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By Michael Manville - (12) 

The "American Way" of the 1950s made sense but the "American Way" of today does not. Whether it's the high cost of living, atrocious medical bills, higher taxes, reduced social services, or lack of employment opportunities, many of us have concluded that America has lost it's way.



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Ten Reasons Why Ecuador Is Our Best Beachfront Buy For 2010

By Michael Manville / Nov 09 • Categorized as International Real Estate • Download Print Friendly PDF



Beachfront condos \$50/sq. ft. and low property taxes

1. It's Cheap! We are talking dirt cheap. We are talking about large beachfront lots for \$30,000, a 250 acre beachfront farm for \$200,000.... a slice of ocean view property for \$5,000, and a beachfront condo for \$45,000.

2. No Debt Fueled Speculation. Ecuador did not participate in the real estate speculation boom that occurred throughout most of the world. Banks were not dishing out easy credit loans and pre-construction speculation was very limited. While real estate prices in many well known destinations are currently declining, property in Ecuador still represents exceptional value when compared with almost any other tropical coastline in the world.

3. U.S. Dollar Currency. Why is this a benefit? Given the recent decline of the U.S. Dollar against most other world currencies, beach property in Ecuador has become even cheaper than ever in global terms. Another benefit is that if you ever sell your property, you will be receiving dollars, not pesos or some useless currency. And even if the U.S. dollar tanks... at least you will have a piece of nice tropical real estate to escape to!

4. Accessibility. You don't need a helicopter to get here. Ecuador is reached by taking a direct four hour flight from Miami or a 90 minute flight from Panama City, Panama. Ecuador is expanding an existing coastal highway that interconnects the rapidly growing economies of Colombia and Peru. Local airlines service three domestic airports along the coastline of Ecuador, and there is an international airport at Guayaquil which is only one hour from the nearest resort beaches.

5. Natural Beauty. These are truly some of the most stunning beaches in the world. The photos speak for themselves. The climate and vegetation varies from the south, which is drier and more arid relative to the North which is more lush.

6. Development Has Begun. For better or for worse, developers have already begun to sniff opportunity and the early signs of a boom could not get any more obvious. The large resort chain "Decameron" is building the first world class beach resort in Ecuador and additional international investors are flooding in. Ecuador already has a significant tourist industry which promotes world class destinations like the Galapagos Islands, the Amazon Rainforest, the Otavalo Artisan market and the UNESCO World Heritage site in the city of Cuenca. Tourism is established and it is growing fast, but Ecuador's mainland beaches are still virgin. The government has made tourism a priority going forward and big time developers are already taking notice.

7. Good People. Have you ever been to a beach where people are trying to rip you off, sell you stuff you don't want, or just annoy the heck out of you? Not so in Ecuador. The people here are helpful, friendly and when we left our cell phone in our hotel room by accident, the hotel staff recovered it and even shipped it our office. At the end of the day, it's the people that make the place, and the people who make the experience a good one. We've met great people here, and you will too.

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A million dollar view for \$40,000

8. Natural Resource Based Economy. Oil is the biggest contributor to Ecuador's economy. The advantage of investing in an economy based in oil is that the nation as a stable supply of revenue, with more money to invest in

infrastructure, and to develop the other industries it deems a priority such as tourism. While controversy exists about the extraction of oil from environmentally sensitive areas, the government has been working hard to prevent unnecessary pollution from oil extraction. Would you rather be invested in an oil country, or a country based on debt, leveraged finance, and lots of freshly printed money such as the U.S.? The results of oil windfalls are apparent in Ecuador where several highways are being expanded (coastal and highland), new airports are under construction (Quito), new bridges are being built (Bahia), and a mega port is being planned to increase international trade (Manta).

9. China Has Taken Interest In Ecuador. A lot of Americans are afraid to invest anywhere under China's influence. The rest of us realize that China is the new emerging economic giant and you either jump on board or get left in the dust. Anyone who doesn't respect and follow China's moves is putting themselves at a serious disadvantage heading into the 21st century. China is interested in securing natural resources from Ecuador and Ecuador is the closest point to China from the continent of South America. In today's investment world, you want to be on the front end of whatever China is doing.

10. Tropical Location. Think of real estate prices in Florida, Mexico, the Caribbean or Hawaii... they all started out as backwater, hard to reach places where nobody went. Then, over time, they became "discovered" and real estate values went through the roof. More recently, this phenomena has happened in other tropical places like Nicaragua and Panama where only 10 years ago, you could buy beachfront for \$500 per acre. Now it is Ecuador with beachfront land at \$500/acre (not a typo – that's five hundred dollars an acre).

