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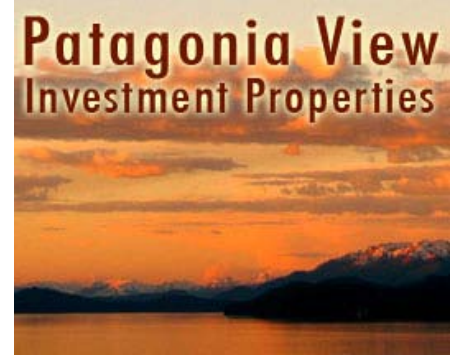
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The United "Bankrupt" States of America - (0)

The \$25 trillion debt scenario by 2020 assumes that government revenues will grow from 2.5 trillion in 2009 to 4.4 trillion in 2020—by 75%. Our demographic projections suggest that the U.S. will be doing well to get back to a \$14 trillion GDP and government revenues of \$2.5 trillion...



Current Issue Index

LIVING OVERSEAS»

The United "Bankrupt" States of America

Living In Marseille – The Hippest Spot

How Can Having A Second Passport Save Your Life When Things Go Wrong

Trust the Stars but Tie Your Camel

Save Big on Dentistry...

How to Unwind in China

Why Politics Really Don't Translate...

Life in Uruguay – The unbearable slowness of being

INTERNATIONAL REAL ESTATE»

A 300% Return in Belize with a Sunset View

What Makes the Osa Peninsula So Special?

Morelia, Hidden Mexico Real

Featured Articles



Living In Marseille – The Hippest Spot

By Tanja Bulatovic - (0)

The November sun feels good on my skin. A bouquet of basil, thyme and sage, emanates from the tiny herb garden I've managed to cultivate...



How Can Having A Second Passport Save Your Life When Things Go Wrong

By Bill Freeman - (0)

It's called the 'Passport Denial Program.' Lose your passport and you could become a victim...



A 300% Return in Belize with a Sunset View

By Paul Kammeyer - (0)

On the small Caribbean island of Ambergris Caye, Belize, sets the once fishing village of San Pedro. To the west of San Pedro lies what...



Time to pull your IRA out of Wall Street's A** – Part II

By Thomas Phelan - (0)

We also discovered that over 200 million dollars monthly flee Wall Street IRAs for Self-Directed IRAs because a growing contingency of IRA owners...

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By Steve Lindner - (0)

The southern Pacific region of Costa Rica is often regarded as the nicest part of the country but has also been the hardest part of the country to get to...



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By Phyllis Davis - (0)

The US State Department has issued travel warnings within the last month that provide some very interesting and useful information for anyone...



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By Ilene Little - (0)

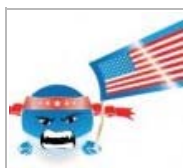
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By Douglas Bonner - (0)

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By Rhiannon Davies - (0)

According to Nikita Khrushchev: "Politicians are the same all over. They promise to build a bridge even where there is no river..."



Five Best Places to Retire in South America

By Susan Beverley - (0)

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Niall Ferguson, author of *The Ascent of Money: A Financial History of the World*, has been commenting lately that the U.S. government should be hearing alarm bells, given the rising debt and stimulus programs. In contrast, mainstream economists like Paul Krugman have been saying that if the U.S. doesn't stimulate more quickly and aggressively, it will fall into another depression or deeper downturn. Ferguson's point of view from looking at history clearly is superior, from our perspective. He notes that most great empires and dominant economies fall rapidly in years or decades, rather than slowly, due to financial stresses from their increasingly over-extended empires.



James Dale Davidson and Lord William Rees-Mogg also made this argument in *The Great Reckoning: How the World Will Change in the Depression of the 1990s* (1991). Think about the Soviet Union, which suddenly lost its power after 1989, just after withdrawing from a failed war in Afghanistan. Likewise, Japan went from the strongest up-and-coming economy in the world to, suddenly, a "dead" economy from 1990 on. Japan is now surpassed by China as the number two economy in the world. Great Britain's colonial empire unexpectedly collapsed after World War II, even though it was on the winning side.

Use Bankruptcy sign

Germany's economy abruptly collapsed as a result of hyperinflation in 1923 after Germany was defeated in World War I—and after it had paid massive, unrealistic reparations. Such conditions in Germany laid the ground

for Hitler to take over and create World War II. The French monarchy was suddenly toppled in 1789 during the French Revolution in large part due to its insolvency after supporting the colonies during the Revolutionary War, never to dominate politics again. The South Seas and Mississippi bubbles crashed in 1720, ushering a 64-year bear market into Northern Europe. Last but not least, consider the classic example of the Roman Empire, which collapsed at first in mere years and then continued to fall over several decades after rising for over 600 years.

The cause of such declines usually revolves around a severe financial crisis and/or a major military defeat that typically springs from expanding an empire beyond a sustainable reach or maintenance level. In other words, it comes down to a financial crisis—an unsustainable financial trajectory or a bubble that bursts. Today, the U.S. has not only an aging population but a defense budget of \$700 billion and mushrooming debt—an unsustainable trajectory.

Our role as global policeman is already over, although we have not recognized it yet.

After the fall of the Soviet Union, the U.S. was the sole superpower. But since the 1960s, when the Cold War fully began with the Cuban Missile Crisis, we have waged three wars that have been or are widely perceived to have been unsuccessful: the wars in Vietnam, Iraq, and Afghanistan. In 2009 the U.S. ran a deficit of \$1.4 trillion after a heroic stimulus plan was initiated to mitigate what could have been a 1930- to 1932-like financial collapse. That large deficit arose, after many years of minor deficits in a boom that should have produced surpluses. Some of the boom-year deficit spending is attributable to rising war efforts that many see as having failed to achieve their objectives, even after eight years. Due to increases in Social Security and health care costs as the Baby Boomers age, the Congressional Budget Office (CBO) projects that deficits will continue at slightly lower levels even in a growing economy. The federal debt is projected to be \$25 trillion or more by 2020, when you take into account the government's holdings of Treasury debt for Social Security, and etc. Keep in mind, this is with projected growth and with Congress strictly adhering to its spending cuts in Medicare as spelled out in the new health care program!

But here's the big catch! The \$25 trillion debt scenario by 2020 assumes that government revenues will grow from 2.5 trillion in 2009 to 4.4 trillion in 2020—by 75%. Our demographic projections suggest that the U.S. will be doing well to get back to a \$14 trillion GDP and government revenues of \$2.5 trillion. Our projections for a deeper downturn in 2011 and 2012 make a U.S. debt level of \$19 - \$20 trillion by 2013 a likely scenario. At longer-term interest rates of near 5%, that would create almost \$1 trillion in interest per year. If our debt goes to \$30 trillion by 2020, such interest could reach \$1.5 trillion long term, which is 60% of today's total federal revenues! Does this sound workable to you?

Unlike the Roaring '20s bubble in the U.S., the 1980s bubble in Japan, or present economic conditions in China, the current economic situation in the U.S. is one of financial downturn and crisis, with rising budget deficits, a persistent trade deficit, and very low savings rates. We are a net debtor nation, and big time. Europe is similar. The richest nations in the world cannot afford an endless stimulus program, because we are already too much in debt—government, business, consumers, and financial institutions. Financial institutions in the U.S. already have more debt than either the government or all consumers. They used to lend against consumer and business deposits. Now, they borrow to lend at even higher leverage to the system, which brings an unprecedented level of debt.

We cover this topic in more depth in our free special report: The Debt Crisis of 2011-2012 (available for request at <http://www.hsdent.com/escart-lp>). We show that U.S. total debt is \$42 trillion in the private sector, \$14 trillion and rising in the government sector, and \$46 trillion and rising in unfunded liabilities for Social Security and Medicare/Medicaid (80% of that in health care costs)—for a total of \$102 trillion, or 7 times GDP. Given that GDP has fallen and is likely to fall a good bit more while social costs continue to grow, this ratio could rise to 9 to 10 times GDP by 2012–2013. This makes Greece look good!

How long before the bond markets have the same reaction that they did to Europe's debt crisis and raise interest rates on government bonds until the U.S. finally agrees to cut budgets and raise taxes instead of endlessly stimulating an already dead economy?

People keep asking us why we don't recommend long-term Treasuries, which appear safe and are declining modestly in yields. We say wait until U.S. Treasury yields spike to 4.5% or higher on default concerns, as just occurred in Southern Europe, and then consider buying. We will comment further should that scenario occur. If it doesn't, investors have already piled into long-term Treasuries; Treasury yields are very low and further appreciation should be minor at best. Europe started stimulating its economies in 2008 and wanted to continue to

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do so, but the global bond markets pulled the plug in April and May of this year. The U.S. has become even more dependent on selling bonds outside of the country: Over half are currently being financed overseas, and the percentage is rising. China is already cutting its allocations to U.S. Treasuries. Fortunately, in the short term there is a final bubble in Treasury bonds, as U.S. investors see nowhere else to go. However, bubbles never last and yields are likely to spike to at least 4.5% on the 10-Year Treasury.

Great Britain has been the boldest in its response; its government plans to cut the budgets by 25% and raise taxes as well. Such austerity programs are obviously the opposite of stimulus. Hence, demographics and debt deleveraging will resume their natural course, which will lead to economic failure and falling tax revenues. Such austerity programs are happening more and more across Europe. How could this not happen in the U.S.?

We have said from the beginning that the U.S. government is checkmated. If it stimulates too hard, the markets will raise interest rates at great cost, due to rising deficits and debt. If the U.S. doesn't stimulate aggressively, the economy will melt down in a deflationary spiral, due to massive demographic and debt deleveraging forces.

Let's start by looking at the realities of the U.S. government's budget and finances in [Chart 1](#), which shows the CBO analysis of the president's budget, with projections to 2020. This chart projects a public debt of \$20.294 trillion by 2020, not counting debt held by the government for Social Security and Medicaid funding, which is about \$4.5 trillion currently. That uncounted funding is real debt that requires servicing to pay its benefits; adding it to the CBO projected amount could bring the total public debt to near \$25 trillion by 2020. Note also that this chart is a summary that doesn't detail the key areas of expenditure that most of us relate to.

	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2011-20
Revenue	2105	2118	2460	2808	3095	3341	3504	3693	3869	4036	4211	4416	35434
Mandatory	2094	2034	2156	2091	2176	2322	2454	2636	2752	2971	3084	3267	25808
Discretionary	1237	1375	1401	1334	1301	1303	1323	1355	1381	1407	1446	1487	13737
Net Interest	187	209	244	298	365	440	520	596	875	755	834	916	5644
Total	3518	3618	3801	3723	3842	4065	4297	4587	4808	5033	5364	5670	45189
Deficit	-1413	-1500	-1341	-915	-747	-724	-793	-894	-939	-997	-1153	-1254	-9755
Public Debt	7545	99221	10512	11579	12467	13329	14256	15297	16398	7553	18870	20294	N/A
GDP	14236	14595	14992	15730	16676	17606	18421	19223	20036	20823	21667	22544	187719

Source: Congressional Budget Office Presidential Budget Chart 1

[Chart 2](#) summarizes major expenditures by category for 2010, with \$0.713 trillion for defense, \$0.547 trillion for welfare, \$0.702 trillion for Social Security, \$0.847 trillion for health care/Medicaid, and \$0.782 trillion for all other, for a total of \$3.591 trillion. Since 2009 expenditures came in below forecast, this total number is likely to be too high as well.

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Federal Budget Estimates by Major Categories (\$ Millions)

Defense	\$ 712,853.00
Welfare	\$ 547,451.00
Health/Medicare	\$ 846,827.00
Social Security	\$ 702,259.00
Other	\$ 781,686.00
Total	\$ 3,591,076.00

Source: *HS Dent*

Chart 2

Chart 3 shows revenues in 2008 at their best at \$2.524 trillion; revenues are projected to be \$4.416 trillion in 2020. Based on our extremely reliable long-term demographic forecasts and also given rapidly falling immigration levels in the U.S., we say that there is not a chance in hell revenues will be anywhere near that high!

