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## Has America Lost Its Way?

By Michael Manville - (2)

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

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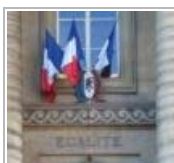
Australia, rated as one of the worlds leading countries for lifestyle, drew us to make the break and leave behind all that we knew and loved...



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By Carl Laws - (0)

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Anyone who has lived abroad knows that the favorite past time of all expatriates is accumulating official paperwork...



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At one time, the city of Liège, Belgium, located about 60 miles east of Brussels, conjured up images of a thriving city specializing in steel and crystal...



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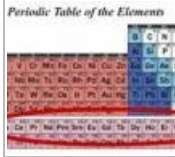
Where I live on the Eastern Seaboard of Thailand, there are well over 300 Property agents and agencies hanging their shingle as...



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There has been a lot written and said about the baby boomer generation. Most of it about social security, health care issues and the like...



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By Doug Hornig The Casey Research - (0)

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## Has America Lost Its Way?

By Michael Manville / Oct 09 • Categorized as [Living Overseas](#) • [Download Print Friendly PDF](#)



Is this how you View Your Retirement?

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

Find out how a new breed of freedom seekers are living healthier, more prosperous, and happier lives abroad. Here are three examples of real people who took the plunge:

**Chuck** is a retired biologist from Florida who loathed the idea of wasting away in a retirement home playing shuffle board. Chuck paid a visit to Ecuador and was amazed by what he saw and

how he felt. "I felt more energy, I had more time for enjoyment with less stress, and I cut my monthly expenses down to less than half what I pay in the States". Chuck plans to relocate permanently to Ecuador with his wife.

**Mary** said "yes" to the adventure when she, her husband and two kids moved from Hawaii to a tiny island off the Pacific Coast of Panama. When her friends and family asked why, she replied, "why not?". Mary feels her kids have received an education their schools back home could never offer. "They've learned to appreciate the simple things, and the cultural immersion has broadened their horizons. They've sidestepped a lot of the negatives coming from the TV culture back home."

**Karin** discovered the lifestyle she always wanted when she and a friend visited Puerto Vallarta five years ago. "Now I spend every winter in Vallarta and I am so happy with all the new friends I've made". "I can afford to practice my art here, and not worry about paying a mortgage because my rent here is so cheap".

What do all of these people have in common? They all ignored what their friends said and "escaped" from their boring daily lives. And now more than ever, the benefits of moving overseas are many.

### The American Way - Who Really Benefits?

Wall Street bankers were the first to get bailed out by the government as the recession got underway, while the middle class people lost their jobs, their home equity, and a good chunk of their stock portfolio and pension funds. Those who are still employed will carry all the burden of future debt and taxes to support the unemployed, not to mention a government rapidly sinking into mountains of debt.

Rather than promote free market enterprise and limit government involvement, America has gone in the opposite direction by subsidizing the entire mortgage finance industries, the auto industry, and very likely the health care industry.

### A Better Life Abroad?

Want somebody to cut your lawn in the U.S. - that'll be \$50.

How about a massage? \$150/hour please.

Would you like someone to clean your house once per week? Here's a bill for \$250 per month.

Need a cavity filled? \$325 + tax.

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Panama City

Go to Ecuador, Panama or Thailand and the rate for labor drops to under \$10 per day.

A full time live-in maid costs \$150 per month. A one hour massage is often less than \$15 and if you need a hand with your landscaping it will run you about \$8 per day.

Best of all, these service providers are happy to do the work and do so with pride, patience, and a smile on their face. They are truly grateful for the opportunity to work and provide for their families.

In the U.S., a fine meal for two will set you back \$100, complicated medical procedures often exceed \$10,000, and the only thing really cheap

is junk imported from China.

In Argentina, Costa Rica, Mexico, Vietnam or Brazil for example, you can anticipate a 50% – 75% savings off many common expenses. Many American retirees find they can live well off their social security check without needing to work or worry about making ends meet. Everything from medical care, housing, food, and entertainment are a fraction of the price found in the United States.

### Living Standards

Less than 10 years ago, there were many sacrifices to make when moving to a “third world country”. Slow internet, terrible roads, corrupt police and risks of riots or civil war are just a few examples.

However, in the past several years, developing countries have modernized rapidly. High-speed internet is now available almost everywhere and makes it easy to maintain communication with friends and family back home or to continue work or business online. Satellite TV, top-end vehicles, appliances, advanced medical care, and other conveniences are widely available at reasonable prices in nearly every country in the world.

### Security

A lot of people ask about crime and security in developing countries. They assume that the crime rates in “those poor countries” must be off the charts and that security must be a constant source of fear and anxiety.

However, the reality is that the murder and crime rates are much higher in the U.S. than almost anywhere in the world. Of the hundreds of people we’ve consulted for over the years, none of them have felt a greater risk to their personal safety after moving abroad.

### Health

Not only is health care much cheaper in the developing world, but people’s lifestyles are healthier (less drug and alcohol consumption, less consumption of prescription meds, lower fat intake, and more exercise).

There is no secret to good health, it’s all about lifestyle and not about the drugs your doctor prescribes. Of course, in the U.S., “big pharma” (multinational pharmaceutical companies) are the ones who tell your doctors what to do about your symptoms, but we won’t get into that for now. The point is that many people who move abroad feel healthier because their lifestyle has changed for the better.

### Employment

Well, surely there are no employment opportunities abroad. What could you possibly do for extra income in a place like Panama, Ecuador, Brazil or Chile? On the contrary, we’ve met with hundreds of people who are putting their skills and educational background to use in their new home – often with far better results.

Due to the economic growth of many countries around the world, all kinds of skills are in demand abroad. No longer is teaching English the only option – opportunities in real estate, construction, tourism, information technology, and health care are immense and in high demand throughout many “paradises” around the world.

### Climate



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- Living and Working in Malaysia - \$20.00

We won't even bother discussing this one. We'll leave the tropical beaches, the eternal spring like climates, and lack of snow and ice found throughout most of the developing world for your imagination to ponder.

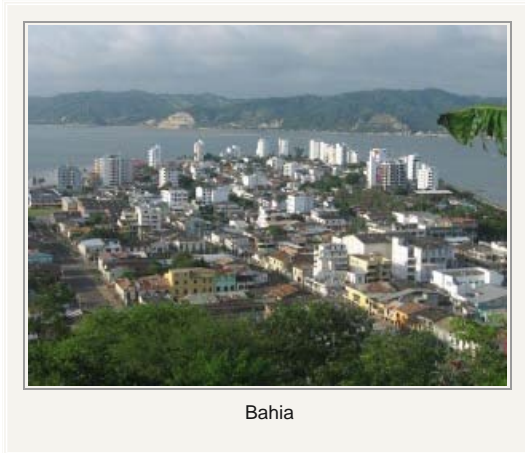
### Entertainment and High Society

What about all those snazzy restaurants, social events, artistic expressions and creature comforts in the U.S.?

In countries like Panama, Argentina, and Brazil, there are classy restaurants, world class theater, impressive art galleries and many other cultural expressions in addition to a plethora of local festivals and celebrations.

### Political Stability

While political stability is still an issue in some countries, many attractive destinations have very stable democratic governments in place. Even if the government is considered socialist or left wing – let's face it, the U.S. government now subsidizes the entire mortgage finance and auto industry. It doesn't get much more left wing than that!



### Measuring Wealth

Per capita GDP is not a measure of true wealth. A measure of true wealth is affordable access to healthy food and water that is locally produced, a sense of community spirit and respect for one's neighbors, and a lack of unnecessary government regulation and taxes. By these measures, the developing world nations are among the wealthiest on Earth.

At the same time, the U.S. is no longer the world's creditor, it is the world's biggest debtor nation and owes what is left of its financial stability to the world's creditors like Japan and China, who lend their excess cash to the U.S. by purchasing U.S. Treasury Bonds.

The financial realities of today's economic order are already posing a serious drag on the standards of living of those residents who choose to remain in the U.S. through increased health care costs, reduced services offered by the state, higher taxes, and higher insurance premiums.

### Education and Immigration

Education and immigration patterns shape our future more than anything. People often forget that it was a dynamic blend of immigrants who built the U.S. into a strong, prosperous economy.

Now immigration trends are beginning to reverse. A recent article by the Associated Press lists examples of college grads who cannot find work in the U.S. and are instead finding better paying and higher level jobs in China. Chinese, Indian, and Brazilian students often complete their college degrees in the U.S. but instead of staying and looking for work, they return to their home countries for jobs and careers.

### How To Get Started

With more than 180 countries in the world – where to begin? Well, we've done a lot of the research for you and the reality is that some places in the world are much more attractive for lifestyle and retirement than others.

As a follow up to this article, we'll be commenting on some of the best places to live and invest in future issues of Escape From America Magazine. Alternatively, you can enter your email below to receive a free report right now about the top places in the world to live, retire or invest.

