

International

L I V I N G

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TRAVEL

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A second home on Brazil's northern coast for \$80,000? Just beware of the sharks!

by Lee Harrison
US\$1 equals 2.1 Brazilian reals

Picture it: You hit the beach early, but many of your fellow city-dwellers are already there, jogging, walking, and enjoying the shimmering, clear morning. The aerobics instructor begins stretching for her first beachside class of the day on the firm, fine sand, just as the giant yellow ball of the sun separates itself from the Atlantic horizon. The early-bird vendors set up their stands and start preparing the fresh fruit and juices that the beachgoers are accustomed to.

Sound good? As every expat knows, there is no *perfect* paradise—they all have their drawbacks. And the main drawback to life in Recife is that the sharks seem to like it here, too.

The city of Recife is known for its miles of white sandy beaches and warm blue waters. Because it's perched on the easternmost point of South America, it's actually closer to Lisbon than New York, and nearer to Africa than to Brazil's southern border with Uruguay.

Recife enjoys magnificent weather all year, which is common throughout this part of Brazil. The ocean breeze keeps you comfortable day and night. Fabulous restaurants abound throughout the city with great Brazilian food as well as international cuisine, while modern shopping centers and malls make it easy to find what you're looking for. Settled in turn by the English, Portuguese, and the Dutch, Recife's 1.5 million



Photo courtesy of Lee Harrison

Traveling down the north eastern coast of Brazil, you'll see gleaming resort cities, long stretches of sandy beaches, and beautiful small beach towns and fishing villages. I was pleasantly surprised to find a small colonial city perched along the shore. Olinda's small, winding, cobblestoned streets, typical Brazilian restaurants, fantastic views, and colonial architecture provided a nice contrast to the beach scene. Olinda was founded in 1557 and served as the state capital for a number of years until the capital was moved to Recife, four miles to the south. If you visit, my advice would be to avoid the weekends, so you'll have more of the place to yourself.

residents exhibit yet another variation of Brazil's many fascinating cultural blends.

Is that shark fins I see?

The most notable upscale beach district in Recife is called Boa Viagem, which stretches for several miles in front of a row of nice apartments and hotels. Sparkling clean with white sand that's groomed nightly, this is the beach that seems to collect most of the city's foreign visitors. The

downside of this beach scene is that if you stray too far offshore, you just might encounter a shark. Shark attacks are virtually unheard of anywhere else in the country and there are several theories as to why sharks like to congregate in this area. To me the most believable is that the bloody waste from a former slaughterhouse on the river attracted sharks to the area—and they stayed. But thanks to coastal competition,

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A home on the slopes for less than \$60,000



Dear Santa, what can you do about the North American winter?

Dear *International Living* Subscriber,

What's top on your Christmas list?

How about a home on the beach for \$80,000? Roving Latin America Editor Lee Harrison has found one for you and presents it, tied with a red ribbon, on the cover of your issue this month. Lee's holiday offering comes from Recife, Brazil, known for its miles of white sand coast and warm blue waters. Beachfront, near-beach, and beach-view apartments sell quickly in this town. Why not...when they come with price tags as low as \$79,000 (this for a one-bedroom in an elegant building situated on Recife's best stretch of sand).

Not to be outdone, Roving Euro Editor Steenie Harvey bears beachfront gifts this month, too...hers across the Atlantic in Crna Gora (that is, Montenegro), where she's found for you small sea-view apartments on offer for as little as \$45,000. This newly independent nation of fewer than 700,000 is wooing back the tourists who all but disappeared during the Balkan's dark days of conflict. The British and the Irish, as well as the whole of Eastern Europe, are hot on this trail, and current bargain prices won't last long. Steenie has details starting on page 9.

Not interested in finding property or profits beneath your Christmas tree? Contributing Editor Suzan Haskins bears a gift of an entirely different variety. Suzan's offering is an invitation to a new life. Big promise...on which Suzan is uniquely qualified to deliver. Suzan has reinvented herself from Omaha to Quito...from San Miguel de Allende to Panama City...and she's just getting started.

Do you have a favorite day dream, Suzan asks. A secret wish for something you'd like to do...somewhere you'd like to be? Put it aside no longer. This season, with Suzan's help starting on page 16, consider what you'd do with yourself...if you could do anything...anywhere.

Suzan's report this month on Reinventing Yourself Abroad is but Part I of a series of reports she and we have planned through 2007. Want to start over in Paradise? Starting this month and continuing through the New Year we'll offer a steady stream of ideas and opportunities for just that.

Merry Christmas,

Kathleen Peddicord
Publisher, *International Living*

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Brazil, continued from page 1

Recife shark stories are in fact more prevalent in Fortaleza than they are in Recife itself (see your November *IL* issue for more on the city of Fortaleza). During my stay in Recife, the vast majority of bathers emerged from the water intact...

Sharks aside, the beach is popular with sunbathers. The nicest beach I saw—with a wide sandy area and a large reef-protected area for swimming—was on the 3500 block of Avenida Boa Viagem, which is where I looked at a few properties.

Beachfront, near-beach, and beach-view apartments sell quickly in Recife. In a new building, a half block from the beach, a 1,600-square-foot apartment (under construction) with four bedrooms (two are suites), plus a maid's suite, costs between \$218,000 and \$278,000. Directly on the beach we saw some larger new apartments (1,900 square feet) that ran between \$269,000 and \$347,000, depending on the floor. Both of these are high-end offerings. For more information, contact Sérgio Miranda Real Estate Agency (José Carlos); e-mail: jcrodrigues@yahoo.com.br; website: www.sergiomiranda.com.br. He spoke only Portuguese, but if you write in English he tells me that he can have the e-mail translated.