Projected Federal Deficit for 2020 at Varying Revenue Levels (\$ Billions)

	CBO	HS Dent Optimistic	HS Dent Realistic
Total Revenues	\$4,416	\$3,029	\$2,524
Mandatory Expenditures	\$3,267	\$3,267	\$3,267
Discretionary Expenditures	\$1,487	\$1,487	\$1,487
Net Interest	\$916	\$916	\$916
Total Expenditures	\$5,670	\$5,670	\$5,670
Deficit	(\$1,254)	(\$2,641)	(\$3,146)

Source: *Congressional Budget Office Presidential Budget, HS Dent*

Chart 3

Let's be generous and project revenues to be 20% higher than today (0% to 10% higher would be a more likely

estimate). That added 20% would put revenues at \$3.029 trillion. Now look at expenditures. In 2008 total expenditures were \$2.928 trillion, which created a budget deficit of \$0.458 trillion in good times, with low social expenses like welfare and higher tax revenues. In 2020 the CBO projects \$3.267 trillion in mandatory expenditures, including Social Security and health care; \$1.487 trillion in discretionary funding, including defense and education; and \$0.916 trillion in net interest (part of that coming from rising deficits in Social Security after 2014)...for a total of \$5.670 trillion. Given the straight-line, rosy projections of revenues in 2020, the deficit still comes out to \$1.254 trillion in Chart 3—which alone is unsustainable long term.

Assuming the more-realistic revenues of \$3.029 trillion shown in Chart 3 in 2020, that would create a deficit of \$2.641 trillion, which is atrocious. Note that \$3.029 trillion doesn't even cover the mandatory payments! Even if the U.S. cut all discretionary spending (which isn't remotely possible), it would still have a deficit of over \$1.154 trillion, mostly due to rising interest costs—and that is not sustainable long term. If revenues come back to only 2008 peak levels due to the long-term downturn (which is the most realistic scenario), then the deficit would be \$3.146 trillion with no cuts and \$1.659 trillion with no discretionary spending—and interest would be 36% of revenues. Why aren't intelligent grown men and women shaking in their boots over this—even given the rosier scenarios? The answer can only be gross and massive *denial* from politicians to Wall Street to investors to consumers.

Do you think that there is even a remote chance that you or people you know will collect the promised benefits for Social Security and Medicare/Medicaid any more than most pensioners from state and local governments or General Motors or most large corporations will collect their promised pensions and benefits? What are those odds if you are affluent, as most of our subscribers are? No great business, no great government, no great union can defy the law of financial gravity, as expressed in the first law of physics: "Every action has an equal and opposite reaction"—especially when a pervasive bubble in credit and asset values finally bursts, as in the 1930s in the U.S. or in the 1990s in Japan.

The truth is that the debt level is likely to be closer to \$35 trillion if the U.S. government makes no changes to its budgets and stimulus programs, given much lower revenues and the higher welfare/social costs that we project will occur in a declining economy during its Winter Season, much as occurred in the 1930s. Conversely, interest costs are likely to be lower than projected due to deflation. It is during the next Spring Season (2020s to 2030s) that the government would start paying interest rates more like 4% to 5%+ and that the U.S. would feel the real pain of such high levels of debt (as will Japan to an even greater degree, given their much higher debt ratios and lower interest rates today).

Assuming a slow economy for a decade, as demographics clearly dictate, the rising U.S. debt level clearly is not sustainable. Furthermore, there is no way that an aging population is going to vote to keep spending hundreds of billions to police the world when it comes straight out of their retirement benefits—which will have to be restructured downward even after massive cuts to discretionary expenditures like defense. Hence, within a decade the U.S. "Superpower Era" of military dominance will suddenly disappear, as Niall Ferguson correctly warns. All it takes is a longer, more objective view of history to see the obvious!

Add to that the financial pressures on retirement benefits and the cost of armed conflict that has not accomplished its goals for those countries and our own purposes. In executing the wars as we have so far, we have increased our government budget and trade deficits, with the result of weakening our response to the present major economic slowdown and to future military challenges. Our government needs to stop accelerating debt for short term stimulus programs like "cash for clunkers" and housing tax credits that only get younger consumers to buy now instead of a year or two from now, only robbing future demand and creating higher debt for our children. The government needs to orchestrate a massive private debt restructuring program to lower interest and principle payments for the private sector directly and to invest in clear infrastructures that cannot afford to be financed now, but will pay off in the future and help retire the government's rising debt.

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Living In Marseille – The Hippest Spot

By Tanja Bulatovic / Nov 10 • Categorized as [Living Overseas](#) • [Download Print Friendly PDF](#)



Living In Marseille

Marseille Je t'aime! – I'm on the terrace of an 18th century apartment building hanging my washing on the line.

The November sun feels good on my skin. A bouquet of basil, thyme and sage, emanates from the tiny herb garden I've managed to cultivate. A giant seagull or mouette, whooshes past me and beckons me to take a break. As I watch my friend glide through the air, the magnificent creature transforms into my private tour guide, reaffirming all the reasons I decided to follow my heart and call this place home. I take in my new surroundings. Limestone hills and orange terracotta rooftops scattered across a Mediterranean bay. I'm captivated by the rich history and energized by the vibe.

As I inhale the salty sea air, my soul dances to the beat of North African drums radiating from the distance. The aroma of Spanish paella, kebab, and spicy merguez rises from the bustling market stalls across the street. Fresh local produce, Tunisian leather goods, hand-made lavender soap, it's all on offer and it's all within arms reach. I see women wrapped in traditional African cloth, women donning the burqa, and women dressed in high heels and mini-skirts. The world has merged into one. The mix is exotic, eclectic and uniquely Marseille...

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A 300% Return in Belize with a Sunset View

By Paul Kammeyer / Nov 10 • Categorized as [International Real Estate](#) • [Download Print Friendly PDF](#)



The Blue Lagoon of San Pedro

Put your Self-directed I.R.A to work on this Tropical Paradise

On the small Caribbean island of Ambergris Caye, Belize, sets the once fishing village of San Pedro. To the west of San Pedro lies what is known as the "San Pedro Blue Lagoon".

The western border of San Pedro, once thought to be less desirable than the eastern side of the island, is bound by a land mass made up of several small islands and a peninsula. This secluded paradise is well protected from storm surge and rough water due to the protection of

the main part of the island. It also offers the most beautiful, un-obstructed sunsets imaginable! Plus, with this development you have the right to maintain your own clean beach frontage for swimming or water sports, an option one doesn't have on the protected reef side of the main part of the Island.

Out of this outcrop of coral is born a new idea of development in San Pedro. **The Islands of San Pedro!** This will be the **FIRST MASTER PLANNED RESIDENTIAL RESORT COMMUNITY** in Belize. This community will have everything to sustain not only a healthy and recreational lifestyle with all the amenities you can imagine in a water based paradise, but also with be ecologically responsible with lush foliage fed by grey water, solar and wind power, construction designed to take advantage of the trade winds, and an exclusive Entertainment Island! Also included in the master planned community will be a 2 acre marina and marina clubhouse available to each resident through a membership.

San Pedro has been the tourism/retirement/vacation destination in Belize for the past 20 years. Other areas of the country are getting a foot hold but none quite as successful as San Pedro. Once a small fishing village it has "welcomed" the new role, hospitably accepting people from all over the world to visit their beloved "Isla Bonita". Thank goodness for the warm nature of local Belizeans as they naturally make you feel part of the family, and should really be listed as Belize's greatest asset.

Travel to San Pedro has gone from a weekly US flight to daily flights from 5 or 6 US destinations, and Taca bringing visitors from the South. With the construction of a new Private International airport at the center of the mainland coast Belize will be receiving direct flights from Europe in 2011. This is a major development for the tourism and retirement industry as Belize now comes into the 21st Century for Tourism.

The first real estate offering of the Islands of San Pedro is now available. Imagine owning an investment lot, or eventually your vacation home, in the most amazing place you can imagine; that would be Canales de Sol (Canals of the Sun). Close enough to the town of San Pedro to be convenient via ferry, yet far from the bustle of golf cart alley! Planned directly adjacent to the Canales del Sol is "Isla Fiesta", a common area, to be maintained and enjoyed by all residents. This private island recreation area will encompass a minimum of one four-star restaurant, two small beach bar lounges, tennis court, beach volleyball court, chess and checker board, gift shop, future

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gourmet food and liquor stores, lap pools and the administration centre to book tours, sightseeing, boat rentals and any other leisure activity offered within the country of Belize.

Canales del Sol will be a development of 28 single family and low density condo sites with everything done to exclusive International standards. 13 of these sites are reserved, or sold, leaving 15 building lots for investment. The immediate amenities will include: every lot is waterfront and filled 3 feet 6 inches above sea level, walking and electric golf-cart trails, expansive sand open areas in front of properties, over 300 full size trees and extensive flower bed areas planted in grey water reserves, strictly regulated building location, size, and site coverage density so as to maintain maximum view and airflow for each structure, boat moorings for each lot, not less than 12 art sculptures, Mayan architecturally designed retaining walls, pre-trenched electrical, and pre-wired phone, cable, and internet.

Lots are being offered at non-waterfront prices to assist the developer in the financing of the extensive infrastructure development and extensive site preparation. Retail value of these lots average \$400,000 USD but in order to complete all of this pre-construction work they are being offered at 30% of retail price **for the first two lots sold!** Imagine owning a waterfront lot for around \$100,000 that will be part of the most exclusive, desirable, location in what is becoming one of the most sought after retirement destinations in the Western Hemisphere. Once those two lots are sold the next two will be at 35%, then prices will increase 10% for every two lots sold.

Do you want to buy this with your IRA, we can help!

NOTE: This is an incredible opportunity to own property in your Self-Directed IRA that could appreciate in value faster than most investments. By purchasing now your IRA will increase in value by up to 300% as soon as infrastructure is complete and remaining discounted lots are sold. Land values in Belize continue to increase, yes the pace has slowed somewhat but it will pick up and it will soon as there just isn't that much desirable waterfront property left in the Caribbean. With the new off-shore investment IRS rules coming into play you should be thinking about doing something NOW, not LATER as other discounted lots are sold out!

Belize Shores Realty is the only Realty Executives Franchise in Belize. Belize Shores Realty is normally a Commercial property Broker but in certain cases feels that certain developments justify themselves to be as good as an investment as a profitable commercial property. THIS IS ONE!

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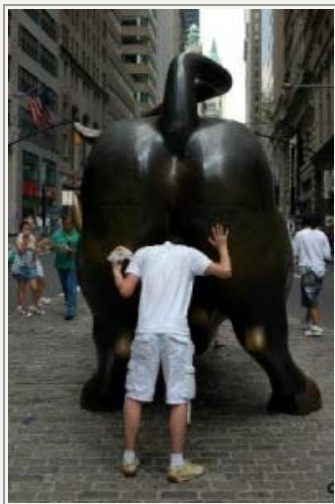



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Time to pull your IRA out of Wall Street's A** – Part II

By Thomas Phelan / Nov 10 • Categorized as [Asset Protection](#) • [Download Print Friendly PDF](#)



Grow Your IRA A**ets in Real Estate

IRA Mistake #2 Know thy difference between fees and no fees!

If you missed IRA Mistake #1 [CLICK HERE](#)

In Part I we discussed how Wall Street has clearly dominated IRA funds for thirty years evidenced by its continued control over 97% of five trillion IRA dollars.

We also discovered that over 200 million dollars monthly flee Wall Street IRAs for Self-Directed IRAs because a growing contingency of IRA owners demand a wider selection of investment options, i.e. investment choices that are not offered by Wall Street. These maverick IRA owners most specifically want real estate in their IRA portfolios evidenced by the fact that real estate is the #1 choice for the 200 million dollars that flee Wall Street each month.

IRA Mistake #2

Not knowing the operational differences among the Self-Directed IRA, the Check Book Control Self-Directed IRA and the Individual

401(k), the benefits and burdens of each, and the bottom line cost to establish each.

The Self-Directed IRA

The Self-Directed IRA has been around longer than most people realize. It is only in the last decade that the Self-Directed IRA has forged its way into the consciousness of a few of the 45,000,000 IRA holders in America.

The Self-Directed IRA may have never made a debut in America if Wall Street hadn't more than once vaporized trillions of IRA dollars precipitated by huge declines in the value of stocks and mutual funds.

After the first of many Street financial debacles a small minority of IRA owners sought more control over how their IRAs could invest and looked to Wall Street. Predictably Wall Street turned a deaf ear. Eventually a few enterprising entrepreneurs, many being prior Insurance and Bank executives, saw an incredible and obvious opportunity, i.e. give these disgruntled IRA owners what they want. And regarding compensation, well, after all Wall Street had been extracting lucrative fees off of five trillion IRA dollars for decades, who not this new breed of IRA Custodians?

