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Escapeartist Members Only Argentine Villa

By Tom Ocean - (0)

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Escapeartist Members Only Argentine Villa

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



Destino Villa Tazo is an Investment Winner

Only Three Exclusive Memberships are Available for this Private Offering

Longing for a new adventure? Thinking about exploring life in another country, or possibly planting a new flag? Or maybe you are just curious about other civilizations and cultures? Have the spirits of Lewis and Clark or Magellan secretly snuck up on you, filling you with the wanderlust and the desire to explore? ...do you feel that you need more than just a simple vacation? ...for once, you want to truly EXPERIENCE the expat lifestyle? ...yet, even though your feet are itching to touch foreign soil, you are hesitant of actually taking that first big

step and going "all in"?

Then welcome to EscapeDestinationClub – where you can partner with the number one expat organization in the world, Escapeartist, in exclusive equity ownership of a network of unique villas and boutique hotels. This IS NOT a time share – but IT IS an opportunity to become a fully-deeded fractional owner of these 'distressed' villas and boutique hotels in partnership with Escapeartist.

This not a time share or a membership club...it is an opportunity to become a fully-deeded equity owner in partnership with who else but Escapeartist, the authority of the international lifestyle! Why wait?

Step up to to EscapeDestinationClub and become a premier founding member by claiming. [YOUR equity in Destino Villa Tazo](#)

Escapeartist is delighted to announce an exciting and unique opportunity for our clients and friends to participate in a very exclusive equity ownership, private membership club called EscapeDestintationClub. Over the next few years Escapeartist will be leveraging its brand and marketing power to establish an exclusive network of very unique luxury villas and boutique hotels in several different exotic and upscale markets that are showing very positive trends in equity growth.

These equity ownership opportunities will provide upwards of 90 days per year personal occupancy and/or rental income opportunities. Escapeartist will provide all property management, marketing, and reservation management for all vacation rentals. Equity ownership means that you have a fully deeded fractional ownership in the property. Your personal reservation days will be provided on a rotational-type system each year. This opportunity is limited to 3-5 members per property.

As it is EscapeDestinationClub's mission to provide our clients with a truly unique luxury environment, properties will be thematically based, with only one property of each theme per region. Our first five properties will be located in Argentina, followed by the expansion of our private network to Panama, Colombia, Chile, Uruguay, Brazil, Costa Rica, Nicaragua, Belize, Roatan and Mexico.

Acknowledged as a world-renowned authority on the expat lifestyle, parent company,

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Escapeartist is committed to identifying the most exotic 'paths-less-traveled' locations and purchasing the most unique luxury villas and boutique hotels in the world.

Get in on the ground floor with EscapeDestinationClub and become a premier founding member by claiming [YOUR equity in Destino Villa Tazo](#).

EscapeDestinationClub is sincerely committed to consistently bringing you the very best in both luxury accommodation and location. Acknowledged as a world-renowned authority on the expat lifestyle, Escapeartist is committed to identifying the most exotic 'paths-less-traveled' locations and purchasing the most unique luxury villas and boutique hotels in the world. Across the board, our equity ownership membership benefits go above and beyond what other clubs offer, providing you – our clients and friends – with the most value for your hard-won dollars...including value added benefits such as:

- Recognition as the #1 website in the world – Escapeartist has been recognized as THE authority for international living for over 15 years. Our EscapeDestinationClub will provide our loyal readers with beautiful vacation destinations that are attuned to the Escapeartist dream of living anywhere in the world on your own terms.
- Unique Luxury Villas and Boutique Hotels – Escapeartist identifies custom-designed and furnished properties that will provide all of the luxury amenities. Privacy and comfort are two of the core criteria that we use in selecting our destinations. Certainly craftsmanship and amenities are of utmost importance as well.
- Stay, Lease, or Exchange – Our destination membership provides each member with up to 90 days of usage per year, rental management and exchange policies that provide the flexibility, value and returns that our members expect. Our memberships include the whole family with no additional charge or exchange fees.
- The Very Best in International Living – EscapeDestinationClub Members are provided with deeded equity to some of the best private destinations in the world, located near world-class golf, vacation destinations and non-tourist-trap towns that provide a cultural flavor and the 'Escapeartist Experience'.
- Financial Assurance and Accountability – The Club's 'all cash' sustainable-business model ensures that your equity is secured with a 'no borrowing' provision in the agreement. At no time will any of the properties be allowed to be used as security for any loan of any members. Each property will have an independent financial statement prepared each year, with accompanying budget accountability. A member oversight committee is provided to address any going concerns or property-related changes.

Our founding members will be able to swap and exchange property tenancy and reservation dates with fellow members of the EscapeDestinationClub network and, as we expand to additional properties, existing members will have first acquisition rights. With the current volume of distressed luxury properties on the market, Escapeartist will be focusing on securing properties that have above average potential in equity appreciation and exceptional value for the dollar. Additionally, we will be working very closely with the EscapeDestinationClub membership to make judicious property improvement decisions, assuring that we achieve the highest post acquisition value for the property.

Visit [EscapeDestinationClub here](#) and become a premier founding member by claiming [YOUR equity in Destino Villa Tazo](#).

Most of our readers who have second homes find that they only spend about 6-8 weeks a year at their home, but that they have to pay for the maintenance and upkeep of the home throughout the entire year. Where is the sense in that?

EscapeDestinationClub provides the solution! With a fractional-equity-ownership program, members gain access and fractional ownership to a luxury vacation villa at 15%-20% of typical market value. EscapeDestinationClub's equity-based membership provides a fractional ownership opportunity that offers greater value and flexibility through a private membership in which you effectively pay for the time you do use - and if you don't use that time you can earn potential rental income. Escapeartist will provide significant global exposure for these properties and provide not only overall property management, but rental promotion and reservation management as well. After all, we are a partner in the property too!

As in any fractional ownership, equal responsibility for maintenance costs, repairs, taxes and utilities will come with the membership in a pre-budgeted annual escrow. Our network of member properties will be professionally maintained so you will not have the upkeep and maintenance headaches associated with second home ownership.

So it is that the name, EscapeDestinationClub, will soon be synonymous with the procurement and management of unique luxury villas and boutique hotels around the world for the benefit of our member partners, assuring their opportunity to experience the very best in international living while being provided complete Financial Assurance and Accountability. And it is with the realization of those goals in mind that EscapeDestinationClub is particularly pleased and excited to hereby announce our premier acquisition, [Destino Villa Tazo](#)

Nestled amongst the romantic countryside vineyards of San Rafael, Argentina, [Destino Villa Tazo](#) is a beautiful Santa Fe style estate secluded in the midst of 8 hectares (19.76 acres) of native meadow, with 1.5 hectares (3.7

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acres) planted in alfalfa. Completely surrounded by a chess-board of working vineyards and orchards, [Destino Villa Tazo](#) is one of the very few properties in the area not fully developed as a producing vineyard or fruit orchard itself, making it a unique and inviting property with its natural environment creating a retreat-like quality about it. Willow, pear, quince, alamo and acacia trees border all four sides of this property providing a home to an abundance of beautiful wildlife and creating a screen of privacy and seclusion, lending even more to the retreat-like environment.

Set amidst a newly planted and fenced mixed orchard of olives and pines, this estate whispers peace, and quiet, and relaxation....think yoga, tai chi, and the sound of a gently cascading waterfall and the soft plaintive cooing of doves as a gentle breeze whispers through the trees, creating kaleidoscopic colors and motion as it plays in the native meadows, creating a Zen-like ambiance. ...think [Destino Villa Tazo](#).

Newly built and completed in 2010, the beautiful [Destino Villa Tazo](#) is a 280 square meter (3013 square feet) estate located in Cuadro Benegas at Calle Esmeralda. Typical of early Spanish styling and Santa Fe styling in particular, the transition from interior to exterior has a seamless effect, with the exterior adding an additional 80 square meters (860 square feet) of covered living space to the already expansive abode. Included in this spacious patio area is a large built-in parrilla-style barbecue. Additional features in progress are a new swimming pool with a beautiful waterfall, extensive landscaping and irrigation, horse pasture fencing, and numerous other interior and exterior upgrades.

EscapeDestinationClub is particularly pleased and excited to hereby announce our premier acquisition, [Destino Villa Tazo](#). And [we encourage you to be a part of it now](#).

Interior spaces at [Destino Villa Tazo](#) are open and free flowing, with the formal double entry doors leading to a spacious great room with fireplace, adjoining dining area, and large airy kitchen. All doors, cabinets, and trim are hand-made of beautiful and richly colored and grained native hardwoods. Floors are richly tiled. An expansive granite counter top punctuated with a double sink caps the kitchen cabinetry, accented with porcelain tile on the vertical surround surfaces. Included is an Italian made five-burner gas stove. Full communication services are included, with excellent telephone, television, and internet service being provided.

Sleeping and lounging quarters at [Destino Villa Tazo](#) consist of four large bedrooms accented with beautiful hardwood floors. Overall, there are three bathrooms; one full bath, one three-quarter bath, and one half bath. Bathrooms are fully tiled and each features a water closet and bidet. Hot water is supplied by a new electric water heater. There is an ample supply of fresh drinking water, with both water quality and water pressure being excellent. Windows throughout [Destino Villa Tazo](#) are double glazed and all windows have security grills installed. There is both an interior and exterior alarm system, further insuring security and contributing to peace of mind. Both indoors and out, there is ample space for entertaining or simply enjoying the peace and solitude.