Important Notes About Ecuador

- You can get your permanent residency in Ecuador with a real estate investment of only \$25,000. Pensioners can get their residency visa with an \$800 per month pension or \$900 monthly per couple.
- With regard to political stability, Ecuador gets a bad rap from the mainstream press because of Ecuador's de facto alliance with Hugo Chavez of Venezuela but the reality is Ecuador is anything but communist. Small private businesses are the mainstay of the Ecuadorian populous. Ecuador treats foreign visitors like gold and the locals are always eager to chat with foreigners of all kinds. Ecuador does not have a history of civil war and has remained peaceful even despite some turbulent economic and political moments in the past.
- Property rights are **guaranteed in the constitution** and apply equally to foreigners and Ecuadorians alike. Even during multiple sets of new presidents being elected and then thrown out, expropriate rarely occurred in Ecuador. Ecuador's current president, Rafael Correa, has just been elected for a second five-year term which demonstrates a degree of political stability Ecuador has not seen for decades.
- Ecuador is the first nation on Earth to endow Mother Nature with **constitutional rights**. While the media and multinational interests have complained about this type of "left wing" policy, the inhabitants of Ecuador care about their environment and are aware of the inherent wealth it brings to their citizens. "Let the oil companies whine and complain and let the citizens establish nature's rights", say the Ecuadorian people and their policy makers. **This is the type of social awareness is a pleasure to live and breathe.**
- Ecuador received over 1 Million tourists in 2008 and remains one of the leading countries in South America for tourism. Why property prices are still so low is a mystery, but we believe the main reason for low and stable property prices is the lack of greedy banks force feeding people into cheap loans as has happened through much of the developed world. Most Ecuadorian property is purchased with cash which gives property here real value – value that is not tied to ever lower interest rates. Ecuadorians themselves buy and hold property as a form of savings account, rather than place money in a bank which is perceived as a riskier place to hold savings.
- Ecuador is one of few countries on earth with access to the Amazon Rainforest, Andean mountain peaks exceeding 10,000 feet, AND tropical sandy beaches with warm water year round (not to mention the Galapagos Islands!). The biodiversity in Ecuador is simply amazing and the result is a very exciting and appealing country to live and invest.

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Michael Manville is the author of

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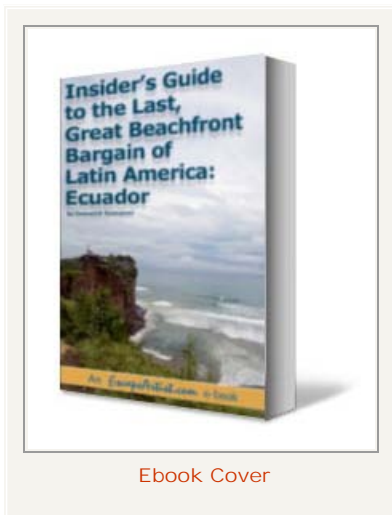
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Insiders Guide to Ecuador

By Domenick Buonamici / Nov 09 • Categorized as [Ebooks for Expats](#) • [Download Print Friendly PDF](#)



Ebook Cover

According to author Domenick Buonamici Ecuador is the last property bargain basement in Latin America, especially if you want to buy beachfront real estate. And this report systematically and simply lays out why he thinks this. He has a compelling argument. Ecuador has not yet been over run by expats, retired or otherwise, looking for a little bit of paradise.

But, he advises, buy soon to avoid disappointment.

This eBook guide to looking for and buying property in Ecuador is well constructed, simple, and covers every possible aspect of buying in Ecuador from looking at properties, through negotiating a price to finance. The information is supplemented by online tutorials – where to find the best listings, where to find the best lawyers and agents, househunting tips and basic skills for learning Spanish.

No stone is left unturned when it comes to listing the pitfalls to avoid...and his most important piece of advice...take your time, visit Ecuador, get to know your way around, and don't expect to find your dream home in two weeks or you will come unstuck.

It's a beautiful country, with an all year round tropical climate and stunningly beautiful sandy beaches. The author cautions you to look beneath the surface, and to check and double check everything before parting with your hard earned money, (even though it may not be very much money) according to his take on the price of real estate.

He gives an insight to the Ecuadorian culture too; as in most Latin American countries, a foreigner is seen as rich right from the start, so enlist the help of a local to avoid the price being doubled at the sound of an English speaker. And get into bargaining mode..... "Remember, local sellers expect to bargain like crazy". The author gives you a step by step guide on how to play this particular game.

With a comprehensive list of the best beachfront areas to look plus advice on how to reach the best price, you cannot afford to go shopping for real estate in Ecuador without this report.

The author is not a real estate agent, so he gives an objective opinion. He has lived in Ecuador and been through the buying process himself; he doesn't recommend particular agents or lawyers but he provides you with the tools to choose your own. This is as unbiased a report as you could possibly get.

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The Impact of Illegal Immigration on the US

By EFAM Subscriber / Nov 09 • Categorized as [Living Overseas](#) • [Download Print Friendly PDF](#)



Caution – Immigrants Crossing

Without a doubt illegal immigration is one of the biggest problems the US has faced in recent history. Until just a few years ago virtually nothing had been done about the millions of people coming over the border from Mexico. Once on US soil phony I.D.'s and jobs were easy to come by. The government was well aware of it and did nothing for decades. Why? – Cheap fruit? Loyal janitors? Surely the past governments could see a problem brewing. Obviously they missed that one. Now the problem is so big and out of control that no one really has a good solution.

Illegal immigration has contributed substantially to the bankruptcy of several states with heavy illegal populations. The baffling thing about the situation is the selective law enforcement. In many situations when a person who has no proper ID and is stopped for a minor infraction and is obviously from a foreign country (cannot speak English) they are let go after being briefly detained. Often they are arrested later for a more serious crime.

In San Francisco there was the case of the illegal immigrant who was arrested for a minor offense. He was released on bail and committed a triple murder that same day. Why wasn't this person taken immediately to a detention facility and deported when he was initially arrested? The taxpayers paid for a trial and put him in jail for about the next 50 years at roughly \$20K a year. By the way, San Francisco is a self designated 'sanctuary' city where illegal immigrants are not scrutinized, are free to operate as they wish and are even encouraged to migrate there.