The primary differences between an IRA (Wall Street type) and a Self-Directed IRA are control and product diversity.

The Self-Directed IRA allows you to step out of the limited Wall Street Menu box and purchase alternative investments like real estate, e.g. raw land, lots, houses, multi-unit rental properties and even vineyards, and also real estate related products: Tax Lien Certificates, Discounted Notes, Mortgages, Leases, Water Rights and more.

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The Self-Directed IRA also grants you more control over your IRA; i.e. what to buy, how to buy, when to buy, when to sell, how to sell and more. An example would be, your Self-Directed IRA buys a single family rental property for \$75,000 and sells it five years later for \$125,000 with \$75,000 down and a 1st mortgage of \$50,000 at 8% interest. This could never be accomplished with a Wall Street IRA.

The Self-Directed IRA Cost

Many Self-Directed IRA Custodians offer Self-Directed IRA plans with a mere \$50.00 sign up fee (usually can be completed on the internet) with a published schedule of fees.

IRA Custodial Fee Schedules (listed on the IRA Custodian's Web Site) are imposed on each transaction, the number of assets, the value of assets etc.

However, the Self-Directed IRA also has two mandatory components that can place a damper on the supposed "control" over your newly created Self-Directed IRA.

The IRA Buy Direction Form (published on the IRA Custodian's Web Site)

The IRA Buy Direction Form must be completed and submitted and approved by the Self-Directed IRA Custodian before your IRA transaction can move forward. Its purpose is to clearly identify what it is you want your IRA to purchase. This allows the IRA Custodian to cover its backside and scrutinize what it is you are directing the IRA Custodian to buy for your IRA. For example alcohol and antiques are not allowable for an IRA as mandated by the IRS. Thus if your IRA Buy Direction Form described "Ten cases on fine Malbec wine" and a "Louis XIV desk" your IRA Custodian would not approve this transaction.

The IRA Custodian approval process should require but a day or two but I have seen days turn into weeks and weeks into months while IRA paperwork, emails and phone calls ping ponging back and forth between the IRA Custodian and the IRA Owner.

The IRA Funding Form (published on the IRA Custodian's Web Site)

The IRA Funding Form follows the IRA Buy Direction Form after it has been approved. The IRA Funding Form instructs the IRA Custodian how to fund the approved purchase, e.g. use IRA Money Market funds, sell 100 shares of IBM stock held in the IRA, a combination etc. This allows the IRA Custodian to cover its backside by not unilaterally using unauthorized funds or selling stock or mutual funds without your written direction.

Benefit of the Self-Directed IRA

It is inexpensive to set up, often only \$50.00 and opens up a whole new world of investment products not offered by Wall Street. This allows you to truly hold Wall Street to its mantra of "Diversify". How can your IRA be diversified if all of your IRA funds are in Wall Street financial products?

Burdens of the Self-Directed IRA

A major speed bump that comes along with a Self-Directed IRA is the fact that it does not offer "immediacy".

With a Self-Directed IRA you cannot stand on Court House steps or sit across the desk from a REO Bank Rep and when a price is agreed upon write a check. Quite the converse is true, you'll need a few days to ... yep, complete, submit and get approved both the IRA Buy Direction Form and the IRA Funding Form?

However, in fairness "immediacy" may not be a big deal for every Self-Directed IRA Owner and whether it takes a few days or a few weeks to get the nod of approval from your Self-Directed IRA Custodian may not be a problem for you at all. If this is the case then a Self-Directed IRA may be just the right fit for your financial needs.

One quick note, many Self-Directed IRA Custodians use Fee Schedules that can frankly nickel and dime you to death. There are a few Self-Directed IRA Custodians who offer a "Flat Fee" imposed annually rather than a schedule of fees. You should check out both.

The Check Book Control Self-Directed IRA

The Check Book Control Self-Directed IRA is everything the Self-Directed IRA is minus having to comply with the IRA Buy Direction Form and the IRA Funding Form. That's right, there is no requirement for you to complete, submit and wait for an approval for both the IRA Buy Direction Form and the IRA Funding Form. Voila, they are gone.

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The Check Book Control Self-Directed IRA concept is simple. An LLC is created for the benefit of your IRA; you elect yourself manager of the IRA LLC and open a bank account for your IRA LLC which allows you to simply snap off a check. For those of you who have heard negative information about the Check Book Control Self-Directed IRA and perhaps doubt its authenticity, I suggest you study the Tax Court Case, *Swanson v. Commissioner, 106 T.C. 76 (1996)*. If you like email me and I will send you a PDF of the case.

The Check Book Control Self-Directed IRA Cost

Ah, here's where the tire meets the road. Setting up a Check Book Control Self-Directed IRA can cost \$2,500 or more because an LLC with a "Special Operating Agreement" needs to be established.

Caveat. Before you run out and buy LLCs for Dummies or google some nebulous internet provider of Check Book Control Self-Directed IRAs, be sure the company you choose has done a lot of them. Ask for references, do your due diligence. A few dollars saved now in the formation period could cost your thousands later.

Benefits of the Check Book Control Self-Directed IRA

The first and primary benefit is "immediacy". Imagine yourself on the Courthouse steps or sitting across from a REO rep and asking: "Who shall I make the check payable to?" You can't get any more immediate than that which may result in your getting more deals than a competitor who is saddled with the IRA Buy Direction and IRA Funding Forms.

Burdens of the Check Book Control Self-Directed IRA

The most obvious is cost. If all you contemplate is making one deal at that's it, and the Seller is patient and will wait for you to complete the IRA forms, why spend the extra money. But if you see yourself much more active and aggressively doing multiple deals then the Check Book Control Self-Directed IRA may be for you.

The Individual, Solo, or Entrepreneurial 401(k)

In 2001 the Economic Growth and Tax Relief Reconciliation Act (EGTRRA) created the Individual, Solo, or Entrepreneurial 401(k) herein called the Individual 401(k).

With the Individual 401(k) you are allowed to make dual contributions:

- a) As the Employer
- b) As the Employee

Two Qualifications:

1. Presence of self employment activity
2. Absence of Full Time Employees (may be 1099 workers but not W-2 workers)

The Individual 401(k) offers a wide Diversification of Investment Products not offered by Wall Street including real estate both foreign and domestic.

The Individual 401(k) Cost

Here is where all four tires meet the road; the Individual 401(k) can run from \$2,500 to \$4,000 and more depending on the complexity of the plan.

Benefits of the Individual 401(k)

The Individual 401(k) has many advantages over the Self-Directed IRA and the Check Book Control Self-Directed IRA.

The Individual 401(k) has much higher Contribution Limits. All IRAs have annual contribution limits of \$5,000 + \$1,000 Catch Up if over age 50. The Individual 401(k) annual contribution is \$49,000 + \$5,500 Catch Up if over age 50.

Many investors want to use leverage with their real estate purchases and seek mortgage money whether with a bank or perhaps Seller financing. Individual 401(k) owned and debt financed property is not subject to U.B.I.T (Unrelated Business Income Tax) tax on any net income from rental property. The U.B.I.T. tax rate is quite high and can be 37%.

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U.B.I.T tax can be imposed on a Self-Directed IRA or Check Book Control Self-Directed IRA that employs debt financed property.

The Individual 401(k) can borrow up to 50% of IRA Account Value (\$50,000 max) for any reason. Such loans may be amortized up to a maximum of sixty (60) months with payments made monthly or quarterly and the loan must earn a minimum of 1% over the Prime Rate established at the time the loan is made. Only one 401(k) loan at a time, i.e. you cannot have a series of Loans.

The Individual 401(k) can include you and your spouse under the same plan.

The Individual 401(k) can have two components, Traditional and ROTH. You can elect which plan to contribute to.

Burdens of the Individual 401(k)

A higher cost is a factor and whether or not you have employees which could disqualify you from such a plan.

Summary

As you can see there are multiple options for you if you make the decision to move away from your restrictive Wall Street IRA to gain true financial independence and product diversity.

Just as no two IRAs are alike, no two IRA Owners are alike. Each case should be studied on an individual basis and beware of those who tell you "One size IRA fits all". This is not true.

In Part III we'll explore IRA Mistake #3

Not knowing how to buy real estate with your IRA including debt financing.

We will delve in more detail the buying and selling of real estate with a:

- Self-Directed IRA (with and without financing)
- Check Book Control Self-Directed IRA (with and without financing)
- Individual 401(k) (with and without financing)

For a FREE copy of the tax court case Swanson v. Commissioner and a 30 minute no obligation phone consultation about your IRA please provide the information below and the court case will be sent to you immediately by email:

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What Makes the Osa Peninsula So Special?

By Steve Lindner / Nov 10 • Categorized as [International Real Estate](#) • [Download Print Friendly PDF](#)



The Galapagos of Costa Rica

Infrastructure Improvements make one area of Costa Rica in high demand for expats

The southern Pacific region of Costa Rica is often regarded as the nicest part of the country but has also been the hardest part of the country to get to. Until now...

Background: The region around the Osa Peninsula is often compared to the Galapagos Islands. This area is home to more lowland forest than anywhere else on the entire Pacific coast. The largest mangrove wetlands can be found here as well as the largest native colony of

Macaws. There are towering trees, scenic waterfalls and sweeping sandy beaches. A dizzying amount of the world's biodiversity can be found in this area of Costa Rica. In fact Costa Rica contains twice the number of species than the entire United States while the US contains over 200 times more land. Though only 3% of the land area of Costa Rica, the Osa region in the southern Pacific contains over 50% of animal and plant species of the entire country.

History: Over 20 years ago, a small enclave of expats formed a community just north of the Osa Peninsula in the towns of Ojochal and Tres Rios de Coronado. The development grew primarily by word of mouth attracting North Americans to this spectacular part of the country. But getting there was not an easy task. The inland route, the Cerro de la Muerte (translation is "passage of death") traversed a mountain ridge high in the clouds, topping 11,000 feet in certain places. The coastal route required numerous river crossings as well as a trek over 20 miles of unpaved road. These challenges made the area largely unvisited. There was the option of taking a small commuter flight from San Jose but upon arrival to the region rental cars were hard to find and taxi service was not readily available.

Recent Changes: In January of 2009 two new highways were finally completed, the Caldera highway stretching from San Jose to the Pacific coast and the Costanera connecting Quepos to Dominical. These improvements made the drive from San Jose to the southern region an attractive three hour drive through some of the most scenic parts of the country. This area is home to Pacific Lots, the largest and oldest residential development for expats in the region

Hold the Presses: (Oct. 15, 2010, Costa Rica) President Laura Chinchilla announced this week high priority on the 35 million dollar southern regional international airport construction project. Chinchilla said construction will start in 2012 to put in the international airport. Environmental studies and other preliminary work has been done on the site located between Palmar Sur and Sierpe and the administration said money for this project will come from the Dirección General de Aviación Civil, the national budget and an allocation the Ministerio de Obras Públicas y Transportes received from the International Civil Aviation Organization. This location is about a 30 minute drive from Pacific Lots!

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About the development: Pacific Lots development stands alone as a haven for expats. Now in its 21st year, this project consists of 19 phases set in a mountain backdrop with expansive ocean views. Each phase features home sites with artesian spring water to each lot as well as extensive roads (gravel) and electricity throughout. Internet service, phone service and satellite TV is readily available. The North Americans and Europeans living here are blessed with abundant water, being sculpted into prior rain forest that had been cut away years ago as cattle farming was introduced to the area. Now many of these farms have been developed into residential properties. The area is greener now than before as farmers have come to realize that cattle doesn't do well in the terrain and weren't very good for the environment.

Why Pacific Lots: Recent improvements in accessibility have increased demand for property in the developments that Pacific Lots represents. Costa Rica has had strong demand for property by expats for many years. Pacific Lots developer offers fully improved home sites starting at \$40,000 while ocean view sites start at \$80,000. They offer custom home building services for their clients at \$100 per square foot and are one of the largest builders of custom homes in the country. There is no time limits to build and owners can hire any builder of their choice though most use the companies crew. Having a custom home built is easy and the developer will manage the entire process and send construction updates via email. Their team includes architects, engineers and nearly every tradesman, in fact they have over 500 people in their construction division. They make all their own windows, doors, cabinets, counters and even wrought iron work. They have a 10,000 square foot facility to support their construction needs. Over half of their 19 phases of development are sold out and they have well over 1000 owners. They are debt free and have never used bank money in the 21 year history of the company. Buying land in a foreign country is easy, getting the house of your dreams built on it is the tough part.