Directly on the best section of the beach, was a one-bedroom apartment for sale in an elegant building, Edifício Place Vendôme, trimmed with black marble and bronze. The owner was asking \$79,000. Tel. (55)819-638-5511. Also on Avenida Boa Viagem is a two-bedroom, four-bathroom apartment for \$95,000. For more information, e-mail: mariusz@uol.com.br.

A 3,750-square-foot villa is for sale for \$112,795. It's located five minutes from the beach and comes furnished. It also has air conditioning, a pool, and fruit trees. This property rents for a respectable \$660 to \$1,035 per month. Contact Graham (in the U.K.); tel. (44)079-398-03143; website: www.recifeproperty.com.

You won't find tourists here

In sharp contrast to the beaches of the Boa Viagem district, Recife also has an interesting historical district. It has the intensity of a busy commercial center and is rarely visited by international travelers. While its stately churches send their spires high over their plazas, life bustles on below in colonial Recife's crowded markets and streets. This part of the city was fun to visit for a day, but to me it didn't feel like "Brazil."

Recife is popular with Brazilians and Europeans. However, if I'm going to travel 5,000 miles to look for a new home (or buy a second home), I'd just



as soon not have the sharks. After all, Brazil has thousands of miles of beautiful beaches—you can afford to be choosy.

Traveling up the coast to Natal, we were headed out of Recife when we came across a small city that was something apart from the towns and fishing villages that we'd seen so far. Olinda's small, winding cobblestone streets, upscale Brazilian restaurants, fantastic views, and colonial architecture provided a nice contrast to the beach scene. You'll feel as though you've been carried back to the colonial era.

Olinda was founded in 1557, and served as the state capital for a number of years until the capital was moved to Recife, four miles to the south. You'll enjoy exploring the shady streets and alleyways, sampling the restaurants, and stopping to admire the views visible from much of this hilly city: views of the ocean, the church steeples, and the Recife skyline off in the distance.

There are still 20 colonial period churches in Olinda—a highlight for

visiting photographers and architecture buffs. On Sunday morning, the church bells chime in unison throughout the town. And afterward, there's a crescendo of thousands of firecrackers, dedicated to those who managed to sleep through the church bells.

As for the beaches, they're not the reason that I would go to Olinda. I found them to be small, narrow, and overcrowded: well below the standard set by Fortaleza, Canoa Quebrada, or Natal. Recife would be a better choice for beaches in this area.

A must-see tourist destination, Olinda can be crowded on weekends and holidays. Its popularity brings the advantage of a good tourist infrastructure, with more than its share of nice restaurants, artisan crafts, and shops. But it also brings some annoyances, such as the "tourist guides" that will come out of the woodwork as soon as you arrive in town.

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Brazil continued from page 3

The spectacle of the year in Olinda—as is the case with many Brazilian cities—is their Carnival, which is known throughout Brazil as being the most authentic in the country. It's rich in tradition and folklore, without the electric bands or huge floats found elsewhere in the country. The main attraction for many is the use of giant puppets made from cloth and paper-mâché, some of which have been in the parade since 1932. The city fills to the brim for these five days of mayhem, ending on Ash Wednesday.

If you come to visit Olinda, my advice would be to try to avoid the weekends, so you'll have more of the place to yourself. Plan to spend a day on one of the oldest streets in Olinda, Rua do Amparo, a culture-rich corridor lined with inns, restaurants, museums, and art studios, while enjoying the warm weather and ocean breezes.

If you're considering buying, you'll be pleasantly surprised by the prices and selection, given the city's beauty and popularity. I looked at a nice home directly on the famous Rua do Amparo, with a corner lot and ivy-covered walls. It would be great

for living at the heart of everything that's going on here, or for opening a tourism-related business. With three bedrooms and two bathrooms, the asking price is \$102,000. The owner spoke only Portuguese, so get out your phrase book and call (55) 819-239-6034.

Natal sits on the north of Brazil's easternmost tip. Founded by the Portuguese in 1599, this city of around 800,000 people is the state capital of the Rio Grande do Norte and serves Brazil as a major seaport.

The Ponta Negra area of Natal enjoys a beautiful beach that goes on for miles, as well as one of the nicest waterfront areas of any city I've seen. Lined with restaurants, shops, and nightclubs, it's bustling far into the night. Yet by 7 a.m., the beach is already busy with strollers, sunbathers, and swimmers. Some of the hot waterfront nightspots transform themselves into open-air seaside coffee shops at sunrise, and begin the new day without missing a beat.

Good for your health

Natal is popular with Brazilians and Europeans, who come to enjoy more than 300 days of sunshine per year with

Brazil—a country in its own right

A friend asked me what I found most remarkable during our visit to Brazil.

"Your independence," I told him, without thinking—an answer that probably surprised me as much as it did him. Even after thinking about it, it's still something that strikes me as unique in my Latin American travels. Most countries in the region depend heavily on the U.S. for trade—and some for loans as well—which gives the States a tremendous influence over them. Many countries like American imports, which come with English instructions and manuals; they buy American clothes, and prefer American brands on their goods; some are dependent on other countries for energy.

Not true in Brazil. They're energy independent. Everything is in Portuguese: no Spanish, no English. Properties are priced in reals, not dollars. They make their own airplanes (Embraer), which are flown in the U.S., and their own automobiles (Troller) as well as their own food, clothing, shoes, and appliances. Brazil is a country with a culture that's proud to stand on its own.

warm waters and balmy tropical temperatures. Like most of Brazil's north coast, temperatures remain pleasant here due to the prevalent ocean breeze. The rainy season runs from December to July, with showers mainly in the morning. Natal is said to have the cleanest air in South America, and many people come here for their health.