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Editor's Note: Michael has traveled to more than 35 countries and has lived and done business abroad for over 10 years. Michael has been interviewed by the *New York Times* and *Newsweek* for his comments about living and investing abroad. Michael is the author of:

- [The Top Five Places To Retire Worldwide](#)

The Top Ten Retirement Visa Programs Worldwide

- [Panama 101 – E-Book Guide To Living and Investing in Panama](#)
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## 2 Comments

### Michael Passe

October 19, 2009 • 2:48 pm

I have been laid off three times in the past four years due to either corporate downsizing or workforce cutbacks. Now I have found work but it's a bitter pill to swallow – I am a low-paid “contractor” (read – no benefits, and the company doesn't have to pay taxes or unemployment insurance on us), doing what is called “transition labor.” “Transition” means we provide a low-paid workforce so the multi-billion-dollar mega-company where we work can lay off hundreds more people in the Midwest. I am, for all intents, the modern corporate version of a scab, only we aren't taking the jobs of striking workers but rather, laid off workers. It makes me want to puke. Has America lost its way? That's a very, very nice way to describe the cannibalistic monster that is modern corporate America.

I would leave in a heartbeat if I could find a job somewhere else and not have to survive in a favela on the outskirts of Sao Paulo. But how? It takes every penny I make now just to keep a roof over my head. I'm a middle-aged single dad with a Masters Degree, tons of experience in cooking, journalism (15 years as a reporter and editor), and many other skills, but there are no decent jobs. This e-zine needs practical, specific nuts and bolts articles about finding a job (where to look, who to contact, etc.), where to get settled that won't cost an arm and a leg, and THEN we can worry about the other stuff.

[Reply](#)

### Hamish

October 20, 2009 • 12:29 pm

Michael – go to where the money went – China. I am an Aussie and lived in Memphis for 11 years loved it, but as a consultant in business it was getting harder and harder – and so I searched the web and found a little marketing job in China. I went with my wife and thought I landed on the moon. But, they supplied an apartment, air tickets, furniture and a modest salary that was the equiv. of \$1,000 Us a month .. and we lived well on that. And, their shopping malls are more modern than the US, public transport far more efficient, banking dead easy .. only problem is the language.

Now, I am fluent as I decided to get with the program and master it – as China wil soon become the No1 country, believe it or not. I just affected a huge merger bringing an aussie company to merge with a china one ... and opportunities are everywhere. Massive growth in every sector ... although the companies making stuff for the US market has slowed, but those workers have jumped into more lucrative jobs in construction etc.

I would not go to thailand, malaysia, singapore – the first two have way too much red tape and no expat I know does good there – malaysia is all too islamic, thailand all too sleazy. singapore is nice but not many opps. And even those countries are clamoring to join china.

With a Masters, you could so easily get a teaching job and enjoy it, put your kids in school there (they wear uniforms and are heavy into study and achievement) and your kids will learn Mandarin. While teaching, you can look for better roles... and even do part time teaching to triple your salary, on the side — unlimited market.

Takes guts, but we only live once, so why not? If you need some guidance talk to me:

[onehamish@gmail.com](mailto:onehamish@gmail.com)

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## How to Start a New Life in Australia

By Sarah Jacquet / Oct 09 • Categorized as [Living Overseas](#) • [Download Print Friendly PDF](#)



Brisbane – Australia

### Why Brisbane is worth the Move....

Australia, rated as one of the worlds leading countries for lifestyle, drew us to make the break and leave behind all that we knew and loved about Europe. Giving up our secure jobs, family and friends we decided to come to the land reputed for space, safety and family time.

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I am from England and my husband is from France. We both had good steady jobs in

Switzerland, commitments and I was pregnant with our first child. We had a lot of reasons to stay where we were. What we longed for however, was a home we could afford on one salary, an interesting international job experience, safety to walk in a park, space away from crowds, less commuting and the rarity of a bit more quality time together.

According to the Australian immigration department, people go primarily to Melbourne or Sydney for work or family reasons, with Brisbane listed as the third most popular settlement destination. Brisbane however, is a growing city with a vibe. Growing in self generated opportunities in addition to a large over flow of work from the two other major cities there are plenty of opportunities.

There are a lot of attractions and inexpensive things to do in Brisbane. BBQ and picnic areas litter the national parks, beaches and numerous green open spaces. There are city festivals virtually every month to celebrate anything from the river life to a new show opening. Australians love an opportunity to get together, have a beer and get to know new people.

### Our first 2 years in Brisbane....

The first 3 months for us were blissful. We flew into Sydney and drove up the coast to Brisbane stopping off to see the sights along the coast on the way. We chose to head to Brisbane due to wanting to live close to the water, close to the city for work and have a good balance between the facilities provided in built up areas and open space.

I found a casual job teaching almost as soon as we arrived and worked 3 days a week. This paid for our initial rent and gave us the time we needed to re-take a theoretical driving license, sort out a Medicare (medical) card, my husband to sign up with job agencies and have several job interviews, me to have check ups at a midwife/doctor birthing center to monitor my pregnancy and generally get a feel of the suburbs.

We rented a house in a well kept, green, friendly suburb and made friends with our neighbours. We slowly started to build on our somewhat limited social life. Our son arrived healthy and well. It was easier with a baby than I had imagined because there are many activities for new moms and pre-schoolers.

Networking is the name of the game to source information, make job contacts and find out how Australia works. It is difficult to find information that caters for new immigrants that explains the systems, work ethics, social ideas etc and how to make the first step when wanting to fit in.

My husband found a job in IT within 6 months of being here. This is the typical time it can take. It has taken him 2 years in total to work his way back up, changing jobs three times, to the position he was at in Switzerland. 18 months after arriving we bought a house not far from the sea, near to the train line and now have a life. We've been

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 Housing Working Abroad



here two years now and haven't looked back. The move has been made easier by the helpfulness of Australians. The positive relaxed attitude they have about themselves, their country and life tends to rub off after a while.

If you're dreaming of the same, take a look at Australia. One of the main reasons many people are now deciding to move down-under, other than moving to be near family or being moved by a job, is for the work and lifestyle possibilities and here are a few pointers on how to go about it.

### Step 1: Getting a Visa

There are several paths possible to take when thinking of applying to immigrate or relocate down-under. Aussie Migrant ([www.aussiemigrant.com](http://www.aussiemigrant.com)) or The Department of Immigration and Multicultural and Indigenous Affairs (DIMA) ([www.immi.gov.au](http://www.immi.gov.au)) can provide detailed information on all types of visas (websites listed below) but in brief, aside from business options, there are four basic possibilities:

- 1) *A Family Migration*, meaning the applicant has a relative in Australia willing to sponsor them.
- 2) *Skilled Migration*, which is where the applicant must have skills or special abilities which will contribute to the economy of Australia and other areas of Australian life.
- 3) *Job Sponsored Migration*, which is when an Australian company sponsors your move.
- 4) *Refugee, Humanitarian and special assistance programs*.

Since the process of applying can present many individual questions, and ask for evidence and information, it can be worth enlisting the help of a local or an overseas specialist immigration agent. It is a very do-able and not so daunting process once you get started and take on guidance.

To get sponsored by a company to move it is best to either apply direct for a transfer, to a company you know of in your field or again, seek out an Immigration specialists. Australian companies find it too hard to recruit from overseas themselves, even though there is a skills shortage here in many professions, so immigration specialists generally do the recruiting on behalf of them

With "Skilled Migration", we submitted an application to immigrate and filled in forms giving information about our education, level of English language, work history, health, marital status and finance. At this point in time, work skills such as accountants, nurses, IT Professionals, midwives, teachers, and pastry chefs among many skills are of interest to the country.

### Step 2: Immigration Specialists v Agents

An immigration specialist can work with you on all steps of the immigration process, visa, jobs/sponsorship, moving, selling up a business, purchasing property, businesses etc. Immigration Agents on the other hand only assist with visa applications, once the visa is obtained their job is done – this can leave you a little lost on arrival.

We took a simple immigration agent and have since wondered why we didn't research out a specialist. An immigration application file is valid for two years, and if the file doesn't reach the top of the pile of immigration applications by this date, it goes in the bin. We heard we were to be granted a visa just as the two-year deadline arrived! This is the risk; gather a lot of paperwork, wait for two years and pay 5000\$AU.

When we did get our visas and permission to immigrate, we were given roughly 8 weeks to enter Australia and have our passports stamped. Normally there is more time, anything up to a year is common, but short notice does happen. The day after we were granted our visas we started to sell furniture, pack, buy plane tickets and get organized for the "BIG MOVE"!

Job sponsorship visas have a different process and involve a shorter waiting and moving time.

### Step 3: Moving / Customs

During our preparation time we discovered that the expense of shipping a container from central Europe to Australia is more expensive than the items we planned to take. It's worth shopping around for a moving company. We only brought sentimental items in several small boxes sent by airfreight. It can take a while to get your container off the dockside and through customs so pack all important documents in your hand luggage.

Something we became aware of upon arrival is that the Australian Government is very protective of the Australian



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eco-system. The list of goods to declare at customs can be a surprise. It ranges from outdoor boots or clothes which may have soil on them, to camping equipment, food, seeds and plant matter and any many types of wood. The entire luggage we took with us on the airplane was checked and inspected.