On the other hand a born and raised US citizen is subject to being prosecuted to the full extent of the law for minor traffic offenses. Those who pay taxes, are educated, have insurance, and have never been in jail or even been convicted of a misdemeanor are not happy that they don't get to select the laws they must obey. It is little wonder that many US citizens feel they only exist to contribute to the government's tax coffers. It creates resentment when it is obvious that their tax dollars are supporting illegal people that shouldn't be on US soil in the first place. When they voice opposition to this financing of illegal immigration they are labeled a racist, insensitive to the poor or mean spirited.

There are really no accurate figures on how many illegal people are in the US. You see numbers of anywhere from 12 to 35 million. To be objective and to not lump all illegal immigrants into one category it would be fair to say the vast majority are law abiding (except for being in the country illegally) and just want a better life.

They contribute to the economy by consuming goods and services. They wouldn't come to the US if there weren't jobs. Of course the big justification is that they do all of the jobs no one else will do. In a way it helps the employer who pays them low and doesn't report them to the IRS. By employing illegal aliens the employer reduces his expenses like health care and unemployment insurance. The employer usually gets a dedicated person to do a menial job by someone who actually values it instead of resents it. But by dodging employment laws the employer becomes an outlaw also.

That has been true but what about now that the economy is down? Maybe a seasonal work program where the immigrants come to work and then return home would be a good idea. This would have to be based on trust that the illegal immigrant would return home out of season. That would be very difficult to enforce.

Perhaps the solution lies in a program where illegal immigrants who can prove they have been in the country a certain amount of time, have paid taxes, speak English and not committed crimes could become citizens. At the same time a crack down on the drug cartels and other illicit activity should be enforced. Stiffer penalties for employers who give work to illegal immigrants would halt a lot of them coming.

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Then you have people like Sheriff Joe Arpaio in Arizona. You may know him as the hardnosed Sheriff who makes his incarcerated personnel know they are in jail not in a luxury hotel. They sleep in tents in the hot Arizona desert. When they complained he told them that US Marines sleep like this and they didn't commit any crimes. His prisoners sued in federal court and won the right to have cable TV in jail. The sheriff responded by limiting it to the weather channel and Disney cartoons. He has aggressively gone after the flood of illegal visitors from Mexico. When his officers see what are obvious illegal immigrants he stops them and asks for ID. If they can't produce it they are detained. If it is proven they are illegal they are sent back to their home country pronto.

Now the Obama Administration is attempting to curtail Sheriff Arpaio's aggressive policies. The Obama staff has caved into political posturing and the same old, racial profiling argument of the ACLU. They use the Constitution when it's convenient to allow the flood to continue. President Obama's attorney general's office has issued an order to the Sheriff to stop detaining people to check for citizenship. The Sheriff has cited States Rights. He refused the federal order and said that he will take them back to Mexico in his own car if he has to. This issue is currently in the courts. Hmmm, Obama says you can't stop someone just inside the Arizona/Mexico border fence in the middle of a desert to investigate suspicious activity. However it's ok to put up a road block and stop me to see if I'm drunk. Many see this as a political maneuver to gain favor with Hispanic voters.

Now, more than ever, the illegal immigration situation is in transition. Many illegals are returning to Mexico because of limited job prospects. Others are turning to crime and staying in the US. Now that jobs are scarce US citizens are eyeballing jobs that illegal Mexicans have. This is creating resentment and the cry of foul is getting louder. In these hard times the federal and state funds going to illegals are under more scrutiny. The fact that illegals have contributed to state bankruptcies and continue to receive welfare has some Americans outraged.

Something effective needs to be done to lessen the negative impact of illegal immigration and it needs to be done soon. What is being done now is too little too late.

Many Americans are fearful that the US is being ruined by lack of control of immigration and cite it as one of the major reasons they want to flee. Are you one of them or do you think immigration, legal or otherwise is beneficial to the American social structure and economy? Please let us have your comments.

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Rand

November 9, 2009 • 8:12 pm

God bless Sheriff Joe Arpaio in Arizona. I lived in Arizona for 14 years working for Intel Corporation. Three times I was rear ended by drunken illegal alien drivers. No license, no registration and of course no insurance. Phoenix PD would impound their car and then let them go free! I asked why and the officers said no one knows who they are, if I do paperwork it will be for nothing and the feds won't come and get them anyway. A

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citizen would have been arrested for drunk driving and thrown in jail. You'd try to order fast food but the workers couldn't understand English or would pretend not to understand. Gang bangers were everywhere. If you look their way they may shoot you.

Many of the illegals will tell you our government is stupid and are helping them take over the USA. They told me we will breed you whites out of existence. They were taught in Mexican schools that Americans stole their land so go up to the states and take it back. Numerous crimes of home invasions, robbery, rape and murder by these people or the children of illegals happen every day. Finally I could take no more and left for the state of Illinois. Now illegal aliens are here. They are like cock roaches...first you see a few, then a little later there are everywhere. May God help this country because our crooked politically correct politicians sure won't. They are traitors that refuse to uphold the oath they swore to protect this country!

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Tim Singleton

November 10, 2009 • 1:55 pm

Look, this is a problem that a sufficiently determined government could solve...IF IT WANTED TO DO SO.

It is a well known plan of attack on the part of the Marxists to place more and more burdens on the productive in society by the unlimited expansion of entitlements until the system collapses under its own weight, creating a catastrophe that can only be dealt with through draconian control measures.