A good second-home option in the area is a project called Luau de Ponta Negra (Ocean Towers). Each floor has an ocean view (although you're quite a few blocks from the ocean) and the project plans include a tennis court, pool, a soccer pitch, and resident parking. The small, two-bedroom, two-bathroom model starts at \$74,000 while the three- and four-bedroom models (both 1,250 square feet) start at \$124,000. Contact developer Jon Chilean, e-mail: sales@beachfrontbrazil.net; website: www.beachfrontbrazil.net.

Also on Ponta Negra, the Jacques Cousteau building is a Spanish project being marketed to Europeans. It has apartments available with two bedrooms, two bathrooms, and a terrace for \$89,000. See: www.casa-azhar.com.

I also saw a house for sale with 3,650 square feet, four bedrooms, four bathrooms, and a three-car garage selling for \$162,800. For more information, e-mail: edreja@hotmail.com.

Picking a great restaurant in Natal is like picking one in New York, but I can't resist mentioning Camarões. They specialize in shrimp, and offer mouth-



If you're bored with miles of sandy beaches and tranquil blue waters, then the city of Recife on Brazil's east coast may be just the ticket. You'll see people walking and jogging from 6.30 a.m. and sunbathing all day. Be sure to save plenty of time to sample some of their great restaurants here. We had good meals with both cuisine and atmosphere reminiscent of Brazil's wild gaucho heritage, as well as some of the coast's best seafood. Be sure to try the shark...

Photo courtesy of Lee Harrison

It's a tree, not a bee

I always thought that the premium-quality Carnauba wax I bought for my car was a special kind of African beeswax. While in Brazil I learned that it really comes from the Carnauba Palm tree. The wax forms on the undersides of the dead branches and keeps the tree from losing moisture during the dry season. It's used not only for car waxing, but for lubricants, plastics, and carbon paper. Otherwise, starch is obtained from the tree's stem, and sugar from the sap. The tree bears a sweet, edible black fruit, and its leaves are remade into mats and hats. If you see Carnauba trees while looking for property, beware: they thrive where the land is swampy at least part of the year.

watering dishes. They have two branches, each with its own independent menu.

How about a mountain retreat?

When you think of Brazil, chances are you have one of several images—the Amazon rainforest; the beaches; Rio de Janeiro; and Carnival. And make no mistake, these are all worth the price of admission. But there's another side to Brazil, a side that will suit those who prefer a cooler mountain environment.

In the state of Ceará, known for its 360 miles of beautiful beaches, there's an oasis of lush, green forest, tumbling brooks, dramatic mountain scenery, and cool springlike weather. It's known as Serra de Baturité (Baturité Mountains).

I drove around in circles for a half hour trying to find my way out of Fortaleza, but once on the highway, we maintained 70 mph as we sped inland through flat plains dotted with groves of Carnauba Palms. We could see the green mountains rising off in the distance long before we got there, and once we climbed the foothills, we were surprised by the cool temperatures, verdant forests, and clean, small villages. We even saw a couple of all-inclusive country resorts.

Baturité is somewhat of an upscale area. It's popular with locals from Fortaleza—about one-and-a-half hours away—who are looking for a home in

Your local legal contact

For good, comprehensive legal services, contact Roberto Trigueiro Fontes of **Trigueiro Fontes Advogados**. He has offices in Recife and six other major Brazilian cities. They are an excellent resource for becoming a resident, as well as for starting a business, setting up a corporation, or exporting. E-mail: rtf@trigueirofontes.com.br; website: www.trigueirofontes.com.br.



Photo courtesy of Lee Harrison

Natal is popular with Brazilians and Europeans, who come to enjoy more than 300 days of sunshine per year with warm waters and balmy tropical temperatures. Like most of Brazil's north coast, temperatures remain pleasant here due to the prevalent ocean breeze. The rainy season runs from December to July, with showers mainly in the morning. Natal is said to have the cleanest air in South America and in fact many people come here for their health.

the mountains, away from the bustle of the city.

In the property market, I saw little for sale while I was there: a few signs on houses, and a single development. But a friend, Fabricio Santos of Fortaleza, is keeping an eye out for me, as I was impressed with the area and would consider buying there. If he comes up with anything interesting, I'll pass it along.

The downsides to life in Brazil

Brazil is not exactly around the corner from the U.S., and since it's largely undiscovered by North Americans (when compared to countries like Panama or Argentina), you won't see the North American communities that you would see in many other countries. Unless you already speak Spanish, you'll find Portuguese difficult to learn.

Lots and condos are geared toward the European rather than American market, meaning that they're smaller.

Brazil is just more romantic than its Hispanic neighbors. The melodious sound of Portuguese, the samba, its cultural/ethnic mix, and rich traditions give it a certain mystery that nowhere else has. When you combine this with its economic

independence, national identity, and distance from the U.S., you feel like you've truly arrived in a different world. **IL**

Buying in Brazil

The process for buying property varies from what I've seen elsewhere in Latin America.

First you complete a private sales contract. (When you pay for the property, the seller cannot withdraw the money from the bank without presenting this contract.) The buyer then creates an *Escritura Pública*, which is the public record of the sale. The *escritura* is given to a notary who specializes in real estate. He then enters it into the official registry.

Closing costs total about 4% of the purchase price, plus the cost of any legal fees or title insurance, which is available in Brazil from First American Title Insurance (Tuey Murdock), e-mail: tmurdock@firstam.com; website: www.firstam.com.

No restrictions are placed on foreign property buyers.

Capital gains tax is usually 15%, paid at the time of the sale. Reinvestment of the gain into another property—and deferral of the tax—is permitted.