Once arriving after a long flight we checked into a youth hostel for a week to sleep, visit Sydney and wait for our boxes to arrive. It was in a way a bit of non-event. No big signs saying "you've arrived" or "New Immigrants this way". This is again where immigration specialists to check in with, after you've slept off the jet lag – they can talk through the stages you will go through within the first twelve months (excited, concern, reality, new start, finance etc) and help establish a realistic plan of action.

#### Step 4: Finding Work

Whilst I found it easy to pick up casual work it did take my husband 6 months and several trips around employment recruitment agents with streams of interviews. This is fairly typical for professional new comers, unless you come with job sponsorship. Some recruitment agents are sympathetic and helpful with new arrivals some aren't, it is worth visiting and enlisting with as many as possible.

The big on-line sources for local job adverts are [www.careerone.com](http://www.careerone.com) and [www.seek.com](http://www.seek.com) Applying direct to companies as well as via recruitment agents can bring a quicker result from one direction or the other.

Networking, getting help with the recruitment process –tailoring your C.V. to the local market, being willing to get your foot in through the door at any level in your chosen field and build you way back up with determined persistence in our experience has been the way to go.

Alternatively to this, at the moment the good news is that there is a [Big Skills Shortage](#) here in Australia. Local companies are outsourcing their overseas recruitment and sponsoring international applicants to relocate. A quicker option if you're in a rush to move.

#### Addresses & Website Details:

For more information about the writer: [www.writeup.com.au](http://www.writeup.com.au)

Department of Immigration Multicultural Affairs: [www.immi.gov.au](http://www.immi.gov.au)

#### Immigration Specialist & Agents

Aussie Migrant

Level4, 371 Queens Street, Brisbane.

Telephone: +61 7 3221 0808

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## Crime and Punishment in Belize

By Carl Laws / Oct 09 • Categorized as Living Overseas • Download Print Friendly PDF



Crime in Belize

I understand that The Economist magazine recently labeled Belize the murder capital of the world, based on the number of murders relative to the country's population. The label is similar to the one Mexico got when it was called on the border of being a failed state because of the ongoing struggle between the drug gangs and police/army.

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There is no question about it, Belize does have a crime problem, particularly murders, in Belize City. Many of them are in Belize City, but occasionally it will spill out of that community into the communities west of it. I think there are several causes. The country of Belize has a small population, and Belize City is the only even moderately large city, so the crime there skews the numbers for the country as a whole.

First, there is a big community of Belizeans in Los Angeles, California, and another in New York. There are people who travel between those cities and Belize, bringing elements of culture of those cities. As I read about the senseless killings in the paper, I occasionally see references to gangs, specifically the Bloods and the Crips (?), which are notorious gangs in LA. There are a lot of young men in Belize City who are un(der)educated, un(der)employed and are fodder for gangs. So I think there are gang against gang killings, and there may be initiation killings.

There is a growing sense of frustration in Belize City about it; even this weekend there was a "peace march" there to protest the violence. In the meanwhile, although the police frequently catch the perpetrators, they rely heavily on eye witnesses. But Belize is small country (see below), and it's said everyone knows everyone, and witnesses often fail to appear at the trials, presumably because they have been threatened or just intimidated, so the murderers go free.

Although, in my view, alcoholism is rampant in the whole country (except, I believe, among the Mayans), Belize City is also the center of hard drugs. So armed robberies are not uncommon, frequently drug related, but if there is anything different about Belize from the western world, it seems to be a willingness to shoot.

Belize has a very small military, unlike other Central American countries, and they don't get involved in law enforcement. (Having traveled in Mexico and Guatemala, I don't mind not having trucks with mounted machine guns patrolling the roads.) Belize is not a wealthy country by a long shot, and outside of the "cities", the police are hired and trained, and answer to, the national government. There are not nearly enough of them to deal with the problem, nor are they given the resources they need. The Judiciary seems competent, but they can't do much without evidence or eye witnesses.

A note about the population of Belize and the impact on national resources: Belize is the size of New Jersey, which is the most densely populated state in the US at 452 persons per square mile. Belize, on the other hand, ranks 170 in a list of population density of 192 countries, with a density of 31 persons per sq. mile. For comparison, neighboring Honduras has 161 p/sq/mi, Guatemala has 348 p/sq/mi, and Mexico 139 p/sq/mi. This means there is a small population base to provide taxes to support the government. Although wages in Belize tend to be higher than surrounding countries, they are still low. We attract and keep good workers on our construction crews because we pay well – masons earn \$75/day. With a generally poor local population, there is not a strong base to support the government, so programs like police protection are not supported as much as they need to be. In fact,

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we had a spate of boat motor thefts here in Placencia, and the local police came to our Rotary club asking for funds to fix their boat so they could patrol and pursue.

20% of the country's population lives in Belize City. The most significant crime belt is from Belize City west through Belmopan, Cayo and Benque Viejo del Carmen. Those four communities have 35% of the population and probably in excess of 50% of the violent crime.

Before I came to Belize, people who had come here would tell me they didn't like it. I would ask them if they had come on a cruise ship, and they would answer yes, which is all I needed to hear. The cruise ships stopped at Belize City, and people who did not take excursions by bus to attractions in the country, but stayed and wandered around in Belize City, saw the worst of Belize. People here in Placencia express fear that when the road is paved all the way to the Southern Highway that thugs will come down from B.C. I tend to doubt it – it is a 3 hour drive, but the improved road will make a difference.

I should also note that the violence tends to be among people in certain neighborhoods, and you rarely hear of any tourists or expats being targeted. In fact, there is a division of the police called the Tourism Police, and they not only look out for tourists, but also insure that tour operators are qualified and licensed to provide the services they offer. So tourists and expats are safe provided they don't walk around bad areas of Belize City at night – and that can be said for many, many cities around the world.

The most rampant crime in our area is petty theft of opportunity. I always lock my truck, even if I'm going into the bank or a store for a minute, but I did that in Maine, too. Most people with items of value in their homes will have bars that go over windows, and metal gates at their doors, to prevent break-ins. People leaving their Belize homes for extended periods will often find someone they trust to stay at their house.

Fraud is so common it is almost taken for granted. The previous national government left office in disgrace, with millions of dollars missing or unaccounted for. The current mayor of Belize City, as well as other local officials, has been arraigned on charges related to \$275,000 missing as a result of a practice they called "underdepositing of funds". This stuff is in the news constantly, and it doesn't seem that anyone goes to jail for it, and I think it filters down the food chain so to speak. It is not unusual for tradesmen to request full payment for a job before completion, and then disappear. Would you go along with that wherever you are now? Probably not, and there is no reason to do so here.

I've recently read some good stuff about the prison at Hattieville. Seems that they have a good program for training inmates in making crafts that are in demand, and so the recidivism among that group is very low. When Bob and I went to Belize City to go shopping, we stopped at the prison store. There was very little there, but there were some amazing carved doors and other large carvings.

Finally, I don't mean to create a negative impression of Belize, but the reality is that crime exists here as it does everywhere. I live in a resort area, adjacent to a village marked by poverty. On almost every trip to and from Placencia village there are people looking for a ride. I have no hesitation to offer rides, and if there is room, they ride in the cab of my truck with me. I know several by name. I feel perfectly safe, but I do lock the doors to my apartment and truck when I am not in them, but that was true in Maine as well.

So if you come to Belize to visit, don't go to Belize City, there is very little to see. You are safe if you take the same precautions you would take anywhere you travel.

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## Don't Ask, Don't Tell – US Dual Citizenship

By Dan in France / Oct 09 • Categorized as [Living Overseas](#) • [Download Print Friendly PDF](#)



Anyone who has lived abroad knows that the favorite past time of all expatriates is accumulating official paperwork. The first major document to acquire when living overseas is generally called a "residency permit". In the US, this is known as the famous "green card" and allows foreigners to legally stay and work in the country for a long term basis. In France, it's called "la carte de séjour" and every expatriate has a hellish story to tell about the lengthy, unwieldy process of obtaining it (and renewing it). Without this official identification card, which proves your long term residency is legal, you will have great difficulty opening a bank account, signing a lease, finding a job or even subscribing to cellular phone service.

In France, once you acquire "la carte de séjour", it marks the start of a glorious, never-ending scavenger hunt for other official documents including foreign credit cards, insurance contracts, a driver's license, a social security card and even library cards just to name a few. And if you're a long term expat, the ultimate goal may be to collect the holy grail of all foreign documents by acquiring citizenship in your adopted country and finally obtaining a passport!

### C'est Mieux à Deux

Before embarking on your quest, be sure to check your native country's dual nationality laws. If you are from a country that requires renunciation of your citizenship to acquire another nationality then it's officially game over. However, because of rampant globalization, international relationships, children born abroad and the basic fact that foreign governments have a hard time communicating with each other, many countries turn a blind eye to dual nationals.

The United States has an ambiguous approach towards dual citizenship. The basic policy is that "U.S. law does not mention dual nationality or require a person to choose one citizenship or another" - [US State Department Website](#). Loosely translated, this means the US government implicitly acknowledges an individual's right to dual citizenship but would rather avoid it if possible.

