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EscapeArtist Wants to Be Famous Just Like You

By Escapeartist.com - (0)

Social media is HOT, HOT, HOT, and it is redefining the digital landscape, so, we have decided to get off the sideline and enter the game. That's right, EscapeArtist, the bastion of Web 1.0, now has a Twitter, FaceBook and Buzz account and we are looking for 'fans, followers and buzzers'.

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By Thomas Lloyd - (0)

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EscapeArtist Wants to Be Famous Just Like You

By Escapeartist.com / Feb 10 • Categorized as [Living Overseas](#) • [Download Print Friendly PDF](#)



EscapeArtist Enters the 21st Century...

EscapeArtist Enters the 21st Century...Yes, We Now Have a Twitter Account... (@escapeartistcom) plus Facebook and Google Buzz too.

Social media is HOT, HOT, HOT, and it is redefining the digital landscape, so, we have decided to get off the sideline and enter the game. That's right, EscapeArtist, the bastion of Web 1.0, now has a Twitter, FaceBook and Buzz account and we are looking for 'fans, followers and buzzers'. Actually, we are not that superficial; we realize that "it is not the size of your list that matters", but it is the influence of your 'followers, fans and Buzzers'. The facts remain, EscapeArtist readers are unequivocally 'the new,

and old influencers' of the international lifestyle.

For well over a decade, our readers and contributors have been instrumental in making EscapeArtist the #1 destination and authority on the subject of international living. Your emails, articles and experiences have uncovered many of the unique travel destinations, work opportunities and emerging growth investments that EscapeArtist has featured. You have contributed stories, pictures and wisdom that have earned the trust of our readership. This commitment to sharing your travel adventures, good and bad, has solidified the integrity of the EscapeArtist brand. For over a decade our readers have embraced the openness and candid commentaries of Roger Gallo, the founder and Senior Editor of EscapeArtist, and it is our desire to establish the same standard for our social media efforts. Participating in social media requires a high level of trust and a commitment to quality content.

But, before we open the floodgates on the social media adventure we thought it would be prudent to know how our readers are using social media in their personal and professional lifestyles. We would like to hear your stories so that we can best determine how social media can be utilized to increase the EscapeArtist reader's quality of life results. We recognize that time is a valuable resource, so we don't want to waste it with information that is not contributing to your interests.

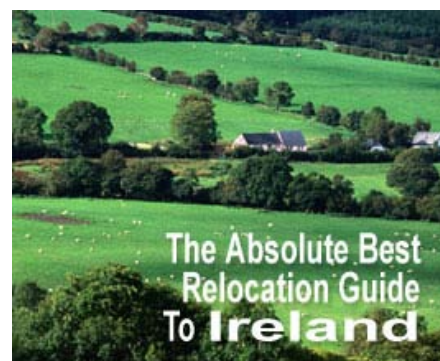
It is our belief that social media can increase the 'boundaryless' opportunities for our readers and will be an important tool for realizing the 'EscapeArtist Dream'...but we need your help.

As unorthodox as it may seem, we believe that for social media to add value to our lives we must establish a clear direction as to why we even need these technologies. So, we are embarking on a mission that will require some collaboration and commitment to defining EscapeArtist's role in this social-venture.

There is a quote that says, "Until you start asking the right questions, you will continue to get the wrong answers", so we have decided to put forth some pointed questions, in an effort to get the right answers.

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- [Living in Thailand – Look at Little Sister](#)
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Here is a sampling:

- What do you think is the best use of social media for EscapeArtist?
- How can our decision to move into social media benefit you?
- What role can our subscribers, readers and advertisers play in growing the social network of EscapeArtist?
- How can EscapeArtist help you grow the influence of your social network?
- How are you using social media in your personal and professional international lifestyle?
- Should we start a media network of EscapeArtist Travel Journalists?
- Would a catalog of Social Media Vlogs/Blogs provide useful information or entertainment?

(Incidentally, if you have a social media question that you want presented to the EscapeArtist readership, you will have that opportunity in our upcoming Special Edition Social Media EFAM. Simply submit your questions or ideas below)

In April, we are going to produce a special edition of Escape From America Magazine that will be dedicated to social media. We have lined up some of the biggest names in social media to provide their insight into the subject and they will be responding to your ideas. This special edition newsletter will be designed and driven by social media technology for social media virgins, like us, and mavens who can eat and tweet at the same time.

Are you ready to get your views read by our social media experts, hundreds of thousands of subscribers and millions of readers? If yes, put your best foot forward and become a voice on our social media strategy and help shape the future of the EscapeArtist's leap into tweets, postings and buzzes.

Stay informed on the development of this Special Project and Future Social Media Topics of Interest. Join us in this collaborative effort and help us shape not only the content of EscapeArtist but also how it is presented.

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Living in Thailand – Look at Little Sister

By Bart Walters / Feb 10 • Categorized as [Living Overseas](#) • [Download Print Friendly PDF](#)



Pattaya on the Gulf of Thailand

When most people think of “going expat”, visions of deserted white sand beaches and quaint village markets are conjured up. Moving to a foreign country with breathtaking scenery and warm-hearted people is an escape artist’s dream. But, don’t let the salt-spray get in your eyes ... the reality of expat living requires a little more practicality. There are plenty of roadblocks to living the good life many people don’t consider.

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Language skills tend to more necessary in remote locations. Even in the Philippines, a country

widely perceived to be English speaking, a beach house in Palawan will mean you have to learn Visayan or Tagalog. Trust me it’s not as easy as it sounds.

And, a small town is still a small town. Anyone who’s lived in one knows there is a certain invasion of privacy. Especially if you’re a foreigner; everyone seems to know your business. Remember, you probably won’t be living like a native with native people ... you’ll be part of the expat community. Being stuck on an island with a couple hundred people you may not like is not my idea of paradise. After living on the remote end of Phuket through three rainy seasons, I discovered I’m in a high risk group for “island fever”. We used to call it “Mayberry-by-the-sea”.

For sure a person could live without many modern conveniences, learn the language and go native; but what happens when you need medical care? With only a pharmacy/shampoo shop for first aid, a case of appendicitis could do you in before you get to an operating table hours away.

Of course, these are but a few of the barriers standing in your way to expat nirvana. So how do you get the expat life without losing good parts of your current life? You’d have to find a place that offers the modern life but retains the charm of the country and its people. You’d have to find a place where a significant share of the local population spoke English. You’d have to find a place where the expat community is big and diverse enough to provide a circle of friends and support structure. You’d need a city with modern medical facilities, a variety of foods and sufficient entertainment options. In short, you’d need someplace like Pattaya on the Gulf of Thailand.

Pattaya, it’s like New Orleans, Amsterdam and Las Vegas all rolled into one. Nowhere on earth can a person get a massage, have a suit made, and watch orangutan boxing on the same street corner.

What Pattaya has become most infamous for is being an international sex traveler’s playground. Due to its strategic location, Pattaya was R&R destination number one for US soldiers during The Vietnam War. Normally such ports-of-call sprout the requisite cottage industry of go-go bars, massage parlors and various a sundry adult entertainment venues. Pattaya’s smut sector must have somehow been exposed to radiation, as its red light district

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has taken on a super-charged life of its own.