Welcome to the primeval island of Coron—inhabited by indigenous tribes and haunted by powerful spirits



Photo courtesy of www.istockphoto.com

Coron Town is the capital of the island of Basuanga. The easiest and fastest way to get to Basuanga from Manila is to fly with Seair—the more professional of the two airlines that run flights—which offers the most frequent services (twice weekly) at competitive prices. Flights cost about \$120 round-trip, and you can book online at www.flyseair.com. Once you book, you have to confirm via e-mail and give your credit card details. You pay for your flight and pick up your ticket in person from the Seair office in Manila; this can be done up to four hours prior to departure. For any queries, e-mail the head sales agent at Seair, Nancy Santiago, nsantiago@flyseair.com or nancy_beceril_santiago@yahoo.com.

by Victor Paul Borg
US\$1 equals 50.2 Philippine peso

"I think the engine is shy of the foreigner," Renejal muttered as he fiddled with the outrigger's engine. We were in the middle of the gulf, halfway between Coron Town and Coron Island, in a flimsy wooden boat being tossed by the waves. It was the second time the engine had died, and the waves were pushing us toward the open sea. It was also the second time in less than 20 minutes, in the company of the Tagbanua, that my presence had caused shyness and breakdown. The first time—at the pier—Rogelio Aguilar, the chief of Cabugao village and Renejal's father, had acted in a tetchy and furtive manner when he met us. Averting his gaze, he sheepishly explained to Rose, my girlfriend, in Tagalog: "I am shy of this foreigner, and I have prepared the best bed for you."

The engine failure was the latest in a long series of delays that had been frus-

trating our visit to Coron Island for 10 days now. And I was losing patience. The sight of the island—a hulk of cliffs and an interior crowded with mountain domes, all shrouded in dark-green primeval jungle, with moody clouds and trails of mist clinging to the peaks—tantalized me every morning from the window of our guesthouse in Coron Town. I had never seen an island that looked so enigmatic, and the fact that Filipinos thought it was haunted by powerful spirits made it all the more mysterious and compelling. Other tourists visited the two lakes and some beaches on the island in a whirlwind boat tour, but we wanted to visit the inhabitants—the Tagbanua People—on their territory, something no other tourist had done before.

Beggars in their own land

The Tagbanua—characteristically short, stocky, with a dark pallor and glazed dark-bluish eyes—are one of the four groups of indigenous peoples in

Palawan, the least developed province in the south of the Philippines. They lived in blissful isolation until Filipino immigrants began moving to Palawan to plunder its famed seas, a rich marine environment that is home to more than 500 marine species. A restaurateur who's been in Palawan for 20 years told me how, during some years in the 1990s, more than a thousand immigrants were arriving every week. The colonizers, mostly fishermen, settled around the coast and started fishing so aggressively that, in just one generation, much of the coral reefs in Palawan have been destroyed by cyanide and dynamite fishing. The natives, now a minority comprising less than 5% of the population, were assailed in every sense by the colonizers. Mutual suspicion quickly developed: the natives became alarmed and fearful of the rapacity of the immigrants, while the immigrants feared vengeance by the natives' magical powers and the ancestral spirits.

Three of the four native groups retreated into the mountains, but the Tagbanua are coastal people. Their culture, lifestyle, and identity were swamped by mainstream Filipino culture, and they became strangers and beggars in their own land. In the 1990s, they formed the Tagbanua Foundation to fight back with one voice, and began a long struggle to be recognized as the heirs of Coron Island. The island was colonized by their ancestors 200 years ago, and remained their stronghold: 2,000 Tagbanua live there in two villages. The government accepted their claim in 2003 by granting them autonomy, including full control and discretion on visitors to the island.

We needed permission—or someone to invite us—to visit the island. As the Tagbanua are instinctively suspicious of outsiders, this wasn't easy: over 10 days we held various meetings with the top hierarchy of the Tagbanua Foundation. Now, here we were stranded on the vernacular boat only halfway to the island. Half an hour passed before Renejal's smiling head popped up: "The engine is no longer shy." After an initial sputter, we throttled ahead at full speed.

Magically flying from cave to cave

The island's cliffs were more impressive up close than they had appeared from Coron Town—range upon range of creased cliffs looming a sheer 200 meters from the

sea, a solid body of black karst jagged rock swaddled in vines and climbers, and massive trees rooting in cracks. The village, Cubagao, is set in the hinterland of a large bay flanked by towering cliffs, like a gorge. In the bay, colorful boats dotted the water, boys dived for octopuses, white egrets lolloped over the waves, and native huts nestled among the dense mangrove trees that knitted the shoreline. Renejal pointed to two caves set high up on the cliffs, the home of some of their ancestors. Four families had lived in each cave and they possessed magical powers that enabled them to hop or fly from one cave to the other—500 meters across the bay. The chief's house was similar to the others in the village; walled with bamboo, roofed with palm-fronds, and set within a large stockade where there were flowering plants, some crops—aubergines, pumpkins, long beans, and trees of mango and

An invitation to Coron Island



The Tagabanua in Cubagao are happy to receive tourists (they have plans to build a guesthouse one day). The formal way to visit is to contact the captain, Rogelio Aguilar, either by leaving a message at the Tagbanua Foundation's office in Coron Town (if possible, avoid the Tagbanua Foundation as the chairperson is suspicious of granting permission to visit—if you visit the foundation, show them this article, which the author has discussed with them), or contacting him directly on his cell phone at: tel. (09)212-568-950. Bear in mind that there is no reception in Coron Island, so the captain will receive your message when he makes it to town, at least once a week. A quicker way is to pay a fisherman (\$20) to drop you off at the village, and once you arrive ask to see the captain or his son Renejal. Renejal speaks English fairly well. If the captain or his delegate picks you up in Coron Town the entire fee for a duo staying overnight, eating with your hosts, and one day touring in the boat is \$60. One thing to keep in mind is that the villagers sleep on the ground, so take a camping mat if you can't face sleeping on wood or bamboo.

cashew nuts. Children frolicked in the yard, and the interior was stark—a few cupboards, tables, chairs, but no beds.

