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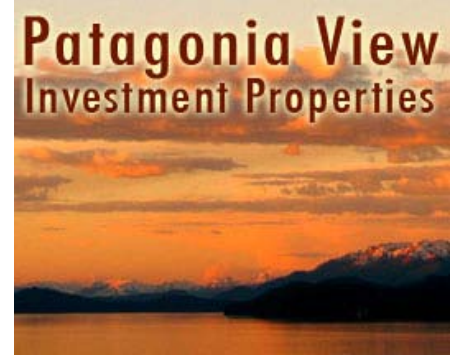
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For the Love of BBQ and Fried Chicken...

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I am back stateside for awhile tidying up some loose ends, selling a house, and making a few business deals...

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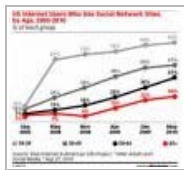
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Domestic Violence: A Dirty Big Secret in Expatriate Communities

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The Sexiest Tree House Project in the World

By Anna Rachmansky / Oct 10 • Categorized as [International Real Estate](#) • [Download Print Friendly PDF](#)



The unfolding of one visionary developer's ambitious dream

Rumors have been circulating in the real estate circles for months now that a new development showcasing one of the world's only residential architectural parks featuring today's top designers, unique residences built above the treetops on elevated stilts, and a floating beach club anchored in the waters of the Gulf of Nicoya is coming to the Central Valley and Central Pacific coast. Years in the making and now set to break ground, the two projects promise to literally raise the bar on residential lifestyle to new heights.

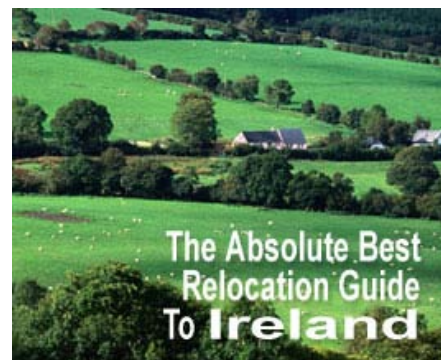
Standing atop his sprawling 50-acre property overlooking the pristine Lake Cachi and the lush mountains of the Orosi Valley, Dr. Ion Zaydelman, founder of Puerta a la Vida explains his unique vision with pioneering enthusiasm. "I wanted to create a place that goes *far beyond* the traditional notion of luxury. A place that would provide the perfect conditions for comfort and happiness, where people could enjoy a more fulfilling, intelligent way of living," he says. "My idea is quite simple: focus on what people need and desire, find the *small* things that make

them *happy*, and deliver the best without compromises." Having been a highly-regarded scientist back in his native Russia before immigrating to New York and launching a lucrative development and business career, Dr. Zaydelman was all too familiar with the idea of compromises. "You reach a point in your life where you think, 'Why does it have to be *either/or*?' Why can't life be lived to its fullest without having to give up that which *matters most*?" And so was born the concept of "Intelligent Living," which means every detail of personal comfort, living efficiency, health maintenance, general wellness and eco-conscious construction are thoughtfully addressed. After traveling the world Dr. Zaydelman was convinced that Costa Rica, with its natural splendor, gorgeous climate and friendly people, was the ideal place to realize his Intelligent Living lifestyle. And he chose not one, but two sites (both just 45 minutes from San Jose)—one nestled among the rolling hills of the Orosi Valley and another 67 acres perched 300 meters above the Central Pacific coast near the picturesque seaside town of Miramar.

A synergy of several factors is at the core of the Puerta a la Vida beyond luxury philosophy: inspirational surroundings highlighting innovative design and art, smart services that maximize living efficiency, and a health conscious environment. "Even before it became the trend, we knew we wanted to build a sustainable development—one that was not only good for the Earth but good for its residents too," explains Edward Zaydelman, the company's chief operating officer. That means the developers will go far beyond the traditional notion of green to include more than just the latest in green technology. At Puerta a la Vida the ideals of healthy, green living will be upheld with organic landscaping so residents don't breathe pesticides, pure drinking water, non-chlorine pools and homes built from non-toxic, non-harmful materials. "As a developer I look carefully at what type of imprint my development leaves. It makes me feel good that I'm building something my children will benefit from, the local community will benefit from, and last, but not least, Mother Nature will benefit from," reflects Dr. Zaydelman.

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Complementing the pure, clean environment will be services grounded in health and wellness allowing residents to obtain their optimum well-being with ease and comfort. "It's easy to be healthy when healthy choices are accessible to you—when they're at arm's reach," says Edward. And with that in mind, the developments will have an onsite fitness center, wellness spa and naturopathic clinic with an array of preventive medical protocols lead by world renowned doctors. Strong believers in a holistic approach to wellness, the Zaydelmans are equally committed to quality nutrition because as they put it "what you eat" is "who you are." They have already secured contracts with local organic farmers to supply organic, hormone-free produce to the onsite restaurants. "We are excited that we can support local agriculture and offer our residents the highest quality nutrition," explains Edward. In fact, these developers are intent on giving back in more ways than one. Their social agenda will include not only support for organic farmers but also work with local educational and community institutions. "I was attracted to the project from day one, not only because of the scope of the vision but also because the company was serious about supporting the local community," says Jorge Aria Mora, attorney and Puerta a la Vida's president.

To interpret and bring their impressive dream to life, the developers trusted none other than Victor Cañas to be chief architect. "What attracted us immediately to Victor was his effortless way of marrying architecture and nature—he manages to orchestrate an exquisite harmony between modern sleekness and raw beauty," says Dr. Zaydelman. "We are honored to be working with such a great talent." Among the construction highlights will be an Architectural Row featuring unique residential designs from a select collective of leading architects. "At Puerta a la Vida architects and artists will have free reign to take their imagination to new heights—to be provocative and unlimited in their designs," says Victor Cañas. "This project is a wonderful opportunity to promote Costa Rica's native architectural talent."

In the coming weeks, Puerta a la Vida is launching a limited release of Architectural Row home sites, which are sure to become the signature of the development.

High design is only one aspect of what the developers call "Living with Art." Walking through the community will feel similar to exploring a museum of contemporary art with grounds that celebrate a variety of artistic talent and creative expression be it through architecture/design, avant-garde outdoor sculptures, creative landscaping or one-of-a-kind furniture in the common areas. But unlike a museum, where one is just a passive observer, here residents are invited to touch and experience their artful lifestyle 24-7. "Art makes the soul come alive—it's like that dash of salt to seal in the flavor of an amazing dish. That's how I see our collaboration with the artists and architects that we'll be featuring—it is that dose of 'wow' that what will make us stand out from other developments," explains Edward.

The distinct quality of Puerta a la Vida is that it's not just another collection of houses in a gated community. "You get to live one life—so why not make it the best?" reflects Dr. Zaydelman. "We are conditioned to think that home is a roof and walls, when in fact, a home is a place for family, for shared memories, for the best times in your life." To help residents achieve those ideals both properties will feature an array of services including evening entertainment—be it a jazz band or sultry vocalist; a kids' playroom—so even the smallest residents can enjoy some fun; a residents' lounge—where one can mingle with fellow neighbors over a game of billiards or enjoy an interesting lecture on low-fat cooking techniques; and an onsite business center complete with secretarial services and conference rooms. To deliver the highest living efficiency, the properties will offer exceptional concierge services so that residents don't have to waste their treasured free time on the routine hassles of life. "I've found that it's the small things that make a BIG difference," explains Dr. Zaydelman. "So if we can ensure that a resident has their computer fixed, Fedex package delivered and the dry cleaning and groceries picked-up imagine how much free time we've just given them to enjoy on what matters most." And with all this newly found free time residents can curate their leisure activities as they like. One enticing signature offering—the first of its kind in Costa Rica—will be a floating beach club-resort anchored in the Gulf of Nicoya that will serve as a launch pad for everything from jet skiing and water skiing to boating and beaching on the secluded white sand islands dotting the pristine waters.

"This is the culmination of years of dreaming, researching and planning," says Dr. Zaydelman. "And we are excited to finally be able to share it." Perhaps Costa Rican artist Jimenez Deredia summed it up best when he first met Dr. Zaydelman and learned of the developments: "Those who can see the invisible, can create the impossible," he said. Puerta a la Vida is the impossible realized.

To learn more about Puerta Vida and to receive a PRIVATE insider video to Architects Row [CLICK HERE](#)

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Hello Operator, Yes, I Need to be Extracted from Honduras!

By Christopher Steber / Oct 10 • Categorized as [Living Overseas](#) • [Download Print Friendly PDF](#)



Medevac

When Abigail Jones left to complete an internship at an orphanage in Honduras last summer, she did not anticipate getting caught in a political coup. But when the Honduran president was removed from office and soldiers took control of the town, barricading the orphanage for safety, Jones knew it was time to come home. Her mother contacted MEDEX Global Solutions, a leading international travel, medical and security assistance provider, for help.

MEDEX Global Solutions is dedicated to helping individuals like Jones. More than 20 million travelers and expatriates are protected by its programs, which are offered through businesses,

schools, insurance companies, and affiliations. Jones was protected through her university's program.

MEDEX Global Solutions' security teams quickly assessed Jones' situation. On-the-ground resources were reporting that public transportation was not safe and there was a strong military presence in the area. While the Tegucigalpa airport was operating, getting to the airport could pose a problem.

During political turmoil, situations like Jones' are common. Most assistance companies will pay transportation costs to evacuate travelers from a designated departure point, such as an airport. In these situations, it is incumbent on the traveler to get to that departure point on his or her own if the assistance company does not have security capabilities of their own.

MEDEX Global Solutions has always helped our clients in getting to the departure point. But now, depending on the plan selected, we will bear the cost of that transportation.

"This is a significant difference from our competitors," says Charlie LeBlanc, president of ASI Group, the security arm of MEDEX Global Solutions. "Often, as in the case of Abigail Jones, getting to the departure point is the most difficult and dangerous part of a security evacuation."

MEDEX Global Solutions arranged for a reputable security-trained driver and an additional escort agent to pick up Jones from the orphanage. With her escorts, Jones safely made it to the airport. The driver and agent remained with Jones and then stayed at the airport until they were certain that her flight had taken off. Within a few hours, Jones was home safely in Alabama.

In addition to protecting travelers like Jones, MEDEX Global Solutions now uses its own security analysts to determine the best time to evacuate from a situation. "We found that we often want to get our travelers out even before the State Department announces an evacuation," says LeBlanc. "Of course, we will always defer to a traveler's home government, but frequently, we will evacuate prior to any government declaration."

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About MEDEX Global Solutions:

MEDEX Global Solutions was created when MEDEX Global Group acquired leading security provider ASI Group in May 2008. This is the oldest and largest independently-owned provider of global travel, security and medical assistance in North America. For more than 50 combined years, MEDEX Global Solutions has served corporations, scholastic institutions, government agencies, humanitarian organizations and individual business and leisure travelers. Services range from pre-trip intelligence and contingency planning to real-time medical case management and complex emergency evacuations. For more information, please visit our site to learn more about Creative Benefit Solutions: <http://internationalinsurancebenefits.escapeartist.com>



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Buenos Aires – Where Cash is Still King

By David Cummings / Oct 10 • Categorized as [International Real Estate](#) • [Download Print Friendly PDF](#)



baptism of fire in an Argentine cash culture

I seem to remember way back in the past someone important but with a need for glasses saying soon we will see the end of the cash society for we will soon enter the cashless society. Yep not a very good prediction for sure. Even in computer sophisticated societies like Britain cash seems to be holding its own. Ok I know that most of us have a credit or debit card but still the cash tills keep opening and closing. I doubt that we will ever be in a position where no one uses cash and no country more so than in Argentina.