Taking an evening stroll down the 300 meter stretch of pavement known as “Walking Street” in Pattaya Beach is like being at Disneyland on LSD. Every sensory receptor is overloaded. You are blinded by a display of neon to rival “Glitter Gulch”; summoned by the techno-jungle sound of a thousand pulsating go-go bars; and driven mad by the irresistible aroma of Thai seafood steaming and grilling right on the street.

My advice is to sit down, have a beer and witness, hands-down, the best people-watching on the planet. Gauche, raunchy and unapologetic, Walking Street in Pattaya is the “dark side” Darth Vader was so crazy about.

But, judging Pattaya by this short stretch of two-lane asphalt is like visiting Times Square and saying you’ve seen New York City, or having your picture taken in front of the Eifel Tower and saying you’ve “done” Paris.

Dismissing the sprawling coastal metropolis that is modern Pattaya because one may find Walking Street’s form of entertainment repugnant is short-sighted. You might just overlook the easiest place to live in Southeast Asia.

Ninety minutes south of Bangkok lays a stretch of golden sand beaches outlining the eastern Gulf of Thailand known as “The Chonburi Coast”. The Pattaya-Chonburi Metro Area, now boasting way over a million residents, is Bangkok’s precocious little sister.

After living in Phuket and in Bangkok, I never thought I’d be a Pattaya guy. Now I’ve lived just south of Pattaya near Jomtien Beach for over 3 years. I find it easier to get up on the Eastern Seaboard soap box every day.

As a long time expatriate I can say with conviction that this area is the easiest place for foreigners to live in Thailand. Unlimited shopping, affordable housing, world renown hospitals, a thriving expat population, a mind-blowing array of good food, nice beaches, acres of golf courses, and of course the legendary nightlife if that’s your thing.

Most expats have migrated to the sleepier resort beaches of Jomtien and Na Jomtien ten minutes south of Pattaya. In high season you’ll catch all flavors of Europeans shedding their winter coats for shorts and sandals here. Condos, hotels and all the tourist convenience abounds, but without the bump and grind of Pattaya. On long holiday weekends Bangkokians swarm south to these beaches, escaping the concrete beehive.

Large expat communities have sprouted up on the sloping hills leading down to Jomtien beach. Housing projects designed for long stay and holiday rentals are everywhere. New roads make it easy for residents to enjoy living near the beach without getting involved in the traffic and hubbub of high tourist season.

Every imaginable cuisine is available in this area as there seems to be an inordinate amount of retired Chefs in the expat population. There’s Thai seafood on the beach; authentic French, Spanish, German, Russian, and Indian eateries; even American-style biscuits and gravy if you get a craving.

When you get tired of having all the comforts of home, you can drive south another 15 minutes and find yourself in a Thai fishing village complete with squid boats and temples. In the little beachside hamlets of Ban Amphur and Bang Saray you could go all day without seeing another foreigner, especially if you are shopping at one of the open air markets, or munching on shrimp and watching the sunset. (All the locals know; the best seafood comes right off the boat in Ban Amphur).

And, if you’re saturated with it all and simply must have a change of scenery, you can jump on a boat to dozens of surrounding islands, or drive to one of two airports.

Suvarnabhumi International Airport, Asia’s newest major hub, is one hour by car. Newly anointed as an “International”, Utapao Airport is just 20 minutes from South Pattaya with daily flights to Hong Kong, Singapore, Manila and dozens of other jumping off points.

When I put on my investor hat, The Chonburi Coast gives me a warm profitable feeling. It’s all about the infrastructure. New roads, new airports, deep water ports, marinas, public transportation, luxurious modern hospitals, five international schools, giant new shopping complexes, a myriad of housing solutions and one hotly promoted tourist sector combine to make the whole area swell with desirability.

Two economic crises in ten years have beat the property and tourism business up enough to keep prices relatively low. Houses and condos are a good 30% cheaper than comparable places in Phuket and Koh Samui. Villas, high-rise, low-rise, Serviced Apartments ... dozens of new projects are underway and on the market offering a truly affordable seaside lifestyle. Rental guarantees and a variety of financing schemes are the newest twists added to attract new investors.

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A second home in Pattaya or Jomtien is common among Bangkok business elite. And with buy-to-let investors reaping 8 to 10 percent returns, locals and expats consider the income and slow-but-sure appreciation an attractive place to park money. The dream of “the holiday beach house that also makes you money” is alive and well here.

Just because Pattaya is a renowned beach resort doesn't mean that's the only business in town. Several giant industrial parks near Laem Chabang Deep Water Port and the Port of Maptaphut near Rayong help provide a burgeoning middle class including Thai and foreigners working in the country.

Housing estates in East Pattaya are chock full of renters and prospective buyers, providing liquidity for property investors. It's not just a tourist stop; it's a real city with a complex economy.

The expat lifestyle down on the Gulf of Thailand is self-defining. You can live as “back home” as you want or go completely native if you're into it. Last week I watched NFL playoff game live at 8 AM on a Sunday morning. Instead of the traditional drinking beer and eating chicken wings, I was having a Thai breakfast of rice porridge waiting for halftime to take a walk on the beach.

When I want to plug into the rest of the planet I go to Pattaya's big-ass six-floor beachfront mall. When I want to disconnect from it all, I take a boat to Koh Larn and defragment. As they say here in Thailand, “up to you”.

So; before anyone decides to go native and move to some isolated village where nobody speaks English; before you find out that you too are highly susceptible to “island fever”; before you find yourself in need of real medical care miles and miles from anything but a village pharmacy ... take another look at Bangkok's little sister down on The Chonburi Coast ... the easiest place to live in southeast Asia.

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

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Working Overseas in Puerto Rico as a Licensed Artesan

By Andrea Jansen / Feb 10 • Categorized as [Living Overseas](#) • [Download Print Friendly PDF](#)



Author Andrea Jansen with her Artesan Crafts on Display

In 1997, my partner Ken and I were living in Oregon when we had a pivotal discussion about everyman's dream: quitting our jobs, buying a boat and sailing to the Caribbean. A self-taught artist in my spare time, I dreamt of painting for real on some tropical isle like Gauguin. I knew virtually nothing about boating, but the idea sounded so appealing (and romantic), that four months later we were proudly sitting on our 33-foot trawler, renamed Ruff Life.

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After a grueling 4 month cruise we landed in Puerto Rico. Weary and shell-shocked, I promptly declared my cruising days over. Ken jumped right in to the community and opened a kite shop, while, for therapy, I painted on anything I could find. Weekends found us wandering around the many craft festivals across the island. We were amazed by what we saw: carved wooden saints, fabric dolls, and delicately painted feathers, interspersed with seed jewelry, paper maché masks and homemade candies. And the relaxed-looking artists appeared to be having a good time.

One day, a friend introduced me to the local variety of calabash gourd, found throughout the Caribbean and known in Puerto Rico as the *higüera*. I knew nothing about gourd art, or the typical uses for this hard-shelled fruit. Other *higüera* artists fashioned traditional items such as masks, maracas, and simple tableware; what could I do that was different?

"Why don't you paint on them the way you used to paint on plates and furniture?" Ken offered. Tole painting with a Caribbean twist? Why not? I eventually decided I wanted to participate in the festivals I'd only visited. I navigated my way through the process of becoming licensed and attending shows all over the island. Over the years, people have asked me how I managed to do that despite my lousy Spanish, so here are firsthand experiences and some pitfalls to avoid.

So what exactly IS an Artesan?