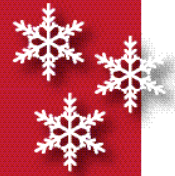
The village had the same public buildings found in other comparable Filipino villages: a school, two chapels, and a basketball court. The prevalence of Christian rites and the loss of their native language (teaching at school is in Tagalog) are an indication of the extensive displacement of their culture. Despite autonomy, the village still falls under the hierarchical public administration in the Philippines. Rogelio is the elected village captain who links the villagers with the public administration. The process of cultural colonization continues with the arrival of Filipino films: every evening, many children and adults swarm around the only TV on the island, at Rogelio's house (one of the few households that produces electricity by a generator), to watch Filipino action films. It's the only entertainment they know, and the only window they have on the Philippines itself. The evening we were there, the action hero was Fernando Poe, who ran for the last general election. Renejal said, "All the people in the village voted for him."

Yet the first sign that autonomy was working was the easiest to spot—the cleanliness. This was immediately striking by its contrast with other fishing villages I had visited in Palawan, where the colonizers simply dumped their rubbish on the beach. The Tagbanua, unlike the immigrants, have a spiritual attachment to the land, and a sense of belonging in Coron Island. I also noticed other outlandish superstitions; for example, they stopped Rose from sweeping the floor because their ancestors had told them that anyone sweeping in the afternoon would be inviting bad luck. These ancestral dictums, all of which had a plausible explanation that in some cases have been forgotten, informed the Tagbanua's life and mannerisms, their spiritual beliefs, their personal behavior, and their civil administration. The village is administered by 12 elders—Captain Rogelio, as a Tagbanua, is ultimately under the sway of the elders. The elders—called *dako*—are the classical wise men responsible for every facet of administration, even mediation in personal disputes.

That evening we went to meet one of the elders, 67-year-old Ernesto, who has been a *dako* for 16 years, and has 11 children and 24 grandchildren. We found him on the porch of his house surrounded by a flock of relatives—men preparing fish hooks, women fixing clothes, and children staring at us. He showed us pictures of his two most successful sons, an engineer on a cargo ship and an officer in the Filipino navy. "What are the dangers facing the Tagbanua?" I asked. He talked

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Santas, gospel singers, and steel drums



Christmas on Roatan, in the Bay Islands of Honduras, is definitely for the children. Last year, the youngsters were treated to a party in Flowers Bay. Santa's little helper supplied gifts for all, and an inflatable jumping castle was set up on the beach. It was wonderful to see the children's glowing faces beneath their red Santa hats.



This year, Roatan looks forward to its second annual Concert for the Angels, a benefit for four different non-profit organizations. A worthy cause, these health care groups work tirelessly year round with young mothers and children on the Bay Islands. Last year, the airport was transformed into a concert hall, complete with draping and a red carpet. A rent-a-car booth was morphed into a cocktail bar, the champagne was flowing, and more than 250 locals from Roatan gathered in their Sunday-best to attend the first concert of its kind on the island. It was a great success, raising \$31,000 for the good cause.

This year, we're looking forward to the string sounds of the Chamber Orchestra from San Pedro Sula (on the mainland), led by Jose Iglesias Carnot, to be joined by gospel singers from Roatan.

Performing again this year is the children's steel drum band from Steel Pan Alley School. This school offers students from the age of nine to 19 the opportunity to learn in a cooperative environment for free. (For more information, see: www.steelpanalley.com.) Deborah Prieskop, who runs the school, offers an experience on the drums to visitors to the islands, too.

—Karolyn Richardson, Roatan, Honduras;
e-mail: Honduras@InternationalLiving.com.

Coron Island, continued from page 7

about fishing with dynamite and cyanide, prostitution, drugs, and alcohol as dangers facing his people, while immediate problems were lack of rice, no fishing boats, and no money.

The lakes—a no-go are a

The Tagbanua scrape a living from fishing and the collection of swifts' nests; live groupers, which they fished for commercially, and birds' nests are both expensive specialties in Chinese restaurants. I was interested in Coron Island's series of five inland lakes that are inhabited by the spirits. Humans cannot visit three of the lakes, and in the remaining two it is forbidden to shout or act impertinently. I asked Ernesto if, as an elder, he was exempt from this prohibition. "No one can visit, and this includes all the elders." "Aren't you curious to see the lakes?" "I'm scared to visit."

The next day, after a night of fitful sleep on a bamboo bed (the best bed in the village), Renejal took us to the two lakes people could visit. Dramatically set among rocky mountains, with limpid greenish water, and fish swimming near the surface—it is prohibited to catch fish from the venerable lakes. The largest, Barracuda Lake, has shoals of barracudas and is more than 60 meters deep. The water's temperature increases with depth, reaching about 140° F at the

bottom. Hot water under cold water is a freak phenomenon—some people see it as evidence of the prowess of spirits to alter the rules of nature, but geologists espouse a plausible theory.

We were traveling by boat, and covered about half the shoreline that day. We nosed into some spectacular lagoons hidden among the rocky folds of the island, snorkeled among sharks in a pristine coral reef, and visited half a dozen beaches. The beaches are tiny patches of sand gathered in creases among the cliffs. We stopped for lunch at one of the beaches, sitting in the shade of a tamarind tree.