Opportunities: The growth of these developments have brought entrepreneurs who've opened restaurants, grocery stores, banks, car rental agencies, furniture stores, construction companies, garden centers and hardware stores. In the village of Ojochal for example, are a surprising number of great restaurants with truly international offerings. There's a new Argentine steak house (El Fuego) and two French bakeries, an Italian restaurant (Mama y Papa), a German restaurant (Bavaria) an Indonesian restaurant (Ylang Ylang) and a restaurant offering Indian cuisine (Madras). In fact there are over 30 restaurants in the area. There's a weekly farmers market offering organic produce as well as a gathering place for expats. There's even a thriving Mennonite community offering organic dairy products as well as incredible baked goods like shoe fly pie, coconut macaroons, delicious cookies and fresh baked granola. Local markets also offer fresh meats, seafood and vegetables that bring back memories of what fresh food really tastes like.

The Meaning of Life: Life is less complicated here. The pace of life is more enjoyable and there's a sense of community sorely missed in North America. There are weekly pot luck dinners, local events and entertainment. Life focuses more around people than things. There is a strong expat community offering a variety of opportunities to be involved. There is a woman's club initially named the Ojochal women's club but demand to join was so strong that it has been renamed the Costa Bellena woman's club, now with over 500 members. There are poker games, movie nights, barbecues, festivals and parties.

Live as you want: The area is surprisingly cosmopolitan. There are no big malls in the area but shopping and services are abundant and inexpensive. Banking is easy with Costa Rican banks as well as Scotia Bank, Citibank and HSBC. There is a brand new hospital located in Chontales and clinics, dentists and doctors nearby. For those who need to shop, there are big box stores in neighboring San Isidro and major malls throughout San Jose. Walmart, Price Smart, Office Max, the Costa Rican equivalent of Home Depot as well as high end stores like Hugo Boss, Armani, Cartier, Tiffany, Hilfiger, Benetton, Kenneth Cole and Lacoste, to name a few. Though you may pay a bit more for American brands, there are plenty of inexpensive locally made offerings as well.

Why Costa Rica Property: Costa Rica abolished their military in 1948, spending instead on education, conservation and healthcare. Residents receive low cost national health care rated equal to the quality of care in the US at much lower cost. Costa Rica is a staunchly democratic nation and proud of the fact it is one of the oldest democracies in the Americas. The country has a high literacy rate and education is free. They have a strong environmental record with 25% of the country designated as National Parks, preserves or protected land. Safety and security are less of a risk than many other parts of the world and Costa Rican people are friendly. Costa Rica's largest source of income is tourism and there is plenty to do as a result. Property ownership is deeded and fee simple (you own it) and foreigners have the same rights to property ownership as Costa Ricans. Costa Rica is also noted for longevity with life expectancy longer than many first world nations including the US.

Come see for Yourself: Pacific Lots is now offering EscapeArtist readers a four-day all inclusive tour of their properties including guest-house lodging and seven full meals during their stay for only \$250 per person. Pacific Lots will apply the total cost of the Discovery Tour to any property purchase, plus an additional \$1,000 credit for airfare.

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Trust the Stars but Tie Your Camel

By Phyllis Davis / Nov 10 • Categorized as [Living Overseas](#) • [Download Print Friendly PDF](#)



Remember Safety First

The US State Department has issued travel warnings within the last month that provide some very interesting and useful information for anyone, anywhere, traveling for business or pleasure to avoid being a target of inconvenience, theft, violence, or terrorism. These government reports even offer warnings about potential kidnappings by gun-toting pirates around the Horn of Africa or the Red Sea. After reading these newly published warnings, you could decide to stay home and pull the covers over your head. Or, you could go ahead and travel and enjoy yourself but plan ahead by taking along a few self-protection items that will give you peace of mind during your travels.

While you may not be headed into high-risk areas considered dangerous by terrorist-alert groups, there are many **easy to use and affordable safety precautions** you can take with you when you're traveling to more common travel destinations or cruises that will make your trip more relaxed and enjoyable.

Next to your sunscreen and your comfortable shoes, we recommend you pack a variety of safety-focused items in your suitcase that are sold through [Elephant Safety International](#) as your online source for personal safety products. After you have seen these items, we guarantee that you'll slap your forehead and think, "How could I have ever lived without these items before today?" Or, if you're like most of us who work with EscapeArtist.com, you'll say, "Awesome. Gotta' have this one, and this one, and that one." It's all so very JAMES BOND . . .

While many items mentioned in the travel safety list (below) may not be carried onboard an aircraft, they may be checked in your luggage.



Avoid wearing expensive jewelry, or even faux jewels, to avoid attracting attention to yourself in common areas when traveling. But, if you must take them with you to wear on special occasions during your trip, then hide your precious items in hotel safes, or in plain site in your hotel room. The Chicago Crime Commission states that a burglar spends an average of eight minutes in a victim's home. You can choose from a wide variety 'decoy safes' ranging from common beverage cans, common cleansers or canned goods. This Pringles can shown is priced at \$15.00.

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Mace® Triple Action combines OC Pepper with CN Tear Gas along with a UV Marking Dye. OC PEPPER causes the eyes to slam shut and brings on uncontrollable coughing and choking. CN Tear Gas causes profuse tearing, an intense burning sensation to the face and disorientation. UV Dye marks the assailant and may aid in identification once apprehended. Mace® Triple Action is available in many sizes but we recommend the Pocket Model compact size that fits comfortably in a woman's hand and features finger-grip dispenser, flip-top safety cap and key chain. 11 gram unit sprays 6-12 feet. Contains 5 one-second bursts. \$15.95



This Keychain Alarm with light combines the two best deterrents against personal attack, a 130 decibel alarm and a flashing light. [140 decibel sounds can cause permanent hearing damage and 180 decibels can even cause death of hearing tissues.] The alarm is activated when the pin attached to the keychain is pulled. Or, it can also be activated by pressing the alarm button on the top of the unit. It can also be used as a flashlight without activating the alarm to provide additional night-time safety. Two AAA batteries included. \$10.00



This Homesafe Wireless Home security sensor does it all! It detects vibrations and when a door/window in your home has been opened, a wireless radio frequency range of 300 feet triggers the RF signal and activates the alarm. Uses one 9-volt battery (not included). You can easily protect every window and door of your home or hotel room. \$24.95



In 1839, English author Edward Bulwer-Lytton said the pen was mightier than the sword and in this case, he was certainly right. These Pen Knives are actual pens that could save your life. They look like an ordinary pen that fits easily into your pocket, but they feature a 2.13 inch blade that is revealed by pulling the pen apart. They are available in black, silver, and gold. \$6.00



Used as an innocent looking pink keychain, this Kubotan is often called "The Persuader" in law enforcement and security groups. Please be aware, the Kubotan creates serious harm when used in self-defense. It was designed to be used against bony surfaces, soft tissue and nerve points. They can be used for stabilizing your fist, applying pressure to sensitive parts of an assailant's body, or gaining leverage on an assailant's wrist or fingers. Kubotans many not be brought on board airlines in carry-on bags. They are highly accessible, extremely durable, effective self defense weapons. 5.5 inches long. Available in pink, blue, silver or gold. \$5

This Child Guard Panda allows a parent to monitor their child within close

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range, 3 to 21 feet to make sure the child doesn't wander away while they're busy checking bags, checking or into your hotel, shopping, etc. The child wears the Panda on their wrist. The adult carries the receiver (which looks like a keychain). If the child wanders beyond a set distance, the adult's receiver begins to beep which notifies them the child is wandering out of range. \$25.50

So whether you're planning a cruise through the Panama Canal or a trip to Paris, take the time to study [Elephant Safety International's](#) online catalog* and pick and chose from the items they offer so you can plan ahead to make sure you have the trip of a lifetime!

Bon voyage mon ami!

*There are some US custom's laws that prohibit shipping of stun guns, self defense sprays and tasers internationally. Shipping laws vary in each country and it is the responsibility of the buyer to check with their own local authorities and pay all duties involved in shipping.

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Save Big on Dentistry...

By Ilene Little / Nov 10 • Categorized as [Living Overseas](#) • [Download Print Friendly PDF](#)



Consider "concierge" dental tourism.

Consider "concierge" dental tourism. It just doesn't get any better than that. And what a great way to pay for a vacation to popular destinations!

Dental tourism is often the first "toe in the water" medical tourism experience for a person traveling from their home country for treatment. Why are they willing to travel?

Dentistry in some countries, and definitely in the U.S., can be outrageously expensive and is often not covered by insurance plans – or if it is covered the limits are so low as to leave the "insured" with hefty out-of-pocket expense. **Affordable dental care** is what dental tourism delivers.

Also, dental tourism is considered "light-medical" which means the medical treatments don't slow you down or get in the way of enjoying the

vacation aspect of medical tourism.

Cost savings, safety, and a great personal experience are equally important, so we'll address that with unfiltered conversations with real patients – as opposed to marketing promises.

Trust and Safety

Booking your travel through a "concierge" medical tourism facilitator allows you to travel within a "bubble" of safety. And we know of some facilitator services that actually save patients money overall. Don't assume it's going to cost more to go through a facilitator – it can save you money, time and stress.

So, again, how do you know which dentist or facilitator to book with?

Talk to a patient

Talk to a patient BEFORE you talk to a dentist or a facilitator. Insights shared among patients can provide the clarity and depth that newspaper articles or marketing sites cannot.

And that's usually the problem, isn't it? You can ask for referrals from a dentist, but then that means you have to talk to the dentist first. And you can read testimonials on a website or in an article, but that's not at all the same as "talking" – and there's no contact information given.

So because trust is so important a step in the decision making process we recommend you talk anonymously with patients first about either a dental tourism facilitator or a specific dentist, and then initiate contact with the parties that you already have some information on.

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Online waiting room experience

That's why we've included a sampling of patient stories and links to patients you can contact directly to benefit from unfiltered conversation.

For example, you'll be surprised what patients have reported back to us about price differences revealed during conversations between patients – usually facilitator fee differences among other things.

In most cases you may need to register on Traveling4Health in order to initiate direct contact with a patient. But that's free and I hope you respect the privacy afforded participating patients by our facilitating conversations without revealing personal contact information.

It's also a compliment when you contact a dentist or a facilitator when you can let them know who recommended them. You have just identified yourself as a person who does their research and someone who will be another good referral for them if you are satisfied with your experience.

Where North American dental tourists are going:

While you're reading about the cost savings and personal experiences realize that what you learn can be applied to your DIY research on providers in any destination. And we encourage you to join our community and carry a Traveling4Health Press Badge for that extra protection that comes from a provider knowing that YOUR experience will influence where other members go for their dental work.

Dental Tourism in Costa Rica

The traveling4health community receives more reports from patients who have gone to Costa Rica than any other country. That doesn't mean Costa Rica is the only or best destination for you; it means there's more data to examine and satisfied patients to converse with.

Dental Savings in Costa Rica

The cost difference is huge according to Tim Morales of costericandentalcare.com – a concierge dental facilitator service.

I'll just give you a quick story," said Morales, "One person was recently quoted \$60,000 here in the states for a total mouth restoration – brand new teeth on top and bottom. He's going down to Costa Rica in January.

"This guy went to a top-ranked U.S. university that has a dental school and was quoted \$28,000, but the work would be stretched out over 1 ½ years and lord knows how many students would be working on him during that period of time—probably three or four," said Morales.

"So anyhow, they came to us, we got them a couple different quotes in Costa Rica and they basically came in right at the same price; it's going to be \$17,000. Half of the work will be done in January, and then four months later they will return for another five days and the work will be completed," he said.

Talk to dental tourism patient

Cindi Lindquist, a hairdresser from Anchorage Alaska reports: "My U.S. dentist told me I was going to need everything capped, that I'd need root canals, and that it was going to run me between \$40,000 and \$50,000 – OR that I could have all of my teeth pulled and dentures put in for a little over \$12,000.