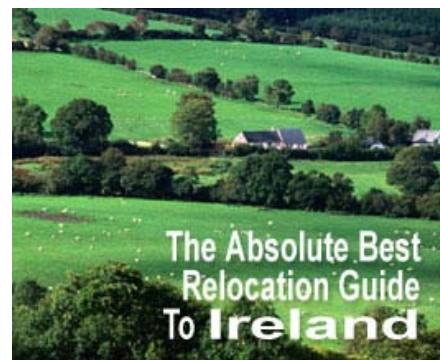
For good reason Argentines have a big fear of banks stealing their money – which in fact they did do during the economic crises just as the new century rolled in as it happens. However, even before that disastrous event the Argentines liked keeping their cash in cash if you get my meaning. When I first came here in 2003 I didn't know that was the way here. Although along with other tourists arriving here in that era you couldn't help but notice the violently noisy demonstrations every day held outside such respected organizations (term used loosely) as Barclays, Lloyds and City Bank as protesters tried to drive the workers inside crazy by banging on saucepans in the hope that the banks would pay back the money they stole (if you are interested in what happened you can read more on this in my [Argentine Report](#)

[available through Escape Artist](#)). Of course there was fat chance that a load of people banging saucepans was going to have the effect of banks politely giving the money back they stole. What it did do is reinforce the complete distrust of banks here and if you are dealing in "luca" you will be most welcome. Mattresses and security boxes are the favorite locations to keep money here.

The use of cash is involved in almost every transaction in Argentina. Now in the UK if you want to buy a property you call your lawyer and he handles it all for you. You never see the cash. Nope, all that work is handled electronically and one day without even seeing so much as a bean of your money the lawyer calls you and says "ok it's time to move in come and get the keys". It's easy, clean and safe. Here you call your escribana and he says ok I will do the legal works and see you in such and such a place and by the way don't forget to bring your suitcase of cash. It's funny to think back but that's exactly what happened to me the first time I purchased a property here. When I went to see a property I liked here in 2004 I said to the agent ok I like it, I would like to make an offer on it. Great he said just hand over 1000\$US in ready cash and I will put your offer forward. Now just hold on a minute I said – hand over 1000US just like that and then what you get a holiday in the Caribbean? Tolerantly he explained the *reserva* as it's called is their way of knowing that you are serious about your offer. Only with a reserve can an offer be put forward. Once he had the "large one" he would put the offer forward and if it was accepted we would move to the next stage – I dreaded asking him what that might be! He said that copies of the deeds would be made available to lawyers so they could be checked out. He did say that if at this stage I decided to back out he would keep my 1000US thank you very much and that would be that – he would take a vacation in the Caribbean. It certainly made me think of all those times that people had made offers on properties I had owned in the UK only for them to decide that months later the front gate wasn't quite the right shape after all and backed out – leaving me with lawyer bills and three months of wasted time. Why oh why don't we adopt this kind system

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in the UK – it would drive all those time wasters who never had any intention of buying away – if you like it, put your cash where your mouth is that's how it should be. Sorry I digress but I can see some of you nodding frantically in agreement on this point.

To continue – my offer was accepted and we moved to the next stage. The agent said that the deeds would be available to be inspected and that it would take about two weeks to be done and we could finalize the deal – two weeks? don't you mean two months? I blurted out having been accustomed to the tortoise like speed of lawyers in the UK. Nope two weeks he confirmed maybe quicker. Off I set to see my escribana (Spanish lawyer) a little light headed.

My escribana said no problem he would study the paper work and let me know when we could complete the deal. I said ok where do I transfer the money to on the day?. Well he said, with a smile on his face, you transfer it to a big brown paper bag and bring it along with you. I of course though he was joking but remember, this article is called Buenos Aires Where Cash is King and I was just about to find out that really was the case here.

I was expected to bring along with me something like 80000US\$ in cash. It was at this stage that I started to think that hey those tortoise paced solitaires in the UK weren't as bad as I thought. On leaving his office I was really having second thoughts about it all - after all I had never seen that much cash in the flesh in my life and started to wonder how bulky it would be . I was also in South America and didn't it have a reputation of being a bit light fingered? How was I going to get this cash to the point of sale without being kidnapped on the way and my life's savings relived from me? It was a dilemma I had to live with for a week or so. That was until my escribana mentioned that he had a very reliable security service that would deliver the cash to the place where we were completing the deal. Whew well that was a relief as I had nightmares about me carting a suitcase of wedge around the mean streets of Buenos Aires.

Come the day of the deal I spoke to my escribana and was assured that my money had arrived safely and that it was as snug as a bug in the back of a security truck and would be delivered at 12 precisely – this was sounding more like a movie than ever. When I turned up at the place we were finalizing the deal in the room that was packed with people. My escribana was there and I asked him who they all were. It seems that the place I was buying had a mortgage on it and the mortgagees were there to get their money back – in cash. The estate agent was there to get his commission –in cash, the owners were there to get their loot in – well you get the picture. Even the gas company was there to be paid a debt and lastly the managers of the building were there to be paid about six months of outstanding debt payment – hadn't these people heard of bank transfers . It would seem that a simple cheque would just not do – nope cash was the reining monarch here without doubt.

As you can imagine I was very nervous as it was but little did I realize I would have to have all these people hanging around waiting to get a part of the action. As everyone sat down so the proceedings started. The escribana read out the entire legal document – he may well have been speaking Martian for as much as I understood- back then my Spanish was well not up to much – luckily my escribana spoke excellent English and translated it all for me. Then came the moment we had all been waiting for – the cash on delivery moment. Before signing we had to hand over the cash. The guy who was delivering the money came compete with gun holstered up – he put the money on the table and it was now my job to count it and then hand it all over. If you worked at Barclays bank or as plumber in the UK you will know what \$100000US looks like in cash – if not you may have had the same look on your face as mine – a worried one. It's quite a pile and it certainly brings home the value of money. How easy it is to spend half a million of a mortgage lender's money when you never even see it. It's not so easy to spend it when you see the actual cash sitting in the center of a table and it's all yours.

For one brief second I thought about backing out and heading for the door – it seemed to so much money in the flesh. As I counted it I was aware of loads of eyes watching me and I checked that the man with the gun was watching the door – he was.

With money counted I proceeded to pay the agent and even though he had seen me count the money he began to count it again – umm this was going to take some time I remember thinking . And then the seller did the same as did everyone else – only my escribana said he wasn't going to count it – at least he trusted me. Once the money was all counted and the security guard was gone we signed the deeds. Yippee I had survived and I was the proud owner of a Buenos Aires apartment – I must admit it felt good but without doubt I was a little shaky and I headed to the nearest bar to take a slug of whisky.

This was my baptism of fire in an Argentine cash culture where without doubt the paperless society is lagging behind a just a tad.

As I became used to dealing in cash, it started to seem normal and today it feels like there is no other better system – cash is king. After I had been through the process a few times I felt qualified to help some clients to help them

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purchase a property in Buenos Aires through my company [Tierra Estates](#). Some took to it like a duck to water relying on my team's expertise here and taking it all in their stride. Others were stuck down with panic attacks at the point of sale. For one client it was almost too much. When we arrived at the point of sale he just couldn't get his head around the fact that there were so many people at the transaction. When it came time to count the money he literally had a panic attack and we had to postpone the proceedings until he felt better – he did brave it out a bit later and we completed the transaction – he probably went home and had a bottle of whisky . Another nearly fainted when we arrived at the bank and we found that the room we had reserved to do the deal wasn't available and we were shown to a corridor to do a \$120000US deal. Of course we protested and got our room but not before the buyer took a few slugs of vodka he had brought with him.

I myself when purchasing the beautiful [Estancia La Margarita](#) in the pampas had a few palpitations. It was the most money I had ever spent in my life on a property – well of course in the past in reality the bank purchased my properties and only owned a few of the bricks. The price I paid was in the hundreds of thousands and I had to pay it all in cash – now that was really a pile. In reality it went pretty smoothly but when I purchased it I really knew I had purchased it and not the bank – no fifty year mortgages here – you would be lucky to get a five year term. I spent a year renovating the estancia to make it a great place for guests to stay in and enjoy. In all that time payments to builders , purchasing of material, animals, kitchen sinks etc was cash cash cash and more cash.

What applies for apartments applies for everything here. Buy a new car – bring cash, buy a TV – bring cash and get a discount. It's true if you want to get a deal here no doubt about it wave cash and you will get one. That goes for the corner shop to the big boys. Even the chain stores will offer you a discount if you pay with notes. Visa must be losing money here for sure.

The cash system works here and banks are simply not trusted. I reckon on any given day there must be millions of dollars being carried around in socks, bras, shoes, suitcases, you name it's got money in it. Does it ever go wrong? Of course it does but it's a sophisticated system and it's about as likely as your British lawyer running off with your money – it happens but not often – and you can insure the money and buy valium – whew that's a relief

About the author: David Cummings is the author of [Argentine Report available through Escape Artist](#) and the owner of [La Estancia La Margarita](#) a beautiful retreat in the Argentina Pampas. He is also the founder of [Tierra Estates](#), a company which helps with the process of finding and purchasing property in Buenos Aires.

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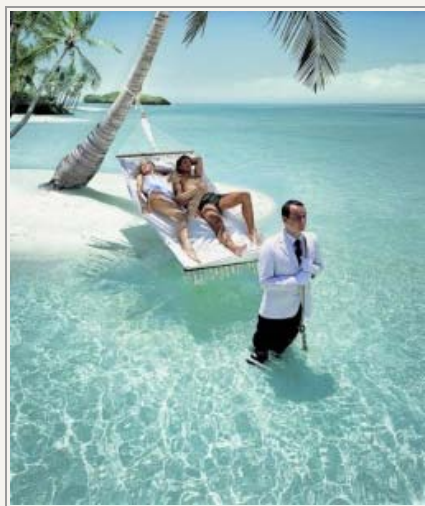




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Get Off The Couch! In This Economy, It Could Kill You

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



How to Make Money from Anywhere

In order to make money, you need to get off the couch and learn a few new tricks.

It's a proven fact that there comes a moment after people have suffered long enough that they become willing to try something new and different, just to quiet the noise in their head. In hindsight, many people report that the changes they were forced to make turned out to be the best thing that could have ever happened to them. This 'darkest before dawn' theme is common throughout history, and it is during these times when fortunes are made and new dynasties are begun.

It takes energy to come up with a new money-making idea, but once the idea has legs and takes form, it becomes exciting and creates all the energy necessary for success. All entrepreneurs will tell you that new ventures feed upon themselves and create a life-force of their own. It's exciting; I call it 'the ride up,' when a new idea takes off and it's all blue skies with boundless horizons. It's even addictive, seductive and often very rewarding. The trick is

to **find an idea** that works in order for an entrepreneur to be inspired long enough to dedicate a few hours a day to birth and grow a new business into a money-making machine.

If the 'tough part' is coming up with great money-making ideas, then you'll be pleased to know that EscapeArtist has found a resource that offers more than 101 great ideas for making money anywhere in the world. These ideas work for people of any age who would like to live the EscapeArtist lifestyle. You can totally reinvent yourself and launch your own business for the first time, or simply work a few hours a week to earn extra income, wherever you happen to live.