I asked Renejal why he was so quiet the night before when we were with the *dako*. "In our culture, young people cannot talk when there are meetings involving the elders." At 25, he is old enough to attend the village meetings, but must wait until he reaches 40 before he can speak out. He lamented about the way tradition was gagging him, and this was another instance of the irreversible grind of cultural influence; an education in Coron Town had instilled in him the concept of individual initiative.

Then he changed the subject, and spoke about the swifts' nests he had collected from the cliff that towered above us. It was good money; a cupful of the birds' saliva mingled with mud fetched \$30. But it was slow and treacherous work, shinnying up and down the

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cliffs on ropes. "One wrong move," Renejal said, "and you fall to your death. I get scratched all over my body just to collect a few nests." **IL**

Q. I would like to compare the options of living aboard a barge on the canals of France, Ireland, Belgium, the U.K., or Holland. My rating factors lean toward affordable health care and cheaper living expenses. Can you help with a suggestion?

—Philip Rance, Florida

A. Once you've decided whether you'll simply be living aboard a barge or using the barge to cruise the canals of a particular country or region, you may want to compare mooring costs, quite apart from the general cost of living. The costs specific to running a barge vary as well, depending on the country you are in. In France, for example, the costs could be \$8,780 a year, on top of your living costs, depending on the maintenance your barge requires, the amount of heating fuel needed, and whether you are in fixed moorings or traveling. Monthly moorings in the Somme canal in northern France will cost approximately \$202 in winter and \$430 in summer for a small, 38-foot barge. The U.K. and Ireland are the most expensive places to live, whether on a barge or in a house.

As for health care, France is top in our 2006 *Global Retirement Index* (see your September issue), with Ireland following, and the U.K. last. Belgium and Holland also have good health care systems. For the cost of living, the cheapest city in the countries you list would probably be Brussels, then Amsterdam, Paris, Dublin, and London last, but costs will vary outside the capital once you are in the countryside.

For further details, contact: DBA (formerly known as the Dutch Barge Association); website: www.barges.org.

letters to the editor

Q. Is there any affordable property in San Miguel de Allende, Mexico? Looking through online property listings, I notice that the area has become overpriced—from \$300,000 to \$400,000 for a house.

—T. Dalton, Portland, Oregon.

A. Marzena Romanowicz, *International Living's* Mexico Consultant, replies: There is a range of property available for most budgets here, and less expensive properties are certainly on offer in San Miguel de Allende. For example, I know of a four-bedroom house in the Alcocer neighborhood selling for \$100,000, and a three-bedroom house in the Insurgentes district also for \$100,000. A two-bedroom house only 10 minutes' walk from downtown has a price tag of \$179,000. But the closer to the center you look, the pricier they become—some properties around the main Jardín and Parque Juárez are selling for several million dollars.

For more information on property, as well as general information on living in Mexico, you can e-mail Marzena at: Mexico@InternationalLiving.com.

We invite readers to send letters for possible publication. E-mail your question to Leigh Fergus using "Letter to the editor" as your subject line. Reach Leigh at L.Fergus@InternationalLiving.com. Please remember to include your name, city, state, and country of residence. Letters may be edited or cut for publication.

Mountainous Montenegro—Europe's black pearl with its walled medieval towns, 175-miles of Adriatic coastline, and property for \$45,000

by Steenie Harvey
US\$1 equals 0.78 euro

If you agree that \$45,000 for a small apartment with sea views sounds reasonable, hurry across to Europe and the newly independent country of Crna Gora.

Crna Gora? Unless you're fluent in Serbo-Croatian, it doesn't trip lightly off the tongue. Thankfully, the rest of the world uses its more melodious Italian name of Montenegro. Both mean "Black Mountain."

Shoehorned between Croatia and Albania, Montenegro's 175-mile Adriatic coastline is as craggily spectacular as in Byron's day. Never hesitant about going into romantic overdrive, the poet-traveler wrote: "When the pearls of nature were sown, handfuls were cast on this soil."

Showcased to brilliant effect by broccoli-green woodlands, those "pearls" include a bright blue sea riven with inlets. There are wild canyons, such as the Tara Gorge, the bird-rich lake of Skadar, and a canopy of mountains that glimmer lavender and rose at dawn. Meadows are redolent with thyme, oregano, and rosemary.

Formerly part of Yugoslavia, much of Montenegro is extravagantly pretty. You can't argue that nature has been despoiled by russet-roofed walled towns such as Kotor, once an outpost of the Venetian Republic.

In the north, harbor villages are flanked by pale stone houses with flower-hung balconies. In vine-terraced restaurants, the dish-of-the-day might be an inky black cuttlefish risotto or sea bream on a bed of wilted spinach. Lively beach resorts have pizzerias and bars serving Italian coffee on every corner.

Go south and western tourists become fewer, the coffee more Turkish-like, the taxi drivers more villainous. Forests give way to silvery olive groves; rocks and gritty shingle to true sand beaches. Near the Albanian border, the town of Ulcinj still clings to its Ottoman Empire past, with mosques, minarets, and tales of pirate slave trading.

Properties from \$60 a square foot

A country of less than 700,000 people, Montenegro is wooing back the tourists who all but disappeared during



Sveti means "saint" in the Montenegrin (Serbian) language. And Sveti Stefan is the dream image you'll see on almost every poster advertising Montenegro. Connected by a narrow isthmus to the mainland, this 15th-century former fishing village takes up the tiny island it's built upon. Tucked inside medieval walls, it's a honeysucked world that feels totally unreal. And despite the medieval church, it is unreal. While I wouldn't describe Sveti Stefan as Disneyfied, it has nothing in common with the real Montenegro.

the Balkan's dark days of conflict. Two markets exist. The largest is from Eastern Europe: vacationers seeking beaches, sunshine, and cheap rented rooms.