By the mid-20th century, many of the island craft forms were in danger of disappearing altogether. In the 1970's, a dedicated group of artists worked tirelessly to reverse this trend. Together with the Institute of Culture, they organized and promoted craft festivals, which the public enthusiastically embraced.

The ranks of the Artesan swelled so that by 1995, in order to maintain excellence and integrity, the following list of qualifiers was mandated into law (No. 166, dated August 11, 1995):

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1. The artist's work must be produced in Puerto Rico.
2. The artist is of Puerto Rican decent, or a bona fide resident of Puerto Rico.
3. The artist is encouraged to utilize local materials.
4. The work must be produced by hand or with tools, equipment or instruments which supplement such labor.
5. The work must be the original designs of the artist.
6. Molds, or other methods of mass production, must be of the artist's designs only.
7. The theme of the work should be inspired by the diverse aspects of the Puerto Rican culture, such as its history, fauna, flora, symbols, traditions and customs.
8. Additional themes of universal appeal, such as love, fraternity, peace and other inspiration from the personal life of the artist.

Artisans are not restricted by traditional art forms. Stainless steel sculptures and blown glass are exhibited next to coconut coffee cups and hand-rolled cigars. So, inspired by the beauty which surrounded me, I practiced on my higüeras until I felt comfortable enough to make a pitch. My stained-glass artist friend, Evelyn, also wanted to become licensed and suggested we head for San Juan together. Thank goodness, because I didn't know where to go, who to call, or what to bring.

Licensing Requirements

The three main agencies working with licensed artesans are the Institute of Culture, the Tourism Department, and the Puerto Rico Industrial Development Company, or PRIDCO, responsible for economic growth on the island.

PRIDCO will be your first stop to getting licensed. Call for an appointment, usually granted on Tuesdays and Thursdays.

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Oficina de Desarrollo Artesanal

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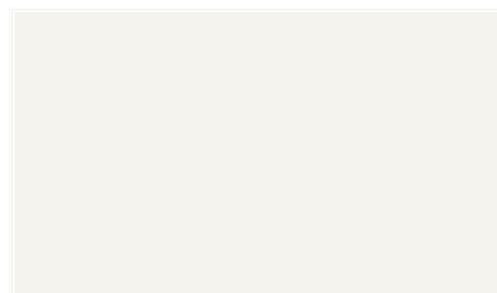
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Take at least 5 samples of your work, a picture ID, and your Social Security card, **not just your number**. You will be informed at the end of the interview whether or not your art is acceptable.

If it is, you will be issued a photo ID. If your work is *not* approved, your interviewer will tell you why not and offer suggestions for re-applying.

I wondered if I had a chance in Hades. I did. My interviewer was delighted with my new style of gourd art, and one hour later I was a licensed Artesana. Evelyn was, too. We were thrilled, and on the way home congratulated ourselves on our good fortune and yet-to-be-discovered talent! As we whooped it up, we discussed our individual interviews. Turned out we didn't receive quite the same information, but between the two of us we figured out what to do next.



**Congratulations, you are a certified Artesan!
Now what?**

After PRIDCO, you should visit both the Cultural Institute and the Tourism Department and ask to be added to their Artesan lists. Why go to all three?

Because each sponsors their own shows.

El Instituto de Cultura Puertorriqueña (Cultural Institute)

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Daniel Ruiz showing more examples of Artesan Crafts

by far organizes more shows around the island than any other agency. The Institute is located in Old San Juan, in the Museum of Casablanca on San Sebastian Street. It's in a

picturesque part of Old San Juan, so why not spend the day?

For more information or to schedule an appointment:

Instituto de Cultura Puertorriqueña

P.O. Box 9024184

\$20.00

- Expatriate Life in Singapore - \$15.00
- Living and Working in Portugal - \$15.00
- Living and Working in Nicaragua - \$9.95
- Living and Working in Malaysia - \$20.00

San Juan, P.R. 00902-4184

(787) 724-0700

Open Monday – Friday

www.icp.gobierno.pr

La Compañía de Turismo de Puerto Rico (Tourism Company) is also located in Old San Juan, on the Paseo la Princesa. They have a large, popular festival each July (the Month of the Artesan), and together with the Municipality of San Juan, coordinate Artesan activities in several plazas in the Old City.

Every two years or so, Turismo organizes a wonderful International Festival which lasts for 9 days and has artists participating from around the globe. Great entertainment and good crowds make for a fun show. You can find more about their activities on their informative website.

Compañía de Turismo de Puerto Rico

P.O. Box 9023960

San Juan, P.R. 00902-3960

(787) 721-2400

www.prtourism.com

Do not assume that once you're on PRIDCO's list you're automatically included on the others. While the Big Three do interact and occasionally promote fairs together, in order to be eligible for all the major shows, you *will* need to contact and interview for each. Ugh. But you only have to do it *once*.

When can I start selling? And where?

Right away. The sooner you get your name on those lists, the sooner you'll start getting invitations in the mail. You don't *have* to become a licensed Artesan to sell your crafts, but if you want an opportunity to go to the more popular festivals and tourist attractions around the island, it is mandatory. And the area with the highest concentration of both is the capitol.

The San Juan metropolitan area is the best place to capitalize on tourists eager to take home souvenirs. But in order to sell anywhere in San Juan, including the Old City Plazas and the cruise ship docks, you must register with the *Municipality*. The office governing Artesan activities is located on Avenida Carlos Chardon in Hato Rey. Call (787) 347-0247 or (787) 289-0310 for an appointment and directions.

For general questions:

Municipio de San Juan

P.O. Box 70179

San Juan, PR 00936-8179

www.sanjuancapital.com

(787) 480-4000

Even if you don't plan on displaying your art in San Juan, I would definitely recommend you pay them a visit at some point in time. You just never know.

If you *do* manage to exhibit near the cruise ships, by and large you won't be disappointed. These floating universes generally dock on the weekends, sometimes several a day, and tourists *love* to shop. But be forewarned: prior to debarking, passengers are often advised to bargain with the locals, aka, us. Many think they are visiting another third-world country; not realizing that as a Commonwealth, Puerto Rico is comparable to traveling to another state, with stateside salaries and prices, more or less. Hagglng is not an uncommon practice, but you are under no obligation to comply. What I found is that the attitude of a customer generally determines whether or not they receive a discount, either from me or my compadres. When one customer became aggressive to the point of rude with a friend, Miguel simply *raised* his price.

Once you start going to shows, you'll learn about other festivals from fellow artists. Organizers will come up to your table to invite you directly. There is no shortage of Artesan fairs around the island, and the number you attend is entirely up to you. Don't underestimate smaller, school-or-business-sponsored events; I've made a killing at 3-hour gigs.

Another useful paper to have in your possession is a *Patente Provisional*, or business permit. Issued by your local mayor's office (Oficina de Alcalde), a Patente allows you to set up and sell *anywhere* in the city limits in which you reside, barring any local restrictions. If anyone tries to 'shoo' you away, you can prove your legal right to be there. This permit is free for the licensed Artesan; otherwise you pay a percentage of your estimated income.

A friend from my town of La Parguera used to set up in the plaza on Saturday nights, demonstrating and selling her unusual spray-paint art.

Bobbie was not a licensed Artesan, but she did have a permit from the city hall. She hawked her wares in this manner for over a year until she and her sailboat moved on. Unlike your license from PRIDCO, you will need to renew your Patente each year.

This all sounds very nice, but what if I don't know how to *do* anything?