This 423 page eBook, *Portable Trades & Occupations*, draws on many years of experience from a variety of people who have developed their own money-making ideas. It is specifically targeted for the recently unemployed around the world, expats in foreign lands, or for those who would like to live in another country and need to create income once they arrive. In fact, this eBook focuses on information through a P.T. (perpetual traveler) lens, so these ideas can be replicated anywhere in the world.

Grandpa, as he is known in the expat community, is the original author of the book and a wise philosopher. He is quoted as saying, "To become successfully self-employed, you need to break free of a very bad habit that most of us have. What's that? Being a consumer! You can never be successful if you are focused on ways to spend money or accumulate things." He recommends that for every \$1 you spend, expect to get a good return on your investment. So, what is a good return? Grandpa says to expect \$2, or \$3 or \$20 for every dollar you spend, so your money is working for you, all the time.

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The 101 ideas in Grandpa's *Portable Trades & Occupations* eBook offers money-making suggestions that forces the reader to think like a tycoon, and then move forward to find a need and demand for the product and then fill that need, like Bill Gates did with his computer ideas that he began in his garage that led to his company, Microsoft.

While reading this eBook, you will find that most of the ideas are without risk or downside. Once you explore them, you will be encouraged to test, refine and then roll them out. In addition to ideas for no-risk business ideas, Grandpa also suggests:

- Beginning with a business niche that has little or no competition
- The business should be of interest to you, but you don't need to be considered an expert in the field (although that works too)
- Keeping a low profile to avoid drawing attention, so you can stay under the radar to reduce competition
- The business should be legal or at least accepted in that country.

Portable Trades & Occupations recommends the following:

- Be your own boss
- Do not get an office
- Have no employees
- Work hours that work for you
- Find a business that has no upper limit on earnings
- Do not incur fixed or expensive assets (buildings, storefronts, production facilities, machinery, planes or boats)
- Choose a business that you enjoy but doesn't require financial investment so if you have to walk away, you haven't lost money or become discouraged.

And last but not least, DO NOT GET A JOB. Instead, discover a niche, create your own business and then market your idea to the world. Whether you market a service or a product, you'll learn how to work within a variety of fields that match Grandpa's criteria for low-risk, no investment money-making business opportunities.

By ordering your copy of *Portable Trades & Occupation* through EscapeArtist, you'll receive a copy of W.G. Hills' eBook, *P.T. – Perpetual Tourist*, a FREE Bonus book which has been called a 'Millionaire's Favorite Read.' In this eBook, you'll be introduced to powerful wealth-building strategies.

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Whether you need to recreate yourself, get your creditors off your back, make money for a dream fund or just to pay your bills, [order your copy of *Portable Trades and Occupations*](#). It will definitely get you off the couch and into action, and it could make you rich, so if you're ready to live the EscapeArtist dream, this is your chance. You'll meet an entirely new group of people as you launch your new business and you might even have fun and make some new friends along the way. Join us in the EscapeArtist lifestyle.

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For the Love of BBQ and Fried Chicken...

By Bobby Casey / Oct 10 • Categorized as [Asset Protection](#) • [Download Print Friendly PDF](#)



Get Uncle Sam Out of Your Pocket

I am back stateside for awhile tidying up some loose ends, selling a house, and making a few business deals. Since I've been back, I keep getting the question from friends and family, "how does it feel to be back in the US?" I'm not really sure how to answer this without hurting someone's feelings, as the majority of most Americans still believe the hype of America the great. My brother asked me directly if I was actually glad to be back.

Well the short answer is, yes and no. While I do enjoy the time with friends and family, as well as eating barbeque and fried chicken, I am counting the days until my next long term US departure. Living abroad opens your eyes to the realities of the world. Regardless of what most Americans think, the US is not the only nice place to live.

And to be honest, I am already getting fed up with the complications of being in the US again. Which leads me to today's topic; the hidden tax change in the health care

reform bill.

Many of you may already be aware of the new regulations with regards to filing 1099's. But are you really aware of the consequences?

For those that are not aware of the new reporting requirements, in [section 9006 of the 2400 page health care bill](#), it mandates that beginning in 2012 all companies will have to issue 1099's to ANY individual or company where they spend more than \$600. This includes contract workers, services, or goods.

Now imagine you decide to take a few clients out for dinner one night to Joe's Steakhouse. Your bill totals \$650. You now must collect tax payer information from the restaurant and issue them a 1099 at the end of the year.

On your next business trip for a trade show in Las Vegas, you will need to issue a 1099 to the airline, the hotel, restaurants, and any other business where you spent \$600.

This puts a burden not only on you, but also on the ones receiving the 1099's. And your business will also need to receive 1099's from each of your customers who spend \$600 or more thus increasing the administrative cost for everyone involved.

Of course, what happens when businesses incur additional costs? You guessed it! Prices go up. As the cost of doing business increase, so must consumer prices.

However in many cases, prices will not be allowed to increase thus putting a heavy burden on the business owner

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and reducing his profits. Of course, he is the evil capitalist; he can afford it....right?

For many small businesses, this may be the straw the broke the camel's back. Why continue to jump through so many hoops to maintain compliance, only to be taxed nearly 50% of your income and take consider risks? I think many small business owners will hang up their hat.

Of course I may be skeptical, and certainly a bit jaded, but regardless, this regulation can have no positive effect on economic productivity. This is merely a tax grab by the IRS to make sure they get their fair share. In reality, I think it just creates a good excuse to exclude deductions at your next tax audit giving the IRS agent a reason to hit you with additional taxes and penalties.

Now currently there is talk of repealing this legislation, but the fact is it made into the health care reform bill unnoticed. This is the nature of our policymakers. They slide in things like this unnoticed in a 2400 page bill that no one actually reads in an effort to grab more of the wealth of the productive citizens. Even if it gets repealed, the idea prevails as does the notion that things like this can get passed without batting an eye.

It sure would be nice to run a business outside of the reach of the US tax department.....

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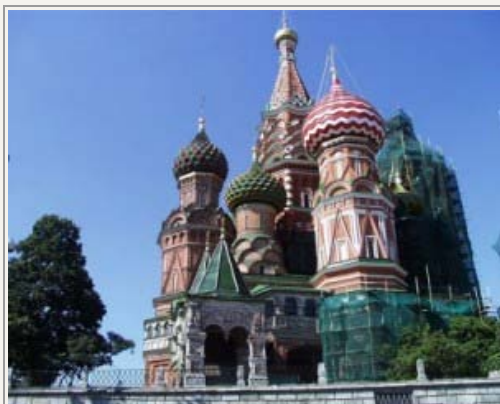



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Russia – Part 2

By Fitzroy McLean / Oct 10 • Categorized as [Living Overseas](#) • [Download Print Friendly PDF](#)



The Putin Years

Putin offered the masses an antidote to the chaos of the Yeltsin years that left the average Russian more than willing to trade freedom for security. Russians had no history of self reliance and the return of order was paramount to the majority. Putin had the support of the oligarchs who needed to see Russia recover if their new business empires were to succeed. Putin, a brilliant political and geopolitical strategist, offered a renewed national agenda based on strength, national respect and civil order. He called all of the Oligarchs to the Kremlin, including the ones with strong ties to organized crime, and said, "In today's Russia it is hard to see where the State ends and business begins, and it is hard to see where business ends and the State begins. This ends starting today. It is a

new era." When some of the Oligarchs reminded Putin that they had funded his rise to power, he responded with an answer that hushed all those present. "That was yesterday. The past is gone. The present is now. You may keep what you have, but starting now you will pay all of your taxes, support the State and stay out of politics."

Since then Putin has largely kept to that policy although, many would argue correctly that his interpretation of what constitutes 'staying out of politics' is a rather restrictive definition. One Oligarch criticized Putin's handling of the war in Chechnya, both personally and through his media empire, only to have the police raid his home and businesses and wind up behind bars charged with tax fraud. He was allowed to forfeit his shares in the company to the State in exchange for his freedom. He left Russia for Spain a wealthy man. Another Oligarch, Boris Berezovsky, once considered the 'shadow president', was forced to claim political asylum in the UK after being accused of stealing from the state.

The best known Oligarch, former Yukos CEO Mikhail Khodorkovsky, demonstrates just how fragile power is in Russia. In 2003, he openly challenged Putin's policies and pledged to form his own political party. He was not yet 40 years old and he was the richest man in Russia. He was a threat. He was arrested, charged and convicted of tax evasion in what most observers called a politically motivated show trial. He has been in jail ever since. He is scheduled to be released in 2011 and he has vowed to stay on the public stage in opposition to the government once released. He remains a threat to Putin and Medvedev. He is presently on trial again facing charges that he stole oil from his company and could face an additional 22 years in prison if convicted. The evidence seems flimsy but why should that matter? Russia loves its dissidents, and if he is released we would not be surprised if he were to become a major political force, or perhaps even a future President.

There is a valid argument that Putin first attacked independent-minded politicians and forced them into the political wilderness. Then he went after the independent media and finally he went after independent capital. The merits of the argument can be debated, but there is no question that Putin is no friend of the individual if the individual is in opposition to the State.

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There is also no question that the public at large respected, and in most cases appreciated his position. There was even a popular pop song about Putin with the chorus "I need a man like Putin. Putin won't let you down. He does what he says he will do."

Autocratic rule is the order of the day and Russians seem to be appreciative of the stability. Critics will rightfully say that freedom of speech and freedom of the press has been limited under Putin, and that his regime did not tolerate opposition of any kind. It didn't seem to matter. After the chaos of the 1990s the public was grateful for a strong leader. An affront to my Libertarian principles, yet not at all surprising in the Russia I know.

Russia Today

Since Putin came to power, and continuing under the Medvedev regime, organized crime has resumed its activities of the 60s and 70s. They know it is not wise to confront the central government head on, so they have focused their efforts on the corrupt mid-level officials; police investigators, regional officials and tax authorities. They continue with their illicit trading and racketeering and shake downs of local business people, but where they really make their money is by stealing from foreign companies.

Foreign companies used to view the nationalization of firms controlled by the Oligarchs as an internal problem from which they were largely immune. High profile cases surrounding British Petroleum, Hermitage Capital and Occidental Petroleum are just a few examples of how foreign companies have been forced to relinquish assets under Putin.

Investing in Russia

Don't do it. The Russians have a zero sum mentality. Sadly, they judge their station in life in comparison to their neighbors rather than by their own criteria. The attitude is that if one person gains, another person must lose something. There is a saying in Russia, "If my goat is sick, my neighbor's goat must die." This encapsulates a mentality that will never foster free enterprise, long term risk taking, or systemic wealth creation. Fortunes are made in Russia, but not through investment.

Speculation can be successful, but you are betting on a change in prices not the growth of a sustainable enterprise. Quick-hit schemes that extract value over the short term can produce significant profits. You can make money in Russia, but the risks exceed the rewards. It remains a fatalistic and violent society.

I once had dinner with a young, new breed of Oligarch at Crockford's, the private club and casino in Mayfair. He had just expanded into North America in a big way. Over dinner he explained that you can make money in Russia, but only a fool would reinvest it there. After dinner we went into the casino where he put ten thousand pounds on a single spin of the roulette wheel. He lost. The club was full of Russians and an odd Arab. You had to search hard for an Anglo Saxon not in the employ of the establishment. He placed another bet. He lost. He shrugged and we left.