[Destino Villa Tazo](#) is only 12 km (7.45 miles) from the center of San Rafael, Mendoza, Argentina. Additionally, the property is only a 10-minute drive from the locally famous Algodon Wine Estate where there is a great golf course, tennis club and restaurant. Blessed with a Mediterranean-like climate, humidity is usually low, winds moderate, and there is sunshine nearly every day, providing for mild winters and warm summers. The San Rafael region and the Province of Mendoza in general are largely known as the viticulture production center of South America, where wine tourism has become very popular. San Rafael is doubly blessed in that while the surrounding regions are dry and somewhat barren, the San Rafael region itself is fed by the raging and voluminous Atuel and Diamante rivers, creating a rich and fertile oasis in and around San Rafael.

Blessed with a Mediterranean-like climate, Humidity is usually low, winds moderate, and there is sunshine nearly every day, providing for mild winters and warm summers.

Whether seeking relaxation and leisure or sports, action, and adventure, there are innumerable opportunities for participation in the endeavor of your choice. From water sports (rafting, kayaking, swimming, diving, water skiing, windsurfing, fishing and boating) to land-based sports (walking, running, bicycling, horseback riding, golfing, tennis, etc.) to adventure and extreme sports (trekking, mountaineering, snow skiing, para-sailing, sky diving), the options seem almost limitless. With the multitude of wineries in the vicinity, some have even learned how to take wine-tasting to the "sport" level! What could be more relaxing and romantic than an afternoon of wine tasting and *hor dourve* sampling while listening to sensually intoxicating resonance of *flamenco* music?

For those who are less active, there are numerous festivals held throughout the year also. Two of the main community events are the annual hosting of the Argentinean Pentathlon during the first two weeks of February and The *Fiesta Nacional de la Vendimia*, or the Blessing of the Grapes, held prior to harvest on the first Saturday in March. With ready access to the Andean Cordillera and her pristine lakes, valleys, and beautiful white-water rivers, sightseeing options abound as well. And of course, with a thriving local population of expats from around the world, time spent developing and nurturing new friendships can and will be a reward within itself.

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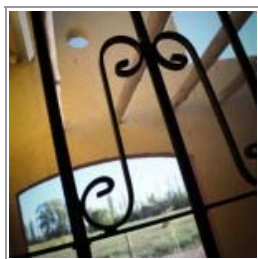
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WHAT AN OUTSTANDING OPPORTUNITY THIS OFFER OF FRACTIONAL EQUITY OWNERSHIP IN Destino Villa Tazo REPRESENTS!

When one considers the multitude and quality of the physical amenities available at [Destino Villa Tazo](#) AND THEN couples with that the geographical and cultural treasures one can experience in the immediate area, AS WELL AS the activities one can enjoy, it becomes clear WHAT AN OUTSTANDING VALUE AND OPPORTUNITY THIS OFFER OF FRACTIONAL EQUITY OWNERSHIP IN Destino Villa Tazo REPRESENTS!

So how serious are you? Are you ready to have a 'Plan B' flag planted?

Considering world events, struggling and failing economies, and the incredible value represented in this offer, isn't it time to get REALLY serious about planting another flag? Isn't it time to take that first step in protecting what you have, in securing the lifestyle you desire? Isn't it time to, 'Live where you want to live – Live how you want to live – And {likely even} make money doing it! It IS time to [step up to to EscapeDestinationClub and become a premier founding member by claiming YOUR equity in Destino Villa Tazo.](#) Be one of the only four shareholders to be rewarded with this unique and outstanding opportunity. The ONLY choice you will regret is in making no choice at all.





To claim your equity in Destino Villa Tazo and become an EscapeDestinationClub premier founding member OR to receive more information on this exceptional opportunity, please click on the link to receive your membership reservation. >>>> [Click Here](#)<<<<

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The Quest for an Island Paradise – Part 2

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



The Quest for an Island Paradise

Puerto Galera, a small town on the northeast coast of Mindoro sits 130 km south of Manila. Directly translated, that means a 3-4 hour bus ride from Manila to the port of Batangas City, followed by a 1 hour boat trip to Sabang Beach. Once there, you can take your pick between Coco Beach, White Beach, Tamaraw Beach or the Big and Small Lalaguna.

This highly affordable slice of heaven is surrounded by shimmering seas and lush mountains and loved by tourists and locals alike. Known as a top diving destination in the Philippines, you'll find 30+ diving sites less than a 5-10 minute banca ride from Sabang Beach. And though there are 115+ resorts to choose from, you can still find isolated coves, forests, waterfalls

and remote crystal bays with beaches ranging from powder white sand to smooth stones and coral rubble. As one would expect, we decided to hang around for a while.

The quieter side of Sabang Beach was to become our temporary home away from home (no blaring dance music 24/7). Bellevue Cottages (one of Puerto Galera's quiet achievers) is a tiny resort perched high on the hill above the beachfront and surrounded by lush tropical plants and trees with an unforgettable view (just walk to the end of the beach and follow the signs that lead to an uphill, winding garden path to the restaurant/reception area).

The handful of Filipino native-style cottages are a fair distance apart and contain basic bamboo furnishings and amenities, including a private veranda and hammock in which to while away the afternoons with a good book. Apparently, prices range from 1500-2000 pesos per night but depending on demand, everything's negotiable – especially if you stay longer. We stayed for 2 weeks and paid 750 pesos (\$17) per night for a slightly smaller cottage without a kitchen.

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“You Can’t Handle the Truth”

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



You Can't Handle the Truth

I'm a Jack Nicholson fan and that is one of my favorite lines from the movie *A Few Good Men*. It is the perfect title for this month's Escapeartist article.

What I mean is this - If the American people really understood the potential ramifications from the stimulus money that has been printed and the true cost of social programs, they would crap their pants. I can hear Uncle Sam now, "You can't handle the truth."

The fiscal irresponsibility of the federal and state governments will rob most Americans of the lifestyle they hoped for in retirement.

Our federal, state, and local deficits are so out of whack that all facets of government will take extreme measures to cut back services and you can bet on higher taxes. We're not just talking about income taxes. Try sales taxes, licensing fees, impact fees, gasoline tax, real estate taxes,

highway tolls, communications charges, and virtually everything you can think of. Have you gotten a speeding ticket lately? Wait until you see what that will cost you.

The impact of recent government interference will be far reaching into the pocketbooks of every segment of our society and could rob you of your retirement. Just wait until states start laying off teachers across the board due to a lack of money. Ooops...that's already going on – just Google "teacher cutbacks".

According to the United States government, the average American who has worked 40 years and retired at age 65 falls into one of the following categories:

- 1% are wealthy
- 4% are independent (not needing support from the government)
- 5% are deceased
- 36% are still working
- 54% are completely broke

When you take into consideration that our social security system is having its first shortfall in 2011, when less than a year ago they claimed that wouldn't happen for five more years, and that state legislatures are attempting to file bankruptcy to avoid or change state pensions, it's scary out there.

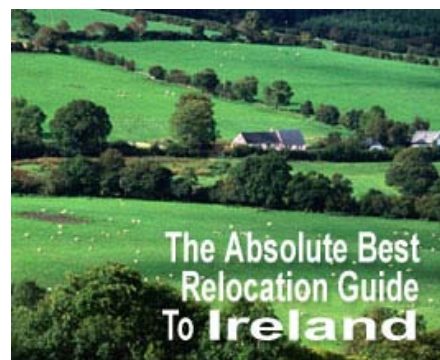
The consequence of decades of debt piling up, and now surging upward nearly a third in the past several years isn't good. We can expect it will stagnate growth in many parts of the country as people who can leave for lower tax areas will to try and stretch their dollars.

This means that with a little planning we can have a good shot of benefiting from this movement. We need to identify: a) who will be moving, and b) where will they be moving to.

The Baby Boomers are the largest group who, as they start retiring, will be able to move to more tax friendly

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areas...interestingly most of them indicate they'd like to live some place warmer, and there are states that have both lower taxes and warmer weather. And businesses are moving to more friendly tax states. People follow jobs! This increases the likelihood migration will concentrate to these areas.

There are now 10,000 Baby Boomers a day retiring for the next 19 years. This will certainly kill the local economies from which they leave and benefit the local economies to which they retire. Local economies are just that – local. State and city economies are vastly different.

What's a person to do?

For starters, think for yourself. Don't just swallow what the media wants to deliver to your TV. Don't take anything as the gospel truth without doing your due diligence.

For sure, the global economy is in uncharted waters, but you know what: It's easier to make money in bad times than good times. You read that right! All this garbage that fills your head from your wide-screen TV is simply that – garbage. It's time people took responsibility for their lives and their financial future and quit thinking that it's your government's responsibility to take care of you. Look, I'm not Glen Beck or Rush Limbaugh, but I have a lot of common sense and the wisdom that comes from being an experienced entrepreneur and, above all things, a capitalist. I'll sum it up in four words:

There's no free lunch!

Have you read *Atlas Shrugged*, by Ayn Rand lately? It should be mandatory reading in our school systems. She wrote an incredible novel about big government and how it destroys the fabric on which this county was created - free enterprise. We have a government that wants to control our every move and passes legislation to regulate and control everything we do except go to the bathroom.