I am living proof that becoming an artist is not something you embark on since childhood. What *is* vital is your desire to create. You can teach yourself, aided by instruction books and videos, or you may prefer to be formally trained.

The *Escuela de Artes Plasticas de Puerto Rico* offers courses in fine arts and crafts, including painting and sculpture, leading to a bachelor's degree. Also available are Open Study and Extension programs for those not interested in a degree. Look at their website for more information.

Escuela de Artes Plasticas de Puerto Rico

P.O. Box 9021112

San Juan, P.R. 00902-1112

(787) 725-8120

www.eap.edu

The Cultural Institute offers classes through their own Artes Plasticas programs. They will be happy to give you more information when you go register. Many artesans hold their own workshops and are willing to tutor a novice, so it never hurts to ask if you see a craft which interests you. Learning the mechanics of a new craft is the easy part; what's harder is developing your own style. Customers are always looking for something new and out of the ordinary. When I was certified in 2002 there were approximately 4,000 licensed artesans around the island. Today's estimates are 7,000-plus. So make good use of your imagination and try working outside the box to make your artwork stand out.

The 5-Letter Word

Taxes. In 2006, Puerto Rico instituted its first island-wide sales tax.

El Departamento de Hacienda (Treasury Department) requires artisans to register with them to determine whether or not they are required to charge the 7% sales tax. Known as an IVU, you must either carry or display this certification. If you're at a fair and asked to produce it, you may be subject to a fine if you can't prove you've registered. I attended a show in Old San Juan when one unfortunate Artesan was charged \$1,000 for not having his IVU. Ouch! To apply, download a copy of Form #SC 2914, Solicitud de Certificado de Registro de Comerciante y Certificado de Exención from www.hacienda.gobierno.pr, or pick one up at the Hacienda office in your town. Hand deliver or send two copies to:

Departamento de Hacienda

Registro de Comerciantes

P.O. Box 9024140,

San Juan, PR 00902-4140

Phone: 1-888-721-5551

Fax: (787) 722-0489

You should receive your IVU Certificate in approximately 4-6 weeks. I highly recommend hand delivering the completed form to your local office; they will take one copy, and stamp and return the second to you, proving that you submitted the paperwork. While you wait for the IVU to arrive, **make sure you have a copy of your application in your possession when you attend shows!** I've been asked to prove I registered for taxes more often than to prove I'm an Artesan.

Artesans with larger production operations must collect the 7% island tax and any local taxes (some towns have instituted their own nominal tariff). Most of us are exempt from charging anything. Whew! You'll have to present your IVU status when you register with the San Juan Municipality, so make sure to get this done before you go on your interview. Please remember that this tax information is *only a guide*. Contact Hacienda for full details.

Perks

You should get something for all your efforts, right? Right!

#1: The first \$ 6,000 of your income is tax free! It's true; it's the law (No.14, dated June 20, 1970), a copy of which may be obtained from PRIDCO. I always include a copy of this and my Artesan certificate when I file my PR taxes, and I recommend you do, too. I had an issue with Hacienda years ago because this deduction was not entered into their database. I wrote a letter and included copies of my license and the law and it was cleared up, but save yourself some grief and automatically include it with your return.

#2: Artesans are entitled to approximately \$1,000 worth of equipment. There's a long waiting list, so PRIDCO requires you wait for a year before even applying.

Last year I finally received a band saw, scroll saw and belt sander. It costs some time and paperwork, but if you don't apply you'll never get it. Learning to wait is an island thing...get enough sand between your toes and you'll mellow.

#3: Exemption from Import tax. If you're fortunate enough to be able to afford a new vehicle, you may not have to pay the import tax, which can be substantial. Quite honestly, I never met anyone who actually took advantage of this perk, but PRIDCO can give you more details.

Another pleasant surprise is that most shows you are invited to are free of charge, and you only need to bring your table, chair, and sometimes a tablecloth. If you get a permanent spot in one of the San Juan locations, you will need to supply your own canopy; otherwise it's not really necessary.

Do I have to speak Spanish?

No, but it helps. Many locals speak English, some understand and speak remarkably well, and a few just won't utter a word. Trust me; your sales will improve along with your level of Spanish. I have never been good at languages; even after a decade my Spanish still stinks. I fumble my way along, but most people are patient with my

botched verbiage and appreciate the effort. Occasionally a “no-English” speaking customer will, after suffering my *mahlo Español* for awhile, start speaking English and spare us both further agonies. For months after I started attending festivals, I relied almost exclusively on my neighbors to translate. You have no idea how many ways there are for someone to ask, “Do you make these?” It was, and still is, embarrassing. So if someone asked me if I could change one thing about my time as a Puerto Rican Artesan, it’s this: I would have signed up for Spanish classes at the local university as soon as we dropped anchor back in 1997.

A Different Kind of Lifestyle

Living what I jokingly call the ‘carny-life’ has its share of ups and downs. Spending long hours at shows, scrambling for cheap accommodations, and not having a regular paycheck, are offset by the camaraderie among artesans, the freedom to set my own hours and living in paradise. Attending shows around the island has allowed me to meet more diverse people than any other job I’ve held. I’ve experienced Puerto Rico in a way few Norteamericanos have, and I can state, without reservation, that opportunities exist for all. So get inspired, get creative and get going!

Please visit www.andreajansendesigns.com for Artesan links, photographs of gourd art, pertinent Puerto Rico links, free newsletters and more articles about expat life on board the trawler *Ruff Life*.

For an expanded addition of this article, including forms and contact information for show organizers, visit www.andreajansendesigns.com/artesan.html.

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Return to Prague: Following in my family's footsteps

By Dana Newman / Feb 10 • Categorized as [Living Overseas](#) • [Download Print Friendly PDF](#)



Author Dana Newman going back to her roots

Two years ago I graduated college and wanted something more out of life than an office job. I didn't have many "things" accumulated yet so I packed what I owned into two duffle bags and set off to Prague to live and work. I wanted an adventure, but I also picked Prague specifically because that is where my family roots on my mother's side are from. My mother was the first generation to be born in America and during my childhood I learned much about my family's homeland and history which is actually quite impressive.

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My Grandfather was Vaclav Majer. He grew up in a tiny Czech village north of Prague called Pochvalov. He grew up living a rural lifestyle, starting from his birth which took place in his house, not at a hospital. When he got older he went into journalism and then politics. He became the representative in congress for the city of Louny and during the years in between the Nazi occupation and the Communist occupation he grew to

be the Minister of Food and Agriculture, which at that time was similar to the American title of Vice President; if something should happen to the President he was the next in line to take control.

During both the Nazi and the Communist occupation there was a bounty on his head with reward money and he was wanted dead or alive. He stayed in what was formerly Czechoslovakia and helped others escape through the Underground Railroad until he was finally forced out in 1949.

While staying in Czechoslovakia during this time there were a number of close calls. During the Nazi occupation he and his friend, who also had the first name of Vaclav, were captured and put in a concentration camp. Nazis higher-up in the change of command got wind that my grandfather had been captured and went to the camp to find him and kill him. When they got there they spoke with the guards and told them they were looking for a "Vaclav Majer." Apparently, the men who had checked my grandfather and his friend in were not familiar with Czech names and had written him down as Majer Vaclav - putting his first name in the position of last name. So, when the guards looked on the list, of course, they did not find a Vaclav Majer! It looked to them like there were two brothers with the last name of Vaclav (my grandfather and his friend) but nobody with the first name of that! The Nazi men were confused but left assuming they were mistaken. A couple days later my grandfather got the chance to escape from the camp with his friend and they did so with great haste!