There are a number of Supreme Court cases concerning the rights of US dual nationals. In the 1967 case of *Afroyim v. Rusk* it was determined that the 14th amendment, originally intended to guarantee citizenship to freed slaves and their descendants, also forbids Congress from making any law depriving an individual of their US citizenship without consent.

All persons born or naturalized in the United States, and subject to the jurisdiction thereof, are citizens of the United States and of the State wherein they reside. - *14th amendment of the US constitution*

In fact, the only way to lose US citizenship – barring treason or joining a hostile foreign army - is if you explicitly renounce with *intent* to give it up. The key word is *intent* - if you acquire a foreign nationality but would never dream of relinquishing your US citizenship, this is clearly not an intent to renounce. And the *only* way to legally relinquish US citizenship is to leave the country, sign an "oath of renunciation" in front of a US consular officer or diplomat, and then stick your passport down his throat (the last part is optional, but it probably counts as "intent").

### Death and Taxes – The IRS is Watching You!

Congress has also passed laws to discourage wealthy US citizens from relinquishing their citizenship. Unlike most

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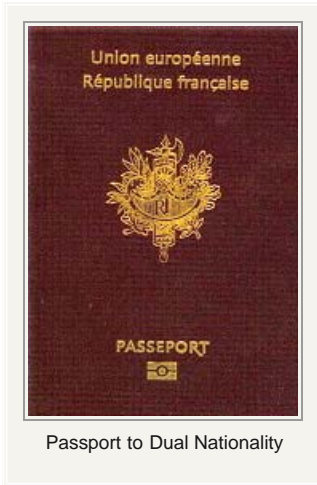
civilized countries where only locally generated income is declared to tax authorities, US citizens are required to declare their *global* income to the IRS and many of the richest ones are actually subject to double taxation (once in the foreign country and once again to the IRS). In the past, this was incentive enough to renounce their US citizenship to avoid taxes. However, under current laws, even if the wealthiest expats relinquish their US citizenship, they are still liable to the IRS for taxes on their global income for the next ten years...

### Please Remember to Forget

Ironically, when US green card holders finally become citizens, they are required to say the following oath during their official citizenship "swearing in" ceremony:

I hereby declare, on oath, that I absolutely and entirely renounce and abjure all allegiance and fidelity to any foreign prince, potentate, state, or sovereignty, of whom or which I have heretofore been a subject or citizen; that I will support and defend the Constitution and laws of the United States of America against all enemies, foreign and domestic; that I will bear true faith and allegiance to the same; that I will bear arms on behalf of the United States when required by the law; that I will perform non-combatant service in the armed forces of the United States when required by the law; that I will perform work of national importance under civilian direction when required by the law; and that I take this obligation freely without any mental reservation or purpose of evasion; so help me God.

Despite the fact that new citizens officially renounce all allegiance to another foreign country, constitutionally they cannot be forced to give up their native nationality. An INS official once mentioned that to reduce any complications due to double nationality, new citizens should remember to "forget" to bring their foreign passport to the ceremony, otherwise they may have to hand it in. As a side note, how many immigrants actually understand what the words "abjure" and "potentate" mean (doesn't one require Viagra...)?



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Acquiring French nationality is not that difficult if you're used to dealing with the administration. The procedure is actually nothing more than simply signing a legal document declaring your French nationality in front of a judge. A completed application can be submitted to the local "tribunal d'instance" after fulfilling a minimum residency requirement depending on your current situation. In fact, the hardest part of the whole process is gathering all of the required paperwork and translations to show you're an honest, well-integrated immigrant who is preferably already employed.

After signing your "declaration of French nationality", the local police department will then conduct a small investigation, meet with you in person and sometimes even interview your neighbors, to ensure that everything is in order. A local immigrations official will also verify that you are culturally assimilated and speak a good level of French (sacrebleu!). If all goes well, you're called back to the judge one last time and are then officially handed your signed declaration and also your new "French birth certificate" (this is really what it's called!). You are now officially "reborn" into the French state. With your new birth certificate in hand, you can then complete the final application for a French voting card and passport.

### An International Heartache

Dual nationality is not for everyone, but if you have lived abroad long enough to become fully integrated into your adopted country, started a family, purchased property, made many friends, plan on retiring there and can't imagine ever moving back to your native country, then it is definitely worth considering. Remember that until you are a citizen, it is still possible to get kicked out of your host country due to a new immigrations statute or some unforeseen technicality (such as inadvertently violating a law, not renewing your residency permit on time, divorce, etc). With the ease of travel and global interdependence, there are so many immigrants who are split between love towards their native homeland and the profound link to their adopted countries, that not allowing the possibility of dual citizenship in modern times seems like a cruel anachronism.

And one last word of advice for all US dual citizens - for the love of common sense, please remember to always use your American passport when going through US immigrations (or you may risk several hours of INS



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interrogation to prove you really didn't "intend" to give it up...!)

#### Links:

[How to Acquire French Nationality](#) – This link gives all of the different scenarios, prerequisites and administrative hoops for acquiring French nationality depending on your own personal situation. If you can't understand the French on this site, it's probably not worth applying!

[Official French Position on Dual Nationality](#) – Basically, it's fine with the French if you have another passport.

[Global Citizenship Laws](#) - Click here to see if your native country accepts dual nationality – the list is a bit old, but still very useful.

[Official US State Department approach to dual citizenship \(details\)](#) – More boring mumbo-jumbo

[Official US State Department procedure for renouncing US Citizenship](#) – If you're really crazy, here's how to give up US citizenship. Not to be taken lightly!

[Richard Wales.Org](#) – I don't know who this guy is, but his site has links to just about everything imaginable concerning dual citizenship. It hasn't been updated in a while and the bare-bones HTML is painful to look at, but it's a great start for any dual citizenship legal data mining.

Links to the two major US Supreme Court decisions concerning dual nationality, fairly well explained on wikipedia.org:

[http://en.wikipedia.org/wiki/Afroyim\\_v.\\_Rusk](http://en.wikipedia.org/wiki/Afroyim_v._Rusk) – Concerns the right of the US Congress to revoke US citizenship without consent.

[http://en.wikipedia.org/wiki/Vance\\_v.\\_Terrazas](http://en.wikipedia.org/wiki/Vance_v._Terrazas) – Concerns the question of defining what is "proven intent" to relinquish US citizenship

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## A New Direction for Rail Travel in Europe

By Sara Wilson / Oct 09 • Categorized as [Living Overseas](#) • [Download Print Friendly PDF](#)



Liège-Guillemins TGV Railway Station

### Liège, Belgium: A City On the Brink of Revitalization?

At one time, the city of Liège, Belgium, located about 60 miles east of Brussels, conjured up images of a thriving city specializing in steel and crystal. But the collapse of the steel industry at the end of World War II deeply affected Liège, and the crystal factory which once employed over 4,000 now employs a mere 700. For history buffs, Liège may also bring to mind the Battle of Liège, the first battle of World War I and the opening

battle of the German invasion into Belgium, during which Belgium was forced to surrender.

But, on September 18, 2009, a new image was presented to the residents of Liège along with the rest of the world, and it wasn't one of a depressive economy or a historical battle that ended in surrender. Instead, it was one of sweeping arches; a perfect combination of utility and design; and a grand vision brought to life by architect, engineer and sculptor, Santiago Calatrava. On this very important day, the Liège-Guillemins TGV Railway Station was unveiled, marking the end of a 12 year project and marking the beginning of a significant turning point for the city of Liège.

### A Symbol of Revitalization

On all levels, the station signifies evolution and transformation. Fully designed to accommodate today's generation of high speed trains as well as generations of trains to come, the station makes Liège a major transportation hub connecting England, France, Belgium and Germany. Travel time to Aachen, Cologne and Brussels is only 20 minutes while the time required to travel between major European cities is drastically reduced (for example, 68 minutes will be gained between Brussels and Paris; 224 minutes between Brussels and London), making European travel quicker and easier.

Not only will the station bring Liège well into the 21<sup>st</sup> century as far as its transportation needs go but the design of the station and the notorious architect behind it all – whose previous work includes the Oriente railway station in Lisbon and the Athens Olympic Sports Complex and whose present work includes the World Trade Center Transportation Hub – places Liège firmly and squarely on the European map.

But the full ripple effect of the completion of such a major project is yet to come. The station is just the first phase of many projects in the works for the city of Liège. Buildings will be torn down to create a grand boulevard leading from the station straight to the river Meuse, a five-star hotel is being built behind the station, and a new media and shopping center will be constructed in a plot of land where a steel mill once stood.

Meanwhile, many more travelers are sure to pass through Liège, both for work and for leisure. There will be a new energy and purpose that will define Liège as a European city of importance.