If you've never read that book – read it. And, as long as I'm recommending books, I suggest, *Action: Nothing Happens Until Something Moves*, by Robert Ringer.

What about you? What does it take to make you move? Many EscapeArtist readers have already left America for their own reasons, but that's not what I'm writing about.

What will you do to safeguard your retirement?

Think about your current allocation of assets, including retirement accounts, and ask yourself the following questions:

Are you protected from a stock market disaster?

What if terrorists strike again on US soil?

What happens when social security goes broke?

What about hyper-inflation?

More than ever, you need to protect what you've accumulated and multiply it in safe asset allocations.

We are living in a 'new economy' and the old rules simply don't apply and won't protect you in times of volatility and uncertainty. Fear has gripped many Americans to the point of inaction. Heck, our government rewards people on unemployment with no incentive to look for a job because they keep extending their benefits. What a circus. While more people become complacent, the rest of us are paying into a system that rewards non-producers. It should be just the opposite. Entrepreneurs and business start-ups are the spokes in the wheel that make the economy turn.

Entrepreneurs operate without a net. No one is there to catch them when they fall and most of us will dust ourselves off and start over again. That's what made America great.

Look, you may not be able to save the world, but you can save yourself!

It's no secret, Social Security is broke and only God knows where the money is coming from to pay the workers who paid into the system. But, heck, let's give health care to everyone, so people live longer and employers are forced to contribute to the point where they may not be able to stay in business. Not to mention quality we can expect to receive from such a centralized system...the upside is people now have all the incentive they need to take their vitamins and start jogging.

Hyper-inflation? Bet on it. The cost of goods continues to go up and the oil supply greatly impacts the economy,

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including housing. In fact, it is the cost of goods and the oppression from dictators that led up to the current crisis in the Middle East. And this crisis will effect Americans in ways we're not so sure of.

In today's 'New Economy', it's time to think outside the box. What used to work and be a safe bet, like municipal bonds, are now disastrous. It's time to think about preservation, safety, and income with appreciation.

There is a major paradigm shift, creating an opportunity of epic proportions that we most likely will not see again in our lifetimes.

I'm writing about well-located single family houses (SHFs) that are properly managed in states that will gain population - not lose it.

Before the real estate bubble, home values were artificially inflated by the financial markets which led to massive speculation. Now the pendulum has swung the other way as credit has dried up for mortgage finance.

When you combine the facts above with lenders and government agencies that must liquidate portfolios of houses in order to stay solvent it creates an extraordinary opportunity for investors that have CASH.

Forget all the gurus and self-serving companies that try to lure you into buying houses using leverage. The improper use of leverage is what destroyed investors and was part of the reason for the housing bubble. This is a cash economy, and used wisely it will offer safety to your portfolio.

The primary reasons to buy houses are...

- Safety
- Monthly income
- Hedge against inflation
- Upside potential

Never buy a house for tax purposes or a ridiculous promised rate of return. Super high rates of return translate into cheap houses in bad areas which is something you should avoid like the plague.

Here's a perfect example: There is no shortage of hucksters selling properties in Detroit. The cash-on-cash rate of return is high and the purchase prices are extremely low. But, guess what? You are buying property that will be illiquid because there will be no buyers for it. It will never go up in value (at least not in your lifetime) because Detroit is losing population, jobs, closing schools, and raising taxes.

Don't ever buy into the government subsidized rents of Section #8 or you'll be marching to a different set of rules – theirs! I'm not done yet. Michigan has some of the highest property taxes in the country.

Learn from my example: I foolishly bought a house there a couple years back for below \$17,000. Seems like a good deal, right? The property taxes on my cash "calf" are \$4,200 a year and the homeowner's insurance is \$1,000 per year! The house is over 80 years old. Let me tell you – old houses mean new problems.

We couldn't tell when we bought it that the sewer line was collapsed (\$2,400) and that the water line to the house was broken (\$1,600). Did I mention lead-based paint? Do you know that every house built before 1978 has lead-based paint? Do you know you can be sued for it? You can. I've been. After having this experience more than once (money attracts flies) a rule for our practice is to never buy a house built before 1978. Do yourself a huge favor; learn from our experience and stick with newer homes. You'll be glad you did.

And don't think for a minute you can just sell the house to your tenant and collect on a mortgage. I mean, you can, but when they don't pay you, your foreclosure could take 2-3 years in the very liberal court system of Michigan. Oh yeah, in most of the surrounding suburbs you have to license your property to have a rental. Whenever you see a licensing requirement to rent houses, you're in the wrong area and probably the wrong state.

To all that I say: Muck Fichigan!

Don't Buy Detroit !

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The house looks nice enough, but it will not produce the cash flow that is possible in today's market nor will there be a huge demand in this area, thus appreciation is not possible.

If you want safety, if you want above average cash on cash returns, and if you want a potential huge upside, then you must consider location, location, location. Let me give you a better translation – state, city, and neighborhood.

Cash-on-cash returns are higher in states with low property taxes and homeowners insurance. Those fixed expenses can rob you of your cash flow. Forced appreciation is when you buy under value, while regular appreciation comes from buying in an emerging market which is in the path of progress for jobs. People follow jobs and that's why we like areas that drive the Baby Boomers, jobs, and business.

The houses we buy are newer and in the path of progress just like the two below in growth areas!



I paid \$61,000, plus \$2,000 to rehab the above house. Would you like to get in at my price? It's rented for \$1,200 a month and property taxes are \$2,200 a year with a lease-option tenant in place with an option price of \$150,000. The house is only four years old and has over 2,000 square feet.

The house right next door is similar and just sold for \$105,000.

Is this a good deal or a great deal?



The above house was built in 2006 and sold for \$160,000 in 2007. It has 2,666 square feet and is rented for \$1,200 per month with an option price of \$150,000.

Newer houses don't have hidden deferred maintenance so you don't get surprised.

That's what we buy. That's what you should buy to avoid surprises and get a predictable monthly income stream.

BuyCashFlowProperties.com offers properties like these in price ranges of \$50,000 to \$150,000 in what we believe is that the safest market in the United States. Values will come back due to location. It's not in Florida, where taxes and insurance destroy cash flow. The next real estate boom will happen in specific areas of the USA. The fallout will continue indefinitely in the wrong areas.

Does any of this sound like you...?

- Are you an inexperienced real estate investor?
- Are you a business professional with money to invest, but no time to research where to invest in?
- Do you want great returns with minimal risk?
- Do you want to avoid property management?
- Does your retirement account force you into the stock market or low yielding investments?
- Would you like your retirement accounts to invest in houses for cash flow and growth?

Let BuyCashFlowProperties.com do all the work:

- We select excellent value opportunities with above average cash flow.
- We cherry-pick every house – we avoid poor quality areas and properties.
- Our due diligence on every house includes running crime reports, education levels, median income, and percentage of homeowners vs renters in an area, and then personal inspection of the house and neighborhood.
- We refurbish to a "like new" standard if a property requires any repair.
- We buy newer houses.
- We offer complete "turnkey" management with an exit plan. That is, we recommend a specific management company that oversees all of your personal holdings. The management company uses a lease with an option price built in for the tenant along with credit restoration services so the tenant will likely get a mortgage and buy within 3 years (if that is your desired course of action).
- All collections and reporting are done monthly and investors have their own personal web portal to view their accounts online 24/7.

For more information on how you can buy quality houses at bargain prices with the opportunity for management, or on how to use your IRA or a 401(k) to purchase houses, or to simply buy houses with management in place, fill in the form below.

You can also ask me about my webinar and get access to my videos. You can also also download a free PDF copy of *Buy Right Retire Rich* by James Case, the CEO of

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Nomadic Retirement: Pros, Cons and Why it Might be Worth Considering

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



a lifestyle that suits those who have itchy feet

Some people know what they want out of life at every step of the way, they plan which college they will attend, which course they will study, what line of work they're going to go into, when they'll marry, where they'll live and how their entire life will be played out, even determining how and where they will live in retirement. And then there are the rest of us!

Some of us may have had firm plans or a few dreams once upon a time, but life often comes along and gets in the way. There's a very, very old joke that goes something like this: "how do you make God laugh? Tell him your plans!" So, if you're a little less well organised, if God has laughed at your plans, if you're still wondering when and how you'll retire, what you'll live on and what you want to get out of retirement, welcome to this report into the concept of nomadic retirement.

Nomadic retirement is retiring but putting down very few – if any – firm roots. It has pros and cons and if you're not 100% sure about what you want to do once you start receiving your social security check, read on to discover the delights of this way of life and to see whether it is right for you. Even if you're not ready to become a fully blown nomad, there are ways you can adapt the best bits of this

alternative way of life to perhaps suit your own retirement plans.

Nomadic Retirement – What's So Good About This Way of Life?

Nomadic retirement is wonderful for people who *want* to have no fixed abode. If you don't want the burden of a property hanging round your neck, if you don't want all your retirement savings tied up in an immovable object and you instead want to travel around and see more of the world, this way of life will be right up your street.

You can sell your home and buy an RV or a boat, you can travel the world or sail the seven seas. Alternatively you could choose to rent a home in a given destination for a few months, before moving on and renting elsewhere and getting to know a different country or a different part of a country.

As a nomadic retiree you certainly don't need to afford a permanent home – which can take a massive financial burden off many people at a time in their lives when money is perhaps a pressing concern. In fact, you can perhaps earn a little extra cash to supplement any pension you have when you take a nomadic approach to retirement.

