the trip should be fun and unforgettable for you. In addition to propelling you towards your fitness goals, you should ideally pick up a new passion or reach a new level of mastery in one that you have always loved but have never truly dedicated yourself to.

Instead of cramming lots of destinations and activities into a short period of time, I suggest you pick one location and one activity and really commit to it for 1-3 months. The physical and psychological benefits you gain from this trip will be evident if you can do this. If you choose an activity at a "school" or "camp", they will generally offer housing and a meal plan for a discounted price. I suggest you take this, as the housing is generally cheaper and the ingredients used in the meal plan take into account that you are engaging in physical activity.

This is certainly not true across the board, though, and those of you with more lavish tastes might prefer to live at luxury resorts. And why not? Feel free to spend money on spa treatments, massages, and detox programs. These should always be viewed as an investment in yourself instead of hedonistic consumption. Detox centers in Thailand and elsewhere in Asia and Latin America are a great way to flush out toxins and "reboot" your body. I've tried it and experienced significantly improved levels of energy, well-being, and skin quality. I recommend you do the same at the beginning of your fitness immersion trip.

### 3. Fitness Fuel

Fitness enthusiasts commonly say that great bodies are built in the kitchen, and not in the

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Thai Roast Chicken and Papaya Salad....delicious and nutritious!

gym. This is certainly true – you should take this into account during your experience. Specify to the director of your program that you are seeking to improve your body profile on this trip and ask if he or she can help you create a custom meal plan. Creating and maintaining an attractive profile should not force us to resort to deprivation diets – learn what local meals and dishes are healthy and avoid sugar, saturated fats, and alcohol. Combined with your high levels of activity, this will likely be enough for you to reach your goals.

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If you really can't resist, take one night off per week and eat whatever you like – feast on pizza, pork, pastries, and whatever else you've had your eyes on. Contrary to what you might think, this will actually help boost your metabolism in addition to satisfying any cravings you have had.

#### 4. Track Your Progress

The legendary Peter Drucker said it best himself: "What gets measured gets managed." Take a "before" picture at the beginning of your trip from the front and side. Every week on the same day, take a similar picture and watch as your body profile becomes leaner and firmer. Make sure you also keep track of your weight and take weekly measurements of that as well, if possible. If you are pursuing your activity full-time every day and eating nutritious meals, you will like what you see. In addition to providing real time stats on your progress, this will serve as a strong visual motivator for when you return from your trip and want to continue your progress.

#### 5. Maintenance and Conclusion

One of the main reasons that people fall off the fitness wagon so quickly is because they lack that initial burst of progress to keep them going. Exercise ends up feeling like a chore and people have a difficult time navigating all the obstacles in their way. Instead of fighting an uphill battle in the US, immerse yourself in a place that will provide you with everything you need to speed your progress and not challenge it. Once you accomplish this, you can focus on maintenance of your new physique.

The reason that a transformation vacation is so powerful is because, for a period of time, you are completely immersed in healing and improving your body. You will see rapid results and improve your health and fitness instead of deteriorating it. Moreover, it is entirely possible that you reach a new level of mastery of your activity and you are motivated to continue learning. Ultimately, fitness will be a continued but secondary positive effect of this new skill that you acquire. Since my own trip I've continued to benefit both physically and mentally from my practice of Muay Thai. It no longer feels like a chore but a privilege to hone my art.

Lean and healthy bodies are the result of our lifestyle and diet. Your own self-crafted transformation vacation will be a great long term investment in yourself. There's no time better than right now to find a new calling and put yourself on the road to a life of sustainable healthy living.

**About the author:** Michael has studied and worked in the United States, Europe, China, and Korea. He received his BA from the University of Pennsylvania in Philosophy, Politics, and Economics, with a focus on East Asian Politics and Economics. He then completed his Masters of Environmental Studies at the University of Pennsylvania, with a focus on International Environmental Management.

Michael's international work experience includes commercial real estate brokerage in Shanghai, green building consulting for the US Environmental Protection Agency, business development for a European startup company, and environmental consulting in Seoul.

Michael is a native English speaker and speaks intermediate Chinese, Korean, Spanish, and French. He is passionate about helping university students and young expats launch their careers in emerging markets. He can be contacted at [michaelparkmp@gmail.com](mailto:michaelparkmp@gmail.com) for advice, consultation, and speaking arrangements.

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