When the Nazis found their error and then learned of my grandfather's escape they were furious at being duped. They sent a soldier to my grandfather's mother's house (my great-grandmother) to interrogate her for information. After the Nazis were defeated War Trials took place. During these trials my grandfather was able to read a

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transcript of what took place when the soldier visited his mother and decide if that soldier should live or die. My grandfather read the transcripts and pardoned the soldier. The transcripts showed that the soldier had arrived at my great-grandmother's house with no intention of filling out the duty to kill her, if she would simply say she had no idea where my grandfather was. But they also show that she refused to do that. She kept saying something along the lines of, "oh yes I do!! I know exactly where my son is, and he's going to come back here and kick your butt!"

The soldier would sigh and say something like, "no, Mrs. Majer, I know you are upset, but really you *don't know where your son is*, right?" and then my great-grandmother would stubbornly assure him that she did know. This conversation went on for a long time- with the soldier basically kicking my great-grandmother under the table to just say she didn't know where Vaclav Majer was, and then the soldier could thank her for her time and leave. But she never let up. And, in the end, he was forced to carry out his mission and execute her. My grandfather was greatly saddened about losing his mother, but he also saw that this soldier had worked hard to keep her alive, and that if he had not carried out his duties, he himself would have been killed by his superiors.

It has always been hard for me to cope with the things that go on during war time, which are completely immoral and unacceptable at any other time. Tragically, the gray area between right and wrong is increased as the soldiers' rights to judge for themselves what is morally acceptable is taken away.

My grandfather was a strong, honest and moral politician who, unfortunately for me, died before I was born. But his memory has lived on in my family. My mother has spoken so much about him that I feel as if I knew him myself. I can even imagine what it would have felt like to be hugged in his safe, strong arms, to smell the pipe tobacco on his clothes and to hear his loud, booming laugh. I have always imagined him looking out for me and always wished to make him proud. I returned to the Czech Republic to walk in his footsteps, up the castle gates, around the gardens, and to the overlook of the city. While I stood there I wondered if he had stood in the very same spot years ago, in sadness, as the Nazis or the Communists took over this precious city.



Vaclav Majer – a strong, honest and moral politician

During my cold December in Prague I visited his village of Pochvalov, where his house still stands today with a plaque of remembrance on the exterior wall. I also visited the nearby town of Louny, for which he was the representative in Congress. The largest street in that town is named after him. I was very proud and full of emotions to stand under that sign and hoped my grandfather was looking down on me and was happy that I had come to remember him and everything he had fought for.

I hope he knows that his memory and strong morals have formed who I am today. These two stories are only a piece of what he, my entire family, all the Czechs and many other residents of Europe went through during the Nazi and

Communist invasion. And even so, throughout the wars and at the end of all the horror he never once took up hate against the Germans or against the Russians. He never once blamed the *people* of the nations which caused such destruction. He knew it was the governments in power responsible and did not let that prejudice his views of the citizens. Years later when living in America he welcomed all visiting Europeans into his house for dinner- Czechs and Germans equally. That way of life was passed onto my mother and now onto me. It has taught me to be open of all cultures, religions and ways of life around the world. If he can be so forgiving then I can definitely be accepting. Walking in my family's footsteps has opened my eyes and my mind up to the 'real world' more than any office job could ever have done.

I am currently still living and traveling around Europe. If you are interested in hearing more please visit: <http://i-wanted-an-adventure.blogspot.com/> I have written about many of my adventures, including a trip to visit my "long-lost" Czech relatives, a crazy vacation in Egypt and getting a job in Prague.

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Beachfront Properties in Mexico: Still Affordable, Still Available

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



Beachfront Properties in Mexico; Still Affordable, Still Available

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There is good news for Americans and Canadians considering retirement; [Mexico Real Estate](#) on excellent beachfront is still available for very accessible prices. Many soon-to-be retirees are looking for a warmer climate to make up for too many cold winters; of course, if it could be on the beachfront, even better. But when many of these soon to be retirees consider their possibilities, the prospects at first may look low. Living in a warm climate in popular U.S. retirement destinations, such as Florida or

Arizona, ends up costing a fortune, both in property prices and in the cost of living. The next logical step is to look south of the boarder; Mexico beachfront provides an ideal balance between still being relatively close to home, having access to top-notch infrastructure and services, but avoiding the high prices of back home.

But after taking a skim over the surface of listings in Mexico, the question arises; is there really still [Cheap Mexico Oceanfront Real Estate](#)? The beauty, rich culture, convenience and many benefits of living in Mexico have already attracted many North Americans and Europeans, and the high end luxury market is thriving here. Beachfront villas in Mexico's most desired locations can run into the millions; while these prices are still considerably lower than similar properties in the U.S. or Europe, the prices leave many of us scratching our heads, and thinking maybe we're better off just putting up with cold winters in a grey climate back home.

A more thorough search of Mexico's real estate market, however, will show that there are excellent options available for much smaller budgets. Imagine this; an oceanfront lot on a wide, white, sandy beach, just down the road from Mexico's ancient ruins, beautiful colonial cities and luxury beachfront resorts with many exciting activities – all of this for less than \$60,000 US, with all services and hook ups ready, and a building permit. It may sound unbelievable at first, but this is a real, feasible option in Mexico.

Mexico is much closer to home than beachfront options in other countries, with direct flights from a growing number of international airports in Mexico to most U.S. and Canadian cities, usually between 2 to 5 hours. Super-deals on flights with stop-overs are also available, making a trip from Cancun to Toronto cheaper than a trip from Toronto to Phoenix, for example. Mexico's beachfront retirement communities also have excellent infrastructure – roads, health care, etc, shopping at large international and Mexican stores, as well as many smaller local shops that offer shopping bargains for residents. There is also a significant community of North Americans (even in the areas where more affordable beachfront can be found), who have already made the choice to live in Mexico, and live in a comfortable, welcoming relationship with the Mexican nationals.

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Where, then, are these hidden gems of beachfront lots in Mexico? While an experienced real estate broker, such as those in TOPMexicoRealEstate.com, can help each buyer find the property type right for their budget and needs in many different locations throughout Mexico, the following are a few examples which reflect the broader range of possibilities.

Campeche

A real hidden gem in terms of beachfront real estate can be found in the state of Campeche. Campeche makes up the western half of the Yucatan Peninsula, sharing it with the states of Yucatan in the north, where you can find the colonial city of Merida and many Mayan pyramid sites, including the world famous Chichen Itza, and with Quintana Roo in the east, the state which is home to Cancun, Playa del Carmen and Tulum. [Campeche Real Estate](#) is currently being discovered, and is less known, compared to the famous areas around Cancun. But the possibilities are growing quickly, and it already offers a growing number of resort communities, several beautiful cities, such as the clean and safe colonial city of Campeche (the state capital), and its own Mayan pyramid sites – again less well-known, but no less beautiful, and in a way more mysterious because of the feeling that you are visiting an ancient secret still undiscovered by most of the world.