You can choose where you go depending on the season, and you can choose based on what seasonal work might be available to you. In other words, as a nomadic retiree you can go where the work is and earn a few extra dollars to put a bit more gas in your RV tank, or to buy a plane ticket to the next location. From fruit picking to grape crushing, from olive harvesting to chalet jobs, you can choose what you want to do when, and just turn up in the right place at the right time to secure short-term employment.

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There is something hugely liberating about having no fixed bills to pay, no fixed community to become a part of – it's a lifestyle that suits those who have itchy feet or who have always wanted to be so free that they can call the shots every single day.

Nomadic Retirement – It's Not Right for Everyone!

Of course, nomadic retirement may not be ideal if you have family and friends living in one place. You may miss seeing your children have their own children, you may miss out on being part of the formative years of your grandchildren, and you may simply not be able to live without your friends.

If you have no fixed abode you have no home, no address – some people find it difficult to feel comfortable living in this way. Others struggle to come to terms with the concept of living in an RV 24/7, or on a boat...and it can get tiresome having to pack up and head out and find a new home every few days, weeks or months.

Anyone with healthcare concerns will really struggle to get insurance to cover this way of life – others will perhaps find it difficult getting continuity of care or the support they may need for any condition or medical issues they have. These are just some of the reasons why nomadic retirement is not right for everyone.

Alternatives to the Extreme Nomad

You don't have to take a full on nomadic approach to retirement to benefit from many of the above listed pros however, and in adapting your retirement path to suit your own desires you can also avoid many of the cons detailed so far.

We've all heard of Snow Birds right? Those people who head south in the winter months to soak up some much needed sun? Well, this is a concept that developed in North America, particularly Canada, and which is now catching on all over the world.

Some people who live in nations where the winter months are extremely cold may own or rent a second home in a warmer country, where they can while away the winter months whilst basking in perpetual sunshine! These people are temporary nomads if you like!

You too could take this approach to a nomadic retirement – even if you don't mind the winter or you don't live in a part of the world where it gets excessively cold. Instead, perhaps you could spend a chunk of your year living 'at home' and enjoying your family, friends and community. You could then choose to dedicate a smaller amount of your time to traveling about, seeing more of the world, exploring the high seas or the back roads and freeing your inner nomad.

The Best Things About Being Retired...

As a retiree you can legitimately shed many of the ties that bind – you are no longer committed to an employer and a job, you're perhaps no longer tied to your mortgage. This can free you up to live the life you want to live in retirement.

For those who want to travel, have adventures and make the very most of this freedom there is a nomadic existence waiting for you. For others who just want to have the chance to utilise their time for maximum pleasure whilst remaining in close contact with home, there's the opportunity to adapt the Snow Bird model and concept to suit your commitments and your dreams.

The Private Thinking Nomad

Finally, anyone who's concerned that Big Brother is watching us all a little too closely these days and has too great a vested interest in our every day affairs may choose to think like a nomad in retirement. From legitimately avoiding taxes by taking on citizenship elsewhere or never being in one place long enough to qualify as a resident, to having no fixed abode to be judged by or tied to, nomadic retirees are private thinking, perpetually travelling PTs. They can shake off some of society's less pleasant traits such as the snooping nature of CCTV in every town in America and the UK, they can drop off certain radars and have a more private and free existence as a result.

Some say that if you have nothing to hide you need not fear Big Brother – others feel that their privacy and right to personal freedom are being eroded by the constantly advancing interventions into our private lives by the likes of the government. If you fall into this camp you may well wish to explore the reality of a nomadic retirement in a bid to retain your freedom and your discretion.

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

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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](#)]

If you are considering [retiring overseas](#) check out the section on [EscapeArtist.com](#) dedicated to helping you to decide which overseas retirement destination is right for you.

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Barbados Dream Estate – For Your Eyes Only

By Paul Wylie / Mar 11 • Categorized as [International Real Estate](#) • [Download Print Friendly PDF](#)



When you think of Caribbean Barbados, what comes to mind? Secluded billionaires on the Platinum Coast? A favorite vacation destination of international movers and shakers? Some of the top beaches in the world? A place that is dedicated to seclusion and privacy that is not available to the uninitiated? Today Barbados is all of this.

The fact is that they are not making any more Caribbean real estate and in Barbados this is especially true. If you want to visit, there are all sorts of incredible resorts available. Or, if you know one of the old

families, you can stay in their home in St. Joseph – maybe. Or you can take your spare cash – say \$20 to \$50 million – and buy one of the estates that are available on the beach.

Do you want a piece of Barbados? If so, here is what you do....

How can you now become a land owner in Barbados for only \$2 million?

Crane beach is located near a cliff on the uncongested, Southeastern coast of Barbados in St. Phillips, 10 from the international airport.

It has been named “*One of the Top 10 Beaches in the World*” by the Lifestyles of the Rich and Famous and the BBC’s Holiday program says that Crane Beach is one of the “*Top 100 places to see before you die.*”

Overlooking the beach is the Crane Residence Club – which was built as Barbados’ first resort hotel in the 19th century (when Barbados was a British protectorate). From its founding to now, the Crane has remained an established getaway for those high-enders who require just that.

As opposed to other Barbados options, the Crane offers outright ownership of two-bedroom residences in its Private Residence development facing the beach. **Until now, no residences have been available. But that has changed.**

We own a two-bedroom, 2,749 sq. ft., residence and are willing to sell. It has been broken out from the rental pool (no nasty maintenance fees or other hidden costs) to create a stand-alone deal.

Note that with this Crane deal you will have a **clear, deeded title to your unit – and the land** – (in your name). You can sell, rent, do fractional ownership...what ever you choose – as it is “all yours” free and clear. Also, at the Crane you will pay no property tax.

You can see the spec sheet here and a photo gallery here.

Details include...

- 5-star furnishings, finishings and amenities throughout the unit.
- The residence sleeps six adults, with two bathrooms and a sofa bed. Each bedroom has its own bathroom. There is a full guest bathroom off the living room.
- A “*disappearing edge*”, 28’ pool, with the main patio measuring 487 sq. ft. (224 sq. ft covered).

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- The Master Bedroom features a four-poster king sized mahogany bed, hardwood floors, Cable TV with VCR and a computer desk with direct dial phone and Internet access. Floor-to-ceiling cedar doors with adjustable louvered shutters open directly onto a private patio overlooking the Atlantic Ocean.
- The Master Bathroom has a separate toilet room, double sink, marble walls and floors, an all glass and marble shower stall and programmable wall safe. The Champagne Air Jacuzzi, with built-in aromatherapy capabilities, faces directly out onto the ocean.
- The Guest Bedroom has many of the features of the features of the Master Bedroom including jacuzzi, a large bay window sitting area and its own private walk out to a garden and patio. This bedroom also offers a bar sink, refrigerator and guest bathroom.
- The 23'.10" X 13'.4" living and dining Area has a 13' x 9' wide view to the sea. There is a 36" Cable TV and DVD player provided in the entertainment centre. A pull out sofa, full guest bath, formal hand carved mahogany dining room table and side board, chandelier lighting, ceiling fans, and traditional art work are also included.
- The Kitchen is fully equipped and has granite counter-tops. There is a marble floor, a four-person breakfast bar, a pantry and a washer/dryer as well.

If you buy what else do you get?

Some facts about owning this property in Barbados...

- Consistant appreciation due to the lack of beachfront property in Barbados (and the rest of the Caribbean).
- You have the right to generate revenue from renting if this is attractive to you.
- Same rights for foreigners and nationals.
- Barbados offers International Business Corporations (IBCs) and is a recognized offshore domicile that has currently not caved in to the OECD or the IRS.

Some facts about the Barbados lifestyle...

- Temperatures range from 75 degrees F in the winter to 85 degrees F in the summer.
- English is the official language.
- Barbados has an excellent health care system.
- Barbados is a very safe island with crime rates being some of the lowest regionally.
- Entertainment, dining and enjoying the good life are all included.

In conclusion?

This is a chance for you to have what you need in Barbados. [You can see the spec sheet here and a photo gallery here.](#)

For a showing or more information, contact Paul Wylie, Skype: p.wylie, Blackberry: +507-6982-7758, Email: paul.t.wylie@gmail.com

Welcome to Barbados!



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The Truth About Living in Honduras: The Upside and Downside

By Sara J. Laing / Mar 11 • Categorized as [Living Overseas](#) • [Download Print Friendly PDF](#)



my dream house on 17 ½ acres of wooded mountain land

I've done volunteer service trips from the U.S.A. to Honduras, Central America for thirty-five years and have been living in Honduras for six years as a retiree. The country holds no secrets or illusions from me. I only tell things the way I see them, so be assured that this short overview is not going to be yet another glowing tourist-luring travelogue. After reading this article you might decide that living or retiring in Honduras could be right for you, and then again, you may not.

Before moving to Honduras as a retiree, I spent three years in Sarasota, Florida – “America's Finest Small City,” bordering “America's Most Beautiful Beach,” according to the magazines that conduct these kinds of surveys. After endless symphony concerts, ballets, Broadway

and off-Broadway-style theater, art gallery openings, conferences and political fund-raising parties, I felt as spoiled, bored and saturated as one might feel from eating dozens of fancy chocolate candies every day.