### The Liège-Guillemins TGV Railway Station

The thoughtfully designed Liège-Guillemins TGV Railway Station is the obvious creation of both an architect and engineer. The clear, open use of the space is purposely done so that natural light hits all areas of the station. In addition, the previous station had divided the city into two distinct parts, resulting in one side falling into an

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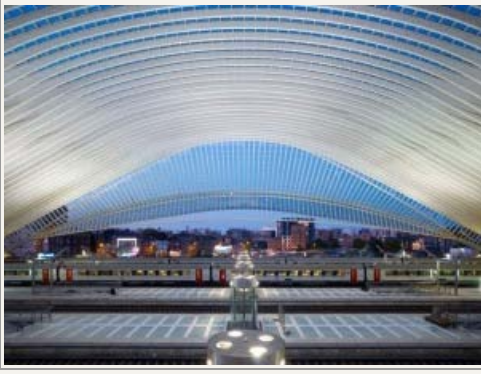
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Inside the Liège-Guillemins TGV Railway Station

increasingly depressed state. Calatrava aimed to unite the two sides, bringing prosperity and life to both. "The station should not be a barrier between one side of the city and the other," says Calatrava. "More than that, the station should connect both parts."

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The station also incorporates Liège's natural elements in order to capture the beauty and culture of the area. Pressed up against the Cointe Hill, a famous landmark in Liège, the station is designed to follow the general curve of the hill. The station is also constructed using a special bluestone throughout its structure, including the floor paving, the cobbles of the plaza and special elements such as the benches. This is the same stone that can be found in several centuries old buildings in the city such as the Hotel de Ville. "We made the foundation of this station in a traditional material that lives throughout the city," says Calatrava.

And while the station is sure to make travel more efficient, Calatrava designed the space to become a destination point in and of itself. Shops and special vitrines for art have been purposely included in the station's design to encourage travelers to linger and entice non-travelers to visit. "We think that art [should] be brought closer to the people and that the art, itself, will not only dignify the station but it will show that there are other places in the city that are interesting to visit and to see," says Calatrava. "So the station will become a vitrine and a show window of the city itself."

While the final product is breathtaking, the effort to make it all happen was what Calatrava describes as "an enormous challenge." The roof is supported by inverse pyramids of stainless steel. Part of the highway leading to the station had to be dismantled and rebuilt in order to make room for the addition of a necessary tunnel and strict orders were given that the entire project had to be done without disrupting regular train service, requiring some of the roof to be completed between the hours of midnight and 4:00 am.

#### The Inauguration

The city was abuzz in the days leading up to the significant unveiling. The discussion was open to varying opinions regarding Calatrava's design. While many marveled at the station's architectural magnificence and were proud that Liège was now home to such an innovative station, others questioned whether Liège, a city of 400,000, really needed a station of such grandeur and whether it was a good thing that Liège would be positioned on the map in such a way.

But on September 18, 2009, as the Prince of Belgium arrived by train and tens of thousands gathered in front of the station to witness what was sure to become a historical moment for the city of Liège, all debates ceased. For the station, which had been teeming with construction workers the day before and even the morning of, had all come together and now demanded recognition and appreciation. After 12 years of thoughtful design and challenges surmounted, the station was, without a doubt, an architectural masterpiece.

And as if the unveiling of the station wasn't breathtaking enough, a special performance by the Franco Dragone Entertainment Group, the company behind the Cirque du Soleil, had been created especially for the inauguration. As night fell, the special never-seen-before-show got underway. And that's when the station came alive with music and lights and a spectacular performance that involved acrobatic stunts and full use of the station's entrance and ceiling, which were fully integrated into the show. A fireworks display served as the grand finale. And throughout the evening's festivities, the trains arrived right on schedule, uninterrupted.

#### Visiting Liège

Calatrava has officially moved onto his next project, the television reporters, journalists and photographers have left in search of the next event and the next press conference. But, with the completion of the Liège-Guillemins TGV Railway Station, the more than 1,000-year-old city of Liège will be forever transformed.

Whether your travels take you to Liège for business or pleasure, when the train arrives in the station, be sure to pause a moment to look out through the entrance of the station where you'll see a vaulted roof and canopies that form a balcony. Look through the station and to the city beyond and you'll find that the design of the station frames



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Liège as if looking at a postcard of the city. Enjoy Calatrava's ingenuous foresight and appreciate his vision because, as with every detail of the station, this postcard framing of the city was done intentionally.

What awaits the city of Liège now that the station is completed and the high speed train network is well underway? Will Liège live up to its potential as a true international transportation hub? Only time will tell for sure, but one thing that's certain is that Calatrava has left an indelible mark on the city and his work will be admired by many.

**About the Author:** Sara Wilson is currently working as a freelance writer and lives in Spain with her husband. She has kept a record of her adventures living abroad which you can find on her blog: <http://sarawilson.wordpress.com>. Contact her directly at [wilson.sara@gmail.com](mailto:wilson.sara@gmail.com).

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# There's Something About Mozambique

By Carrie Davies / Oct 09 • Categorized as International Real Estate • [Download Print Friendly PDF](#)



Paradise Found

Mozambique is increasingly becoming a 'hot' destination for tourism and investment. After a 20-year civil war the country has made remarkable progress and is now a multi-party democracy working hard to move from a socialist to a free-market model. The country has seen consistent GDP growth, and low inflation, and this combined with its stability, friendly people and favourable location are contributing to a rapid rise in foreign direct investment.

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A Portuguese-speaking country, Mozambique is situated to the north of South Africa, east of Zimbabwe and Malawi and south of Tanzania has a 2,470 km coastline, bordered by the tropical Indian Ocean, providing the ideal setting for tourism. The Bazaruto and Quirimbas archipelagos are idyllic beach destinations, and Mozambique has international quality dive sites with rare marine species found in the stunning marine national parks. The country has a number of major rivers (including Zambezi, Limpopo and Rovuma) providing water for agricultural production, and ensuring fertile soils as well as hydroelectric capacity. In addition there are national parks, reserves, game concessions and forests waiting to be explored either visitors or investors. In short the country has something for everyone, and for most investment budgets!

However, Mozambique, like many countries in Africa, while attractive to investors, has a business environment which can hold pitfalls for the unwary. Return on investment is generally high so the risks can be expected to be similarly high. This report therefore provides some of the 'dos and don'ts' for potential investors, particularly looking at property and tourism investment.

Mozambique's colonial and socialist past have contributed to a number of unusual features in its overall legal framework and in particular its property legislation. All land in Mozambique is the property of the state. It cannot be bought or sold, mortgaged or otherwise transacted. Land is held based on a concession-type arrangement with contracts valid for up to 50 years, and renewable. However a quick Google search will show that there appears to be a thriving market for land, particularly in the tourism sector, in Mozambique. How is this then possible?

There are various ways to acquire land in Mozambique, each with its own merits, and we deal with the key ones below. As a precursor to everything else written here, anyone thinking of investing in Mozambique (or indeed in any legal jurisdiction with which they are not familiar) would be advised to seek reputable legal counsel with sound local knowledge. While this has cost implications, it saves time and money in the long run. Ensuring that your dream home or business is legally yours is essential! National embassies with representation in Mozambique are able to provide lists of lawyers speaking different languages, and reputable lawyers are also listed through business associations such as ACIS [www.acismoz.com](http://www.acismoz.com)

### Ownership of land by foreigners:

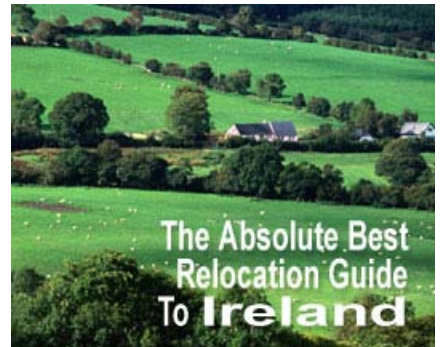
As a general rule foreign individuals cannot own land in Mozambique, unless they can demonstrate that they have been resident for more than 10 years, and even then the issue of what happens if they subsequently leave Mozambique is subject to debate among lawyers, and has yet to be tested. Owning a company is therefore the preferred and most secure vehicle for most foreigners seeking to invest in property.

### Set-up or Purchase of companies:

Ownership of a company incorporated and registered in Mozambique is a vehicle for a foreigner to obtain the work

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and residence permits necessary to benefit from their investment in the country, as well as to hold title to land.

Companies can either be set up from scratch or purchased. In both cases legal advice should be sought and in the case of the purchase of an existing company due diligence should be undertaken. An existing company should be able to provide compliance certificates from the tax and social security authorities, as well as operating licenses, and land, construction and environmental licenses where relevant. Purchase of an existing company, particularly if this company holds title to the land and owns the property you want to acquire, is usually the fastest method. By acquiring the company the land, property and other assets immediately and automatically transfer to the new owners.

#### Urban property:

As a general rule foreigners cannot own urban property. Any property which was nationalised at or after Independence cannot be owned by foreign individuals, and there continues to be a debate about the legality of majority foreign owned business (more than 50% of the shareholding belonging to non-nationals) owning such property.

However there are some properties which were never nationalised and the recent economic growth in the country has given rise to a building boom in many urban areas, meaning that these new-builds can be acquired by foreigners.



#### Non-urban land which has already been developed:

While land itself cannot be transacted, infrastructure and property constructed on land can be. This means that while the land under a building remains the state's property, the building may be sold, and the land 'title' for the remainder of its validity period will then move with the building to the new owner.