For curious Western travelers, Montenegro is being pushed as a "new" and undiscovered" destination. But for many, it comes as a shock to find beaches overloaded with Serbs and Russians—and that central resort areas aren't exactly classy.

Certainly, along the Adriatic coast proper, reality doesn't live up to the marketing. But the Boka Kotorska (Bay of Kotor) will undoubtedly appeal. With traditional villages and mountains plunging headlong to the sea, this is one of Europe's most awesomely bewitching landscapes.

Living costs aren't excessive. Avoid tourist traps and you'll get a hearty three-course meal for \$6. Even two-course fish menus are only \$13. Realtors say monthly water bills are around \$13; electricity and

heating costs are likely to be \$25 a month in summer and \$80 a month in winter. Annual property taxes are around \$130. Visiting a private doctor costs \$25.

Regarding property, most attention is from Irish, British, and Russian buyers. But despite 100% appreciation over the past year in some areas, affordable opportunities remain.

Numerous stone cottages and houses await transformation from ruin into renaissance. In remoter areas, some sea-view cottages are still less than \$35,000, though obviously you must budget for construction and/or renovation. These costs start at \$60 per square foot, but can be more depending on the structure.

Allowing for top-quality construction, a 1,400-square-foot stone villa with a pool should cost less than \$200,000, but location dictates land prices. It's definitely

Continued on page 10

Photo courtesy of Steenie Harvey

Montenegro, continued from page 9
a “buyer beware” situation.

In the back-of-beyond, lots go for as little as \$2.40 per square foot. In coastal areas—well, for as much as a vendor can get. Petrovac agents Montenegro Property Partners list plots costing between \$4.75 to \$9.50 per square foot, but in the dramatic Boka Kotorska region, some 5,400-square-foot, sea-scaped plots are advertised for upwards of \$80,000. That equates to almost \$15 per square foot.

In beach towns, resale apartments start at roughly \$115 per square foot, though \$185 is more realistic. New developments are also coming on stream. Earlier this year a development in a choice Boka Kotorska location sold out at \$205 per square foot. Through Dream Property Montenegro, another project at Baosici (still in the construction stage) is now pitched at \$228 per square foot for off-plan buyers.

More places and properties in a moment, but first, an indication about why Montenegro is in the spotlight.

Montenegro has long had close ties with Serbia. After Yugoslavia self-destructed, they remained together in a

loose federation. That was until this May, when Montenegrins held a referendum to go it alone. The country itself was barely touched by the war, but political links with Serbia were perceived to be stifling tourism and investment potential, as well as any quick route to E.U. membership.

The referendum resulted in a “yes” vote to break from Serbia, but the margin was narrow—only 55.3%. On learning the news, not everybody took to the streets and waved Montenegro’s red-and-gold flag.

In the Balkans, both loyalties and enmities are centuries old. With what is effectively an Albanian city (Ulcinj) already within their borders, some Montenegrins fear any Albanian expansionist plans. Many more regard Serbs as blood brothers rather than just northern neighbors. I spoke with one Montenegrin who’d held a fairly high position in the army—and he wasn’t overjoyed with the referendum result.

New beginnings, old problems

The communist past didn’t bequeath Montenegro with a state-of-the-art infrastructure. Roads need upgrading, accom-

An apartment for less than \$100,000

The word “bar” sounds irresistible to a drinker, but I think you’ll find this one fairly easy to pass up. Between Budva and Ulcinj, Bar is an industrial port town with car ferries to Italy—and it offers little except anonymous concrete.

However, its newly renovated promenade and the ongoing restoration of Stari Bar (the old town) suggests it may become more popular. Plus, the hinterland is as mountainously dramatic as further north. A two-bedroom apartment (645 square feet) overlooking Bar marina is \$99,800.

Bar’s nearest proper seaside town is Sutomore. It looked too scruffy to warrant in-depth investigation, but day-tripping locals from Bar and Podgorica love it. Montenegro Property Partners has a 1,935-square-foot house near Sutomore with two balconies; a 20-minute drive from Pogorica airport, for \$153,600.

modation can be basic, and you’ll be grocery shopping in dowdy mini-marts.

Air connections aren’t great either. Few flights serve Podgorica, the country’s concrete-block capital. The cheapest way to fly here is either on a vacation charter from Britain or Ireland to Tivat, in the north or via Dubrovnik in Croatia. (Just over 30 miles from Montenegro’s Boka Kotorska region.)

That said, budget airline Easyjet (www.easyjet.com) is rumored to be starting Tivat flights; there are plans for new marinas; and numerous notice boards detail U.S. and E.U. aid for projects such as water and sewage systems. Although Montenegro claims “eco-friendly” credentials, there are still problems with pollution and sewage overspill.

More importantly, the property market isn’t yet well regulated. Talk about Russian mafia money getting laundered through property deals may be exaggerated, but not all rumors are unfounded. Certainly along the Budvarska Riviera there are plentiful sightings of Russian plug-uglies accompanied by much younger trophy blondes.

Compare prices carefully: some vendors are astonishingly greedy. For example, \$640,000 is sought for a refurbished end-of-terrace stone house at Rezevici, a village above the central coast near Petrovac. It has sea views, but living space only amounts to 1,400 square feet.

Two more caveats: heavy rainfall between late fall and spring means “the season” only lasts from May to the end of September. Although a well-located buy-to-let could be lucrative during peak months, most Irish and British buyers purchase for anticipated capital appreciation rather than rental income.