This is not alarmism nor conspiracy theory. This is out there for anyone who wishes to pursue it, but you cannot educate people because you give them too many facts and they place their hands over their ears and start yelling, "don't wanna hear, don't wanna hear, don't wanna hear" like a three year who cannot get his way.

Well, here it is. Americans brought it on themselves by refusing to look to their own interests, preferring instead to continue to suck equity out of their homes for TVs and cellphones for ten year old kids.

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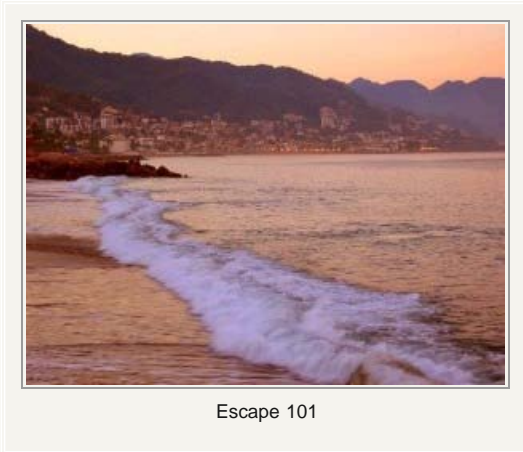
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Escape From America Without Leaving America

By Jim Scherrer / Nov 09 • Categorized as Living Overseas • [Download Print Friendly PDF](#)



Escape 101

As we all know, Christopher Columbus, while searching for China, first discovered the Americas when he arrived in San Salvador in 1492. On his second voyage, he landed in the Caribbean Islands, and on his last voyage in 1498, he arrived in the area of Venezuela. In 1497, the Italian sailor Giovanni Caboto (John Cabot), exploring on behalf of England, landed in Labrador and Newfoundland. Unfortunately, neither of these sailors was very well educated nor inclined to thoroughly document their voyages.

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In 1499, an educated Italian named Amerigo Vespucci joined a Spanish fleet and sailed to Venezuela. A few years later, the king of Portugal enlisted Vespucci to pilot another voyage to Brazil and by 1508, the voyages that Vespucci participated in were well documented. Although Amerigo Vespucci was a relatively insignificant person and had never led an expedition or discovered anything, his name appeared on much of the documentation and many of the New World land surveys.

Using all of the freshly generated documentation, a German cartographer named Martin Waldseemuller prepared the first map of the New World in 1507. With documentation prepared by Amerigo Vespucci as his guide, he merely used the word Americus, the Latinized version of Amerigo, to indicate the New World. Consequently, the entire Western Hemisphere eventually took on the name Americus which later became known as the Americas. It probably should have been called Columbus or Cabot but it could have been even worse; just imagine, The United States of Vespucciville!

Before we get too far into this article let's first define "America". The Americas are the lands of the Western hemisphere or New World, comprising of the North American and South American continents with their associated islands and regions. Today, in the minds of most United States citizens and for that matter, in the minds of people throughout the world, the term "America" refers to the United States of America; however, that term is open to debate. For the sake of this article, we'll be referring to the United States of America when we use the term "America".

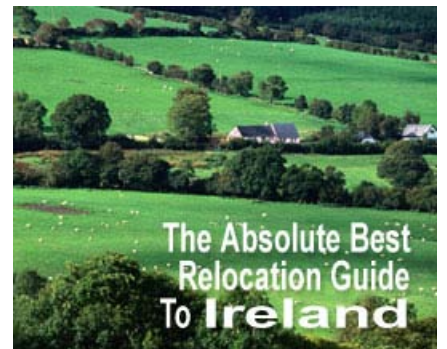
The next term that we must accurately define is "North American"; all too often we think of North Americans as those from the United States and Canada. Again, that's a misnomer because North America actually encompasses the entire North American continent which includes the US, Canada, Greenland, Mexico, Central America, and the Caribbean Islands. Therefore, "North Americans" are those residing anywhere in the North American continent. However, for the sake of this article, we'll be referring only to those from the US and Canada as "North Americans".

Typically, when we think of escaping from America, we're referring to Americans emigrating from the United States to some other locale. With the current depressing state of the economy, politics, crime rate, standard of living, etc., there are numerous reasons why US citizens are more interested than ever in retiring abroad (beyond the boundaries of one's own country). Today's broad availability of inexpensive international telephone, Internet, satellite TV, transportation, medical care, etc. have essentially eliminated the primary reasons for retiring and remaining in the US.

Now, more than ever, with the numerous reasons why one might desire to escape from America, the question is;

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where in the world would be the most logical retirement destination? Most would agree that it would be somewhere that has a lower cost of living without compromising on the standard of living, someplace that has relatively close proximity to the U.S., a safe and clean place where English is understood, etc. Other important criteria for retirement include the size of the community of like minded North Americans (US and Canadian citizens), the availability of activities for retirees, of world class medical care, fine dining, telecommunications, etc.

Most travel and retirement magazines list a number of wonderful retirement havens in the Americas including Costa Rica, Panama, and Ecuador. Although all espouse fine climates, beautiful scenery, low costs of living, etc, Mexico generally tops the list. Many of these locations are either too far away or lack all of the amenities that North Americans are accustomed to and require whereas certain Mexican retirement havens have all of the required prerequisites for North Americans retiring abroad.