What it did cost me for a full mouth restoration was \$11,500, and after all travel expenses, including airfare and accommodations for nine days, my total out of pocket was \$13,120. That's a \$30,000 savings! Read more and listen to the recorded interview at "[First Time Dental Tourist Saves \\$30,000... and she's shouting about it!](#)"

Talk to patient-recommended dental provider

Mike Lomax, owner of Esthetic Dental Center which boasts an onsite 7,000 sq.ft. dental lab in San Jose, Costa Rica.

Says Lomax, "Too many dentists are not up to date with technology, don't have quality control over the dental product, and don't have the equipment to provide their patients with the best choices.

"My experience is that dentists make a treatment plan, and I have to call them and tell them why it's wrong," said

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Lomax, "I train dentists all day long. They can't keep up with all the new materials and products. They send the case to me and I advise them on the best plan."

Lomax is an American, born and raised in Michigan. As a dental technician he was relocated to Costa Rica to manage a dental lab supplying dental products to the U.S. Market.

"We do the work for about 500 US dental clients; about 150 clients who request ceramic/gold," said Lomax. Read the following article where Lomax tells you how to judge whether or not your dentist is offering you all available options: "[Can Your Dentist Pass the Litmus test?](#)"

[Talk to patient-recommended dental tourism provider](#)

[Tim Morales](#), Medical tourism facilitator and CEO of [costaricadentalcare.com](#)

Dental Tourism in Mexico

There are destinations in Mexico that have been providing excellent quality dental services for over 15-20 years. We will talk about Tijuana, Puerto Vallarta, and the sleepy dental village of Los Algodones, Mexico across the border of Yuma, AZ.

Dental Savings in Mexico

Tijuana dental tourism:

Tijuana is quite safe for dental and medical care if you take the time beforehand to make your appointment and arrange, with your dentist, your transportation to and from the clinic. In other words, don't just walk or drive across the border and start shopping.

Sales and Marketing Executive, Torrey Russell reports saving \$8,000 by going to Tijuana, Mexico for reconstructive dental surgery.

"I had gone to India previously for hip surgery," said Russell, "so medical tourism is not new to me. I decided to go to Mexico for the dental procedure when my local dentist, a wonderful man, quoted me \$1,800 a tooth. That price was very expensive for me as a self-employed individual without insurance." You can listen to the recorded patient interview on "[Mexico: A US Patient Saves \\$8,000 on Dental Reconstructive Surgery in Tijuana, Mexico.](#)"

Los Algodones dental tourism:

Wendy Ceccherelli, a realtor from Seattle reports: "Typical American costs for a root canal \$900; \$1000 for a crown; \$150 for a cleaning and exam; \$500 to have a tooth extracted."

"Mexican costs: Root canal \$200 + \$100 for metal post; crowns \$220; cleaning and exam \$25; tooth extraction \$200-\$400 (best as I can remember," she said. Read patient's journal: "[First Time Medical Traveler Journals Experience.](#)"

Puerto Vallarta dental tourism:

Randy and Nancy Krause had no difficulty finding a qualified Mexican dentist in Puerto Vallarta. "The office looked just like a dental office in the States," said Krause, "He was set up to look at our x-rays on his laptop."

"The price of dental care is typically \$350 for a crown and \$275 for a root canal that probably cost \$1,500 in the states," said Nancy.

Click here to read her interview "[Mexico: Baby Boomers Retire in Mexico For A Better Healthcare Experience](#)" and listen to the recorded interview as Nancy explains her experience with dental and medical care in Puerto Vallarta.

Talk to a dental tourism patient

1. [Wendy Ceccherelli](#), a first-time dental tourist, goes to Los Algodones, Mexico: Ceccherelli reports: "U.S. patients have received excellent, professional and gentle care here; office staff and dentists speak English well enough; and they take credit cards for services. This work can be done for a fraction of the US cost (e.g. US cost for a crown: \$1000/Mexico: \$220) and in significantly less time (US typically takes 1-2 weeks for a crown fitting; Mexico: 2 days)." Read patient's journal on going to Los Algodones: "[First Time Medical Traveler Journals Experience.](#)"
2. [Ilene Little](#), CEO of Traveling4Health says: "The cost of our DIY dental vacation for two to Los Algodones, cost us \$2,200 including airfare, 10 nights and 11 days touring Sea of Cortez beach towns – and between my husband and I we had 4 porcelain crowns replaced and 10 metal fillings replaced with porcelains."

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You can also learn a lot by reading "[Mexico Border Dental Town – a Favorite Destination for Americans, Canadians, and Europeans.](#)"

Dental Tourism in Panama

We have no patient reports, yet, from dental patients traveling to Panama.

Talk to a Dental Tourism Provider

Both of the following medical tourism facilitators have articles or patient reviews posted on the T4H community site:

1. [Eric De Ycaza Delgado](#), founding shareholder and CEO of [Ageless Wonders Panama](#).
2. [Jeffrey Apton](#), President of [Panam Dental Tours](#).

DIY dental tourism trip:

If you want to start out with a service that will advise you on all providers and destinations you are considering, that's where the concierge service [My Medical Trip Advisor](#) can save you time.

We're going to support you whether you want to plan your own trip (Do It Yourself) or want help. We have [member travel agents](#) who offer [special discounts to members](#). One way or the other we give you all the information that other patients are reporting about their own experiences including the providers they went to and who they turned to for help planning their trip.

To learn more about medical tourism visit Ilene Little's blog on Escapeartist.com [CLICK HERE](#)

Ilene Little, is the editor of Escapeartist's Medical Tourism Blog. She has written an excellent Medical Tourism Report on [Seven Reasons to Choose Medical Tourism](#). To request a FREE copy of this report please provide us with your information below and we will send it to you by email.

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How to Unwind in China

By Douglas Bonner / Nov 10 • Categorized as [Living Overseas](#) • [Download Print Friendly PDF](#)



Just because a park is unpopular doesn't mean it's second-rate

Whether you're a student, employee or retiree in China, the Western need for peace and solitude can take hold of you and make you wish for a long weekend in a Swiss chalet. But China is a boom country, with thousands of new cars (and new drivers!) on the streets every week and a population just under one and a half billion. How can you get away from it all in the world's most concentrated and crowded nation?

Some of the usual Western methods of self-renewal are not available in China, or can even cause more stress than you absorbed during the week. Foot traffic on shopping streets can be so congested that it slows to a seemingly endless series of baby steps, as over-enthusiastic sales clerks try to pull you into their stores, or bark at you through bullhorns. Surfing the Web, due to the mood swings of the "Great Firewall of China," can be an easy or agonizing experience in

attempting to log onto your favorite Western sites. Restaurants on weekends can be crowded, with long waits, and filled with what the Chinese call "a pleasant noise": the boisterous laughing and occasionally raucous shouting that can occur when large groups of locals are having a good time.

For almost all Westerners, a little pampering and quiet time is what's needed to refresh the sense of personal worth: a break from the non-stop traffic and on-the-go mentality of the world's fastest growing economy and society. Oases of comfort can be found in any Chinese city, once you learn a bit of the culture and understand current trends. Here are five tips that can immediately hit the refresh button on your weary traveler's (or expat's) soul in this most exciting and stimulating of countries.

1) Coffee Shops

Despite the presence of an occasional Starbucks, coffee in China isn't a grab-and-go phenomenon. It's a rare and expensive treat, served in special restaurants catering primarily to upscale young professionals. The actual taste of coffee is not appreciated by the majority of Chinese, so at coffee shops the drink is dressed up with tons of sweets and lots of frou-frou: ice cream, candy, fruit and whipped cream for days. Since coffee is an expensive specialty drink for status-seekers, the surroundings are cushy (a welcome relief from the majority of no-frills restaurants across the land) and the service is attentive. Some shops have intimate booths in the rear with overhead curtains that can be drawn to create privacy, filtering your booth from the looks and chatter of other patrons. (These booths quickly fill up every evening with young lovers.) Other coffee shops will have expansive couches by large glass windows that are perfect for people-watching or lazily observing a magical, golden Chinese sunset.

But avoid the menu's overpriced and overdesigned coffee drinks. Instead, order a pot of specialty tea (for a fraction

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of the cost of coffee) made from fruit, flower petals, or a combination of the two. After the presentation of your heavy glass teapot, sitting on top of a votive candle stand that keeps your tea warm and fragrant, you can pour lavender-blossom or chrysanthemum-petal tea into your petite, transparent cup, and then savor the wonderful taste and aroma that will remind you of the countless delicacies to appreciate time and again from China's rich history. Servers refill your teapot with hot water as many times as you wish, so you can sit for hours with your tea, reading from the stacks of free magazines the shops provide or simply gazing meditatively at the candle flame that warms your drink and gives your teapot an inner glow.

2) Foot Massages

Chinese are passionate about maintaining health through time-honored means. Perhaps the most rejuvenating traditional treatment is foot massage. Spending an hour or more in a reclining lounge chair with the lights dimmed, you sip complementary tea as your feet are soaked, washed in toasty-warm water, towed dry and deeply massaged with a fragrant lotion. In your private room, you can watch TV or just close your eyes and drift, secure in the knowledge that this entire indulgence costs less than half the price of the average U.S. movie ticket.

3) Wash Your Troubles Away

Even in China's cleanest cities such as Xiamen and Ningbo, there can be days when the grunge and pollution of a developing nation can seem to cling to you even after a long, soapy shower. If you want a deep, *deep* cleanse then give yourself over to a traditional way of "honoring the master": the *Ca Bei* (pronounced "TSAH – bay").

A *Ca Bei* is a full body scrub, done by rubbing your nude body head-to-toe with moist, steamy towels to remove dead skin cells. *Ca Bei*'s are usually offered at the gender-segregated saunas that are standard amenities in most large hotels in cities across the Middle Kingdom. (Saunas are open to both hotel guests and non-guests.) Soak in a hot tub, then lie down on a massage table and let the professional masseurs scrub your skin to a glowing, reviving state of renewal. *Ca Bei*'s can be addictive but don't get one more than once a week. You could wake up the next day with skin too raw and tender to be touched! (Trust me on this one.)

If you'd prefer a more modest cleansing, try a shampoo at any local hair cutting salon. Done with an almost ritual-like reverence, shampoos can last up to thirty or forty-five minutes. It's not just a hair-washing experience, it's a deep and sleep-inducing scalp massage.

4) Enter a Temple

If your mind needs more of a cleaning than your body, stop off at a Buddhist Temple for a dose of serenity during your daily routine. Now that most religions have come out of the closet in China, Buddhist monks and nuns are happy to show visitors their temples, and welcome you through their newly-opened doors. Some are cubbyholes down side streets (just follow the sounds of drumming and chanting) while others are sprawling complexes with gift shops and vegetarian restaurants. Take along a friend who's fluent in Chinese who could translate the fortune told to you by one of the resident holy men. Gaze at floating lotuses. Admire the ancient carved wood of the altars. Or just sit and feel the hushed reverence of those around you. The honking taxis, congested sidewalks and colossal, screaming video billboards may be just on the other side of a high red wall, but for the moment, you have found a private sanctuary thanks to centuries of dedicated work by inspired individuals.

5) Find an Unpopular Park

A medium-sized city in China will have several parks around town. Usually one or two are the popular ones, where the majority of the population goes every night to hang with friends: dads will do tai-chi together in large courtyards, kids will play with schoolmates, and moms will cluster in groups to do a few brisk, healthy walks around the lake to keep them trim and youthful while catching up on neighborhood news and gossip. Meanwhile, the grandmas will sit on cold stone benches and play mahjong and bet against each other. While these afternoons and evenings are gloriously stimulating and intriguing, parks such as these have very few empty benches and paths can get congested. And once again the "pleasant noise" in which the Chinese love to indulge can make it hard to unwind, contemplatively enjoy your ice cream cone, or carry on a lazy conversation with a friend. There is, however, a simple solution: with half the city's population at just one of the parks, that means there are many, many other public areas where you can stretch and relax while not feeling isolated or unsafe. Just because a park is unpopular doesn't mean it's second-rate: just as in high school, popularity isn't necessarily a guarantee of quality. Keep stopping to explore the parks you pass during your daily travels (the Chinese characters for public park – "gong yuan" – are two of the easiest to memorize and recognize), and you'll find that neighborhood "public garden" (as parks are called in Mandarin) that can cater exactly to your needs for escape from the daily congestion and pollution in China. Serious joggers, parents teaching their kids to ride a bike, picnicking foreigners – just about anyone looking for some elbow room — can be found in these out-of-the-way jewels.