In the car on the way back to my hotel I commented on the national composition of the players, and asked him if he was addicted to big risks. He answered, "I gamble in there to support the Casino and remain a favored customer. Most of the Russians are there to show off; to impress someone else. I have enough risks in my business. Business in Russia is just like roulette; Russian roulette." Wise words from a survivor of the toughest game in town.

As of this writing, his assets in and out of Russia are in recovery mode. He has the support of the Kremlin for now. He is a supporter of Putin and thus far he has escaped the prosecution that his peers have faced. Yet his parting words were, "You like Russia. You have an o.k. understanding of Russians. That much is clear. You should be smart enough to focus your efforts elsewhere."

Russia's Influence Abroad

As we will discuss in greater depth in the Pulse section below, Russia is a world power. They may not be the massive military power they once were, but they are still a military power. Russia's resources combined with the fragility of the western European economies makes them a player on the world stage once again. They have massive currency reserves. They control the supply of natural gas westward, and they control much of Central Asia.

As we have written before in Without Borders, 'The Great Game' is alive and well. A friend in Beirut told me a month ago that the FSB presence there is back to cold war levels. The popular theory in the western press that Russia has too many internal problems to worry about external issues is pure folly. The Kremlin is as active abroad today as it was in the 1960s. This will only increase in the coming years.

Russian Espionage and Foreign Policy

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There is a widely held belief that Russian governments since the Romanovs don't believe in diplomacy. CIA officers joke that the only reason Russia has a diplomatic corps is so they have somewhere to hide their spies. The Russian foreign security services are active throughout the world, and are the primary tool of Russian foreign policy. During the cold war the fifth directorate of the KGB was the primary Soviet foreign intelligence organization. It disbanded in 1991. The SVR replaced it shortly thereafter, but for years took a back seat to the military intelligence organization the GRU.

The GRU is still the largest intelligence organization in Russia, with five or six times as many operatives deployed overseas than the SVR. The problem with the GRU is that during the period of the 1990s, western intelligence agencies bought or stole their records. If you think a crate of AK 47s were easy to get in the 90s, the central files of the GRU were available for less than a night out on the town. A list of all GRU officers stationed in a given country over a fifty year period could be acquired for less than the tab at Night Flight.

As a result anyone trained by the GRU between 1950 and 1996 was compromised. The SVR on the other hand was a new organization, and almost unknown of in the west. The SVR is more influential than the Foreign Ministry in Russia. The SVR makes recommendations to the President on foreign policy options and probably has a larger budget than the Foreign Ministry. This is often lost on western observers who monitor Russian diplomatic affairs. Russian diplomats, including ambassadors, are little more than decorative party favors.

Unlike GRU officers which are almost always stationed in an embassy under official cover, SVR operatives are placed in academia, private industry, media outlets, and charities. When Putin started to purge the oligarchs he placed people with ties to the SVR in key positions. It can be assumed that every major Russian company with operations abroad has SVR trained personnel within the management structure. They may do their day job very well but they are also capable of providing critical information through the SVR. They are not necessarily trained operatives but they are trained observers, and they certainly document their observations. It is possible, and at times likely, that the heads of these companies are unaware who is associated with the SVR. The SVR is a sophisticated intelligence service on par with the Mossad or any western intelligence organization. They play a critical role in the Russian government.

The Recent Scandal???

What do I know about this that you don't? – Nothing. What I suspect is that this is going to be much to do about nothing. This was not a spy ring. The Russians are very good at espionage, and this was not espionage. Even if you believe the government's complaint is accurate, the information that these 'spies' were asked to procure was nothing more than a blogger or journalist covering foreign affairs or economics could find.

'Sleeper agents?' Yawn. Were these people agents of the Russian security services? – Unlikely; it's possible, but highly unlikely. Are many Russians living abroad approached by the security services and asked for information they may come across in their day to day life? Yes, absolutely. Are they trained operatives conducting espionage? – Absolutely not. And just in case you think this may be a tactic used by those devious Russians and other countries that don't play fair, the CIA has an entire division within the Directorate of Operations called the National Resources division that does the exact same thing. NR division, as it is called, is the lowest rung on the clandestine service ladder, staffed by the average and the drying out, but they routinely debrief US business people on their foreign travels. High intrigue it is not, but sometimes an interesting tile within the mosaic can be obtained through casual observation.

So what about this supposed suburban spy ring? They are not charged with espionage. They are charged with failing to register as an agent of a foreign government. This law is also the law that governs lobbyists that work for other countries. About half of K Street, where the highest paid DC lobbyists reside, is registered as agents of a foreign government. Had these Facebook fem fatales and PTA infiltrators registered they would have joined the ranks of other international provocateurs, like the duly-registered Alpine Tourist Commission, and the American Palm Oil Council. This entire episode is both absurd and embarrassing. Personally, I'm offended that the FBI wasted valuable resources when there are dangerous criminals out there hitting home runs on steroids.

Russian Influence

The headlines and sound bites will continue to be peppered with the bake sale operatives for a few weeks, but it will have no effect on US Russian relations or Russian foreign policy. Russian leaders are feeling more confident with their place in the world. Their economy is mending.

Russia was hurt more than most during the first act of the financial crisis. The swift collapse of oil prices had them on one knee for a while. That is when Obama asked Medvedev if he wanted to take an injury time out. Obama and the brain trust around him took a quick break from nationalizing US industry to offer the Russians a 'reset'. Maybe

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they wanted tips on how to draw up a five year plan, or set automobile production quotas? The timing was great. Moscow was hemorrhaging cash. Factory workers in the Russian interior were looking for someone to blame, and Putin had to assure them it was the business people and not the Kremlin. They were busy blaming the American capitalist system when Obama extended the offer.

But now Russia's fortunes have changed and they are in better financial shape than most of Europe and North America. The crisis allowed the Kremlin to wipe out a couple more oligarchs, and the populace accepts that their iron fist, if not curtain, is the way to go.

Russia is also more confident about its ability to throw its weight around in its sphere of influence. Their favored candidate is now in power in Ukraine. Russia's military adventure in Georgia was met with a trademark Bush shrug during a commercial break between the Javelin, and synchronized swimming in Beijing. And now we have the first really fun ruckus in Central Asia.

We have written about how Moscow is just itching to get back into the Great Game. While government troops are literally getting their ass kicked in the streets, Putin and Medvedev have been officially placed in the driver's seat by the Obama administration. It's doubtful anyone in the welfare line, or on the shop floor, cares that the US government has reached an understanding with Russia that in effect cedes influence of the strategically important valley that controls access to the Central Asian oil fields. Mind you we don't think the US should be sticking their nose into anyone else's back yard either, but the point is that the balance of power has shifted. The US is so worn out and weary that they can't be bothered to even pretend to throw their weight around. The US is the foreign policy equivalent of the college campus cop. "Stop. Stop I say, or I'll say Stop again." They don't even pretend otherwise.

Economically, the Russians realize they are overly dependent on oil and gas revenue. Perhaps they are concerned about a drop in prices or demand. More likely they want to be able to use energy supplies as a weapon without crushing their economy. If they are clever, and we know they are, then they are worried that unconventional gas extraction techniques will reduce their leverage if they don't act quickly.

Russia will have to diversify its economy and reduce their reliance on energy exports. U.S. investment, particularly in advanced technology, will come in very handy. Intel just signed onto their Russian Silicon Valley, how foolish of them. But while Intel will probably come away with an expensive lump on the forehead, Russia will be better off and their cyber criminals better equipped.

Medvedev plans to eliminate capital gains, reduce corporate taxes and subsidize investment into high tech industries; smart move. Not enough to entice my capital but a step in the right direction, and it may stem the flow of capital out of the country. He also claims he wants to turn Moscow into a global financial center. Not likely, unless the corruption that is the general order of business for mid-level bureaucrats and law enforcement, is stamped out first. But fools rush in time after time and we would not be surprised if foreign direct investment will fund the Kremlin for a short time as the Eurozone crumbles. Institutional investors are often seeking "safer returns in emerging markets" when they really should say, "there is nothing smart for us to do with your money, so we are going to give it back to you since we can't charge you big fees for keeping it under the mattress."

All in all, Russia's geopolitical stock is rising at a time when the traditional powers are looking inward. Foreign policy wonks and security experts will praise a "better relationship with Moscow", when in actual fact the opposite trend will be taking hold. Control of Central Asia is once again in play. China will likely get involved sooner rather than later because the region is home to a bunch of fun and exciting chess pieces. Nuclear weapons, oil supplies, islamic fundamentalists and a myriad of Asian ethnic groups who have a grudge to settle with Beijing.

We live in interesting times. Keep an eye on Kyrgyzstan. It will be a Petri dish, and those pictures of government troops getting beaten by little old ladies are sure fun. And Obama thinks the Tea Party rallies are bad.

Conclusion

Lately, Russia has been making headlines with announcements of legal reforms. President Medvedev has pledged to clean up the legal system. Bloomberg estimates that over 100,000 entrepreneurs in Russia, who are in pre-trial detention, would be released if the reforms were passed. This does not account for the many Russians who are serving harsh sentences for what would be punishable by a small fine throughout most of the world.

History has not been kind to the Russians. Seventy years of cruel rigidity under Communism, preceded by hundreds of years of autocratic rule, has inculcated a near genetic dependence on central authority. As de Tocqueville once observed, "of servitude," a resulting lack of personal responsibility and self-confidence, and a fatalistic distrust of the future. Not a place I would want to put my capital anytime soon.

Jim O'Neil at Goldman Sachs is credited with coining the term BRIC about ten years ago. He included Brazil, Russia, India and China because it made for a nifty acronym, and because they were all fast growing economies.

That does not mean that the countries are in any way equal nor are they all investable. In traditional Wall Street money management style the acronym and the marketing that surrounds it became a flavor of choice. And, in the over simplistic and formulaic way that is a hallmark to the asset management industry, each country was nominally equated because they have 'equal weighting' in the acronym.

I love Russia, and I am fascinated by Russians. Once the kids are grown and my wife tires of me, I will probably take the opportunity to move to Russia for a while so I can finally satiate my life- long desire to experience the country. I will endeavor to master the language and grow a mustache worthy of a Tsar. I will plow through the classics in the original Russian and I will continue the search for long legged physicists who play the violin. But I doubt that I will ever work or invest there. When you have a global investment outlook you should invest where capital is treated the best. That has never been Russia. It likely never will be.

About The Author

Without Borders is a monthly newsletter dedicated to finding the best global investment opportunities and the most beautiful places to live and do business.

If you are interested in specific strategies for moving money overseas and diversifying out of the dollar –whether it's overseas bank accounts, real estate purchases, commodity currencies, or offshore brokerages — Fitzroy tells you the safest and most robust places to park your dollars while they're still strong and widely accepted... places that will keep your personal economy strong even as the dollar and the U.S. economy suffer. He investigates outstanding investment opportunities, companies, and stocks you won't hear about on CNBC as well as lucrative overseas deals that they themselves scope out and test.

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Health and Wellness Found by Boomers... A Clever Little Secret.

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

It's not as you would suspect – asking their siblings and friends or their doctors for advice on health care, chronic illness or health and wellness. Not anymore!

Nope – Boomers are using the internet as the “power tool” it is and they have learned how to navigate through the marketing sites to find real people, unfiltered conversations and gain true insights to help them make smarter decisions for their own health care.

Want examples? The [Traveling4health blog](#) publishes the first-hand accounts of boomers who have found solutions for their health care and wellness through social networking. Connecting with others who have personally experienced health care abroad or medical tourism becomes increasingly important.

Online research is driving Medical tourism

Consumers find alternative destinations for treatments online.