After residing in Puerto Vallarta, Mexico for almost 13 years, we can state emphatically that PV has it all! During the past decade of growth in Puerto Vallarta, the city has more than doubled in size with its infrastructure being completely upgraded to current international standards. Every amenity that one would expect in a city of 350,000 inhabitants can be found in Puerto Vallarta.

Regarding Vallarta's proximity to America, please refer to the North American map below. You might be amazed to see that PV is approximately the same distance from Chicago, Minneapolis, and Portland as New York is from Houston, Dallas, and Denver. Relatively speaking, cities such as Houston, Dallas, Phoenix, and Los Angeles are virtually next door to PV. Another factoid; Puerto Vallarta is nearer El Paso, Texas than is Texarkana, Texas.



A different perspective

For comparison's sake, let's consider Maui, Hawaii which lies on the same latitude as Puerto Vallarta and obviously has an ideal winter climate. However, Vallarta's winter weather is better; during the seven month period of November through May, the average daily temperature in Vallarta is 73°F with virtually no rain whereas Maui's average temperature is about the same but with more than two inches of rain per month. Needless to say, as great as Maui is, traveling to and from there is quite expensive and time consuming; retiring there could be cost prohibitive.

This map puts the whole concept of moving abroad into a totally new perspective. With the many advantages that Vallarta has to offer, including its proximity to the US, it's quite obvious

why approximately 50,000 Americans (those from the US) have escaped from America and now call Vallarta home. The fact is that their new home is still in America (the North American continent) and generally a short 2-3 hour flight away from their family and friends.

In summarizing, now you know how you can escape from America without leaving America. Puerto Vallarta still has all the charm of a Mexican fishing village yet now has all the amenities necessary to make it one of the finest retirement destinations in the world. Just pack up your bags and head south to PV this winter and find out for yourself, but do so with caution; you'll not want to return home!

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

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

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Vocabulary Class: Homesick

By Bart Walters / Nov 09 • Categorized as Living Overseas • [Download Print Friendly PDF](#)



Homesick

Sometimes I misuse words for years before correcting myself. For the longest time I used the word "monsoon" to describe particularly heavy rainstorms. I come from Central Florida where we are known for tornados, hurricanes and vicious summer thunderstorms. "It's a monsoon out there" I'd say, entering the house soaked to the bone from some meteorological outburst.

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Then I lived through three rainy seasons in Phuket. I had never actually lived in a monsoon zone before. A monsoon isn't about thunder and lightning. With a monsoon, the sky rips open at 3 in the morning and pours in a steady sheet for 72 hours without end. A monsoon is guys fishing

where you used to park your car. I never misused the word again.

And now I reflect that I have misused yet another word; "empathy". I always thought it meant understanding how another person feels. Again my interpretation was a little bit light.

Recently I returned to the US for a vacation. Returning for my Thai wife's first visit and meeting with my family. I had not been to the US in two years. I had twice as many grandchildren than the last time I was home.

Introducing my wife to the US was like taking a kid to the circus. And, as predicted, she fit into my family quite comfortably. After a few days we were both craving Thai food. There in the inner sanctum of "Tasty Thai" in South Orlando my wife revealed her thoughts, "In your country I am a "farang" (foreigner), but you are a farang here now too".

Slurping a spoonful of tom yam kung and washing it down with a Singha beer, I realized she was right. "I have no idea what these people are thinking" I confided. "They seem to worship the television, food and bad news".

We had a night on the town where I saw everyone I knew in exactly the same place they were two years prior, only older and fatter like me. Other than polite catching up, I had nothing substantial to say to any of these people. Other than geographic origin and a small amount of history, we share nothing. Their priorities and motivation completely escaped me ... I couldn't help but ask myself, "Did I really live in this place"? My wife said she could not imagine me living there and again I had to agree.

I didn't know who won the World Series or Superbowl. I didn't know what the hot TV sitcoms were nor had I followed the latest celebrity court cases. I didn't have a jumbo-mortgage or an upside-down car loan. Nobody was suing me. I wasn't behind on my taxes. No restraining orders had been enforced to my detriment. My kids weren't in rehab. I truly had no empathy or any other emotional tools to reach people I have known for years.

The things that they thought held value did not make sense to me. I had no idea why things were important to them. The only emotion I could sink my teeth into was the total amazement of how different my life is from theirs.

I did not feel above them, or below ... just disconnected and "not in the game" somehow. Now I know that "empathy" is one of those things you don't miss until you realize it's gone. You can't just reach in your magic bag and pull out a handful of "empathy". I felt as distant from average Americans as I do starving Somalis I see on

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CNN. "What the hell do I know about their life?"

Bizarre as it may sound, I felt more comfortable in Thailand ... a country where I speak the language like a 5 year old but at least I know why people do what they do. I didn't feel "estranged" or "disenfranchised" ... just completely unequipped to participate. An orphan, lost in his own back yard.

On the 25 hour flight back to Thailand, I had time to get acquainted with yet another word I'd misunderstood for years; "homesick". I thought I was homesick when the Air Force stationed me in Greece and I was craving my Mom's southern cooking. Apparently "homesick" has more than one level of meaning.

The type of "homesick" I feel for the US now is the result of isolation and time. What you miss most about your "home" can't be reached with a transoceanic flight. The longer you live abroad, the further away your life back "home" becomes. It is a static chapter, finished and in the past; your current story being written a world away.