I was a by-stander, watching life instead of participating in the real world which is how I felt when I was working on projects and playing on the beaches and in the hot springs of Honduras. I was also calculating the financial realities of retiring in the U.S. versus retiring in Honduras. I was fast approaching my seventies. I knew I would need help, being a single woman, not fragile by any means, but delicate, not a heavy lifter or mountain climber anymore.

I had worked in low-paying social services jobs and had no pension or savings other than a small Social Security check of \$730 coming in each month. Almost all of my money had gone into renovating my little house in a traditional old African American section of Sarasota. If I stayed in the U.S., I would eventually be faced with the probability of having to move into a “low income senior independent living” apartment.

To me, this was not acceptable. I would feel like a parakeet in a tiny cage, possibly surrounded by other senior apartment dwellers whose cigarette smoke, sneezes, coughs and snores would permeate through thin walls, doors, floors and windows (as they had when I had tried living in one of these senior apartments some years back, and had only stayed for two months before the deadly second-hand cigarette smoke seeping into the apartment became intolerable.) Luckily, I had only rented out my house in Upstate New York temporarily and was able to return, in gratitude and appreciation of it after this failed experiment in senior housing.

In Honduras, it is possible to have a full-time handyman/gardener/driver plus a full-time housekeeper/cook for less than \$500 per month. In the U.S. the same assistance could cost \$5,000 a month or more. I figured that I would be able to sell my freshly renovated house in the U.S. and build or buy one in Honduras with enough money left over to invest and boost my retirement money by enough to live comfortable and afford the help I need, as a retiree (“pensionado”).

I also planned to find a few other retirees in Honduras who would be welcome to live with me, rent and mortgage-

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free, sharing only the low-cost maintenance and salaries of our assistants (and God(dess) laughs when humans make plans, right?).

I flew down and took a modern Mercedes bus, equipped with movies, bathrooms and snacks, to Copan Ruins, a small town that attracts tourists from all over the world to visit the extensive Mayan ruins there. I had been attending a yearly conference put on by Project Honduras (www.projecthonduras.com), and fell in love with the many interesting restaurants, including the venerable and traditional Llama del Bosque ("flame tree") and Twisted Tanya's, located on a second-floor terrace, with gourmet and vegetarian dishes and a well-stocked bar.

My favorite of the nearby attractions is a wild bird park, Macaw Mountain, which was built by two North American men. They also own a fish processing plant on Roatan, Honduras Bay Islands, and a coffee farm, so eating at the Macaw Mountain Restaurant is a delicious adventure in good eating, with fresh ocean fish and shrimp, homegrown and roasted coffee. Besides watching the exotic parrots, macaws and other birds (all rescued, not captured), it is possible to have a photo taken with a bird on each shoulder, and to swim in the mountain stream that runs through the park.

There are dozens of other attractions, restaurants and fine hotels in Copan Ruins. I won't go into any more details about them, because all of that information is available online at www.hondurastips.com, and in the official travel guide book of Honduras, also called Honduras Tips, available at hotels and restaurants throughout the country and mailed free of charge from the Miami-based Honduras Tourism Office.

I rented a modern house in Copan Ruins and was looking for a tranquil piece of land in the nearby countryside when I learned that foreigners ("extranjeros") were only allowed to buy 400 meters of land near the international borders. Copan Ruins is ten minutes from the border of Guatemala. This meant that I could only buy a small home in town, which was much too noisy and crowded for this country girl, or I could marry a Honduran man and thus be eligible to buy land in his name. Neither of these options appealed to me.

Friends advised me to take a look at Santa Rosa de Copan, which in the U.S. would be referred to as "the county seat," with the municipal buildings, courthouse, police headquarters, three universities and a bilingual international school for the children. I met with the one real estate broker in town in that year. He showed me houses and land all over the surrounding areas of this charming colonial town, one hour and forty minutes from Copan Ruins.

With a referral from a well-trusted local attorney, I was introduced to a builder/contractor who described himself as an architect. I later found out, much to my dismay, that he had never graduated from architectural college, nor was he a member of the Honduras Architectural Association. He was still working on my house three years after the six-months contract that I signed with him. He once said to me "This house is my experiment." I told him I was tired of his being two and a half years late on our contract and of his "experiment," at which point I fired him and have gradually completed the work myself, with the expert and loyal help of the assistant I hired then to help me. Unfortunately, the house cost almost three times the original estimate, which left me without any savings at all.

When I spoke to another local attorney and a justice of the peace mediator about recouping the \$15,000 in fines this contractor owed me for the extra 2 ½ years, as stated in the contract, to cover the expenses I had for renting an apartment in town during this time, I was told that there was nothing I could do. Justice is truly blind in Honduras. In fact, much of the legal system is like living in anarchy. There are laws, but they are difficult, if not impossible to enforce. That is handy for driving fast and parking illegally, but not so great if you actually have a legitimate legal grievance.

Despite this aggravation, my dream house on 17 ½ acres of wooded mountain land, just seven minutes from town, was completed and I moved in three years ago. It is much larger than I had imagined. I don't know much about the metric system, so when I looked at the plans of the house on paper it looked like a small house, but once it was built, it turned out to be a large, impressive villa. I absolutely love it.

My loyal assistant and I have lovingly landscaped the yard, three fifty-foot long, seven feet wide terraces of baby fruit trees, bananas, pineapples, papayas, organic fruits, vegetables and herbs. We've created a reliable water and irrigation system and located three possible stream-side lots for little retreat cottages, similar to the caretakers' cottage that I had built and lived in during the three years the big villa was under construction. All that's needed now is the extra time, energy and money that it would take to continue to maintain this tropical paradise (and add a few extras, such as a lap pool in the backyard, a fish pond down near the stream, more orchids, fruit trees, re-painting when needed.).

A friend of mine is coming for a visit in April, with a definite interest in living and retiring in Honduras (and possibly volunteering to teach English or other projects). If he, and possibly one or two others come, Villa Mariposa will be our home for the rest of our lives. The weather is cool and dry, not buggy and humid and hot, as the beaches and cities anywhere south as in Georgia and Florida and here tend to be.

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Santa Rosa is known for its refreshing mountain air. I never need to use the ceiling fans or the propane gas fireplace. We have a new supermarket, pharmacy and hospital within seven minutes of my house, as well as the bilingual school. My assistant and his mother take great care of the property and the house, and if our plans come to fruition we will be able to raise their salaries.

Sometimes there are lots of potholes in the roads and sometimes none. Occasionally there are problems finding U.S. made products in town and we have to ask friends from the States to bring a couple pairs of all-cotton socks or a jar of "Bacos" or some herb or vitamin that hasn't made it into the local stores yet. This is about the extent of "roughing it" in Santa Rosa.

Crime in cities and along beaches has increased due to drug trafficking filtering in from Colombia and gangs being recruited from L.A. and Miami. There is a very low crime rate here in the mountains, and many non-government organizations, missionaries and educators are volunteering their lives to help Hondurans evolve smoothly into the 21st century. There is a lot of catching up to do, for people who lived in adobe and palm-thatched huts ("champas") just thirty-five years ago when I first came here. Electricity, television, Internet, cars and trucks, jet airliners have changed all that. The cities have their megamalls and resort hotels, but they also have confused country folks sleeping in corners of tall cement buildings, wondering where all the great jobs are, that they saw on TV for the first time.

So, there you have it: Honduras has ups and downs, just like every other country and state I traveled in throughout a long lifetime (29 countries and 49 states, so far). I still think Villa Mariposa ("butterfly house") is just about perfect. The only thing is I can't keep it up alone much longer, so I have actually put photos and a description on EscapeArtist.com.

If no one comes to share my paradise, \$730/month just isn't enough anymore. Two of those checks would do it. As The Way-Shower once said, "Where two or more of you are gathered, there I will be." I'm hoping others will come to live and play here on my mountain so I don't have to sell it. But that may be my plan and not God(dess)'s.

If you'd like to contact me for any more information about Honduras, I've traveled in just about all parts of it, except for the far Mosquitia, and would be happy to answer your questions or be your hostess and tour guide should you decide to visit and check it out. I hope to hear from some adventurous Escape Artist travelers. [[send me an email](#)]

If you are planning to [Live In Honduras](#) you should visit the resource pages on [EscapeArtist](#) where you will find links to articles and information all free for you to browse.

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Life Part II – Our Mexican Experiment & Challenging the Fear of the Unknowns

By Jonathan Look Jr. / Mar 11 • Categorized as [Living Overseas](#) • [Download Print Friendly PDF](#)



We are living Life Part II in Mexico

When Vonda and I met a little over three years ago we knew instantly our lives were about to change. Through trial and error we had independently found ourselves in comfortable places but were both restless for change and we quickly discovered within each other a mutual craving to experience life from a new vantage point. It was clear that we had found partners to take on the journey. The crazy chemistry thing didn't hurt either. In less than six months we were married.

After weighing our current situation we have decided the time is right; we are going to pack up and become modern day nomads for a while. We realize that we are exceedingly lucky to have the means and for that we are extremely grateful. At

relatively young ages (Jon-50, Vonda-43) we have decided to leave our current careers and seek what else life has to offer. We are consciously moving out of our comfort zones, away from the mundane and running toward "Life Part II".