That being said there are a number of restrictions, the main one being that the land 'title' is only conceded for the specific purpose stated in the original investment plan. So for example if you were to buy a farm which was licensed as a dairy farm, you could not then convert the

property on the farm to a tourism establishment, without first applying for change of use, and for an alteration to the original 'title'.

Therefore before acquiring any existing investment or development is essential to see the original investment plan for which the land was conceded and to ensure that this plan has been complied with.

Post-acquisition it is possible to apply for change of use of the property, or to apply to expand existing developments subject to application and licensing.

Urban or rural land which has not been developed or is under development:

Land concessioning takes place in three main stages, the application phase, the provisional title phase and the definitive title phase. Each has its own rules and requirements.

The application phase includes identification of the land, mapping, consultation with local communities and delimitation of the land. These procedures having been successfully completed, the applicant for the land is issued with a provisional title.

In the provisional title phase a foreigner (including majority foreign-owned company) has two years to complete the development plan on which the land concession is based. This includes obtaining additional licenses (environmental, construction and so on) and completing the actual development of the property in accordance with the plans submitted when the title was applied for. During this phase the land and proposed development are registered with the real property registry.

After the development is complete and within the two-year period, the definitive title phase can begin. At this stage the development is inspected to ensure it complies with the original development plan and definitive title, valid for up to 50 years is issued for the land. The property developed on the land is then registered with the real property



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registry.

Land which is under development (i.e. has its provisional title and other licenses in place), or which has been developed and definitively licensed, can be transacted. However in the case of land under development the purchaser must ensure that they complete the development as planned, within the same two-year period that relates to the original application submitted (i.e. by the vendor). Extensions can be granted to the two-year period, and applications to change the development plan are also permitted.

Key pitfalls occur where investors seek to 'purchase' undeveloped land which has not yet entered the provisional licensing stage. Legally speaking and in theory, such transactions cannot take place because the land does not yet have provisional title. Therefore this land must be applied for directly from the state, not purchased from anyone. In such instances there are no guarantees that the purchaser will in fact be eventually granted the title for the development they hope to undertake.

#### Timeshare and holiday homes:

Fractional ownership and periodic use of property are new concepts in Mozambican law. The current legislation is cumbersome for both types of property ownership and has not yet been tested. Anyone seeking to purchase a timeshare, or develop a holiday home would be advised to seek independent legal advice, from a lawyer not associated with the property development company selling the timeshare or periodic use property, to ensure that the legal construct for ownership provides adequate protection, and that the encumbrances associated with the purchase (such as shareholding of a company) do not hold any unexpected surprises.

#### How much should I pay?

As mentioned before, since land itself cannot be transacted in Mozambique, land itself does not have a value. Developments on land, which can be transacted, are part of a relatively small property market. In theory the value of a development is its book value in the accounts of the company selling it, or the value registered at the real property registry in the case of purchases from individuals.

Valuation is therefore a relatively informal process and since quality developments remain relatively few, it is a seller's market in many respects. It is worth noting that Mozambique's property prices have been relatively unaffected by the global recession, making them an attractive investment opportunity, and in comparison with properties of a similar type in other countries Mozambique provides excellent value for money. In order to determine the value of a property it is as well to ask around in the area where the property is located, and check for similar properties for sale through agents and on the Internet.

#### Where to go for help:

As mentioned above the services of a good lawyer are really essential for potential investors. A lawyer can advise on all the various parameters of the proposed investment and assist in identifying the most appropriate way to go about investing, taking into account available investment benefits, tax and duty incentives and so on.

A comprehensive series of investment guides dealing with all aspects from company start-up through land, environmental and tourism licensing to tax, immigration and employment requirements are available from [www.acismoz.com/downloads](http://www.acismoz.com/downloads).

In conclusion, Mozambique is a beautiful and welcoming country, full of exciting opportunities. Investors are welcome, and while some of the requirements mentioned above may seem strange or even off-putting, an investment done the right way provides not only for a profitable venture, but also a chance to live an exciting and exotic lifestyle and contribute to the development of a wonderful country.

For more information and photos visit [Paradise Property Mozambique](#)

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## Kissing the Property Frog

By Bart Walters / Oct 09 • Categorized as International Real Estate • [Download Print Friendly PDF](#)



Condo for Sale

Ah yes, the "Real Estate Agent" ... profession of default for the mildly educated expatriate ... second only to "English Teacher".

Where I live on the Eastern Seaboard of Thailand, there are well over 300 Property agents and agencies hanging their shingle as purveyors of land, house and all other manner of abode. From corporate conglomerates like Colliers and CB Richard Ellis to humble little shop-house operations like "Location, Location, Location Property Partners"; everyone wants a piece of the real estate pie.

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This past week I had the formidable task of sorting this list down to a manageable target and visiting those I thought were most capable of renting or selling my condo near Jomtien Beach. The agent who sold me the unit is the best candidate as his firm also built and now manages the low-rise luxury building. Naturally I listed with him. But, in Thailand there are no rules or even a clearly defined etiquette regarding property listing or sale. So, I decided to go on a road show, listing with as many agents as possible.

Lucky for me, my sales agent gave me a short list of companies that met 3 criteria; 1) they were familiar with the building 2) they were familiar with Jomtien Beach and 3) they advertise a lot.

My first visit was to [Alan Bolton Property Consultants](#), a big slick agency that inhabits a huge chunk of ground-floor shopping mall space in the center of town. I saw at least 6 foreign agents and a handful of Thai helpers busily moving about, clicking computer keys and carrying on animated phone calls. The agent who helped me was a young Irish guy with spiked hair and a ridiculously thick accent. He efficiently loaded my pictures and information from my thumb-drive, had me sign the commission agreement, and I was out of there in 15 minutes.

There was no offer to visit the property. My listing would be added immediately to the website. Since the condo photographed well, my listing would be included in the next double page space ad in various local property publications. This was quite obviously a media-lead driven organization. I left wondering how they wrangled all those foreign work permits.

The next stop was what I thought was a mega-shop called [Fair Properties](#). This company advertises heavily and takes up a big corner on a main road between Pattaya and Jomtien Beach. It's the kind of building people reference as a landmark when giving directions. The giant storefront windows are plastered with dozens of property listings facing out for passersby to ogle; an oversized blue-and-white sign hanging over the road.

Inside the place looked like an empty airplane hangar. In the corner sat one pitiful desk with a young Thai girl slumped over her keyboard eating fried rice and playing video games. After we settled on a language somewhere between Thai and English, she accepted my thumb-drive and jammed it into her computer. Within 3 keyboard strokes she erased all the files on my thumb-drive and staring at me blankly proclaimed, "mot lao". Roughly translated this means, "finished already". In other words, she was telling me nothing was on my storage device. She went back to attending her rice and Pokemon game.

Stunned and amazed, I stumbled a few doors down to another well publicized local agent, [Seaboard Properties](#). The place reminded me of one of those "Ice Bars" that are so popular now. Everything was stainless and hospital

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white. The air conditioner turned down to "glacier", the 4-girl staff had to wear a few layers of clothing to keep their teeth from chattering.

Three of the agents were clones of each other; manicured, coifed and immaculately dressed in little "Jackie-O" outfits. The fourth agent, and obviously the boss, was an older Asian lady from somewhere other than Thailand. She checked my thumb-drive and confirmed that the information had been erased. "Sometimes they just keep pushing the buttons" she said, apologizing for her "competitor" a few doors down.

Miss Ja, the English speaking clone, helped me fill out an information form while one of the other clones served me a really nice cappuccino. When I left Miss Ja gave me a card with a reference ID number on it. She told me to e-mail the information and my listing would be up in 24 hours. An appointment was made to visit the condo the next day.

During the next week I would visit 7 other property agents. Every experience as varied as the first three. I stayed away from big multi-nationals like CB Richard Ellis as they tend to represent cadres of big developers and really have no interest in selling or renting my one unit for a measly 5% commission. I also avoided the really small mom and pop operators as they tend to be "buyer's agents" interested more in bargaining than transaction.

Two weeks on, I am reviewing the efficacy of my effort as well as the agents.

Of the eleven agencies I listed with, 6 had me on their website within 48 hours. All 6 featured my listing as "new" or "hot" or some other promotional heading. 3 placed my condo in space advertising in one or more local property and investment publications. 2 visited the property before showing it (counting the agent who sold it to me).

To date the property has been seen by 8 prospective buyers. All were with the 2 agents who had actually seen the property before showing it. It doesn't take long to separate professional realtors from "list it and they will come" property mills.

But, if the truth be told, I wouldn't really appreciate the 2 outstanding agents if I hadn't been exposed to the 9 others. Kissing the property frog ... it's a matter of research really.

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

To view the condo he has for sale go to either <http://www.towncountryproperty.com/condos/jomtien-condo/15401.html> or <http://www.seaboard-properties.com/?page=property&id=1439>

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

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## Single Boomers Click Here

By RetiringSingles.com / Oct 09 • Categorized as Overseas Retirement • Download Print Friendly PDF



Pure Adventure

There has been a lot written and said about the baby boomer generation. Most of it about social security, health care issues and the like. One thing that has not been heard about much is single baby boomers. There is a segment of boomers that for one reason or the other has found themselves single at this later stage of their life.