While the area certainly does not offer less, the fact that it is still up-and-coming means that some extraordinary deals can be found on virtually virgin beachfront. Near a quaint, little fishing village on wide, white, soft beaches, called Sabancuy, there are a set of beachfront lots for sale that will inspire awe. The lots are very spacious, about 66 feet of beachfront width with a depth of about 1320 yards, reaching back to a lagoon on the other end. Electricity, water, phone and internet connections will be available (100% guaranteed), along with deeds and a building permit, making for a safe purchase with investment and living interests well protected. Similar lots in other areas generally start at \$200,000 US, if they are really cheap. In this particular case, the lots are available starting less than \$60,000. A home can be built in this area for \$70-80 per square foot, meaning a reasonable home can added for another \$160,000.

One Canadian, who bought one of these lots in July of 2009, was so excited about the lot, the trip to Mexico and his experience with the area's culture, that he wrote a 17 page travel log about it. His first reaction to finding out was complete surprise; "For the price of a small Lexus," he observed with excitement, "I can have a 20m wide lot on white sandy beaches and warm turquoise water. Can you say... 'Our dream come true?'"

Opportunities like this one are a great chance for soon-to-be retirees, real estate investors, or any other buyers looking for the beautiful beachfront home of their dreams at a very accessible price. The lifestyle offered by the area is top notch.

The city of Campeche, about 45 minutes away, has a unique charm to it. The same Canadian was awe-inspired by the "massive 18th-century stone walls and bulwarks that enclose 40 square blocks of pure colonial charm." He goes on to note that "within those walls lie street after street of gaily painted facades, austere churches and cathedrals, and a graceful town square, complete with gazebo – just begging for a stroll."

Ciudad del Carmen is also only 35 minutes away. Both cities include many services and amenities, as well as international airports, to make for easy access to back home. The Campeche Playa Golf Marina and Golf Course resort is a fifteen minute drive away, and includes a top-notch modern hospital, a large marina, and a Jack Nicklaus golf course. Activities include scuba diving, sport fishing, and wildlife reserves, for those who love nature, as well as museums and other outings.

When the Canadian buyer went to visit the lots, he found some American and Canadian neighbors, already there, planning their new beachfront dream home. Among the current buyers, many are North Americans, and new residents will certainly enjoy the company of neighbors from back home.

Puerto Escondido

For an example on the Pacific Coast, in Puerto Escondido, Oaxaca there is currently one oceanfront development with both beachfront and lagoon lots available, starting at under \$50,000 US. Of the almost 180 lots available in the development, about 120 include beachfront. Even the lots off the beach are only a very short walk from the ocean, and present excellent investment opportunities; some houses that have been built on these lots are currently re-selling for over \$250,000 US. There are possible plans in this development for a shopping area, golf course, basketball, tennis and soccer areas.

The beaches in Puerto Escondido, including the one at the lots mentioned above, have soft sand, very pleasant to walk on, or for relaxing, with a sparkling blue ocean behind them. Lots such as these can be found less than a ten minute drive from Puerto Escondido, which includes many activities, such as fishing, surfing, dolphin and whale watching and skydiving, as well as many restaurants and bars. There is also a supermarket with a large variety of

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day to day products, and a bi-weekly market with fresh, local fruits, vegetables, sea food and many other food items. Less than an hour south is Huatulco, where there are many additional shopping options, as well as an international airport, offering flights to numerous destinations throughout North America.

Tulum

Another example of affordable beachfront lots can be found the up and coming community of Tulum, about an hour away from Cancun, at the end of the stretch known as the Riviera Maya. Tulum real estate currently has many land purchase opportunities. One of these is in a beachfront development next to the quaint, nearby village of Chemuyil. The development started as government project, but when they failed to sell the properties, a private company bought them, and sold them to mostly North American buyers, again starting under \$60,000 US (with the original price at under \$40,000 in 2007). While they are now mostly sold, they reflect the possibility of affordable properties directly on the beachfront in the Tulum area.

One of the benefits of living in the Tulum area is an excellent blend of beachfront lifestyle and culture. Tulum's beaches are something unique. While there are many beautiful beaches in the world, there are very few that can boast an ancient pyramid site directly overlooking the beach; a site consistently chosen as one of the most beautiful in the world is that of the main pyramid at Tulum. After an intriguing visit to the Mayan ruins, visitors can walk down a set of stairs directly to a soft white beach. Tulum is next door to the many attractions of the Riviera Maya, including the eco-parks rich in culture and nature, world class golf courses and numerous beautiful "cenotes," which are pools at the access points to an underground cave and river network. There are also many cultural events in Playa del Carmen (only 30 minutes away) and Cancun, such as film and jazz festivals, and special celebrations for Mexican holidays, such as "The Day of the Dead" – a more cultural version of Halloween.

Tulum is also only a bit more than an hour away from Cancun's International Airport, making for easy access to daily flights back home. Also, as a growing community with a strong international presence, there are plans currently underway to build another international airport only 8 miles from Tulum. As Tulum continues to grow as a tourist destination, more events and services will become available directly in town.

Yucatan's Emerald Coast

There are also possibilities in the [Yucatan Real Estate](#) area, on the north shore of the peninsula. In an area known as "Costa Esmeralda" or Emerald Coast, one couple found an excellent deal on a beachfront home near the village of Santa Clara – about an hour away from the beautiful, colonial city of Merida, and a bit more than 2 hours away from Cancun.

"We found a 1200 sq ft house with 21 meters of beach front in Santa Clara," commented the buyer. "We were able to negotiate a purchase price for 680,000 pesos [about \$54,000 US]. The house is a new construction, unfinished but dried in with basic electricity and water and a good septic system in place."

This particular couple has about 7 years before retirement to prepare the house, and can now enjoy the peace of mind of already owning their dream property in an ideal location.

As mentioned, these are only a few of examples to show that affordable beachfront exists in many parts of Mexico. A dream beachfront home for retirement, vacations or for excellent investment possibilities is within reach of a budget much lower than most people would imagine. Each of these examples is important because they are affordable; but it also a key point that they are safe investments of a buyer's money with appropriate services and documents in place. To further explore the possibilities of affordable beachfront in Mexico, that will offer security in the purchase and building process, a buyer should contact a reliable, experienced real estate company, such as [TOPMexicoRealEstate.com](#).

[TOPMexicoRealEstate NETWORK: Mexico's Leading Network of Specialists for Finding and Purchasing Mexican Properties Safely](#)

About The Author: Thomas Lloyd is a graduate of Purdue University Business School with a degree in Management/Financial Option Investment. He has 15 years of work experience in Mexico, with a professional license and degree in Mexican real estate. Thomas is the current president of www.TOPmexicorealestate.com . tlloyd@topmexicorealestate.com

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Travel Tips for Seasoned Citizens

By Billy and Akaisha Kaderli / Feb 10 • Categorized as [Overseas Retirement](#) • [Download Print Friendly PDF](#)



Who Says Backpacking is a Young Person's Pursuit?

Billy and I have been on the road meandering through continents for [two decades](#). While we like to think of ourselves as spry, flexible and ready to take on the world, truth is, we are no longer twenty or thirty years old. Traveling at our age of 57 presents challenges that we didn't have when we were younger. Energy levels have changed and our bodies require different comforts in order to feel well.

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If you are in your fifties and sixties with active wanderlust, independent journeying is still possible. Take advantage of what we have learned over the years.

The Importance of Sleep

The value of sleep is a priority that we protect, since its absence is felt for the next day or two, creating havoc in

moods, energy level and even decision making. Whenever possible, we no longer take red-eye flights. Air travel has become more complicated in recent years and it's enough to handle the new requirements, the lines, and the disorientation of time zones without adding severe sleep schedule interruptions. Besides, what's the rush?