This kind "Homesick" is longing for a space and time that isn't there anymore. Again, a bit heavier meaning than I had originally assigned the word I misused so frequently.

Mercifully we landed back in Bangkok right on schedule. While we waited for a taxi, my wife hugged my arm and whispered to me, "Tilac, in my mind I am kissing the ground!"

Relaxing for the first time in three weeks I sighed, she was right again. The chunky Bangkok air smelled like night-jasmine and the traffic sounded like a chorus of welcoming angels. I realized that I had been experiencing another brand of "homesick".

This is the kind you can cure with a favorite meal at a favorite place with your favorite people. The kind of emptiness that fills up when you get "welcome home" messages from the people you know on this half of the world. The kind of chill that immediately warms the minute you turn on the lights in your living room.

Perhaps the true definition of "homesick" can be found on the flip side of the record. You know you are "home" when you don't want to be anywhere else.

"Bart Walters is a retired advertising executive from Orlando, Florida. He is now a part-time real estate developer celebrating his 10th year in Thailand. Bart lived several years in Bangkok, spent 3 years on the island of Phuket and now resides in Ban Amphur on Thailand's eastern seaboard."

[Editor's note: I have corresponded with many fantastic people during my time with Escape Artist but Bart Walters is by far one of the most entertaining and genuine people I have had the pleasure to be in contact with. Bart writes about life in Thailand and permits me to use his work in exchange for a link back to the charity website that raises money for an orphanage in Thailand. Please take a moment to visit the site, donate if you can and help support a good cause. Please go to www.care4kids.info Thank you]

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Preparing for Retirement – Downsizing and Marketing

Tracy Zhang / Nov 09 • Categorized as Overseas Retirement • Download Print Friendly PDF



Preparing for Retirement

Downsizing is an art. It requires emotional courage, intelligent organizing, and strategic thinking. But, most of all, it requires necessity.

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For whatever reason, we reach a point in life where we come face to face with a desire to retire. Bundled in that desire can be that we have to leave, we want to leave, or we are emotionally ready to leave our current surroundings. Our attitude towards the things we

have collected over the years, however, can make the departure process more or less difficult. With the right approach, the necessity to downsize can be profitable before and after retirement.

When it comes to lifestyle adjustments, people who choose to retire overseas have several approaches to downsizing.

GROUP 1: The lucky can just clean up their papers, have a couple garage sales or give away things that collect dust, direct deposit pension checks, autopay bills, forward the mail, lock up the house or move to a smaller apartment (keys to neighbors or kids) and take off for what will become a quieter, more comfortable life overseas. They'll come home once or twice a year to visit.

GROUP 2: Another group wants to or must sell out entirely, using the money gained to help finance retirement overseas. For the most part, the money is there to put valuable things in storage. When it isn't, those things must be sold or stored with friends or family. But, the house and most of everything in it has to go. Depending on emotional attachments to things, it can take a while to divest and detach.

GROUP 3: The final group just wants out. They dump everything and run, often damning the consequences.

Downsizing Strategy

For a person who is currently in the process of preparing to retire overseas, it's a perfect time to study and begin downsizing before "crunch time," when one is faced with actually packing and moving. The prep time allows one to pro-actively market their goods to get the most money out of items and avoid carting truckloads to charity shops or the dump just to be rid of a previous homage to materialism.

In terms of downsizing strategy:

GROUP 1 probably wants to get rid of just a few things and can simple find ways to do so without necessarily seeking the highest price for their accumulated items of value. They are not in a hurry, however, and will retain their original home or keep an apartment as a "second home" and as a storage space for their most valuable or cherished items.

GROUP 2 actively chooses to sell belongings, including property, and hopes to divest themselves of a lifetime of "things" at the highest going rate in order to help finance the move and their future in paradise. Depending on how fast they want to depart can make a big difference in how they approach the marketing of their things.

GROUP 3 experiences the ultimate in psychological satisfaction, but there's no time for a strategic or profitable

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Move Over eBay and Craigslist – HELLO, ETSY!

No matter your situation, everyone knows the usual methods of ridding yourself of unwanted items. If you want a tax deduction, these include Goodwill, Salvation Army, local churches and libraries, and other non-profit 501(c)3 charities. If you want actual cash in the pocket, one uses garage sales, local auction houses, craigslist or e-bay.

Now, there's a more dynamic online business model in the mix that can not only help rid you of your more interesting things at the price you want, but provide you a potential income source as an entrepreneur at your overseas haven.

Etsy (www.etsy.com), which started in 2006 with only three members participating, is now a worldwide site with millions of transactions a day taking place between buyers and sellers. The site primarily started as a place for artists and crafters who wanted to offer, display and sell handmade wares that got lost in the jumble of places like church bazaars and e-bay. Beyond just sellers posting their available wares, buyers can ask sellers for "custom" items made to specification.

With novel software, Etsy buyers can now watch items come up in real time as they are listed; search by colors for clothes, jewelry, decorations, or other accessories; RSS feed certain shops; and stay in close and pleasant communication with sellers using the "convo" function (basically the site's internal e-mail system).

Listening carefully to its audience, etsy.com branched out from just handmade items and quickly went on to develop two other important key sales areas.

1. For suppliers, who sell the nuts and bolts of arts and crafts (hand dyed yarns, handmade buttons, necklace clasps, paints, canvas, gems, etc.) or even heirloom seeds for gardeners, Etsy gave a unique home base, and
2. For vintage (anything older than 20 years) sellers, who provide interior decorators and other buyers with new and unusual items from around the world, Etsy offered a target audience and a haven from the uncertain outcomes of e-bay auctions.