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People react to the age of 40 and above in different ways. Some long for the good ole days and would prefer to be back in their 30's. Other

people embrace the maturity and wisdom of their lives and are happier than ever.

Now there is a web site just for the single boomer that wants more and has the ability to go out and take a big bite out of life. A significant amount of single boomers find themselves at a crossroads where they could retire at an early age and/or start a new life abroad.

Retired really just means they stopped working and have the means to do so. They then have to decide what do next. This situation makes some singles very uncomfortable. For many making big life decisions is much better if there are two heads involved.

A lot of single boomers have taken the step to live, invest or travel abroad. There are major migrations to Mexico, Panama, Costa Rica and South America, Europe, and Asia. Mainly they go for better weather, low cost of living or for just pure adventure. Some want to escape the rat race and reinvent themselves with a whole new set of friends.

Celia Lockwood has created an exciting, new and different website called [RetiringSingles.com](http://RetiringSingles.com). Celia was over 40, single and was not happy with what she saw on the internet for people in her particular situation so she decided to do something about it.

Drawing on her experiences of travel and expat life [RetiringSingles.com](http://RetiringSingles.com) was born.

[RetiringSingles.com](http://RetiringSingles.com) is targeted specifically for the single retired person living or wanting to live abroad. It's not as a 'dating' site perse but is a different kind of website for retired or soon to be retired adventurous single boomers to converge and share thoughts and ideas about living, traveling and investing overseas.

A major convenience is that you don't have to sort through thousands of profiles to find someone with similar age, interests and aspirations like yourself. A lot of single boomers are looking for romance and a partner and that is fine but [RetiringSingles.com](http://RetiringSingles.com) offers more. It's a non pretentious, relaxed atmosphere to meet people of similar circumstances.

The great thing about [RetiringSingles.com](http://RetiringSingles.com) is that you can [sign up, post your profile and get going for FREE](#). You can upload articles, announce events, place classifieds, submit videos and upload photos. In your personal profile you have plenty of room to post lots of photos and tell other members a bit about yourself.

If you are planning a trip and want a companion you can look for one here. There is a forum to discuss things and chat if you want to do that. Now there is no reason to feel uncomfortable about being single after 40. You'll find there are a lot more adventurous, cultural single boomers out there than you thought.

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Don't forget that your membership at RetiredSingles.com is FREE. That won't last long as this site is surely going to get noticed and will grow fast. To get the most out of your profile you should take advantage of all the resources you can, use the forums, upload music and generally participate in the large variety of tools this web site offers.

If you find yourself a single boomer and an expat or want to be an expat, RetiringSingles.com just might be the thing that will put you in touch with that *special* someone that can make your experience the one you have been looking for your whole life.

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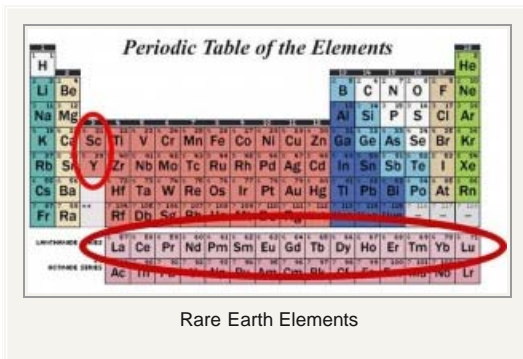
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## Why All the Fuss over Rare Earths?

By Doug Hornig The Casey Research / Oct 09 • Categorized as [Asset Protection](#) • [Download Print Friendly PDF](#)



Rare earth elements (REEs) have been the mystery metals of the mining world for years. Now, suddenly, everyone's heard about them.

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The manufacturer & supplier Lanthanum compounds, metal, alloys

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Before we delve into the reasons behind all the publicity, here's the basic skinny on REEs: One, they are rare, at least sort of. Two, they are indispensable to modern technology. Three, the

number of active, dedicated producers is tiny, with more than 90% of the world's supply coming from China.

If you took high school chemistry, you probably remember the periodic table of the elements. But if you're like most of us, even if you pulled a 95 on the chem final, you may not recall many of the details today. And there's a better than even chance you *never* bothered to memorize the names of the REEs. It's time to get reacquainted.

They're generally clustered in a separate grouping at the bottom of the table, are known collectively as the lanthanoids, and these are their names, in order of atomic number (57-70): lanthanum, cerium, praseodymium, neodymium, promethium, samarium, europium, gadolinium, terbium, dysprosium, holmium, erbium, thulium, and ytterbium. Yttrium (39) and lutetium (71) are also sometimes included.

### Need to know, point 1: Rarity.

Fact is, we begin with something of a misnomer. These elements are not, strictly speaking, rare. Earth's crust is full of them. True, they're not as common as iron, carbon, or silicon, but are about on a par with nickel, copper, and zinc. Even the scarcest is way more abundant than gold, platinum, or palladium.

What *is* rare about them is that they're widely dispersed. Very seldom are they found in economically exploitable deposits. Complicating matters further is that there are so many of them, and they clump together. They have to be separated first from the ore and then from each other.

Thus REE production comes primarily from other mines' byproducts. The miner strips off the metal he's really after, then sends the REE clusters to a specialty refiner.

### Need to know, point 2: Applications.

It's safe to say that life as we know it would be very different without the REEs. The more our technological accomplishments pile atop one another, the more crucial these metals become. Because of their unique properties, there are generally no substitutes for them.

Of all the REEs, the one people may have heard of is neodymium. Alloys containing it have revolutionized permanent magnet technology, allowing miniaturization of all sorts of electronic components in appliances, A/V equipment, computers, communication systems, and military gear. Your hard drive probably has neodymium in it. So does your DVD player.

Liquid crystal displays depend on europium. Fiber-optic cables can't function without erbium. Virtually all specialty glass products, from mirrors to precision lenses, are polished with cerium oxide. Several REEs are essential constituents of both petroleum fluid cracking catalysts and auto emissions-control catalytic converters. Half a dozen REEs go into the manufacture of the energy-efficient fluorescent bulbs that will soon be mandatory. Lanthanum-

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nickel-hydride rechargeable batteries are replacing older ones based on lead or cadmium. And no REEs, no electric cars. Nor next-generation wind turbines.

That's only a partial list. But what makes REEs an increasingly sensitive topic is their role in national defense. Here are a few small items that have become dependent on them: jet fighter engines, missile guidance systems, underwater mine detectors, range finders, space-based satellite power plants, and military communications systems.

Think the Pentagon is very, very interested in maintaining a steady REE supply?

### Need to know, point 3: Supply.

95% of the world's REE production originates in China. If you're looking for reasons why we're so nice to the premier Communist power left standing, this is a biggie.

We weren't always so dependent. Not long ago, mines such as Mountain Pass in California made us nearly self-sufficient in REEs. But in the early '90s, China flooded the market with cheaper product, until it had driven all of its competitors out of business.

Today, Mountain Pass is being revived, but the start-up of an old mine is a lengthy and costly process. There are also some from-scratch REE development projects under way in the U.S., as well as Canada and Australia. But for the moment, China holds the hand with all of the high cards in it.

Forget your hard drive. Forget 11<sup>th</sup>-grade chemistry experiments. This is a national security issue. The American government cannot afford to lose that supply source, period. Maybe someday, but not now.

And that's what's behind the recent furor over these obscure elements. Because China threatened just that, a cutoff. The one thing that really gets Washington's knickers in a twist.

In August, the story broke in the mainstream press. Sources in China leaked news of a draft copy of a report from the Ministry of Industry and Information Technology. It allegedly calls for a total export ban on five of the rare earths, with the rest restricted to a combined export quota of 35,000 metric tons a year, far below annual global consumption of 125,000 tons, and rising fast.

This doesn't look like a move they'd follow through on, if only because of the lost trade revenues. And it's only a recommendation; final approval rests with China's State Council. But consider it an opening shot across our bow, if you wish. Or perhaps they're telling us they need their REEs for the domestic economy, and we'd best go find our own supplies. Either way, the scramble is on to find alternatives.

That could backfire. REE prices and demand were already dropping last fall as the recession deepened, and China maintains a decided competitive advantage beyond control of supply: lax environmental standards (many REEs are highly toxic). Thus the new companies could spend the fortunes required to come on line, only to find themselves victims of yet another market glut engineered by the Chinese. Still, these metals are so important, it wouldn't surprise us if the U.S. government subsidized domestic production, rather than risk a squeeze.

### The Market

The market took due notice of the China story, driving the stocks of Western REE producers, and would-be producers, nearly straight up. Since late August, Avalon Rare Metals has gained 120%, Arafura Resources is up 75%, Rare Element Resources has added 72%, and Lynas Corp. is 50% higher (China, ever the master strategist, exploited the credit crisis to grab 25% of Arafura and more than 50% of Lynas). Lurking in the background is Molycorp, the private company redeveloping Mountain Pass. It's planning an IPO that may well come out of the gate red hot.

With market action this frantic, the sector is on the frothy side at the moment. The heady market caps being awarded to these companies are obviously not based on fundamentals, and a savvy investor takes care not to get caught on the wrong side of a bubble.