In years past we'd blow into a new location without a care, knowing we would find *some* kind of hotel arrangements. Now, we are more inclined to reserve a room for our first night in a new city or town, or at least have a definite address where our taxi can take us. Once we arrive, we can scout out a more suitable hotel if we aren't pleased with our first choice. We also check the beds for firmness, get a quiet room off the street if possible and we pay a bit more for better quality.

Sometimes an afternoon nap is the height of luxury, and can be the pick-me-up needed for the rest of the day, especially if there is an evening event planned. We're retired, so why not enjoy it? Allowing time for rest instead of continuous motion can be delicious.

Fueling the Machine

We don't skip meals and run on empty. Solid, quality, protein-based meals and snacks have always been a focus for us. We're the machine that makes our lives run, and this machine needs proper fuel. Light-headedness, indecision and fatigue due to lack of nutrition contributes to needless bickering and is something we avoid at all costs. Why make things harder on ourselves? We are sure to eat at regular intervals and to bring travel food with us on busses, trains, planes and even if we are out day-tripping. Dehydration is another important consideration and we remember to bring bottled water with us wherever we go.

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Tip: There is no need to purchase expensive bottled water at the airport concessions. When traveling by plane bring an empty water bottle with you through security. Once through, find a drinking fountain and fill it up there.

Divide up Duties

We travel full time, and it's more pleasurable when duties are shared. Destinations and travel routes must be determined, figuring out which sort of transport we'll take and whether or not visas are required needs to be researched. Tickets might have to be purchased ahead of time, lodging located, and arrangements for financial management to cover expenses while on the road all has to be thought through. Even packing travel food is an essential element of successful journeying. In your partnership, decide who will take care of what, realizing that each of these categories is important.

When we leave our hotel room we have a system that prevents sour surprises. Billy goes down to firm up our bill, and I do a 'room check' or 'walk through' before we turn in our keys. I look under the bed, in all the drawers, in the bathroom, and on all the shelves to be sure we haven't left something important behind. This prevents lost and forgotten items from becoming an issue and interrupting our travel plans.

When we traveled through both islands of New Zealand on the **Magic Bus**, Billy would stay with the crowd to grab our luggage while I went ahead to choose our room and pay for it. This allowed us to get both the best choices of rooms and our bags without wasting time waiting in two lines.

Tip: Although it might be different in your partnership, when searching for a hotel room, I'm usually the one to decide on where to stay. With most men, all they need is a bed and bathroom, but we ladies seem to have other requirements. So to prevent disappointment or needless fussing, we have found that it's best to let me decide.

Commit to Paper Instead of to Memory

Making notes of where we have hidden our valuables in our home base location while we are on the road has proven important several times. We write things down on lists instead of committing them to memory and we'll email that list to ourselves so we don't lose it. Being away from our home bases for months, even a year or more at a time, can cause us to forget our best and most secret hiding places. If we put our treasures or documents in such a good place that even WE can't remember where they are, returning home can be a stress-filled event. Now we simply check our list and refresh our memories.

Less Is More

We are the 'Less is More' type of traveler, and it is our emphasized style even today. We don't have to pack all the action into one day just so we can say we did it. Instead, we like our time to be leisurely, not jammed-packed with something new to do every 2 hours on the clock. Staying longer in one location and allowing more room for an event on our calendar can provide many rewarding surprises and allow pleasant detours to occur.

Consciously deciding to make our travel days shorter when we are on the road has proven to be rewarding also. It still takes us close to thirty hours to get to Asia from our place in Arizona, but if we are traveling on the ground, we break up our destinations into manageable time bites to make it possible for us to enjoy the journey itself. It's not a race, and we're not in competition with other travelers. We prefer this easy going approach. For instance, while traveling by bus in Mexico we'll split up a 13 hour bus ride into a couple of days. This way we are not worn out for our destination, we don't arrive late at night with all the problems that it entails, and we get to experience another town along the way.

As you may have read before, we are **Car Free** so we utilize public transport or hire a driver wherever we go. Leaving the driving to others reduces our stress. We don't have to worry about vehicle maintenance, where the next filling station is, if there will be a break down, how to fix our vehicle in a foreign country, or whether we have taken a wrong turn someplace.

Packing Makes Perfect

Through all these years of traveling from country to country we still utilize backpacks for their rugged practicality and ease of transport. Today's durable, light weight and comfortable backpacks have come a long way from those of years past. Weight is distributed evenly on our backs instead of lugging something one-handedly on either side of our bodies, and it leaves our hands free for paying fares or reading maps. For efficiency and convenience, we place the same items in the same location in our packs each time. There is no jumble. In this way we maintain a sense of order while on the road and it cuts down on any mental confusion allowing us to enjoy our travels. We are less likely to forget an item or misplace it, because it has its own spot.

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If for health reasons you cannot carry your luggage weight on your back, be sure your baggage is built lightweight yet sturdy, with compartments inside and has wheels on the bottom for moving your belongings quickly. Don't be afraid to ask your taxi driver or someone at the hotel desk to help you with your cases. It's worth the tip and will save wear and tear on your body.

Be sure to have a daypack with you when you travel. In this manner you can carry anything of importance close to you at all times. This may be your medicines, your digital equipment, your maps or travel food. And if you go to the market while on your trip, you can easily carry the items back to your room.

Over the years, we have found that what we pack has changed also. Now we make room for our MP3's, cell phones, netbook computer, vitamins, personal medications and health aids like a **TENS** unit. We have a calendar to mark important dates like visa renewals or when to catch that plane. And our online **Yahoo! Calendar** is used for reminders to send checks so that we can stay financially current.

Tip: When looking for a practical travel bag, simply **Google** 'lightweight travel luggage' to clarify what your choices might be. You can order online, or at least have a solid idea of what you want when you go to your favorite travel shop to purchase.

We've had twenty fruitful years of world travel and look forward to many more. Even though we have aged, and some of our methods and equipment have changed, we've adapted so that we can continue our chosen lifestyle with both pleasure and ease. Remember, if we can do it, you can too!

For more information on the topic of Travel, visit our **Preferred Links Pages** and click on the extensive travel site suggestions listed there.

About the Authors: Akaisha and Billy Kaderli retired almost 2 decades ago at the age of 38 and began traveling the world. They wrote the popular book, **The Adventurer's Guide to Early Retirement** <http://retireearlylifestyle.com/orderpage.htm> which has sold in 40 countries. Read more of the wisdom, creative lifestyle options and information they share on their website at <http://RetireEarlyLifestyle.com>

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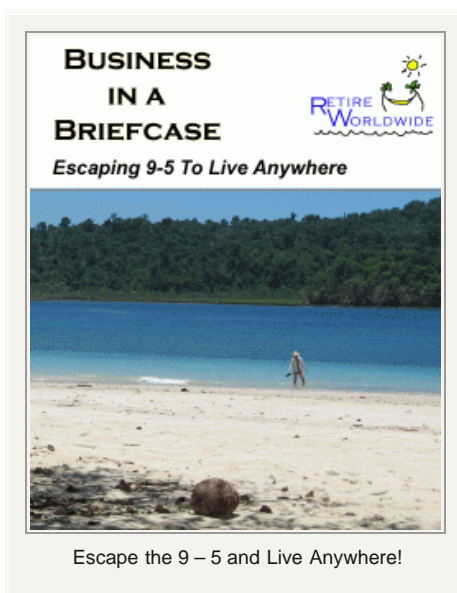


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Seeking the Ultimate Freedom

By Michael Manville / Feb 10 • Categorized as [Asset Protection](#) • [Download Print Friendly PDF](#)



In a previous issue of Escape From America Magazine we discussed financial freedom and freedom of mobility in the article [Retirement Planning: Investing in Freedom](#). These are important, but there are other types of freedoms that are even more important.