We are selling our house in Texas and moving to a small unspoiled fishing village in Mexico. We are trading our front yard for the white-sand beaches, coral reefs and crystal clear waters of the Caribbean. "Our House" is off the grid but we do have electricity. Solar panel technology and conservation allows us lights, computers and a satellite dish. Internet access allows us VoIP telephone, email and news (not that we really want too much of that). Good 'ol propane allows us an oven, stove and refrigeration. Entrepreneurs in delivery trucks come by three times a week offering fresh produce and meat. There are also a variety of tiny restaurants that people in the little village set up in their homes offering us a variety of dining options. Well, OK there is no McDonald's. But, hey, THERE – IS – NO – McDONALDS'S!

Time to try the real Mexico

We plan to reach out to the community, learn to speak Spanish, learn to cook Mexican meals and soak in the culture and history of Mexico. We will not be sequestered behind the walls of some gated community but plan to enjoy and learn whatever our new neighbors will teach us. If we are lucky they will integrate us in some small way into their lives. We will travel a lot and get to actually know the area, not just see it from a car window. We know there will be compromises but tropical breezes, SCUBA diving less than a hundred yards from the front door, sand between our toes and palm trees for us make up for the convenience of being able to buy a ten pack of Chinese made tube socks from Wal-Mart at 5 AM.

In the mean time I am going to dive more completely into my photography in the hope that I will be able to help charities and NGO's by providing them with extraordinary advocacy and fund raising images for at risk people and endangered ecosystems directly from location. Vonda is going spend more time as an artist and continue to teach through volunteer efforts and maybe a few classes.

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Then, after a year, no matter how much we love it, we are going to move someplace else for another year. At this point our goal is to do this for 10 years before we consider a place to permanently settle. It is a big world out there and we want to discover it for ourselves not have it fed to us through the lens of a xenophobic corporate news media bent on convincing us to consume more things that we don't need. We are also doing this as a challenge to ourselves. We want to push our mental and physical boundaries. We want to discover our limits. We want to get to know ourselves and each other more closely than ever.

Over the last few years we have made some difficult but good decisions. We have lived well below our means, paid off all debt and even managed to save a bit. We have had long discussions about what it is we are seeking, the steps needed to get there and put them into action. We weren't sure exactly what the plan was at first but we knew what was restricting us. We began downsizing, donating, discarding and selling.

What do we mean by unknowns?

Frankly, it is a bit scary. Have we planned enough? How hard is it for an adult to learn a new language? What about the conveniences we have become used to? What about red tape? What about casting off all the anchors and intentionally allowing ourselves to drift? Won't we get bored? How hard is it to live without a long term "permanent" base? We are about to have these questions answered by doing. We know there are unknown, unknowns but we don't worry too much about those. They will find us.

One thing that we are rapidly learning is how many people we know live in fear of those unknowns. They are willing to sit at home with their fears not daring to challenge themselves beyond what they have been conditioned to find comfortable. They search for news that reinforces the worldview they have been sold by mass media and quietly allow their common sense and curiosity to lapse into coma. Living in fear is simple. Living that way is common. Living that way is sad. We choose not to live that way.

We are fully aware that we have been afforded very lucky circumstances and it would be a huge disservice to the "fates" if we didn't take advantage. I will be getting a pension and in America we know that is quickly becoming a thing of the past; kind of like knowing your neighbors and only taking what you need at the buffet. Staying and going for more and more it would almost be as though we didn't appreciate it. We also know that once it became possible to go we knew if we didn't we would no longer be working to take care of our needs; we would be working to support our possessions. To paraphrase Henry David Thoreau, "We would have become the tools or our tools." Some things may be difficult to replace but the one thing that is undeniably irreplaceable and precious is time. Working longer could bring us more money and possessions and even arguably more comfort and security but is that really what life is about? Wouldn't it be tragic losing your most valuable days just so you can hang on to your stuff?

Defining what is right and what to expect

We live in an era of more, more, more but is admiring a beautiful painting on the wall of a museum really inferior to proudly admiring an equivalent painting on the wall of your own home? Speaking of walls, how many rooms can a person live in at a time? Is being surrounded by waiters in a five-star restaurant more romantic than sharing time alone on a secluded beach and savoring a picnic of locally selected exotic produce? We know these are judgment calls and we aren't about to tell you what is right for you. We do however know what is right for us. To us it feels like the global society and we along with it have lost our way. In a competitive world where we are just beginning to see that in fact resources are finite, many try to find ways to dehumanize those that they get their labor and resources from. We don't want to participate in that. At the very least we need to be more mindful.

One thing we are continually asked is won't we miss our family and friends? We don't plan on it. We may not be as "wired" in as we are now but we will be available through various combinations of the Internet, Skype and Email. Sure we will be further away but we will be in different places with time to spend growing our relationships with family and friends. The world has become a much smaller place and almost everywhere is accessible in less than a day. Dropping in for a few hours is less doable but dropping in for several days is eminently more so. Life will be less rushed. Relationships will be savored. We will also be more psychologically available, more focused and centered. We have a new measure of success – "a simple life well lived".

We are fully aware there will be challenges and down times. There will be struggles and hardships; highs and lows. There will be red tape and bureaucracy. Not everyone we meet will be likeable or honest. There will be periods of discomfort and more challenges than we can begin to perceive at this point. But, we are not running away from life. That is way too easily done at home. We are running toward life and seeking to find an awareness of our place on this tiny little planet. We want to live life more deliberately; more authentically. We are integrating our lives and our lifestyle and setting aside the duality that is life today.

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The South American Factor in the Canary Islands

By Barrie Mahoney / Mar 11 • Categorized as [Living Overseas](#) • [Download Print Friendly PDF](#)



Live and let live

The Canary Islands have a richness, colour and diversity that are probably unequalled in most parts of Europe. No, I am not talking about the flora and fauna of these islands, but its people. Here you will find people of all colour, faith and no faith, straight, gay and transgendered. In the main, all rub along happily with each other and this is one of the many reasons why I adore these islands so much. The islands offer a culture of 'live and let live' with tremendous energy, vitality and enthusiasm – feelings and impressions that are quickly sensed by our many thousands of tourists to the islands and why they return year after year.

One of my favourite events in Gran Canaria is Carnival in Las Palmas and I would urge anyone

who has not experienced this colourful and amazing spectacular to choose (or make) a costume, pack a bag and stay in Las Palmas for a couple of nights during the height of the festival. Be prepared to stay up all night and be hoarse by the end of it all! If you hate late nights, loud noise, crowds of people and thoroughly enjoying yourself then please don't go! So why is it that Carnival is larger and livelier than most events that you will find anywhere in Europe? I put it down to the South American factor.

My dentist, accountant, lawyer and eye surgeon are all from Argentina, and very good they are too. As most residents will already have discovered, there are many people from South America living and working in these islands and this is one of the reasons why Carnival in Las Palmas is sometimes described as "Second only to Rio". It certainly puts Peninsular Spain to shame when it comes to this spectacular annual event. Indeed, many professional people, as well as bar and restaurant staff from South America, now live and work in the Canary Islands. It is interesting to talk to some of these people and to discover the reasons why they are attracted to these small islands in the Atlantic.

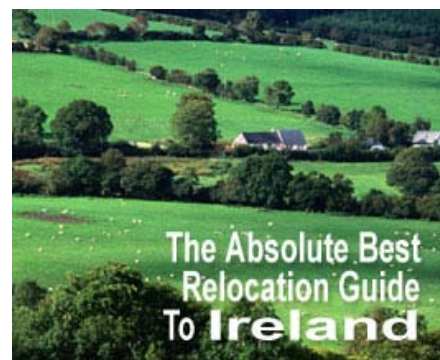
Since the 18th century there has been an outflow of Canary Islanders to parts of South America and to parts of what is now the USA. At one time this was part of Spain's strategy to colonise and populate the newly discovered Americas, and the Spanish Government looked to the Canary Islands for recruits to increase the size of the army in Louisiana, with the dual role of defending the territory, as well as populating it.

In more recent times, there was an outflow of migrants from Spain and the Canary Islands and particularly during the periods of economic troubles, avoidance of the obligatory military service, the 1936 – 1939 Civil War, as well as during the period of General Franco's dictatorship between 1939 and 1975. During this time, many Spanish citizens fled from Spain as a result of the Civil War, as well as sending their children to South America for protection. These refugees from Spain eventually settled in Argentina, Cuba, Mexico as well as other countries in Latin America.

Cuba was a particularly welcoming destination for many Canarians and there are still strong links between the Canary Islands and Cuba, at both Island Government and personal levels. There remains a strong feeling of gratitude towards this island in the Caribbean that became home to so many Canarians fleeing from repression and poverty.

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Many of these migrants are now of an age when they wish to return to their country of birth and Spain, to its credit, is doing its best to help these Spanish emigrants and particularly by supporting the elderly. Pensions, as well as return visits to Spain for these "children of the Civil War" and who have not visited their country of origin for many years are now provided by the Spanish Government in an attempt to redress some of the injustices that forced them into exile during the Franco dictatorship. Temporary changes to Spanish law under the "Law of Historical Memory" has allowed many children and grandchildren of Spanish emigrants living in Latin American to obtain Spanish citizenship.

At times of financial crisis, history teaches us that the weakest and most vulnerable members of society are often singled out for criticism and often worse. We heard a great deal about the perceived problems of immigration into the UK during the last General Election. However, in the Canary Islands, we can reflect upon this as a much more positive story and one that has contributed greatly to island life.