The world gets smaller as the need for better quality and more affordable medical care solutions gets greater. It is predictive that the appeal of traveling for health in the boomer age group will grow in tangent with the aging population.

Interestingly, wellness and elective surgeries are as alluring as “needed surgeries” when considering traveling for medical procedures. And people are traveling for quality over cost; not just of the surgery but of the overall medical experience whether that involves less waiting time, boutique experiences, or other benefits offered by traveling for health like the fun of a vacation in an exotic destination.

Consumers have become more involved in their own health care and are rejecting mass communications in favor of a more personalized approach.

As reported by emarketer.com, social networking has doubled among boomers and seniors as illustrated by this graph indicating 47% of 50-to-64-year-old internet users and 26% of seniors ages 65 and up indicate that they now use social network sites.

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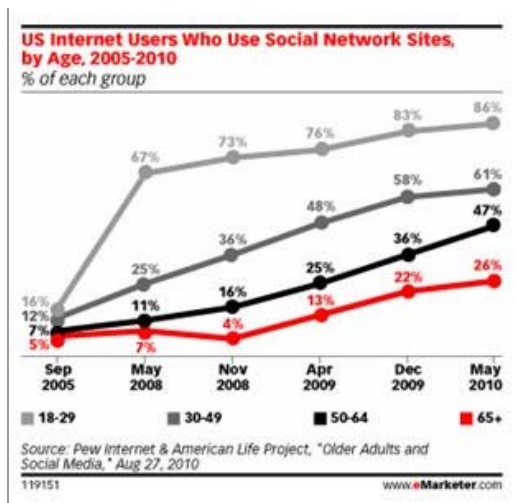
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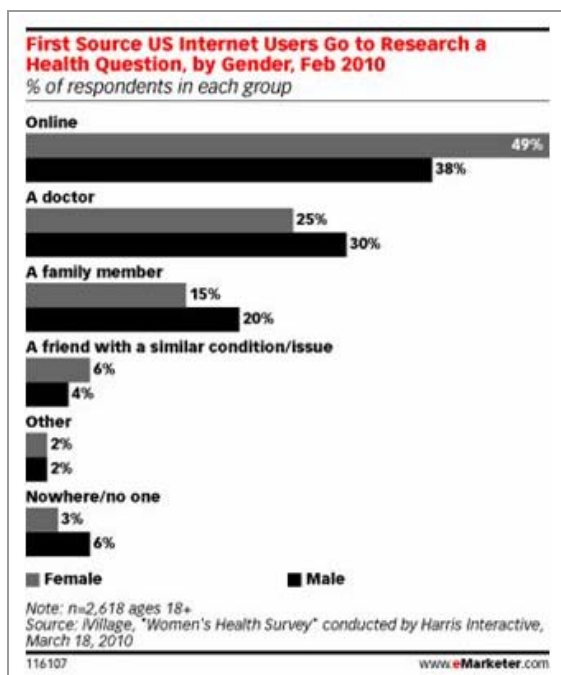


Since maintain a healthy lifestyle is one of the top priorities of Boomers and seniors, alike, it's no surprise that they use the internet to research health questions and solutions for their own health care needs.

Consumers find empowerment online

The Internet has removed all barriers to healthcare information. Knowledge that was historically the sole domain of physicians has found its way into the hands of patients and empowered them as knowledgeable health care consumers.

Healthcare consumers of all ages are going online for an increasing variety of healthcare information and services, including looking for doctors, researching medicines, sharing personal health details and tracking health conditions for themselves and their loved ones. (Source: [How Health Info Seekers Harness the Web JULY 21, 2010](#))



Gender differences in online searches

More women than men go online to search for health care solutions. No surprise there, as that falls within the traditionally accepted role of women being the care givers of the family.

A Boomer who may have long since hung up her "soccer mom" hat never takes off the mantle of "captain of her family's health care".

Not your mother's perspective on health care! What has changed is that the family caregiver is now using the internet as her first source of information when seeking answers to health and medical questions.

Men are searching online for answers to health care related issues for themselves and for the people for whom

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they are responsible. It falls within the traditional male role to provide financially for their families which includes medical and financial strategies like medical tourism that can meet a family's needs.

Health care for seniors

According to a report by pewinternt.org, people with chronic diseases are more likely to reach out to others online, and older people are more likely to have a chronic disease. Keep in mind, however, that the people doing the research are not necessarily the "older people" but the family care givers.

About the Author:Ilene Little, CEO of Traveling4health, has written an excellent report on reasons Boomers are embracing medical tourism in this global health era. Her [Medical Tourism Report](#) features live interviews of patients, doctors, facilitators, and caregivers. Also see Ilene's regular [Medical Tourism Blog](#).

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Hardship in Belize Opens Door to Positive Cash Flow

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



Your New Retirement Fund – Pure Cash Flow

We have a very unusual story to tell about a property that was one man's dream for over 5 years, but now is his burden and a fantastic offer. But first, the background:

The Island of Ambergris Caye is the largest Island off the Coast of Belize, Central America. Belize is one of the British Commonwealth nations and is the only decreed English speaking country in Latin America. Ambergris Caye is located about 20 miles off the Northeast coast of Belize, is about 25 miles long, and about 1 mile wide in some areas, narrower in most.

Belize gained its independence from Great Britain in 1981 but GB has continued to protect Belize as one of the commonwealth nations. Belize,

Ambergris Caye, and its main settlement, San Pedro, have stayed out of the tourist limelight until very recent in modern history. Now nearly every travel magazine you run across has an article on Belize.

Belize lays claim to some of the oldest Mayan settlements to be discovered, some dating back to as far as 300 B.C. Many of these settlements have been unearthed and opened for visitation. They are truly magnificent in grandeur and stature. Such ceremonial sites as Cerros near Corozal in Northern Belize, and Xunantunich near Benque Viejo del Carmen in Western Belize near the Guatemala border can be viewed and explored. It has been estimated that around 400,000 Mayans settled Belize in their late periods, almost 100,000 more than the Belize population today.

Belize enjoys some of the best weather of the Caribbean and Central America. Although hurricanes and tropical storms do frequent the western Atlantic, Belize has been most fortunate with only a couple major hurricanes affecting it over the past 50 years. Much better statistics than the Gulf Coast, Florida, and the Southern Coasts of the US can tout. Average temperatures along the coast and the Cayes (Islands) are 80 degrees year round with mild to moderate off-shore breezes almost constantly.

Belize is finally coming into its own when it comes to tourism. Avid scuba divers and snorkelers have long known the glory of the Mesoamerican Barrier reef system and the beauty that it holds, but now the average American, Canadian, and Eurasian is hearing about the Rain Forest Jungles, Mountains trails, River Resorts, and Island destinations that make a great tourism location, thanks to the Internet and national on-line magazines. Tourism now out produces the Cane sugar, fruit, and vegetable exports of the country. Belize also has one of the best retirement incentive programs to be found.

The particular project that I am writing about is a condo development that is about 80% complete. The initial project was planned for 12 units in two 3 story buildings, 2) two bedroom, two bath units on floors one and two, and 2) 1 bedroom 1 bath units w/ large patio balconies on floor 3. There are additional lots available separately if expansion is desired.

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Building A is 100% complete and ready to market for condo sales, fractional sales, timeshares, or resort operations. Building B is about 80% complete. Both buildings are solid concrete with pillars going down to coral bedrock, designed to Florida coast hurricane standards and beyond. Building B will take an estimated 90 days to complete along with the pool, etc. Public utility power is ready but two backup generators are in place and will be connected via automatic transfer switch when complete. The site contains its own water desalinate and reverse osmosis system, and its own self-contained bio sewage treatment plant that will after treatment generate irrigation water. All of these systems are over designed by a professional plumbing contractor from Florida. The administration building, reception area, and manager's apartment are also complete.

The complex is owned by a Belize Chapter 250 company. The main partner/developer has had this dream for over 5 years but had a very unfortunate motorcycle accident last November. Unfortunately he fractured his spine and is now constrained to a wheelchair. He is currently unable to fly and no longer able to complete the project. He has been struggling with the stress of not being able to visualize his dream and recuperate simultaneously.

The specific area where this project is located is called Habaneros. It is one of the most picturesque areas of the island, and on some of the highest ground. Located about 6 miles south of the world famous Rocky Point, where the Coral Reef touches the shore, this area is about 3 miles from a suggested expansion area for San Pedro. If the plan is approved and implemented, an existing airstrip will be expanded into a new International Airport and a new planned community built to allow San Pedro to expand. The Mexican and Belize Governments have agreed to cooperate in hard surfacing the road from the present bridge in San Pedro all the way to Cancun. This project could begin in the very near future which would cause property values in this area to sky-rocket!

This condo project was appraised, at its uncompleted state, in June of 2009, at \$3,815,000 USD. Due to the physical condition of the main partner and the past economic state of the world, the project is available for \$1,950,000 USD firm! Everyone involved in the project; the partners, the contractor, and our real estate company, has reduced their expected return and commission on this project in order to assist in bringing in a sale and removing this load from a paraplegic's shoulders.

If you have ever had any thoughts of owning a resort or finishing a project or living the good life in a Caribbean destination this is your chance. **PLEASE** contact us if you, or if you know of anyone that might be interested in completing this dream and removing the burden from an unfortunate situation.

If you are interested in receiving more information on this phenomenal opportunity please provide your information in the form below and we will send you information by email and follow up with a phone call if you have additional questions:

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Domestic Violence: A Dirty Big Secret in Expatriate Communities

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



The abuser will begin to erode their victim's chain of support from day one

It's a commonly quoted statistic that in the Western world, on average one in four women fall victim to domestic violence in their lifetime with an average of two women killed each week by a current or former male partner...

However, following detailed and extensive research into [inter-personal violence in the UK by the Home Office in 2004](#), it was discovered that such violence is actually more widespread, affecting approximately one third of the population at some time in their lives.

The Home Office Research Study found that furthermore, one in twenty women have experienced serious sexual assault, and one in five women and one in ten men have been victims of repeated instances of domestic violence in their lifetime.

In nations like the UK and the USA there are support groups in place for victims of domestic violence, there are crisis telephone lines and safe houses, the problem is openly discussed in society and despite the fact that not enough can ever be done to protect the victims of this silent crime, people do actively try to help.

For expatriates, living away from home, away from family and friends, away from support groups and networks of potential assistance, domestic violence can increase, intensify and get completely out of control. Quite often this is the reason why the expatriate family in question has moved abroad – to 'allow' the abuser to take complete and utter control of their victim, so that their power and influence is unquestioned and unrestrained.

It's well known that the abuser will begin to erode their victim's chain of support from day one. They will criticise their victim's friends and family for example, highlighting any character or behavioural traits they disapprove of and encouraging their victim to break contact. They will slowly but surely ensure their victim becomes cut off from their family, alienated from their friends and isolated from the rest of the world – first emotionally and then later financially.

Parties outside an abusive relationship always question how things deteriorate to the point at which a formerly independent minded individual becomes wholly dependent on their abusive partner. How the victim becomes unable to reach out and ask for help and find themselves cut off from close familial ties and bound to the relationship because they have no money of their own. How the victim's confidence is totally destroyed and they are potentially without even travel or personal documentation.

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The answer is that the abuser is in control and in a position of power from day one because they know what they are doing. The victim on the other hand is manipulated without their knowledge from the start – the lucky ones realise it and get away in time. But the window of opportunity for escape is very narrow. What the victim would once have seen as completely unreasonable and bizarre behaviour becomes the norm for them. They adapt, cover up, lie and become unwillingly complicit in the entire charade of their 'loving' relationship.