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Initial immersion into the People's Republic of China can be a bit of a shock to even the most seasoned traveler. Radically different from the rest of Asia (and seeming like another world from other continents), finding that small taste of familiar comfort to balance the excitement and marvels of discovery in this giant land with its multi-layered culture can occasionally be a traveler's biggest challenge. These tips can give you that "hammock time" every traveler and expat needs in order to process and absorb the adventures of living overseas. Journeys should always revive and restore a traveler's spirit, and never burn him out. These insights are designed and offered with that philosophy in mind.

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About the Author: Documentary filmmaker and frequent China resident Douglas Bonner is writing a book on how to get work in China. He can be reached at mailto:Doug_China@yahoo.com

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Why Politics Really Don't Translate...

By Rhiannon Davies / Nov 10 • Categorized as [Living Overseas](#) • [Download Print Friendly PDF](#)



...and why I would like to urge all expats to think hard before they make comment about the political situation in their new host nation...

According to Nikita Khrushchev: "Politicians are the same all over. They promise to build a bridge even where there is no river..."

Now far be it for me to contradict an eminent former leader of the Soviet Union but may I just suggest that whilst *politicians* may all be driven by the same personal goals, *politics* actually differ greatly from nation to nation.

Take the USA and compare it to the UK on a political level for example – well actually you can't – and that's my point exactly!

The United States is a federal constitutional republic with a president at the helm. The United Kingdom is a constitutional monarchy with a queen and a prime minister in charge. The Conservative Party in the UK is traditionally associated with the colour blue – yet you could say it has more in common with the Republican Party in America, which is associated with the colour red...

Therefore, even on the most basic level, i.e., 'which colour does one use to associate with politicians of a given political leaning in a certain country?' nothing can be compared easily between different nations.

So...why oh why do some expatriates believe that they know *anything at all* about the politics of the new country they're moving to?

In my experience...

I have experienced and overheard highly embarrassing conversations about politics between expats in every nation I've been fortunate enough to call home, and one thing is universally true of these exchanges: the expats who shout loudest about political issues don't actually have a clue about local politics!

You cannot assume that your political understanding translates to be in any way applicable or relevant in your new nation.

Expatriates need to have common ground to share when they meet others who have relocated to live as foreign migrants in their new nation – I understand this fact. However, why not try talking about the weather, or if you like controversial topics of conversation I suggest you discuss religion, because if you decide to start crowing on about politics you will make yourself look ignorant at best, and you will offend your new hosts greatly at worst.

For example...

I have a good friend who lives in South America; she in turn has many friends and associates who herald from

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North America, and we have spent many hours scratching our heads and wondering about the North American expatriates who believe their political system has any bearing or relevance in the new nation. What's more, we find it strange that assumptions and 'understandings' that one has of politicians in the 'old country' can be carried with you and applied to those politicians about whom you know nothing in your new nation.

Whilst it may be acceptable to generalise and state that: "I have come to the conclusion that politics is too serious a matter to be left to the politicians." (Charles de Gaulle) Or: "The problem with political jokes is they get elected..." (Henry Cate, VII), you really won't win many friends or influence any people if you start procrastinating about specific political policy in your new country.

Why politics don't translate...

To have any chance of understanding politics and political decisions one needs to know the **historical relevance** of policy decisions made by the different parties which are, or which have been in power. In the nation in which we grow up we often gain our political understanding through the indoctrination of the news and popular media. We also learn about the historical nature of a given party's development from our parents and our peers, our teachers and from reports we hear or read...

Therefore the majority of us are 'qualified,' at least on the most basic level, to have an opinion about the political development of the country we herald from. However, when we turn up in a new country, whilst we may have been able to learn the language of that nation before we expatriated, it is highly unlikely we will have any sufficient depth of relevant political understanding unless we have specifically studied the politics of the country for many years at university level!

Unfortunately this doesn't stop many an expat expounding vociferously about the 'corrupt nature' of politicians in their new nation, or complaining that they are not allowed to have a say and locally vote now that they're resident in this new country abroad!

Why you need to watch your mouth!

Your personal life experience to date will affect your political leanings – fact.

However, your personal life experience may be alien and irrelevant to the people of your new country, meaning that your political leanings will not necessarily translate well in your new nation.

As a North American or a Briton for example, your politics may have led you to truly believe that globalization is the real key to reducing the gap between rich and poor in the world. However, as an expatriate now living in South America for example, if you promote your belief you are likely to come up against those locally who can give you factual evidence of why globalisation doesn't actually work.

The political production editor at the British newspaper *The Guardian* summed it up well: "Many developing countries have done exactly what free market evangelists such as the International Monetary Fund told them to and have failed to see the benefits. The truth is that no industrialised society developed through such policies. American businesses were protected from foreign competition in the 19th century, as were companies in more recent "success stories" such as South Korea. [Faith in the free market contradicts history and statistical evidence.](#)"

And yet I have literally heard expatriates from affluent first world countries harping on about why globalization is the key when they have taken up residence in a much less affluent second world nation.

And another reason why you should perhaps think before you speak...

If you decide to speak out and speak up and openly complain and criticise the political system in your new nation without actually knowing what you're truly saying, the ramifications of what you say could have very far-reaching consequences.

At best your hosts may wonder why you don't just leave, and at worst they may actually encourage you to get out!

I was recently contacted by a group of disgruntled expatriates living abroad in a developing nation; they were complaining that their real estate rights were being deliberately overlooked by local and national politicians. They were doing everything they could to raise the profile of their complaint because they genuinely felt that racism was inherent in the political system locally, and they wanted to make this known internationally.

However, the country in question is a developing nation where there are massive internal and external political and economic issues that the country's government is actively trying to tackle. As a result, real estate rights for foreign

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citizens are unfortunately so far down the political agenda that they may never be heard or considered, let alone resolved. What's more, the real estate rights for local citizens are equally as poorly legislated for...

In other words, the expatriates had got it wrong – and their ill informed opinion had driven them to widely deliver and promote a message that undermined the local political situation in their new nation of residence.

In conclusion

It is absolutely right that expatriates take a deep and genuine, lasting and significant interest in their new nation of residence. I even believe that in some circumstances it's right that long-term citizens have the right to vote and even run for political office.

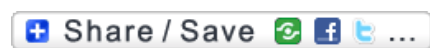
I also believe utterly in freedom of speech.

However, when anyone expounds on subjects they know little about, it's not big and it's not clever...and when it comes to expats talking about local politics if they have no understanding of local political matters, their ignorant opinions and baseless judgments can undermine and alienate.

Therefore, I really do urge all expats to be careful, and to really think deeply before they begin 'sharing' their own opinions about the politics and politicians in their newly adopted nation.

About the author: Rhiannon Davies is the editor of www.ShelterOffshore.com – the website for people seeking a lower taxed life.

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Five Best Places to Retire in South America

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



South America - low cost yet high quality living

South America is such an exceptionally vibrant continent, inhabited by passionate people who live life to the full. As Lonely Planet puts it: "It's as though the continent was built for travel." If you're currently exploring your global options in search of the best place to retire, and you're looking for a place where you can have a low cost yet high quality living, South America is home to a handful of nations that you might like to closely consider.

In recent years many South American countries have experienced significant and sustained economic growth, which has seen at least the quality of infrastructure improve, if not the quality of life for many citizens. However, there remains a significant gap between rich and poor across the continent, and inflation can still be a serious issue which means that you have to plan your retirement to South America carefully, and do detailed research into which nation you could most comfortably call home.

The potential downsides of committing yourself to South America for the rest of your life are relatively few however, as long as you learn the main language of your chosen destination, (probably Spanish or possibly Portuguese), you manage your money matters carefully, and you select a town or location where there is the right balance

between cultural integrity and relative sophistication.

For retirees it is critical that you explore your healthcare options before you commit to relocation too – and so this will include you looking at where you will be able to access any support or services you could conceivably need in the future. Additionally you need to look at affording ongoing healthcare insurance or services. Some expats go uninsured – paying as they go for any treatment or care. Others commit to an international policy which can be expensive, but invaluable if you do decide to live off the beaten track and therefore you put yourself in the position where you may need medical evacuation one day in order to access treatment for example.

The decision you will make will be determined by the nation you choose, the location within that nation that you decide to call home, the facilities available and your own budget. However, please do bear in mind this one consideration when exploring South America for a place to call home in retirement.

The other critical issue you will need to think about as you travel or research is whether you should be looking to live in a country and a location where other expatriates have already set up home, or whether you want to be a pioneer! Each alternative has its benefits...for example, if you live in an expat enclave you will be able to make friends fast and benefit from others' experiences of setting up a new life in a new country. However, if you decide to fully integrate with the local people you will certainly be embracing the local culture, and if this is why you're retiring abroad, it may be the level of experience you're seeking.

Having covered the basics for you to keep in mind when examining where in South America you would like to retire, it's time to look at what are perhaps the five best places to retire in South America.

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Brazil

Brazil is the largest country in South America, and it's Portuguese speaking – which is perhaps the only main downside of this nation! Many people state categorically that Portuguese is harder to learn than Spanish – however, the good news is that many of the most popular destinations with expatriate retirees are the more touristy resorts on the country's North Eastern coast where many people can speak some English. What's more, there are plenty of people who happily live in Brazil and only pick up rudimentary language skills.

Naturally enough, if you want to get the most out of this incredible and vast country with its rainforests and mountains, its plains and highlands, amazingly exciting cities and beautiful resorts then you will need to embrace the language – and you will really need to speak a decent level of Portuguese if you decide you want to move away from the popular resorts such as Natal or even Rio.

Geographically speaking Brazil is exceptionally diverse, and this has a direct effect on the country's climate. Most of the country is tropical – with many tourists and expatriates preferring the North East for its consistently beautiful weather. Although, if you're seeking a more temperate balance then head much further south where you will come across marked seasonal changes and even experience frosts and occasional snowfall in the winter.

In terms of where exactly to live in Brazil the choice is vast! You have the international appeal and cultural accessibility of aforementioned Natal – although there are those who say the resort has been spoiled by over-development. You have the vibrancy of life in Rio – but then you have high crime rates and a distinct divide between very rich and very poor that's evident in the city.

João Pessoa is perhaps a good alternative for those seeking a balance between sophisticated city living, tropical beach access, historical and modern architecture, culture and entertainment, a relaxed pace of life and an affordable cost of living. Or what about Búzios, Valença or Paraty to name but three alternatives?

In truth, the only way an expatriate will find the right home in Brazil is to travel to and then across this stunning country. Whilst swathes of the nation are considered inaccessible or inhospitable because of the terrain for example, it is also a nation with so many choices of wonderful cities, towns, villages and communities to call home.

Chile

Chile is certainly not one of the most popularly considered countries in South America for retirement by foreign citizens. It's a country considered for travel and adventure, even for student exchange programs and teaching English as a foreign language jobs, however when you understand just what Chile can offer you, it soon becomes an attractive place to consider relocating to, particularly if you're retiring abroad on a budget and you want a quiet pace of life.

Chile has many of the usually required and expected retirement abroad benefits going for it – for example, it can be a very cheap place to live very well. What's more the people become quite welcoming once they see you're committing to the country and immersing yourself in the language, and there are even decent health care facilities in Santiago and all major cities – although you will find that medical costs can run quite high if you go private.

You can find space in Chile to build and make a home – you don't need to live in the crowded capital to feel safe or to integrate. Additionally you can travel within your new nation as a retiree and benefit from an exceptionally diverse landscape and never needing to go further than your nation's borders to find true adventure.

From the city of Santiago to the seaside resort of Viña del Mar and the island of Chiloé, from the stunning southern Andes to Patagonia and the endless sands of the Atacama desert, Chile offers you beauty, diversity, freedom and an exceptional life quality. Seeing is believing however, and again, you're strongly encouraged to visit the nation before deciding where in Chile you want to make a permanent home.

Argentina

It's hard to know where to begin describing the delights of Argentina...so let's start with some facts. Argentina is the 8th largest country in the world, it's a nation that offers every single climate condition you can think of, it has incredible wildlife, breathtaking landscapes, fascinating towns, lively and exciting cities, beautiful architecture, sumptuous food and wine. Its cultural heritage is steeped in European traditions and history, and the costs of real estate, healthcare and day to day living are genuinely low.