About the author: Barrie Mahoney was a teacher, head teacher and school inspector in the UK, as well as a reporter in Spain, before moving to the Canary Islands as a newspaper editor. He is still enjoying life in the sun as a writer and author.

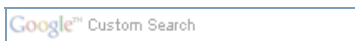
If you enjoyed this article, take a look at Barrie's websites: www.barriemahoney.com and www.thecanaryislander.com or read his latest book "Letters from the Atlantic" (ISBN: 978 184 386 6459).

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Asset Protection for the Real Estate Investor

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



Protect Your Assets Because No One Else Will

For the past couple of weeks I have had a nearly uncontrollable urge to write about the one-hour sitcom I watched on January 25th. This was one of the funniest shows I have seen in a long time.

Of course I am talking about Barry O's State of the Destruction Address. On a superficial level, it made us all feel really good. That is unless we are thinking humans and realize that he was promoting bigger government and explaining to us all how it has created everything good in life.

It sounds really nice when he says he is putting a 5-year freeze on all discretionary government

spending. Of course it loses a bit of its luster when you consider this has the impact of 1/10 of 1% of all government spending. It also sounds nice when he talks about lowering corporate tax rates and simplifying the tax code, until you realize the White House is in gridlock mode with Republicans controlling the house and Democrats controlling the Senate and White House.

Ok, ok, I said I wouldn't overburden you with my musings of fictional TV. I want to do my best to offer you something of value since we know nothing of value is going to come from Washington.

Over the past 2 weeks, I have had a several interesting calls from various real-estate investors. Currently we are drafting asset protection plans for a couple of them. With such an uptick in calls from real-estate investors, I thought I would discuss some tactics available to minimize your investment and personal risk.

Take the following simple scenario:

Joe runs a pretty basic business. He owns three rental houses and self-manages them. He accumulates profits that sit in his cash account and his equity investment portfolio. Do you see any problems here? I do.

1. Never own significant assets in your own name
2. Never group significant assets under the same ownership structure

Why is this a problem? Imagine if the tenant in rental house 2 is injured at the property and is permanently disabled. This person's attorney can easily determine your assets and will likely be willing to take the case on a contingency basis. Once the attorney easily defeats you in court, he can execute a judgment and seize some or all of your assets leaving you penniless.

Let's restructure Joe's assets to minimize his risk:

With this structure in place, Joe has taken several steps to minimize his risk:

1. Joe no longer personally owns anything, making it difficult to verify asset ownership
2. Joe has segregated his real estate holdings from his liquid assets
3. Joe has implemented an estate planning tool by having a living trust own the LLC's

Please keep in mind; this is a very basic structure for a very basic asset picture. By implementing this simple

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strategy, Joe has created 'sleep at night' insurance.

Joe could also further improve the asset protection plan by forming 3 separate LLC's – one for each rental house. He could also put each rental house in a land trust and name his LLC as the beneficiary. As you can see, there are a multitude of options for creating an effective asset protection plan for the investor.

Some items to make special note of: By having no assets titled in Joe's name, many plaintiff attorneys will come up empty handed when doing an asset search. Most attorneys will not take a contingency case and will require the plaintiff to provide a significant retainer. This is deterrent enough in many cases.

Even if the case is pursued beyond the insurance payout, the plaintiff will only be able to attach the property and the assets of the LLC itself which shields the remainder of Joe's assets. This means Joe gets to live to fight another day.

As Joe's real estate portfolio grows, he would want to add more LLC's for property ownership and likely would want to form an S-corporation for the property management business, further segregating the assets and minimizing the risk.

If you are a real estate investor and would like to investigate your asset protection options, call +1-347-410-5041 today for your free, 30-minute consultation. Until next week, live well.

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Invest in a Cheap Playa del Carmen Condo: The Upscale North End

By Thomas Lloyd / Mar 11 • Categorized as [International Real Estate](#) • [Download Print Friendly PDF](#)



consider the benefits of living in Playa del Carmen

When someone mentions the idea of investing in cheap real estate, most people usually imagine something out of the way, and, for some reason, less than 100% desirable. The lure of low prices is meant to outweigh the inconvenience of the location. Sometimes distant promise of gentrification also adds a possibility for value appreciation.

This is NOT the case of [Playa del Carmen condos for sale](#) in the city's north end. Located on the Caribbean coast of Mexico's Yucatan Peninsula, less than an hour south of Cancun, Playa del Carmen has become famous for some of its upscale beachfront communities; the new developments just north of town along the beachfront area known as Xcalacoco have

already established themselves as one of the city's nicest areas, and continues to strengthen this image with every new development that appears.

On the other hand, there are still very affordable condos available in new communities in this area. In fact, they are some of Playa del Carmen's cheapest, and the ones that are pricier – directly on the beachfront – are still incredibly well priced for what they offer. The reason? The area is still very new, and under development. As the development fills in, this will change, quickly.

Let's consider some of the benefits of living in this part of Playa del Carmen.

The Beachfront. One of the main motivations for buying real estate in Playa del Carmen is to live near the soft, white, sandy beaches and the beautiful turquoise water of the Caribbean. The development of this area is extended along Xcalacoco beach. Even the developments which are not directly on the beach offer short walks and good driving access.

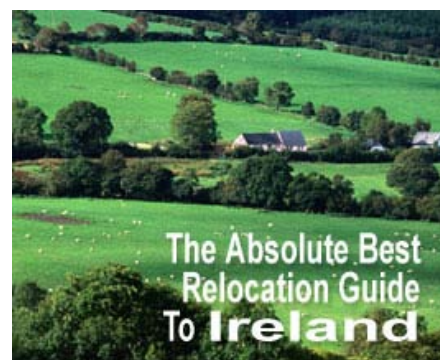
Golf. With 8 professional courses in the area, Playa del Carmen has been called Latin America's golf capital; two of these courses are located within these developments just north of Playa del Carmen, including "El Cameleon," host to Latin America's first PGA event.

Driving Access to Shopping. Two of Playa del Carmen's biggest recent road infrastructure projects have directly benefited access to shopping areas from the north end of the city. The first of these projects was an "arch road" bypass, called the "Arco Vial," which is a 6-lane access road with a palm-lined median. The north exit to this bypass from the main highway is less than 5 minutes away from most of the communities near Xcalacoco beach; another very short drive (also less than 5 minutes) brings residents to a new Walmart, just opened in December, 2010. Just past this store is Playa del Carmen's second large mall, with a movie theater that plays many movies in English, and good selection of stores.

This area, known as "La Cruz" is to become home to Playa del Carmen's new civic, shopping and business center,

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with an upscale outdoor plaza also on the way. All of this is less than 10 minutes away. One of the major benefits of [living in Mexico](#) is that a low cost of living and relaxing lifestyle is combined with modern conveniences which North Americans are used to from back home. This newly developing part of Playa del Carmen is a perfect example of that.

The other major project is a series of bridges being built on the Cancun-Playa del Carmen highway over the main intersections heading downtown. With ramp access to each major intersection, these bridges will make it faster to arrive to the downtown area, where residents can enjoy the dining, shopping and nightlife of Fifth Avenue (the pedestrian street which runs parallel to the beach) and to several more large supermarkets, including the city's first Walmart.

These same bridges will make for quicker access to the south end of Playa del Carmen where the city's first mall is located. This mall also offers a large-screen movie theater with English movies, a large supermarket, and a club store. There is also a Sam's Club and several restaurants across the highway. This drive will also probably be less than 10 minutes.

Cancun International Airport. This part of Playa del Carmen is the closest to the Cancun International Airport, which is only a 40 minute drive away. Since the airport is located at the south of Cancun, there are no urban areas to drive through to arrive. The airport is Mexico's second busiest, and offers direct flights to a large number of North American destinations. Recently, an increasing number of discount airlines have been bringing more options for cheap, direct flights. Among these are the Canadian Westjet, which offers non-stop trips to places like Toronto or Calgary for lower prices than the usually cheaper stop-overs in the U.S.

There are also efforts being made to develop this airport as an international travel hub linking North America to South America, and even Africa. As this role develops, there will be growing number of well-priced flight options to many places beyond North America – ideal for the adventurous spirits who enjoy visiting new places.

Value appreciation. As mentioned above, prices are still low in many of the communities due to the fact that they are new; combined with the many benefits of this location, which is already clearly emerging as an upscale area, values are sure to rise.

Some condos are being sold as low as \$125,000 USD, with penthouse units being offered at an early purchase discount for only \$135,000 USD! Even the regular price of \$165,000 is very low for a penthouse in Playa del Carmen within walking distance of the beach, and a view of the sea.

Other types of properties for sale are likewise inexpensive in comparison to similar choices in other parts of the city, whether they are a small complex of modern villas, or luxury beachfront condos in a resort setting.

Another important benefit of many [Mexico real estate](#) purchases is that they offer the possibility of bringing an income through vacation rentals for owners who do not use their property all year. Since tourism is also growing in this section of Playa del Carmen with a number of established resorts, vacation rentals should also be a real possibility within the near future. Some of the developments, especially the condo-resorts, have been especially created to focus on this kind of income.

This is quite possibly the best area within Playa del Carmen currently available for well-priced condos, in a solidly upscale area; it already offers a good deal in terms of lifestyle, convenience and value, and promises to offer more in the near future.