And what better way to enhance this untenable situation and intensify the extreme isolation than to move your victim overseas – well away from the prying eyes of concerned neighbours, worried friends and frantic family?

No study has ever been undertaken into the level of domestic or inter-personal violence that exists in expatriate communities – but as an external expat observer, I can state categorically that domestic violence is rife within expat communities the world over, and it remains one of the dirtiest little secrets of the 'wonderful' expatriate lifestyle.

Once the abuser has removed their victim's potential access to safety and assistance by moving them abroad, they can take their abuse to the next level and assume complete control in their relationships. It's common for passports and travel documentation to be 'lost,' hidden or simply destroyed. New bank accounts and financial arrangements can be made solely in the name of the abuser. Any contact made with neighbours, colleagues or potential friends will be managed, manipulated, restricted or simply banned, and the abused individual's life is effectively over at that point.

A former victim of 10 years of abuse was willing to share her experience with me and it is not only disturbing to hear one story but extremely distressing that she is by no means an isolated case.

Here is what she told me:

"When I was finally completely trapped abroad after multiple moves over many years I was still unaware of the fact that I was in an abusive relationship, the bizarre behaviour becomes the norm and you 'accept' that you're the instigator of their violent behaviour because you just cannot behave as you should. You are repeatedly told this 'truth' and to disbelieve it would be to question every single element of your relationship, and that just doesn't happen.

I still harboured a massive longing for escape though, because I was so unhappy and felt so unloved – but at the same time, part of me was scared to leave. I believed I loved my partner, and if I left him he would have nothing. I am quite sure many other expatriate victims of domestic violence feel equally conflicted. Others are probably simply too terrified to even dream of escape, and yet more victims feel there is simply no way out for them.

Hope is the last thing you lose – and if you suspect that a friend, neighbour or fellow expat is a victim within an abusive relationship, the one thing you can reach out and offer them is the hope they so desperately need. It's highly unlikely a direct declaration of your concerns will help in any way – in fact, on the contrary, if you try and get involved you may make things worse for the affected individual. But by making it clear that you're around, you're not going anywhere, you do not question the victim's behaviour and you will offer any help you can in any way you can, you could be the lifeline needed for the victim to get away.

For me, I met an exceptionally intuitive woman who supported me without question – and to whom I never had to explain 'why.' With her quietly offering unquestioning support subtly from the sidelines and even seeming to offer my abusive partner kindness and support because he had 'such an errant, difficult and trying partner,' I was able to get away.

I had to build a reserve of mental and emotional strength first however – and that is actually the hardest thing to build. You have to believe you are worth better, that you can get away, that you can live alone if needs be, and that you can have a better life than the one you're leading. However, because your self-confidence has been destroyed, you need help to reach this point of mental strength before you can move forward.

I literally read self-help books – the sort that tell you how you can change your life by changing the way you think. They were enough of a catalyst for me to go through with the escape when it came down to it. I didn't plan to leave, I didn't have a nest egg squirreled away as most organisations set up to support victims of domestic violence will recommend. I didn't have my passport to hand and I didn't have anywhere to run. However, I still managed it because one day it got to the point where I couldn't take any more and I knew I would either die or escape. Fortunately with the love and support of a best friend I managed to get away".

In researching for this article I contacted the [US Department of State](#) to see if there is any way American victims of domestic violence living abroad will be given special assistance by consulates and embassies overseas. I wanted to know if they would be able to facilitate travel or enable victims and their children to get travel documentation for example. Unfortunately my attempts at communication have been left unanswered – and this doesn't bode well for anyone who believes that their government will assist them.

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However, at least it's better to know this in advance. The last thing you need if you're vulnerable is a support mechanism that crumbles when you need to lean upon it.

If you are trapped abroad there are practical steps you can take to get out of the untenable position you've been placed in. The first thing you need to know is that it is categorically not your fault. Your abuser has deep rooted issues that cause them to behave as they do – you are their victim, and if it wasn't you, it would have been someone else. So do not blame yourself. You can spend time later reflecting on how you found yourself in the position you are in – but now is the time to plan and enable your escape.

If you are in the position where you have no money then yes, if it is at all possible, squirrel some away whenever you can. But be careful that your partner doesn't find out. If you have someone you can truly trust, perhaps they can look after the money for you...however, I would never let having no money stop you from escaping. After all, freedom is priceless – and once you are free to live as you want and think and do as you please you will find ways to bring in an income and build a better life.

If you have no travel documentation then your position is of course far harder. However, try and get to the point where you at least have some proof of identification – a driving license for example, or the visa you need to live abroad in your current country. Perhaps it's the case that you can persuade your partner that you need to hold your own driving license, health insurance card, bank card or ID card simply in case you are ever stopped by the local police and asked who you are.

Meanwhile, you have to believe you have the strength to stand up to your abuser and say 'no' – even if you are never placed in this position and you escape without them seeing you. You need to believe in your heart that enough is enough and you do not deserve this. Otherwise when it comes down to it you will not have the mental strength you need to leave.

If you believe someone in your community is being abused there is only so much you can do. Sure, you can offer them a place to stay, a secure house to live in whilst they find their feet – but really what they need is unquestioning understanding. Don't ask yourself how they ended up like that. Don't start to believe that perhaps they are happy and that they maybe even 'deserve' some of the abuse metered out to them.

Be there – 24 hours a day if needs be – and offer emotional support if you can offer nothing else. Do not appear cold or indifferent or even angry and negative towards the abusive partner otherwise they will do everything they can to prevent you ever getting near their victim. You may have to play along with their displays of having a 'normal' relationship in order to support the victim.

You may believe that the local police should intervene and help in some way, but it's unlikely the victim of the abuse will ever press charges or even report abuse. What's more, police even in the UK and USA are very unwilling to get involved with cases of domestic violence.

Perhaps you can contact the [local embassy or consulate](#) on behalf of a suspected victim and find out if there are any local support mechanisms in place. If there are, maybe you can verbally pass this information along to the abused individual – or somehow make it known within the local community. If you have a local newspaper maybe they would publish the simple facts in an article that you can just hope any abused individuals will see.

Finally, there follows a list of websites, phone numbers and organisations that may be able to help – however, if you are a victim of inter-personal violence be careful about looking up these resources online at home as your surfing and email history could be, and probably is being, tracked. Good luck.

[The American Overseas Domestic Violence Crisis Center](#)

<http://www.866uswomen.org/>

The American Overseas Domestic Violence Crisis Center serves as a lifeline to Americans exposed to domestic violence anywhere in the world. Their US hotline number (866) 879-6636 (866-USWOMEN) is internationally toll free, so victims can contact the Crisis Line directly 24/7 from anywhere. They also have live chat and an email address.

[Domestic Violence](#)

<http://www.domesticviolence.org/>

Information on domestic violence, with personal safety plans.

[International Inventory of Domestic Violence Services](#)

<http://www.hotpeachpages.net/a/countries.html>

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Lists help agencies for 191 countries.

[The Healing Club](#)

<http://www.healingclub.com/>

Founded in 1995, the Healing Club is an online support community for domestic violence victims, survivors, and others who want to take part in the “healing” process or know someone who has been touched by domestic violence. The Healing Club is about healing and rebuilding.

[WAVE – Women Against Violence in Europe](#)

<http://www.wave-network.org/start.asp?ID=22651>

WAVE is a network of European women’s non-governmental organisations working in the field of combating violence against women and children. They have contacts of over 4,000 women’s help organizations in the 47 countries of Europe, as well as information on research, international documents and the legal situation in each country.

[Women’s Aid \(UK\)](#)

<http://www.womensaid.org.uk/domestic-violence-survivors-handbook.asp?>

A survivors’ handbook plus other useful information about domestic violence.

The above resources were originally listed with the article [Expatriate Women: Domestic Violence Abroad](#) and have been reproduced with their permission.

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

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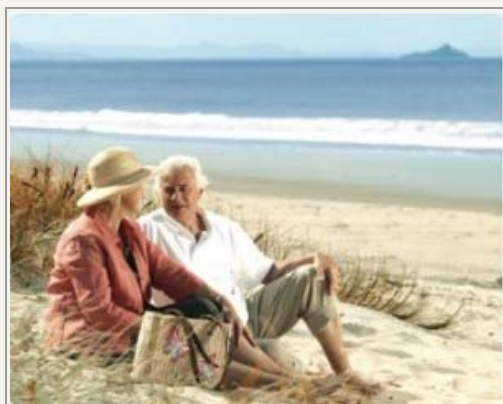
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What do Retired Expats do All Day Long?

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



What shall we do today?

A recent [comment on one of our articles](#) from a seemingly cynical non-expatriate really incensed us! The comment in question alleged that retirees living abroad just sit around all day long bored, boozing or bitching. But rather than being too upset about the comment, it instead inspired us to carry out some detailed research into what retired expats actually do all day long, now that they're living their dream life overseas.

Whether you're of a mind that those who retire overseas must get bored of the blue skies and the laidback lifestyle, or you too are contemplating following your heart and your dreams and planning your retirement overseas, but you're concerned that being away from friends and family may leave you isolated with

nothing to do...read on to discover just how much fun our retired readers have.

There's a commonly held myth that expatriates really do just sit around all day long drinking too much and alienating themselves from the local community by failing to even attempt to integrate – however, we know that the reality is a million miles away from this misconception.

As a generalisation, expatriates tend to be strong-minded individuals – people who rise to challenges and who thrive in exciting, ever-changing environments. They are unlikely to be shrinking violets and wallflowers, rather they are curious and they want to get involved. These character traits mean that most expats always find activities to keep them busy when abroad, or else they invent and create groups, organisations or even work so that they become useful members of their new communities. Consequently, expatriates are seldom bored, have little time for drinking to excess and are too busy trying to improve lives around them to bitch about the way things would be if they'd stayed at 'home.'

Take Linda as a perfect example – she is a retired American nurse now living in South America. She volunteers her nursing skills in the local community regularly, and the modest pension income she lives on affords her just enough spare each month to 'indulge' her love of animals.

Linda rescues injured and malnourished stray cats and dogs, nurses them to health, she pays to have the neutered and inoculated from her own funds and then she works to find them new homes.

In her spare time she travels by bus around her beloved South America – preferring to see more of the world and give a little back than bitch, booze or be bored.

Peter, a former military man also from the US has found a new home in Central America, and whilst he does drink occasionally but always in moderation, he certainly has no time for bitching or being bored!

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Peter is self-sufficient, owning and looking after a small holding that provides him with all of his food each month, and which even allows him some left over to donate to those less well off than himself within the local community. He is also a DIY enthusiast and he regularly helps fellow retired expats to fix up their homes.

He does this as a way of making friends and helping people, and as a result he gets to meet many fascinating characters and make a real difference to their lives in some small way.

Thanks to his military days Peter is expert in survival skills too, which he teaches to local youngsters, and he even lectures at the local university about life and history in America. Peter proves that expatriates can still love their mother nation, whilst being able to live a happy and fulfilled life abroad.

Whilst both Linda and Peter seem unable to stop working even though they have officially retired from their former professions, there are those who are content to relax into their new life abroad.

Take Ann and Michael, British expatriates retired to the Mediterranean. Michael bought a small fishing boat with part of his pension lump sum and spends hours and hours out at sea with his friends, shooting the breeze and attempting to tickle the fish!