Even though the Chinese export ban may never materialize, the ever-growing need for REEs is dead serious. And while the current bubble may pop any day, the long-term prospects for successful miners are outstanding.

The team at [Casey's International Speculator](#) are experts in all things natural resources. In this month's issue, Senior Editor Louis James writes about rare earth opportunities in Canada's Northwest Territories. After some hands-on research, he's putting a new company on his watch list that could become a real breakout winner in this sector. That hands-on and boots-on-the-ground research, by the way, is what Casey editors do on a regular basis – to ensure that the companies we recommend are really who they say they are. You can get this issue of



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## P2P – It’s More than Just Sharing Songs

By Alex Daley The Casey Report / Oct 09 • Categorized as [Asset Protection](#) • [Download Print Friendly PDF](#)

You know that house down the street that's for sale? The gigantic castle of a house, with an uncut lawn, a few weeks away from foreclosure? That's your fault. After all, it was you who loaned the former owners the money for the house they could never afford.

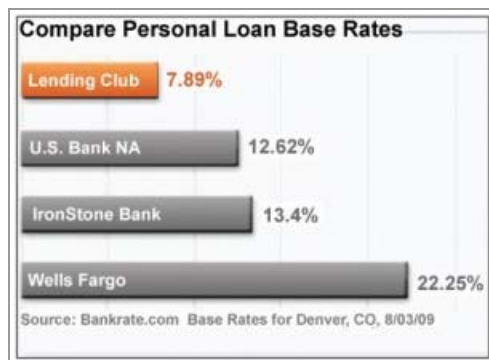
No way, you say? You'd never have loaned any money to that irresponsible hack. But of course you did lend it to him... just not directly. That's what banks are for — lending your money to other people, often people just like the owner of that house.

Forgetting for the moment how modern finance found a way to twist and pervert the banking system to its breaking point, for hundreds of years the foundation has been one of shared benefit and distributed risk. You keep some portion of your savings in a bank, and in exchange they share back a percentage of the proceeds from lending your money to others (including Mr. Irresponsible), keeping a cut for themselves.

That's been the only option. Until now...

If the Internet is good at one thing, it is connecting large numbers of people to each other. Thus it seems only logical that the Web would be a more efficient way of matching lenders to buyers than any one local or even national bank. Electronic systems can connect people at scale, automating an otherwise manual process and eliminating scores of middlemen from the process. And that is exactly what a handful of new lending institutions on the Web — such as [www.prosper.com](http://www.prosper.com) and [www.lendingclub.com](http://www.lendingclub.com) — are starting to do.

They call it "peer-to-peer (or P2P) lending," and the premise is simple: I have money I am willing to lend; you would like to borrow some; these companies bring us together and facilitate the loan. Because their systems are automated and connect lenders and borrowers more directly, the companies can afford to take much smaller commissions on the loan than a traditional bank.



As a result, you enjoy a much higher yield than on your savings account, and they attract borrowers by undercutting bank rates. Prosper's returns for lenders average 7.02% for the highest three credit grades (the only data they make available). Lending Club averages 9.62% across all loans for investors. And credit is available to borrowers as low as 7.89%, much cheaper than most banks.

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An investor can diversify by bidding to fund portions of many loans, in increments as low as \$25 each. A \$5,000 loan might be spread across as many as 200 individual lenders, each choosing to purchase a \$25 note. The process is largely invisible to the borrowers, as they receive just one payment and pay just one bill. The companies collect and distribute the payments to each lender, proportionally to the amount each funded.

One of the more interesting, and unconventional, aspects of the sites is the way they use social networking tools to provide lenders and borrowers with a way to connect more directly. On each site, borrowers are required to provide not only credit history and similar information, but a brief personal statement on why they want the loan, and anything else they think is relevant. Lenders can browse the loans and pick specific people and specific requests they want to fund. Prosper.com takes this farther than LendingClub.com, allowing borrowers to add photos and encouraging more dialogue — on Lending Club, the descriptions are often just simple half-liners like "Buying a used Acura RSX."

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Browsing the loan requests provides a fascinating peek into what people borrow money for (weddings, used cars, debt consolidation, and home repairs look to be the most common, in no specific order), not to mention their credit histories, borrowing habits, and even spelling and grammar...

This technique of hand picking loans only scales so far, especially when lending \$25 at a time. So both lenders also offer automated matching of loans to your criteria (loan amount, credit score, etc.). Prosper.com's system is more automated and much simpler to use, but both are adequate for the job.

Of course, you also lose the liquidity that comes with indirect vehicles like bank accounts. But both lenders try to address this issue by packaging your loans as notes and allowing you to trade the notes in a market provided by FOLIOfn. *Prosper.com has only recently restarted lending after a government-mandated quiet period while their note model was reviewed by the SEC, so activity on their trading platform is limited as they build the network. However, the Lending Club version is working smoothly, providing decent near-term liquidity options (and some good opportunities for arbitrage, we imagine).*

*If you're looking for a way to diversify some of your investment activity beyond traditional stocks, bonds, futures, and the like, P2P loans could make for an interesting choice. Or if you just want to try the next new thing, they make for an entertaining way to play banker for a day (or 36 months, the length of the loan terms on both sites).*

*Technology is the number one growth industry in the U.S. – and many of those investors who have kept their eyes open for new, promising tech developments have been making fortunes in the process. Just think of the lucky people who invested in Google when it was still a small startup.*

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## Will the Real Price of Gold Please Stand Up

By Terry Coxon The Casey Research / Oct 09 • Categorized as [Asset Protection](#) • [Download Print Friendly PDF](#)



Real Price of Gold

Gold is traded around the clock and in so many places and in so many forms, ranging from the abstractions of futures contracts to the solid tangibility of rings and bracelets, that it's not clear what the "real" price is. The question is more than a matter of curiosity, since many retail coin and bullion shops quote selling prices in terms of "spot plus X%" or "spot plus \$Y." When you talk to a dealer, what exactly does he mean when he refers to "spot"?

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Here are some of the prices that dealers refer to and that you may see reported in the media.

**London fix.** The five members of the London Gold Pool confer twice daily to determine the a.m. and p.m. price for gold. These are big players, so the fixings they announce have a quasi-official ring to them. But the London fixings determine the price only for trades that by pre-agreement are tied to the fixings. And each fixing has

significance only at the instant it's made. Trading between fixings runs on its own, independently of the preceding fix.

**Comex spot contract price.** The Comex is the busiest market for trading futures contracts in gold bullion. Each contract is for 100 ounces. Prices during the day represent actual trades taking place in a continuous, competitive auction. When, through the passage of time, a given contract reaches its delivery month, it becomes known as the "spot contract." At that point, the party on the long side of the contract is free to pay for the physical and demand delivery, and the party on the short side of the contract is free to deliver the gold and demand payment. The possibility of insisting on physical delivery keeps the price on the spot contract tightly linked to the price on large transactions of physical gold between dealers.

**New York dealer prices.** If you visit [www.kitco.com](http://www.kitco.com), you'll find quotes, updated every 30 seconds, for the "New York Spot Price." These reflect the bid and ask prices quoted by wholesale dealers for spot delivery. Not surprisingly, during Comex trading hours, they track the Comex price for the spot contract.

And there are other sources of prices. For many coin shops, A-mark Precious Metals, a bullion dealer in Santa Monica, is where they go when they have too much or too little of a given item. A-mark is their link to the wholesale market. You can find the A-mark gold price at [www.amark.com](http://www.amark.com).

None of these prices is "the" price. But they are all linked, because it's so easy for gold to move from one market to another. What your local coin shop does has an effect on the wholesale dealer it trades with. And it has an effect on the Comex price, because the wholesale dealer watches that price from second to second and will buy or sell there to offset its position in physical gold. And the readiness of arbitragers to trade on small price differences assures that what happens on the Comex will have an effect on the London market.

Some players and some markets are much bigger than others, but none dominates. The price of gold doesn't start at some central point and then ripple out to other markets. Instead, all the prices are determined together.

It's an untidy situation. The practical implication of the untidiness is that when a dealer gives you a quote as spot plus this or spot minus that, you shouldn't pay any attention to it, because the quote doesn't tell you what "spot" means to that dealer. It may be, when you're buying, that "spot" will mean the highest quoted price the dealer can

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point to when it receives your order. And even if a given dealer gives you an unambiguous statement as to how "spot" would apply to your transaction, you wouldn't be able to compare with other dealers without finding out what "spot" means to them.

To find the best prices, step back from the spot plus or minus formulas and compare the spreads quoted by different dealers. Ask each dealer you are considering doing business with for both its bid and ask prices, without indicating whether you are a buyer or a seller. The dealer that quotes the lowest spread between bid and ask will probably give you the best price when it's time to place an actual trade.

For years, "gold bugs" have suspected that the price of gold maybe manipulated – by governments, central banks, and their financial networks – and rumors on the Internet abound. But is it true or not? Casey editor Doug Hornig has left no stone unturned to get to the bottom of the matter. Read our brand-new, FREE report *Is the Gold Price Manipulated?* by [clicking here](#).

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