Money Isn't Everything

Being financially wealthy is not the same as being fulfilled or happy. Some of the richest people I have met in my life are also the most miserable. And I've also met many financially poor people who appear to be content and happy with their lives.

Once we achieve financial freedom, many of us might feel an emptiness. Suddenly making more money is not improving our life. When I think of people like Michael Jackson or Britney Spears, it seems to me that having too much money played a role in their self-destructive behavior.

Giving Can Be More Fulfilling Than Receiving

Let's take the two wealthiest people on Earth for example, Bill Gates and Warren Buffet. They both reached the epitome of money, and what do they do with it? They are giving most of it away. Bill and his wife Melinda have become full time philanthropists through the Bill and Melinda Gates Foundation. Buffet still lives in the same house he bought over 30 years ago for \$31,500 and has pledged 85% of his billions to the Gates Foundation.

Mom, when I grow up, I wanna be a philanthropist! In my view, philanthropy is the ultimate profession. Social workers, volunteers and other non-profit endeavors also gain a lot of gratification from their efforts that go way beyond what money can buy.

So if money doesn't provide the ultimate freedom, what does?

This is a challenging topic and not one I feel qualified to teach a course about. This is a topic in which I am still a young student, and I continue to learn every day. However, I have picked up a few principles which I think are part of the answer:

- Service other people's needs – learn to put others' interests before your own
- Live with passion and purpose – follow your dreams and do what you love
- Live in the moment – it's the only one you have
- Spend time in nature – it always makes you feel better

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- Give breathing the attention it deserves – you never know which will be your last
- Forgive others for their misdeeds – harboring animosity is self-destructive

In the event that we still have extra money to invest, what should we do with it?

Where should investors put their money for 2010?

2010 will be a year of volatility in stocks, currencies, and (potentially) interest rates. Global financial markets are still unstable and capable of big swings in prices for oil, gold, and agricultural commodities, as well as the price of money in the form of interest rates.

The “recovery” we are seeing is primarily a function of government stimulus – free money dished out to big banks – and is probably not sustainable without some unforeseen maladjustment. The maladjustment may come in the form of hyper-inflation, higher interest rates, and/or renewed deflation of assets tied to low interest rate environments (e.g. U.S. commercial real estate, Canadian and Australian housing).

General economic conditions in the U.S. and other advanced economies will remain poor with little to no improvement in unemployment levels. The Fed will try to hold rates low throughout 2010 but at some point late in 2010 or 2011, we could see a sudden spike in interest rates across the globe. It may not happen in 2010 as governments continue to prop up the system with “monetary easing”, but being prepared in advance is better than trying to recover after the fact. When interest rates do rise, they could rise very fast.

Most stocks have already priced in earnings that may not appear in 2010. Many of the billions in bailout money given to banks was re-invested in equities providing a false rally or bull run in a bear market. In general, investors should attempt to capitalize any gains they achieved in 2009 and preserve those gains through 2010 with a defensive investment strategy. The period around the U.S. mid-term elections may very likely be the most financially volatile period of the year.

The idea that U.S. equities will return to 2007 levels within the next couple of years is highly unlikely, unless we see hyper inflation in which case the purchasing power of those stocks will be greatly diminished with little to no net “real” gain for the investors. Of course, there will be pockets of hot stocks at any given time (certain technologies, alternative energy, resource companies, water filtration/purification/recycling, etc.) but picking individual stocks comes with its own inherent risk. Emerging market equities in the BRIC nations (Brazil, Russia, India and China) as well as economies with similar BRIC characteristics (e.g. Vietnam, Peru) are good long-term plays but be prepared for downside risk in the near term.

Here is a rundown of our general investment philosophy for 2010:

Buy Commodities – particularly agriculture, but also metals and energy. These are good investments for preserving wealth and may be the only good investment should hyper-inflation take hold. Gold and silver still have a lot of upside potential. If we had to make a prediction we would expect gold to hit 2000 USD before the end of 2012, with proportionate increases for silver.

Buy U.S. Real Estate – Buy only in very distressed U.S. markets that offer lifestyle benefits like Florida, Nevada and Arizona. Overall real estate will remain soft and higher-end properties in the \$600,000+ range will continue to fall.

Buy International Real Estate – Rental apartments and commercial property in central districts of medium and large cities in emerging markets where yields from rental income are at least 8% net may also be good long-term investments. Examples would include Quito, Manila, Lima, Ho Chi Minh, Phnom Penh, and possibly others.

Buy Lifestyle – It is never a mistake to invest in your lifestyle. If you are ready for a retirement home, it may be a good time to buy in certain projects where developers are under stress and willing to offer steep discounts and/or good financing terms. Avoid projects that are still on the ground floor and favor projects where the amenities are already in place. If financing is offered, attempt to get the developers to lock in the interest rate for several years as opposed to some sort of variable rate. Watch out for money grabs in older developments where the home owners association is controlled by local developers in need of cash. We’ve heard about buildings in Mexico where suddenly the central air conditioner system needs replacing to the tune of \$40,000 per condo owner.

Buy outside of planned developments, unless you are very sure about the quality of the developer and the residents. The reality rarely matches the vision rendered on the computer screen. Good deals on real estate can currently be found outside of planned developments where expats are being forced to sell at discounted prices to pay off debt they may have in their home country. Most local property owners in foreign countries will resist lowering

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their asking prices and prefer to wait until they can find a buyer willing to pay the old, "inflated" prices.

Buy A Farm – You can combine real estate with agriculture by purchasing a working farm. This as an increasingly attractive alternative for many people seeking a safe haven. A working farm offers some element of cash flow from farming activities where land prices are reasonable and farm labor is cheap. Examples are wine (Argentina), coffee (Panama, Ecuador, Costa Rica), fruits, nuts, coco, etc. The idea is not to get rich, but to supplement your income and achieve gratification from the production of your own product. Make sure your farm has ample water supply.

Sell Stocks – If you have significant exposure to stocks at the moment it may be a good idea to reduce equity holdings in favor of commodities or buy stocks in companies that will benefit from higher commodity prices. Buy emerging market stocks if and when we see another severe correction.

Buy Bonds – Bonds in emerging market currencies with short maturity and exceeding 5% p.a. Avoid U.S. Treasuries.

Mission For 2010

Now my mission is to help others create their own business and invest in their own freedom. This is why, with the help of some of my advisers, we have created "**Business in A Briefcase**" – an **International Business Training Course** where we teach others how to do what we've done.

How to Invest In Your Own Freedom

Starting and running your own business is not as easy as it sounds. It requires some skill and expertise but mostly it requires education and tools. If you were planning to build a house for the first time, wouldn't you first want to learn from someone who has built a house, and learn how to use the right tools? When you go to cook a new meal, do you not first consult the recipe, and ensure you have the right tools with which to cook?

Meanwhile, I see people spending \$75,000 to get an MBA that does not guarantee them job security. So here's an investment idea, try out our

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