If these are not enough reasons for you to consider Argentina for retirement how about the fact that you can decide whether you want to live in a culturally rich city like Buenos Aires and benefit from museums and art galleries, or a more outdoor lovers city such as Bariloche. You can opt for the wine growing region of Mendoza or the cooler

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region of Chubut in Argentine Patagonia, and you can choose to live in a town and integrate, or set up a homestead on a large piece of land that you can probably barter for and buy at a knock down price.

Space is freely available in Argentina! So why not make the most of it and build a house or renovate a ruined old property and establish yourself well in retirement in this exceptionally beautiful nation. Your only dilemma will be where to settle because there are small expat enclaves all over Argentina, and the nation boasts so many beautiful communities that it's hard to pick just one to make your new home abroad.

Uruguay

If you're worried that Brazil is perhaps a little unsafe, Chile is a bit unsophisticated for your tastes and Argentina is just too economically unstable, have you considered Uruguay for your retirement abroad?

This country has been overlooked by Americans and Europeans seeking a retirement destination abroad simply because the country doesn't market itself so aggressively as an amazing place to visit...however, don't let that fact fool you into believing that Uruguay has nothing going for it!

Uruguay has the lowest crime rates in Latin America and it is politically and economically stable. What's more the climate is stable, it doesn't suffer from hurricanes or earthquakes, and it has fabulous beach resorts that could make for an excellent destination for those looking for the perfect retirement abroad.

The sophistication of infrastructure in Uruguay, the transportation links and the high standard of living mean that Uruguay is not the cheapest place to consider living in South America, but relative to the cost of living in Europe or North America, it is still cheap.

You have a choice of lifestyle destination – from the culturally rich city of Montevideo to the beach resorts along the nation's extensive coastline such as Maldonado or Punta del Este for example. And perhaps the number one reason to consider living in Uruguay in retirement is because foreign sourced income – such as your pension – can be enjoyed tax-free locally!

Ecuador

Finally we come to Ecuador which has had its profile raised for the wrong reasons recently. Media reports allege that a coup attempt took place; local residents put it down to a strike that went wrong! The good news is that many expatriates already living in and retired to Ecuador report that life has not changed for them in any way, and that the negative reporting about the nation has had its benefits – such as stopping an influx of foreign retirees desperate to get in on the delights of this South American country!

Ecuador offers it all – from snow-capped mountains to rainforests, from beautiful towns to wild and wonderful coastline, and from the Galapagos Islands to colonial cities – this relatively small country offers its residents true and never ending diversity.

Ecuador borders on the cheap side of affordable – which is a real bonus for expat retirees on a limited budget – but it does have its drawbacks such as its relative lack of sophistication when you step away from the main cities, and its poor infrastructure once you really step off the beaten track.

One destination that has been cited as a true contender for those who want the ideal blend between a decent *standard* of living and an affordable cost of living is the coastal city Manta where you can find decent healthcare and entertainment, you can enjoy decent amenities and facilities, but you're not having to afford big city prices.

In Conclusion

There is no denying the fact that South America is an incredible continent of geographical diversity, offering every conceivable lifestyle option under the sun! The cost of living can be affordable in the right location in the right country, and the lifestyle benefits for overseas retirees are almost limitless.

There is also no denying the fact that a would-be retiree has to try before they buy in, and spend some time travelling the region to find the right place to call home. We hope this report serves as a good introduction to South America, and whets your appetite for exploration and adventure.

If you want to know more about these South American countries, you will find many more articles and resources on the EscapeArtist website. We have pages of free information on [Living In Argentina](#), [Living In Ecuador](#) and [Living in Uruguay](#).

About the author: Susan Beverley is a writer and editor for Escape From America Magazine and also writes for

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

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Life in Uruguay – The unbearable slowness of being

By David Hammond / Nov 10 • Categorized as [Living Overseas](#) • [Download Print Friendly PDF](#)



enjoy a slower pace of life that Uruguay offers

Uruguay culture has key attributes that make it attractive to English speakers considering a move abroad. It is one of the safest, most stable, and least corrupt countries in South America. On top of that, Uruguay's high culture has produced a proud legacy of art, literature, music, and theater production.

But for many of us who have taken the leap and moved our lives to Uruguay, the cultural deal maker or deal breaker often boils down to the same thing: **In Uruguay relationships and spontaneity are more important than schedules.**

So how can this aspect of Uruguay culture be a deal maker for some and a deal breaker for others? Let me give you an example:

Not long after I moved to Uruguay, I was waiting in the checkout line of my neighborhood grocery store. I was the third person in line when the woman being helped by the checker discovered that she did not have enough money. I do not know this woman's story but, for whatever reason, not having enough money for her purchase was the straw that broke the camel's back. She burst out in tears, sobbing right there at the checkout counter.

So what happened? Well, the checker came out from behind the counter and rubbed her hand up and down the crying woman's arm, speaking to her in a comforting voice. Then, the store manager came over and, after providing additional words of comfort, got out a form that he filled out and the woman signed. It appeared he gave her store credit to close the gap between the money she had and the cost of her purchase. The incident obstructed the only operating checkout counter for seven minutes while the checkout line grew to over a dozen people.

This type of behavior at the checkout counter of my neighborhood market is typical of Uruguay culture. It is not an isolated instance. If an elderly person is checking out and seems a little lost or lonely, the checker will take a few minutes to chat with him or her. If someone doesn't believe the cash register added up his or her bill correctly, the checker will patiently get out a pencil and go through the bill item by item until the customer is satisfied.

This is just one example in one setting of a larger picture of Uruguay culture, in which kinship, friendship, and community ties bend behavior away from what is most efficient and expedient in favor of human relationships. And here is where foreigners living in Uruguay split their opinion:

- a) Is Uruguay an inefficient country where workers just do not understand that time is money?
- b) Or, is Uruguay a special place that is muy tranquilo. A place where people have not yet sacrificed their souls to the wheels of production?

If you are at a place in life where you need to make as much money as possible as an employee or a small

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business owner, then Uruguay will probably be a big frustration.

A huge number of Uruguayans leave for other parts of the world after college, for the sole purpose of making more money than they can make at home. After they have built a nest egg, many will come back to the country they love.

However, if you are financially secure, have a retirement income, or operate an international business you may find it truly heartwarming to be able to live in a culture where relationships and spontaneity are more important than schedules. In fact you may never want to leave.

And for a third group, the richness of Uruguay culture is well worth learning to live on a lower income.

I will conclude with a final anecdote that may serve to illustrate the cultural difference between a typical Uruguayan and a recovering Gringo.

One day I was taking care of some business along with my Uruguayan associate Martin. We had finished at the bank and our next stop was an appointment at a professional office five or six blocks away. Martin suggested we walk.

“But wouldn't it be faster if we took the car?” I asked.

Martin's reply was, “Yes, it would be faster to take the car, but it is a beautiful day for a walk, and we will all be dead soon enough.”

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About the Author: David Hammond wrote the ebook [Buying Real Estate in Uruguay](#) – available for immediate download from EscapeArtist: [Click here to get the report.](#)

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Morelia, Hidden Mexico Real Estate Gem – Starting Under \$25,000!

By Thomas Lloyd / Nov 10 • Categorized as [International Real Estate](#) • [Download Print Friendly PDF](#)



Morelia - colonial charm and splendid countryside

One of the tricks many North Americans like to perform at least once in their lifetime is that of discovering the next “up-and-coming” trend; this means seeing what everyone else is going to like before the majority of people realize that they’re going to like it. In [Mexico real estate](#), while many favorites have already been discovered, have had their boom and are now almost synonymous with beachfront luxury, in this country there are still many hidden gems, which could very well be the next place to be.

One of these markets is [Morelia real estate](#). Morelia is a very well preserved colonial city located in Mexico’s central interior, half way between Mexico City and Guadalajara – the country’s two biggest cities. While it is far enough

away to enjoy distance from the hustle and bustle of those huge urban centers (and the city itself offers just about all services), a 3-4 hour drive will get you to either of them, should you need any extra services. Distance to Guadalajara is 175 km, and to Mexico city it is 190.

So, if it’s still undiscovered, what does this mean for you as a real estate buyer? There are a few key points. One is you can find real estate for less than **\$25,000 USD!** The other is that you can begin enjoying life in colonial city or a charming little town on the shores of the nearby Patzcuaro at very special stage – the stage that during which a large amount of funds have been invested to restore and beautify the area, so that it offers the full atmosphere of Mexico’s traditions, but also before it has been discovered by large numbers of foreigners, altering the area’s character. This is the goal of those seeking hidden gems!

Colonial

Real estate in Morelia has four main styles to consider. The first is the traditional style Mexican homes near the city’s historic center. There is no better way to enjoy this romantic city than to live right in the heart of it all. Within a very short distance you will be walking through narrow streets lined with classic old homes, and majestic buildings from centuries gone by. Lush, green parks will be surrounded by cobble stone roads with little old churches nearby.

In 1991, Morelia was named a UNESCO World Heritage Site, and a recent program has added wonderful night-time illumination to many of the key landmarks. The city has an large variety of incredible places to see, including:

- 12 historic churches and former convents
- 10 colonial government buildings, universities and hospitals
- 7 noteworthy mansions – many more not listed as official sites to visit
- more than 10 museums

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- 10 historic city and community squares
- dozens of other historical sites
- many, many parks and green areas

Lakefront

The second primary type of real estate are the homes and cottages on the nearby Lake Patzcuaro, on average about 45 minutes from Morelia. Beautiful [Mexico homes](#) around these lakes can be found for excellent prices. A four bedroom home, with beautiful countryside design typical of the area, with beautiful mountain views and a large parcel of land can be found for less than \$125,000 USD. It may also include some luxuries such as a Jacuzzi and a fireplace. (Yes, you will have a chance to use it; a few of the the coldest winter nights in January get as low 50 degrees Fahrenheit; but don't worry, the midday sun usually brings temperatures back up to around 70.)

The town of Patzcuaro is also colonial, and has been named among Mexico's "Magic Towns," towns which have preserved and developed an excellent visual atmosphere, traditions, handicrafts and festivities unique to the area. There are traditional plazas throughout the town, as well as the wonderful Basilica and numerous museums. Many excellent options for homes are also available here.

Tzintzuntzan, is tucked between the shore of Lake Patzcuaro and the surrounding hills. This ancient town, which was once the capital of the Purhepecha Indians, is now home to a growing number of people who choose to immerse themselves in the area's very relaxing lifestyle.

Country

In addition to the lakefront cottages, there is a good deal of [Mexico land](#) for sale among the rolling hills, with views of the fields spotted with woodland. These are still places where neither international demand nor demand from Mexicans coming from the larger cities have pushed up prices, but enjoy close drives to Morelia and many of the surrounding villages.

A lot slightly **more than half an acre** with all connections ready, only 25 minutes from the city can be found for under **\$70,000**. A full **60 acre** parcel within 30 minutes can be found for about **\$150,000 USD**. This would probably have dirt road access, and there would be a cost to install services; but if you really want to "get away from it all" without being too far from civilization, there couldn't be a better place (especially since the nearest outpost of civilization, Morelia, is a also a very relaxed place.)

Modern

Finally it is worth noting that within each of the above mentioned options, there are plenty of modern homes such as townhouses in gated communities, or luxury homes with lots of glass and windows. Even traditional style homes can have all the fittings of a modern lifestyle, or can be renovated to include them – it's a trend that's common enough among many Mexicans in the area.

Services

Also on the theme of modern, Morelia is a medium sized city (700,000) and offers many services you would expect from back home. 5 malls, many movie theaters (some of which play movies in English), Walmart and similar large stores of this type make living in or near Morelia convenient. An [international airport](#) offers direct flights to Los Angeles, San Diego, Houston and Chicago, with many connecting flight options; a drive to Guadalajara or Mexico City will also allow many other direct flight options, often at cheap prices.

In addition to the modern services an entertainment, in both Morelia and the towns of Lake Patzcuaro there are many little market places where residents can buy very fresh fruit and vegetables, enjoy local meals, buy artwork and crafts and much more. Morelia also hosts annual festivals, ranging from traditional art, music and dancing to modern film festivals.

You may be asking yourself, "If Morelia is so great, why hasn't it been discovered?" The truth is, it has been. Some say that among Mexican vacationers it is the most visited non-beachfront tourism spot. For buying real estate, most of these tourists still choose options closer to home, but a hand full have been buying cottages on the lake. The "hidden" part is only true looking from an international perspective.