In creating these two new areas, Etsy "handmade" sellers became buyers of supplies on the site; Etsy buyers of handmade items started to become suppliers of crafting paraphernalia or creators of custom orders; and vintage sellers found a world of people who see designing their home and business environments as a dynamic, creative process that includes well-kept, cherished antiques and collectibles.

As a business model, etsy.com was genius!

Including ETSY.COM as a Key Element of Your Downsizing Strategy

It's hard to beat Etsy for cost-effectiveness in marketing. Unlike the now dreadful maze of rules and charges on e-bay and the uncertainty of 3 or 7 day auction outcomes, Etsy is a fixed price site where you can ask the price you want and accurately estimate your sales cost. In preparation for selling, you know upfront know exactly how much you have to invest in order to reap the rewards.

It's also hard to beat Etsy for exposure. A garage sale or craigslist advertisement is a local proposition and your items will sell at rock bottom prices. On etsy.com, your items have worldwide exposure. With a depressed U.S. dollar these days, that means international buyers are excited about picking up what they see as bargains from U.S. sellers on Etsy.

Listing a single item is merely 20 cents (U.S) and that includes five (5) free photographs to display your item for four (4) months, an adequate amount of time to know if the item will sell. Etsy fees for a sale are 3.5% of the total sales price, not including shipping fees. Paypal fees, if you choose to use that route to receive payments, are additional. However, compared to what you can expect from garage sales, Etsy can bring much higher prices and many more potential customers for your handmade, supply, or vintage items. Worst case scenario: if, after four months, you find your have an item that won't sell on etsy, you move it to your garage sale or charity pile for disposal.

For someone just getting started out downsizing using Etsy as part of their strategy, the concept of DE-STASH is a very important one. De-stash simply means that you have some one thing or collection of things that you have been saving for years to "use up" in a project of some sort. Here, at last, it's thirty years later and the project was never completed. Take the supplies you stored for the project and bundle them into a "de-stash" listing. Or, take out your old costume jewelry or Grandma's old knitting basket and "de-stash" it! If you've ever had a box of fabric you swore you were going to use for a quilt (maybe you even started it but never finished it) and put it out at a garage sale just to get rid of it, you know how "de-stash" translates into reality. Etsians (buyers and sellers on Etsy) just love to buy "de-stash" because it's usually inexpensive compared to buying new and often full of things they can use in their own special art or craft project.

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Etsy's flexibility actually facilitates downsizing. It allows individuals to specialize and collectives to form. It allows for sales and discounts as you see fit. It brings the phrase "one man's junk is another man's treasure" into reality. You can be a seller for as long a time or as short a time as you want – just enough time to downsize or long enough to build an empire. Etsy has multiple free handbooks and webinars to teach you how to effectively sell on the site. Shops can sell anything as long as the products fit into the ever-broadening categories of handmade, supplies, or vintage.

Handmade items must be made by you personally (not by a third party) and can include hand knitted sweaters, handmade quilts, wood carvings, jewelry or even patterns and e-books. Vintage, which are items at least twenty years old, can include antiques, shabby chic furnishings, grandmother's crocheted doilies, evening gowns, old crafting books, or even your old high school letter sweater (if you think someone would buy it). Supplies encompass almost anything including glass eyes for making dolls or fishing lures, charms for making bracelets, yarns, thread, bubble wrap, paints, needles, or anything else a crafter or artist could use.

ETSY as an Overseas Income Source

Although all Etsy transactions take place in U.S. dollars, one can buy and sell from anywhere in the world. If you find that Etsy is helpful in getting rid of your items before leaving for your overseas home, you'll find that the "identity" you gain with your site among buyers will be of value in your new surroundings, if you wish to continue to use the shop to create a cash flow.

Wherever you go in the world to retire the local culture has wonderful things for sale. In the case of China, incredible sorts of crafting supplies are available that one can sell to eager buyers on Etsy. In the case of Eastern Europe, Etsians are selling beautiful handmade sweaters and wool yarns. Etsians in Western Europe are offering lovely vintage items they pick up on the local economies. All over the world, old and new textiles are available on Etsy for artists to pick up for use in new projects. One can find native woods, foreign coins, eccentric clothing, hand tied fishing flies, old brass door knockers, and almost any other imaginable item. If you can fit them into an Etsy category, you can sell them to a ready made audience of interested buyers all over the planet.

Then, even with your day job and W-2 behind you, as a U.S. citizen you easily can incorporate your Etsy shop into your taxes as a sole proprietorship.

An Example – Personal Experience with ETSY

Having lived and traveled overseas for years, we had collected enormous quantities of strange, unique and unusual textiles, ceramics, jade, jewelry, and woodcarvings. Although we had purchased a house many years before in the U.S. to keep our treasures on display, retirement meant we no longer had to live overseas. We could choose where we wanted to be when we wanted to be there. With all this freedom to move around, we felt ready to remove unnecessary items from the house.

The house in the U.S. was already stuffed with treasures, so we began there. The move to downsize put us first into a sorting and organizing mode. We soon found that we were no longer attached to much of what had been collected. With a bit of research, we realized Etsians, with their love of design, art, and crafts, were a perfect audience for the more unusual items we had to offer. It didn't take long before prospective buyers from Australia, Japan, Greece and the U.S. were in our shop sending "convos" to ask about the provenance of our offerings. Sales quickly followed. We had never met a nicer and more diverse group of creative people online!