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About the Author: [Thomas Lloyd](#), *Founder and President of TOPMexicoRealestate.com*

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

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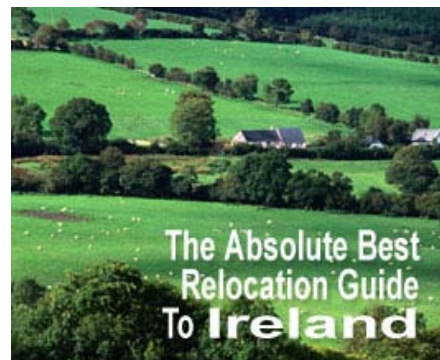
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Carnival Season in Uruguay

By Julie Butler / Mar 11 • Categorized as [Living Overseas](#) • [Download Print Friendly PDF](#)



Desfile Las Llamadas, Montevideo, 2011

Uruguay's Carnival Season is the longest in the world, lasting throughout the southern hemisphere summer. These festivities celebrate a combination of themes that include the abundance and playfulness of summertime; liberty, in the form of music, dance, and free expression in the streets; and irreverent social commentary as an art form. The duration through the entire summer, the irreverence and mockery, the costumes and use of masks, all emphasize the relationship of Uruguayan Carnival with the Ancient Greek *Anthesteria*, a wine festival during which social order was inverted, Italian *Commedia dell'Arte*, a popular medieval theater form, *Zarzuela*, from Spain, and other

raucous celebrations and theatrical traditions imported from both European colonialists and the African slaves who were brought to the region by the Portuguese.

Several youth events occur before the official beginning of Uruguay's Carnival in January that nurture up-and-coming talent. *Las murgas juvenes* are a contest series that occur in November, and *el carnaval de las promesas* features the young people's carnival parade and contests in December. Also before *Carnaval de Uruguay* officially begins, the queens and vice-queens of the parades that will make their way through the streets of Montevideo must be elected.

This year, the festivities began on 27 January with *Desfile Inaugural del Carnaval*, followed by *Desfile de Llamadas* on 3 and 4 February, and *Desfile de Escuela de Samba* on 10 February. The Carnival Parade is made up of floats, colorful costumes, music and dance, and the Samba School Parade also shares traditions that are well known in Brazil. The Parade of Calls, on the other hand, consists of traditional groups of drum lines, known as *Candomberos*, in an impressive show of uniquely Afro-Uruguayan culture. This Uruguayan Candombe drumming has been recognized by UNESCO as one of the Intangible Cultural Heritages of Humanity.

The masquerade balls are relics of the first decades of the twentieth century, when extravagant balls were held in clubs, hotel ballrooms, and theaters, although masquerade parties were also popular in homes and as street parties.

The other uniquely Uruguayan Carnival events are the musical theater contests. Outdoor stages are set up in cities around the country as well as in locations around Montevideo. There are five categories of performance groups, the most famous of which are the *Murgas*. A Uruguayan murga is a very specific kind of short play that is performed by a group of 13 to 17 performers. Each group consists of a chorus, who recite their lines and sing *a cappella* multi-harmony in a very melodramatic style, accompanied by a bass drum, a snare drum, and cymbals. They are all dressed in flamboyant jester costumes, their faces either masked or painted, and the themes are satirical socio-political commentary about current events. Often, the songs that they compose become very popular with Uruguayans, as the use of murgas as a form of subversive, popular resistance during the dictatorship has given them a special status. The porteños of Buenos Aires also perform a version of the murga, but it focuses more on the dance than on the vocals.

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Comparsas de negros y lubolos are another manifestation of Afro-Uruguayan culture, where blacks are joined by whites who have painted their faces black, and they perform music and dances that are linked to *el candombe* drumming. These groups include a dance corps, a drum line, and characters derived from African traditions, such as the Old Mother, the Medicine Man, and the Magician. Larger comparsas participate in parades, while smaller groups that perform on stage emphasize the singing component over the drumming and the dancing.

Humoristas and *Parodistas* are two very similar categories of musical theater. They are both comedic plays, performed in song, dance, and recitation, with the later required to be a parody of a previous work, such as a novel or a film, or a historical figure. The *Parodistas* have become very popular in recent years. Meanwhile, *Las Revistas*, which frivolously mock international journals, have gone in the opposite direction. All are clad in festive costumes, and they are very entertaining (even if your *castellano uruguayo* is lagging a bit behind).

The creativity, talent, and mischievous attitudes that come together in these unique celebrations make for an amazing way to experience the spirit of Uruguay.

About the author: Julie R Butler grew up near Littleton, Colorado, and received a degree in Philosophy: Values and Social Policies from the University of Colorado in Boulder. A mere six months after relocating to Honolulu, Hawaii, her fateful encounter with a certain world traveler changed her life forever. Together, the two soon flew to LA to crew on a yacht, then spent some time working in the entertainment industry, bought themselves an old Volkswagen Van, and launched a road trip that lasted for more than a decade. Traveling and living for varying lengths of time everywhere from Costa Rica to Victoria to Main to Key West, they always gravitated to the intriguing Colonial heart of Central Mexico: Lake Patzcuaro. But in time, things changed, and the constant rolling over the roads of the Americas was replaced by other travels to Tahiti and Australia. More changes upon their return led them to follow their hearts to the Latin culture that they always felt so at home in. They now live blissfully near Lago Puelo, Chubut, Argentina.

She co-edits [Expat Daily News Latin America](#) with her husband Jamie Douglas.

You can find information about Julie's, eBooks, *Nine Months in Uruguay*, and *No Stranger To Strange Lands*, at her blog: [Connectively Speaking](#).

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The IRS Gives You One More Last Chance to Come Clean!

By Don D. Nelson / Mar 11 • Categorized as [Asset Protection](#) • [Download Print Friendly PDF](#)



The IRS is getting a lot tougher with Americans who have unreported income and assets abroad.

Last week the IRS announced its 2011 Voluntary Offshore Disclosure Program which provides for reduced penalties and assurance of non-criminal prosecution if US Taxpayers who have not been reporting their foreign bank accounts, foreign corporations, foreign trusts (Fideicomisos), etc. come forward and tell all. The previous such program which existed for part of 2009 flushed out over 15,000 taxpayers who had not been filing and reporting their foreign activities.

The new program requires you file returns or amend returns you have failed to include your foreign income on for the past 8 years. Your incentive to enter is reduced penalties for failing to file or report the following items on the proper forms: (1) Foreign bank account forms (2) foreign

corporation, partnership or LLC forms (3) foreign trust forms (required from Fideicomiso beneficiaries in Mexico) and reporting Passive Foreign Investment Company income.

Many of the required IRS reporting forms for these activities provide for penalties of \$10,000 or more per year for filing the form late or not filing it at all. The 2011 Program reduces these penalties to 25% of the highest value of those assets (for any one tax year which is part of the 8 years involved) which can often be less than the \$10,000 per year normal penalty. In certain specific circumstances set forth in the 28 page document the IRS has issued describing the rules of the program the regular 25% penalty may be reduced to 5 or 15%. The IRS will also assess interest and negligence penalties of 20% for any unreported taxable income also.

The IRS is getting a lot tougher with Americans who have unreported income and assets abroad. The rules do not distinguish between the wealthy or average individual taxpayers. Based on the history of their previous 2009 Offshore Disclosure program, the agents conducting the program generally follow the rules closely and are not allowed to negotiate or make any special deals outside the guidelines of that program.

Many taxpayers have asked how they can find out about my activities in a foreign country. There are tax treaties with many countries which allows the IRS to get information about US Citizens and their activities in that country. The IRS also has a very successful program of paying a finder's fee to anyone (it does not have to be a US person) who supplies them with information on Americans who are not paying their US taxes. Under that program we know of one foreign banker who now stands to make millions of dollars for giving the IRS a list of US depositors who were not reporting their offshore assets and earnings. He is being paid a percentage of the taxes ultimately collected.

The IRS in the past few years has hired approximately 20,000 new employees in its international department to conducts these new programs. The new budget for 2012 includes an additional 5,100 employees for the IRS. Due to the changes that are taking place it would appear to be wise to "come clean" before things get dirty.

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The good news is that if you have been reporting all of your foreign income, but have just failed to file the reporting forms such as the FBAR form (foreign bank account reporting) or Form 5471 (foreign corporations) or Form 3520 (foreign trusts-Fideicomisos), you do not have to enter the program, but do need to file all applicable past year reporting forms in compliance with the law prior to the deadline.

The program ends on August 31, 2011. The IRS may not do this again. If you have failed report foreign assets and income, do not enter the Voluntary Offshore Disclosure Program, and are later discovered by the IRS, it has stated it will impose all penalties to the maximum extent allowed by law and very likely seek criminal prosecution. As computers and information sharing become more common, it is not wise to ignore this opportunity. The IRS has indicated they do not plan to keep offering this program in the future.

Due to the complex nature and procedures of the program, and possible criminal ramifications, it is best to have an attorney represent you along with a CPA to help you comply with the forms and documentation requested. You can read more about the Program and its 58 frequently asked questions which describe all aspects of its operation at www.expattorneycpa.com/offshoredisclosure.html

About the Author: Don D. Nelson is a US tax attorney and CPA who has been assisting clients in over 40 countries around the world with their Expatriate and International Tax Planning and tax return preparation for over 30 years. He offers his client the privacy of "attorney-client" privilege which is not available from CPAs or other tax preparers. He has represented hundreds of expatriate clients prepare and file many years past returns when they have fallen behind on their US filing obligation.

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