The Downside ...

Of course, living in Morelia you might run into some problems with the language; learning the basics of Spanish is recommendable. Schools right in the city will help with this. These same schools are teaching Mexicans English. Some people will be surprised that their classes have paid off, and they actually understand you, others will be

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shocked that despite their classes they don't understand a thing, and others will know more English than they let on. In any case you will find a hand full of foreigners as well as Mexicans who speak near-perfect English. This problem will disappear within a short time of living in Morelia. [Living in Mexico](#) provides an excellent opportunity to become immersed in a new culture, and a place like Morelia leaves you little choice in the matter!

The weather ideal for those who love very moderate temperatures; as mentioned above, winter nights drop to about 50, and rise up above 70 during the day to warm things up. Summer days get as hot as 85 (almost never over) and the nights go down to a refreshing 60. If you don't like temperatures below 70, this might not be the place for you; but if you like to be able to put on a sweater in the mornings during a few months of the year, and you find the beachfront vacation areas too hot and muggy, nothing could be better.

Consider being among the first to discover Morelia, its colonial charm and splendid countryside. Only a few have done so, and they do not regret it.

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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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Defeating the New Internet Privacy Threat

By Paul Green / Nov 10 • Categorized as [Asset Protection](#) • [Download Print Friendly PDF](#)



worldwide internet crackdowns are being announced

It seems some of us have been thinking thoughts not approved by the Prowlers That Be and that something is to be [done about it](#).

It's no wonder they are concerned: Thoughts can quickly turn into beliefs, and when you put enough sound ones together, consider them for a while and let it all sink in – you end up with something dangerous that is inevitably going to spread. Things are now starting to heat up, because people with all kinds of ideas are beginning to see that they have been hoodwinked.

All this is bad news for the Powers That Used-To-Be. But am I really being fair to them? Can't we give them *any* benefit of the doubt?

Alright then; just for a moment, let's try and see it purely from the other person's point of view. Let's delve – ever so briefly, if that's okay – into the benevolent and paternal minds of officials, politicians, and elites; they are People too, you know:

After all, they have put a lot of time and effort into moulding and shaping the media, who have helped us know quite clearly what the correct and responsible thoughts are.

As if that wasn't enough, they went to the trouble of taking *society's* children at an early age and helped them to know the proper thoughts that they should think, in school.

At great expense, they have paid the properly qualified Experts handsomely and rewarded compliant corporations richly, when they helped us to know what to think.

Why, for our own good, they even invested society's money for it in churches and charities, helping us to understand how little difference there is between charity and bureaucracy, giving and properly organised theft, peace and war, faith in God and honouring and obeying them.

Surely it can't have been easy for the Appointed Ones, having to make the tough decisions with society's money to make all these things happen. They felt our pain. Yes, and what thanks do they get? None whatsoever; theirs is a thankless task – and what's worse, recently some ingrates have even had the nerve to complain.

So, should we not feel sorry for them, extend mercy and grace, give them one more chance? Doesn't it seem unfair that all they have worked for can be jeopardized in just a few years by... the internet?

..... You think not?

I thought not. Of course, you're right.

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That's just what they are afraid of – because if they are shown no more mercy than they have shown to their innocent war victims or their enslaved taxpayers, they are in deep trouble.

The Internet To The Rescue

So thank God for the internet! Just when it seemed the grid of State power was maxing out; along came the internet to short circuit everything.

It's too late now, the cat's out of the bag and I doubt there is a way the internet can be completely turned off – or if they try, it will be a last dying act of desperation, because governments themselves and their big corporate friends depend so much on it.

Instead, the game plan is to regulate and to filter – to choose and approve the thoughts we have access to – partly by creating dependencies and alliances with mega-business gatekeepers like ISPs and search engines, and partly by legislation.

That's why in the US, legislation is now being crafted that is pretty much in line with China and other totalitarian regimes:

Sites that are not approved simply would not be served up to the user.

Popular encrypted services such as Skype, based in privacy conscious places like Luxembourg, would have to either close down or poison their software with back doors and set up local surveillance offices for easy bullying. Skype's local Chinese partner did just that some time ago and now US intelligence agencies have painted a target on Skype almost by name in this legislation.

However, even if it passes, a new Skype username on a mobile or [unofficial portable](#) version of the software, from a random public Wi-Fi or VPN connection is just one unknown and encrypted caller among tens of millions. In that case, the chances of any effective eavesdropping would still be slim to none.

In mysterious harmony, new internet crackdowns are also being announced in the UK and worldwide, supported by the most desperate and ridiculous scaremongering: Why on earth would a power station want critical systems to be on the internet anyway? As it turns out, most are not, the recent scare was mostly exaggeration – and those that are online should just pull the plug out.

They are getting so desperate, I expect we are all going to be treated to a number of new and exciting false-flag/molehill-mountain shows – anyone remember golden oldie episodes like "Patsies on Parade," "The Poison Powder in the Post Mystery," "Great Balls of Fire – the Underwear Bomber Reveals All," "Best Ever Comedy Hotfoot" "Meet The World's Worst Osama Bin Ladin Impersonator" etc? National security propaganda has become almost as obvious to me as the spook-mail I got after writing the article, "Practical Internet Privacy."

The Domain Name System

There are several ways of censoring the Net, but one of the easiest, most prevalent, and a key method in the proposed legislation is to censor the internet "Domain Name System," commonly known as "DNS." Here's how it works:

Imagine there is someone you want to call on the phone. So, you call directory enquiries to get the number, only to be told the number is unlisted. DNS internet censorship is basically the same idea.

When you put a website name in your browser, it goes behind the scenes to a kind of directory service, usually supplied by your internet provider or its bandwidth provider, called a "DNS server." This serves up the website number ("IP Address") and gets you to the site.

Yes, all websites are actually numbers – and quite often if you have the number, you can still get through, even under censorship. Another simple way round censorship could be to stop using your internet provider's DNS and manually set another – it's not difficult and there are many on the Net, in many countries.

There is one more important matter about DNS enquiries.

In making a regular phone call to directory enquiries for a number, you are also telling them three things:

1. Who you are
2. Who you are contacting, and

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3. The time of your conversation.

They may not be able to actually listen in, but that's still a lot of useful information for snoopers – and a starting point for more.

DNS internet surveillance works in basically the same way, and this is one area where most internet privacy services fall down.

Internet Privacy Services

To help get round surveillance and censorship, there are many free and paid “proxy” services, but beware, some are owned by password-harvesting hackers. Proxies can be made to work, but normally do not encapsulate the whole of your internet activity. You can easily specify a proxy in your browser or use proxy software, but there will be many possible leaks. Of course, a good proxy is better than nothing and may be perfectly adequate for some purposes and budgets. Also [Tor](#) is a notable exception, with good anonymity for browsing – but also slow.

The real route to privacy is to completely wrap up all your internet activity in an impenetrable tunnel and route it so that everything comes out somewhere else. These services are generally called VPN (Virtual Private Network) services. They advertise themselves as completely encrypting your internet, using better-than-military grade technology, and invite you to trust them completely.

If your privacy is important, here is where you need to be careful.

Everything they say may be true, about the *content* of your internet activity – but remember the directory enquiries example and the three things it exposes? You would think surely a VPN service would wrap up the DNS enquiry too, but very often they do not.

Instead, the internet provider's DNS server may still be used, informing them and anyone watching, of every site you visit, including internet calls made, to whom, and when. The VPN service will argue that it is your computer and not their service that leaks this info, but to be true to their privacy promises, they should at least have an immediate solution ready for their customers. Very few do.

Tech Note: In fact, I had to develop a full solution (also resolving e.g. [browser uniqueness](#)) purely for myself and private clients – but did, a year or two ago post a basic solution for Windows users over at the [perfect-privacy.com](#) forum. It can easily be modified for any VPN service. Mac users need to use “Viscosity” with certain settings to connect. iPhone/iTouch basic VPN users seem to be OK.

How To Choose A VPN Provider

Happily, one effect of recent aggressive intellectual “property” enforcement has been to spawn a large number of new VPN services. [Here is one list](#) of more than a hundred.

First, I want to assure you that I have no financial or other interest in any provider. I have even been offered several free accounts and declined them all. This information is only to help enlighten users and to inspire more VPN services to compete harder for their business.

Because, depending on your privacy objectives and uses, a VPN service can be as critical as a bank. In order to be safe, you must seriously consider whether a VPN service could be run by informants, crooks or spooks.

Bear in mind – if sharing business secrets, organizing protests, orchestrating WikiLeaks-type whistle-blowing, accessing trading or financial accounts – that the owners of a VPN service or its technicians could be tempted, blackmailed or threatened into betraying or robbing you.

Of course, I can identify with VPN operators who may justifiably want to remain hidden themselves and users should not want to be served by the easily targeted, who do not practice what they preach.

So, here's what we have to go on:

- Reputation – over a period of time (discount obvious spam or slurs by competitors on forums).
- Terms of Service – (spooks want a semi-legal front; sharks offer weasel terms in small print).
- Location – legal and physical.
- Technical factors and specifications.

In choosing a VPN service then, here are some things to look for:

1. An unequivocal no-logs policy. Not easily found, but there are some. The bottom line: logs that do not exist cannot be used. If logs exist, however obscured, they exist only to be read and present a target and

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temptation. Blind trust is not enough for critical privacy. Could a no-logs claim be false? Yes, but outright liars will soon manifest themselves.

2. VPN server locations and route: For anything like internet calls, timely financial trading or offshore banking, you need to be able to choose the country and location of your VPN connection. Check your desired locations and routes are available.
3. An extra "hop" means chaining one VPN server after another, which is good for privacy but, if fixed by the VPN provider, can make internet telephony etc. unusable. Tech Note: Also, if traffic is decrypted then re-encrypted for the second hop – that is an added vulnerability, especially if logs are kept. A less instant but better method will work with many VPN services: first a simple VPN connection of the user's choosing, and then another unbroken "hop" straight through that, to a second VPN/proxy location, again of the user's choosing.
4. No bandwidth rationing: Rationing makes a service unsuitable for file sharing, downloading, or making the internet available to a whole home or office.
5. File-sharing-friendly Terms Of Service – at least for countries where legally possible.
6. Anonymous payment; or payment where personal details are not supplied directly. The VPN service will get your IP address anyway – but all the more reason for a no-logs policy.
7. Multiple logins. At least for computers at the same address and to enable "hops."
8. A business base well outside your home country, preferably in a privacy conscious one.
9. Big enough to serve you... A big crowd is easier to get lost in. A small, little used service could mean you are the only one connecting in and going out of a VPN server at times. Normally this is OK, but it does make identification easy if the VPN server itself is under surveillance.
10. True believers: Hard-core principled privacy advocates will fight hardest for you. Over time, this will be evident in many ways, not just a pro-privacy advertising slogan.

Final Thoughts

Despite the fact that most internet crime is committed with all identification fully in place – i.e. identity theft – authoritarians just hate the idea that they are not watching everyone all the time.

Unfortunately, some VPN abuse is inevitable and this is used as an excuse to violate everyone. VPN services have to deal with spammers and fraudsters quite often, so it is important to have a service that will fight rather than take the easy road. One VPN service I can fully recommend, Perfect-Privacy, had a VPN server seized recently in Germany. As promised, there were no logs so there were no problems, and they have many alternate servers across the globe.

How much should you pay for a VPN? If you pay annually, you can have a good service for around \$15 a month, or if paying monthly expect \$30. Lower cost may actually mean more petty abuse problems, but competition is bringing prices down and new, unproven services may be a lot cheaper.

You can find more specific VPN suggestions, warnings, and other privacy related matters in three earlier articles: "[Easy Internet Privacy](#)" (Low/No-Tech), "[Practical Internet Privacy](#)" (Low-Tech), and "[Practical Internet Privacy – Postscript](#)" (Low/Mid-Tech).

From time to time, I'll alert readers to significant changes or updates, and focus articles on specific areas of internet privacy. Hopefully, this article and the others will help you defend your privacy, get round censorship, and select the best options to do it.

About the Author: Paul Green [[send him mail](#)] is of British background and supplies computer security and privacy services in the UK and Switzerland – while his wife home-schools their children. Over the years he has also traded the financial markets and worked in sound production.

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