Not wanting to lose the momentum that had started with selling in the U.S., we used our regular travel overseas to identify items that would sell on Etsy. Wonderfully, it didn't matter where we were in the world. As long as there was a post office, items could be sold and posted from anywhere. Although we have not yet started selling from overseas, we are building an online business and a customer base that will allow us to sell from anywhere at any time that we find a unique item Etsians might like.

In addition, we were able to create a collective of family members who were crafters or who had unusual items to sell. As we travel now, we work with friends and family to get their items online. If they join the collective, we photograph, post and sell. Others provide the items and do the mailing when an item that belongs to them is sold. Monies are transferred from buyers to our Etsy shop and then to the actual sellers in the collective via a variety of methods. Or, sometimes we will train a friend with skills at making handmade items who wants to start an individual shop (e.g., visit our friend at <http://etsy.chesapeakecreations.com>), thus helping someone to start an entirely new small business.

Start From Where You Are

Of course, the key to downsizing is to begin!

If you are a few years away from retirement, consider starting your downsizing now using Etsy as a key element of your plan. If you are already comfortably ensconced overseas, take a look at what etsy.com can offer you in terms of starting a business selling local crafts, supply items, or vintage items from overseas.

No matter your situation at the moment, etsy.com provides a whole new dynamic to people who want to accomplish profitable downsizing and/or create an income stream from overseas!

About the Author: Tracy Zhang recently retired and now spends her time with friends and family in China and around the U.S. She's also busy downsizing and helping others do the same. Visit her shop at <http://www.charliebear.etsy.com> to check out her patterns, e-books, and vintage items.

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HITECH – Your Medical History in the Machine

By Doug Hornig / Nov 09 • Categorized as [Asset Protection](#) • [Download Print Friendly PDF](#)



Medical Machine

In the future, a visit to your family physician, or any specialist, will begin with a quick scan of the computer screen, where a few keystrokes will tell the doctor everything he or she needs to know about you – all the way from how much you weighed at birth, to X-rays of that bone you broke when you flipped your motorcycle thirty years ago, to how much you spent on blood work last year, right up to the hypertension pills you took after dinner yesterday (and maybe even what you ate, although hopefully not).

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Much of your medical info is already stored electronically, of course, but much more is stuffed into old paper file folders. Nor is there any centralized database that routes your records wherever they are wanted. That is going to change, and change dramatically.

The present system has too many embedded inefficiencies, and the industry wants them gone with yesterday's used latex gloves. Whether you like it or not, someday soon there will be a collection of bits and bytes that stores all the most intimate details of your health history.

Making that happen is a daunting job, and a touchy one.

On the one hand, think of how much medical data each American accumulates each year. Multiply that by 300 million. The amount of paper currently required to track it all would stretch to the moon. Doctors want to set fire to that stack.

But on the other hand, they don't want their patients' records falling into the hands of every Eastern European hacker for whom such data would be a major arm shot to his fake Viagra business. Data security has to be tight.

Thus software solutions must be developed both to serve and to protect. Billions will be spent in the process of digitizing, maintaining, and guarding medical records, and guess whose pocket the money will be extracted from. Did you select *mine*?

Don't care for this idea of white jackets anywhere in the world having access to your private info at the click of a mouse? Or don't like the idea of footing the bill for the conversion? Well, tough. On both counts. You won't be able to prevent the medical business from setting up the grand database, nor from using your own money to manufacture the electronic you.

In fact, the government has already installed the plumbing that will feed the big money shower. As in, very big.

That happened on February 17, when President Obama signed the Health Information Technology for Economic and Clinical Health Act (HITECH), which its sponsors had tacked onto the comprehensive American Recovery and Reinvestment Act (ARRA).

Everyone loves ARRA, right? Well, maybe. But citizens who cheered it might not have been quite so happy if they were aware of everything they were agreeing to fund with their hard-earned dollars. Buried inside HITECH is an allotment of \$19 billion (yep, that's billion with a B) just for the conversion of paper medical records into electronic.

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Tell you who was cheering lustily, for certain: health care software developers. For example, maybe you read about the recent deal whereby Dell acquired Perot Systems, a premium software company, for about \$4 billion. What that was largely about was HITECH. Dell didn't have real access to it. Perot Systems – whose annual revenues derive 25% from government and 48% from health care – did. Sound the wedding bells.

Dell, of course, is by no means the only company eager to step into the generous governmental shower stall. You can bet that IBM, Hewlett-Packard, and the rest of the heavies in the field are all busily preparing proposals, if they haven't already filed them.

And the big guys won't have that field all to themselves. There's a lot of cash to be spread around. Smaller competitors will nab their share.

Those are the kinds of companies [Casey's Extraordinary Technology](#) searches for and recommends as longer-term investments. The ones whose bottom lines will profit the most from political largesse.

Subscribers learned about one such firm in the September issue. There will be others, and not just in the health care field. Because there is no surer thing. Anyone who has both a solid product and the savvy to play Washington's money game, is going to prosper mightily in the years ahead.

Tech is the most vital industry in the United States, with the best opportunities to strike it rich if you know what to invest in. Just imagine finding the next Google and getting in while it's still a startup... and the chances for that are quite good. Learn more about how to profit from technology – [just click here](#).

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