They don't bitch about their new nation because it affords them an ideal lifestyle. They don't booze because they're too busy catching fish, and if they do get bored of bobbing about on the ocean beneath beautiful sunny skies, they come back onshore and 'compete' in the best garden stakes!

Michael's could be said to win hands down because he lovingly tends to it for many hours a day. When asked about whether gardening is just a way of wasting time now that he's retired, Michael answered: "I have always been a keen horticulturalist but I never had time to take my love of gardening any further than a few hanging baskets and a neatly trimmed lawn when I was working full time!

"Now that I'm retired I can spend as much time as I want in the garden, and fortunately Ann loves it as much as I do. What we did when we bought our property was spend time getting to know which plants species were indigenous, which thrived, which attracted butterflies and birds and then we designed our garden around what we wanted to achieve.

"We got to know so many local gardeners and our language skills really improved because we had a common topic of conversation that we were all passionate about. If I saw a tree or a plant in someone's garden that I liked, I approached them to learn about it. Being direct in this way has really helped me to meet more people in my community, and for me, the more friends I have the happier I am.

"The competition between me and my expat friends is all nonsense, healthy rivalry at best. But more than that it means that we have an excuse for social 'get-togethers' to compare the size of our watermelons! It's a way of spending quality time with those who enhance your life, now that you have spare time on your hands."

Adrian, a Brit retired to live in South Africa, was so passionate about the landscape and wonderful natural environment in his new nation that he started up a bespoke travel service for likeminded Britons contemplating a move to the country, but who were unsure about where to live and how to manage their relocation...

Margaret, a Briton living in Northern Cyprus, gave up her early retirement to start a significantly influential animal charity that's now supported by the British Royal Society for the Prevention of Cruelty to Animals. She's an ambassador for animals on the island, and she works hard not only to protect and save cats and dogs, but to educate expats and locals alike about the best ways to look after and really care for their pets or their livestock.

None of the above expatriates have time to booze to excess, to sit around all day long bitching about their new nation – and if they have ever had a moment of boredom, they've now filled their lives so completely with worthwhile and interesting activities and commitments that they have no time left to ever encounter boredom.

Other examples of activities retired expatriates embrace with passion include establishing a local newspaper or providing copy or photography for the local press, setting up charities, offering their former professional skills for free to enhance their new community, offering a language exchange or learning the new language of their new nation. Starting book clubs or dancing clubs, enjoying coffee mornings and shopping trips, playing golf, fishing, walking or exploring.

In other words, retired expatriates do all the same things as retirees 'back home' do – they are no more or less likely to turn to the bottle to stave off their boredom, or bitch about the local government than they would have been had they not moved abroad! What's more, expatriates have many, many added advantages because of their residence in their new nation.

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- They have opportunities for experiences that their peers could never dream of.
- They have the chance to meet legions of new people from different cultures and backgrounds, different nations and different religions.
- They can learn new languages.
- They can discover new religions.
- They can travel extensively and see a whole new world from their new backyard.
- They can do good.
- They can make real changes.
- They can make a significant difference to their lives and the lives of those around them.

Living abroad has massive advantages – and these extend to those who retire overseas and who actually have more time available to them to get the very most out of their new nation. Those of us who are still earning a living abroad find that we run out of time each week – but retirees can take on as much or as little as they want, all the time ensuring that their lifestyle and life quality is top of the agenda.

To anyone wondering what retired expats do all day long and who think they waste their time in the bars, or sleeping off the excesses or dullness of their lives I would say, 'how come you've got so much time on your hands to contemplate this point? Could it be that you're jealous of those who have wonderfully fulfilled and fulfilling lives now that they've followed their dreams and made the massive commitment to start a new life abroad in retirement?'

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

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3 Common Misconceptions About Health Insurance That Every Expat Needs to Know

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



Health Insurance – don't get caught without it.

Are you a global citizen, an international traveller or an expatriate? Do you like to travel, see more of the world and explore different horizons? If so, you need health insurance. If you are not convinced, or think you already have adequate health insurance cover – think again! We have identified the 3 most common misconceptions that people have about health insurance policies. Check to see if any apply to you – don't wait until it is too late!

1. My health insurance travels with me

Maybe, but probably not!

Many people assume that one health insurance provider's policies are much like another's, that all policies are basically the same, and that once they have done their cost based research and found insurance that will pay out in the event of a broken leg, a broken tooth or even a major illness, they can just sit back and forget about the intricacies of their policy schedule and meet the annual renewal costs...

However, such an assumption can be particularly costly to those who like to travel and explore, visit new nations or even participate in new experiences abroad – from snowboarding to paragliding, from jet skiing to rock climbing. You see, most health insurance companies do not specialise in providing cover to those of us who like to make the very most of our lives.

For those of us who move abroad permanently or on an extended contract or sabbatical, it can be a real shock to discover that the plan we've been paying into for all these years does not want to travel overseas with us. It is at this point that many people really learn how inflexible most health insurance policies are.

Fortunately, such an awakening can be a good thing...it means that going forward the affected individual will be far more likely to look much more closely at any insurance policy's terms and conditions before signing on the dotted line.

If you travel extensively for work or pleasure, if you live overseas, if you want to try new life experiences or even explore more of the nation you're living in, you need to ensure that your back is covered. Your basic health insurance plan may literally stop being effective the minute you step across a country's border, or push the limiting boundaries of your insurance policy's schedule.

For example – if you're living overseas in France in mainland Europe, your basic plan may not ensure that your health is protected if you decide to explore countries such as Germany, Belgium, Italy, Spain or Luxembourg which back up and border your new nation of residence.

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Alternatively, if you're working in the UK and you want to travel back to the States to visit your family, your healthcare cover may end the second you step on the plane. Then again, imagine you're travelling through Asia and you believe your insurance policy will protect you in each of the countries you visit, and you decide to take the inimitable opportunity available to you to learn to dive in Thailand – are you still covered?

If you're an adaptable, audacious, outgoing person who likes to travel, explore and enjoy new experiences, you need to make sure that your health insurance policy is as flexible as you are adventurous, and that it will cover you no matter where you are in the world, and no matter what you're doing.

2. Health insurance is too expensive – I am fit and healthy and I don't need it

One thing most of us complain about, apart from the amount of tax we have to pay, is that the amount of money it costs annually to insure our health just keeps on rising...

Complaining about the cost of health insurance can be put sharply into perspective when you discover just how much it costs to travel uninsured. The following are all true stories that you should read if you're thinking about going to live abroad or to travel the world, and you're thinking of risking your life by travelling without getting the right insurance in place before you go.

i) An American woman, living in the UK and planning to travel elsewhere abroad for a holiday, was forced to cancel her travel plans earlier this year when an accident one week before travel landed her in hospital with concussion. Whilst her health care needs were covered because she was tax resident in the UK and therefore eligible for National Health Service medical care, the cancellation of her holiday was not. She was forced to pay \$2,300 for the cancelled flights, car hire and villa rental. The woman in question 'assumed' she didn't need any form of insurance because she believed all her needs were covered by the state system in England.

ii) An English woman residing on a Greek island recently suffered an horrific accident that left her with extensive and serious spinal injuries. She required repatriation to the UK to a spinal unit, but the cost of travel on a specialist air ambulance was \$24,700. Her family was forced to raise the money between them because the woman in question was uninsured.

iii) A Canadian living in Thailand suffered acute appendicitis last year, required surgery twice and then repatriation to Canada for recuperation, and the total cost for treatment and travel came to \$21,600 which he had to fund from savings because he was living abroad uninsured.

As you can clearly see, medical bills can be high for even straightforward illnesses like appendicitis – that in reality can affect any one of us at any time. Therefore to take the risk of living or travelling overseas without having the right insurance in place is an expensive risk that your life could one day depend upon.

Don't take a risk with your health, don't travel uninsured – if you do the monetary cost can be high, but the cost for your wellbeing can be even higher.

3. Medical evacuation benefits are included as standard in expat health insurance policies

Wrong! This is the one critical requirement that many international health insurance policies fail to cover

When was the last time you got up close and personal with your international health insurance policy's small print and policy schedule?

The reason for asking this question is that, despite what many people believe, not all insurance policies are the same...not all offer you the same breadth of service and quality of care. What's more, there is one very common way for some international health insurers to cut costs and corners when offering a policy up for your consideration.

The majority of health insurance plans that expatriates purchase do not include so-called 'medical evacuation benefits' as standard, and this fact can place a massive potential financial and physical burden on you in the event that you're stranded overseas and you need to get to a centre of care.

Now, you may well have heard of 'repatriation cover' – this is cover you can purchase that will ensure you are returned to your nation of origin in the event that you are seriously injured when abroad for example. However, medical evacuation is very different, far more effective, much more likely to be required and yet seldom included in your policy as standard.

Many expatriates live overseas in nations where the healthcare facilities are basic at best, rudimentary or even non-existent at worst. Furthermore, even in a country with a relatively sophisticated level of health care service, it is often the case that there is great distance between hospitals specialising in different types of illness or disease for

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example.

An expat who falls ill a long way from a decent medical care facility will need transportation to get to the treatment they need. Someone admitted to a basic hospital in one part of a country may benefit from specialist care from a hospital in another part of the country...what's more, someone who has emergency treatment on the ground may need to be transported to a care facility for recuperation reasons. All such expats would need 'medical evacuation benefits' as part of their health insurance policy.

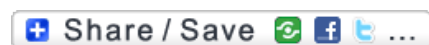
This part of a policy is effective if you need to be moved from your place of injury or illness to a place of specialist care. It also comes into effect if you need to be moved from one hospital to another; what's more, it is essential if you need specialist transportation and the right medical support staff to enable your transportation. This part of your insurance cover could pay for emergency evacuation by air ambulance, it could pay for 'routine' transfer to a different hospital by road ambulance, and it could pay for the doctor, nurse or paramedic to support your transportation for example.

Without medical evacuation benefit you may not be able to afford transportation and you may not be able to source support staff to care for you during your transfer. You may also find it very difficult to be discharged from one hospital and readmitted to another – this is because many insurers will not make interim payments for your care, and because you are moving hospital or facility but continuing care, to your insurer it will be seen as an ongoing claim. However, a hospital you are asking or required to leave may want to be paid in full before they discharge you – and even if you can reclaim anything you have to pay at this point back at the end of the claim when your insurer finally settles up, not everyone will have the cash in the bank or the flexibility in their credit card to cover this interim bill.

As you can see, medical evacuation benefits are critical, very useful, often used and therefore required. Does your health insurance policy include them?

If you want peace of mind, complete coverage and access to any doctor, medical care provider, specialist unit or hospital no matter where you're going to be living, working or travelling abroad, you need to trust your health insurance needs to a specialist provider such as [HTH Worldwide](#). At HTH programs are designed to support individuals or families overseas – whether they need annual global cover, a short-term policy for trip cancellation or short-term international [medical and travel insurance](#) for example.

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Commentary: I Remember When...

By Brent Johnson / Oct 10 • Categorized as [Living Overseas](#) • [Download Print Friendly PDF](#)



Things ain't what they used to be

I am 55 years old. I have lived all over the united States of America. I have also lived in a number of foreign countries.

For over 18 years, I have been teaching people who genuinely desire to learn, how the American people have been defrauded of their birthright and inheritance by a federal government entirely staffed with criminals (i.e. people who do not obey the Law of the Land, which is the Constitution).

Over that period of time and due to my commitment, like Patriot Patrick Henry before me, to see the truth, the worst of it, and prepare for it, it has become apparent that modern America looks and acts nothing like the country in which I grew up, or the Republic founded on individual freedom that was established over 231 years ago.

As I reflect upon the differences between what I see in modern America, what I experienced in my youth, and what history tells me about the origins of my country and the principles on which it was founded, I grieve for all that appears to have been lost to all Americans. There was so much good in our society, and today it

seems that it is all gone.

I remember when...

- You could hear the sound of children laughing and playing together in the outdoors, sometimes "rough-housing" with each other, always in the spirit of having fun; today, our children are prohibited from engaging in activities in which they even touch each other, lest some parent or child takes offense, files a complaint, or threatens a lawsuit.
- Public schools taught civics, helping students to understand the proper roles of both government and the citizen; today, the education of our children has become nothing more than a government indoctrination program, designed to prepare them as workers in a two-class society that considers them to be nothing more than commoners.
- You could leave your front and back doors unlocked without concern that someone might break in to your house, or leave your car doors unlocked without concern that someone might steal your vehicle or its contents; today, it has become a way of life in America for people to steal from each other, in total disregard of the Seventh Commandment.
- Family members stayed together throughout their lives, parents apprenticed their children in their respective trades, and most people remained relatively close in distance to their families; today, children seek at the earliest opportunity possible, to travel as far away from their parents as they can, ostensibly in order to receive an education at some particular university or to work for some company.
- When the ideals of liberty and self-determination really meant something to the American people, so that they would do whatever was necessary to preserve and maintain those unalienable gifts with which they were endowed by their Creator; today, God has been removed from American life by unelected bureaucrats who call themselves "judges", and done so with the tacit blessings of the American people, who have failed or refused to take any steps whatsoever to resist such un-American activities.
- A free country housed a population of free people who did not fear to speak their minds and express their opinions on matters concerning their temporal salvation; today, the once brave American people live in abject fear that by saying anything against the government or *status quo* they will be labeled a radical, extremist, terrorist, or called any number of unflattering and derogatory names, and so this once proud

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people have been reduced to little more than unthinking sycophants.

- The principles of God-given rights to Life, Liberty and the Pursuit of Happiness were sufficient justification for our forefathers to risk their lives, their fortunes, and their sacred honor to fight the dark scourge of tyranny and oppression; today, principles have been relegated to the level of unimportant and unnecessary intellectual discourse, while the pursuit of money, convenience, power and position have become the dominant features of modern America and her general population.

As I consider the unfortunate reality that today is the United States, I wonder if perhaps it has all been a dream. Is it possible that those things I remember never really happened? Could the vision of such principled statesmen as Thomas Jefferson, George Washington, Benjamin Franklin, John Adams, and Thomas Paine, to name just a few, have been nothing more than a fervent hope, a dream of something that could never really last?

If so, it is a good dream, a worthy dream, a dream that we can and should embrace, pursue, and actualize.

How about you? Are you a Dreamer? Will you Dream?

About the Author: Brent Johnson is host of the long running number 1 hit freedom talk show *The Voice of Freedom*, and also hosts the new hit show, [The Global Freedom Report](#), the only freedom variety show in the world!

Brent is also the author of *The American Sovereign: How to Live Free from Government Regulation*, the spiritual book, *The Quiet Voice of God*, and his newest book, *The Pursuit of Happiness: Freedom and the Human Spirit*.

He has a superb web site at www.freedomradio.us; where you can also listen to *The Voice of Freedom* podcasts and webcasts; you can link from there to *The Global Freedom Report*, too. You can also call him toll-free at 888-385-3733 that's 888-385-FREE.

For more than fifteen years, Brent has had great success teaching those who want to know practical, genuinely workable methods on how to live free from the endless encroachment of Big Brother. He is bureaucratically invisible and is left alone by the IRS and not harassed at all by government regulators. Brent is a truly modern day freedom fighter.

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Living in Mexico – A Little Different from the Rest of Latin America

By Thomas Lloyd / Oct 10 • Categorized as [Living Overseas](#) • [Download Print Friendly PDF](#)



Not all Latin American countries are the same

A post in Expat Daily News a few months ago listed, as the title states, [10 Reasons Why Latin America May NOT Be The Place For You](#). Looking over this list, I realized that a number of these points are actually not completely true about Mexico – at least not most places where I've lived or visited (including Playa del Carmen, and even Mexico City).

My guess is that two main factors are involved: one is large numbers of foreign tourists, expats and investors in some areas; the other is that a changing and growing economy (resulting from NAFTA) has meant a changing lifestyle. Whatever the reason, the image of the drunken Mexican asleep with his sombrero down over his face, leaning back on a cactus, with a bottle of tequila in his hand has little to do with reality of day to day life; locals work hard, sometimes up to 10 – 12 hours day, 6 days a week – more than any American or Canadian I know. This means that [living in Mexico](#), you will enjoy a few more conveniences; on the other hand, there are some things that never change.

First, these are the points I noticed are quite different:

1. Credit and Debit Card Systems are Available in Many

Stores

The blog I referred to above points out that you shouldn't count on relying on your credit card, and "cash is king." While this is still true in isolated areas, or working class neighborhoods of large cities, tourist areas like Playa del Carmen and the economically active parts of large cities have large, modern stores that always accept cards – sometimes even your debit card from back home. The most common convenience store chain (OXXO) is on just about every corner, accepts cards, and offers extra little services like paying your bills and putting credit on your cell phone.

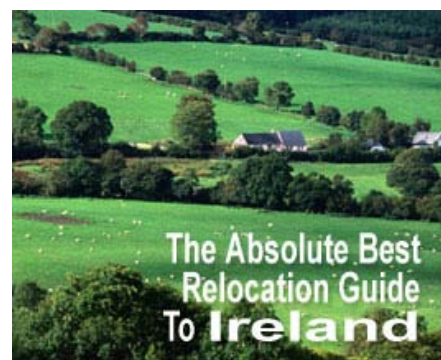
2. Morning Person? – No Problem

Many Mexicans start work very early in the day, and if you get up at 6 am for your morning jog or bike ride, you'll definitely find others; depending on your neighborhood, you may be the only one exercising, though! The local bakery might just be opening. Very few people were up partying at 2 am; those who were, were probably tourists. Don't get me wrong; Mexican's love their late night parties, but because of regular work schedules, these are kept mostly for the weekends.

It is worth noting that Mexican's won't eat at the meal times you are used to. Breakfast is very early (before work), and those whose schedule allows for it have a second breakfast around 10 or 11 am (called "almuerzo"). The biggest meal is around 1-3 pm. The last meal is usually sometime between 7 and 9.

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3. Electricity and Internet are Reliable.

Electricity is fairly reliable in more highly developed areas; it will go out temporarily during thunderstorms, perhaps only a bit more often than back home. Also, if there is electric work in the neighborhood, they will shut it down. The difference is, they don't notify you. You'll have to collect news from the local gossip chain to find out when you'll get it back. Work, however, is usually completed efficiently, and the service comes back quickly. (This is not always the case for road work, however.) In my experience, the internet only cuts out when the electricity cuts out. [Mexico properties](#) in many areas have access to high-speed, reliable connections with unlimited usage at very good prices. Packages are offered by the phone or cable company.

4. No Need to Wait in Lines

Just about all bills can be paid on line, at the OXXO convenience stores mentioned above, or at grocery stores. This is, of course, a recent innovation here, but has become very common, very quickly. When you open your bank account, they will offer you a good, modern and safe online banking service. Banks stay open until 4 pm (as opposed to the 1 pm mentioned in the other blog). Some banks may offer you a "Preferred Customer" card, letting you go into a special line with faster service. One bank has a very effective system where you take a number when you go in, and wait in a comfortable, padded seat – they provide a very large number of chairs, and your number will appear on a LED screen, indicating which teller you should go to. The waiting time is the same, but it's much easier to read a book or a magazine.

NOTE: If at all possible, avoid going to the bank, ATMs or even the grocery store on payday – the 15th and last day of every month. Almost everyone gets paid on these days, and almost everyone is in the bank or going shopping. You'll be there for hours. If you avoid these two days, get your internet banking service set up, and find out which bank branches are the least frequented, you will avoid about 90% of all line-ups. There will still be a few traditional line ups in city offices, and similar places, but these will be few and far between.

5. 24-Hour Stores Do Exist.

They're definitely not as common as other parts of the world, but the big chain convenience stores again, located on every corner, are all open 24 hours; one of these, along with 24-hour drug stores, will probably be a short walk from your [Mexico home](#). Although 24 hour grocery stores don't exist, they do open at 7 am and close at 11 pm. I actually knew a person from Mexico City once who complained that there weren't enough 24 hour stores in Toronto when she visited there – opposite to what you'd expect!

The other side of the coin...

The other reasons why "Latin America might not be the place for you" vary in Mexico, depending on the specific type of place you're in, but you're more likely to run into these issues:

1. Punctuality

As pointed out in [the article](#), you can't "expect everything to start and end on time." People will be late for meetings, and planned presentations from reputable organizations can start up to 30 minutes late. If you like to plan your schedule tell people that appointments or activities are about an hour before you actually expect them to take place. (I know an Australian who keeps insisting on emphasizing over and over again to co-workers and guests that meetings and get-togethers start a 5 pm sharp, for example. "This is NOT on Mexican time," she repeats. At 6 pm, she and maybe one other person are still waiting for people to start arriving. And this is after 5 years of living in Mexico!)

2. Business in Person

While the use of phone, fax and e-mail is always more and more common in business, most people do prefer meetings in person still. Also, if you are visiting any government office or public service, don't expect to be able to make an appointment by phone, and count on spending at least half your day in that office, without accomplishing anything. Immigration is probably the most frustrating office you'll encounter. If you get to the point of receiving a Mexican passport, however, the passport offices are very efficient, well-organized and fast. The staff is also very helpful. Hopefully a sign of more changes to come ...

3. Kissing and Hugging

"Germ-a-phobes" are not the only ones who might be put off by Mexican greetings; if you consider hand shaking an affectionate form of greeting someone, you like personal space, and prefer that strangers don't touch you, you'll have to adjust. And once you get used to it, you'll have to learn who and when you hug or kiss; there are unwritten rules.

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4. Public Restrooms

As mentioned above, new modern malls and nicer restaurants will probably keep their restrooms clean and well-stocked. But if you're visiting local taco shops or going sight seeing in places a little more off the beaten track, you'll have to get used to different standards, and as the author of the other blog pointed out, carry your own toilet paper. Some places give you paper when you pay the 50 cents to use it. (Don't think that the payment means anyone's actually going to clean the place up!)

5. Driving Habits

Larger Mexican cities, and places where there isn't a big tourism industry are a whole different world of driving. The whole family on the moped (father, mother, 2 kids and a baby) is common just about anywhere in Mexico. In places like Playa del Carmen, however, you will be surprised that people respect the rules a little more, and do stop for pedestrians. (Don't count on the cabs, though.) They generally complain about crazy drivers from the big cities. But following lanes or parking rules would be too much to ask. Turning right from the left lane, or left from the right lane is pretty common – usually done to take advantage of an empty lane to bypass the longer line of cars waiting to turn the same way.

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About the Author: **Thomas Lloyd**, founder and president of TOPMexicoRealestate.com, has numerous diplomas and certifications in Mexico Real Estate topics and is one of only a few professionals to hold Mexico's new degree in real estate, accompanied by a Professional Identification Number, "cedula profesional." He has over 15 years of direct experience in Mexico's business culture.

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