In high summer, all beaches are



Photo courtesy of Steenie Harvey

Europe’s southernmost fjord, the Boka Kotorska, cuts inland for 18 miles—and it’s drama all the way. Settled by the ancient Greeks and then the Romans, you can’t fault the area’s historic credentials. The showpiece village here is Perast, a UNESCO World Heritage Site with a Venetian heritage. Although it only has around 300 houses, in its heyday it was one of the region’s most important maritime settlements. Peter the Great of Russia sent his seafarers here to learn navigation. Shimmering in the bay of Perast are two small islands. On the island of St. George (pictured) is a monastery and graveyard sheltered by cypress trees. Some of the sea captains buried here are remembered by stone busts on Perast’s main square.

densely overcrowded. And despite what's written elsewhere, they aren't silver sand—rocks and concrete platforms in the north, gritty shingle in the center. The country's only sizable sandy beach is Velika Plaza near Ulcinj, in the south.

Like Dubrovnik, only half the cost

Europe's southernmost fjord, the Boka Kotorska (Bay of Kotor), slices into the mountains in a crazy 18-mile-long jagged piece. Hard to describe the shape, but imagine a triangle with a bottle-neck leading to two smaller adjoining triangles.

Montenegro's hopes for high-quality tourism center on this region, a favorite with British and Irish buyers. "They fall in love with it straightaway," says Ivana Vukicevic of Dream Property Montenegro's Kotor office. "With its character, its history, its beauty."

The fjord boasts numerous lovely villages, but Perast is special. A Venetian harbor for almost 400 years, it has a redoubtable maritime history: Russia's Peter the Great sent seafarers here to learn navigation. In the bay are two small islands. One holds Sveti Djordje monastery and a graveyard where some of Perast's sea captains are buried. Neighboring Gospa od Skrpjela is home to the pale-blue domed church of Our Lady of the Rocks.

Perast isn't inexpensive: most properties fetch \$360 to \$480 per square foot. A 700-square-foot apartment in a Venetian-style building recently sold for \$253,000.

The bay's showpiece town is UNESCO-protected Kotor. With 25,000 inhabitants, there's also a modern Kotor, but visitors ignore it in favor of the *Stari Grad* (old town), crowned by St. Ivan's

fortress. Think crumbling zig-zag walls and stone archways, winged lion sculptures, tiny squares with gaily-canopied cafés, and a tangle of medieval lanes. The town almost resembles a miniature Dubrovnik, but it's nowhere near as polished. Kotor is Cinderella without her glass slippers, but a must-see if you enjoy medieval history.

Kotor's hotel shortage means short-term rentals are achieving \$130 to \$200 nightly. Understandably, most visitors prefer staying within the walls, where renovated properties cost \$300 to \$420 per square foot. That's almost half the cost of similar properties in Dubrovnik.

Tivat—tipped for potential

Another Boka Kotorska town is Herceg Novi. The modern part is nothing special, but its historic old town has a likable feel. Climb the flights of stone stairs, and you're rewarded with another citadel, squares with fountains, mimosa trees, and chic café-bars. Walking the long seafront esplanade to Igalo is easier on the thigh muscles, but like elsewhere around the fjord, beaches are disappointing. Bathing is mostly from concrete platforms.

Vacationers arriving on charter flights at Tivat airport usually head elsewhere. At present, this waterfront town is somewhat scruffy but it's tipped as having great potential. The reason? Tivat is likely to become a haunt of yachting enthusiasts once the new marina is developed on the site of the town's old arsenal. I was told the investor behind the \$500 million venture is a Canadian businessman.

Here are some examples of the property I saw:

Through **Imperija**; website: www.imperija.cg.yu.

- In Tivat, a 376-square-foot apartment with additional small terrace and sea view is on offer for \$44,800.
- A two-bedroom apartment (700 square feet) with a sea view at Bijela village, seven miles from Herceg Novi, costs \$83,000.
- In Herceg Novi, a 1,075-square-foot house on a 4,300-square-foot lot costs \$109,000.

Through **Dream Property Montenegro**; website: www.dreampropertymontenegro.com

- Near Tivat airport, a new 3,010-square-foot house with a large garden of fruit trees is for sale. The ground floor is finished, the upper floor is to be completed. Price: \$140,800.
- At Naljecici village near Tivat, a renovated stone villa (1,720 square feet) with a large courtyard and sea views is selling for \$239,300.
- In old Kotor, a 645-square-foot apartment in a 17th century Venetian townhouse is for sale for \$253,000.

Beware of title issues

Although not an E.U. member, Montenegro uses the euro. It's best to use an established agency to purchase property, and also engage the services of an independent lawyer. Be aware of title issues. Some properties have a number of owners, all of whom must sign any sales contract.

Unless purchasing land (in which case you'd need to form a company), foreign buyers require no special permit. Buyers are only required to sign a purchase contract, give a lawyer power of attorney, and pay a purchase tax of 2% (17% if it's a new property). Agency fees mostly vary between 3% and 4%. Lawyers' fees are likely to be around \$1,000.

A 15% capital gains tax for foreigners selling property was recently introduced but isn't yet in operation.

The stonework and wrought iron gates indicate that it was once a small palace.

The Budvarska Riviera—busy and loud

Busy during the summer months, Budva comprises another walled settlement and a modern town. It's Montenegro's main beach resort, so you're unlikely to lack seasonal rental customers. However, foreign visitors are mostly Serbs, Russians, and Czechs—and relatively few are big spenders.

Budva's old town isn't what it seems. The Venetian original was completely destroyed by an earthquake in 1979, and this is a painstakingly rebuilt copy. Artificial, yes, but pleasing enough if you've never explored a walled town before.

Outside the walls, it's difficult to find much charm. At night, the mile-long promenade between the old town and the pebble-and-shingle beach area becomes a gauntlet of hawkers, burger sellers, and fairground attractions. Bars try to outdo each other on the noise level.

Two miles in the opposite direction lies Becici, a rather nondescript resort. During summer, its shingly beach is as overcrowded as Budva's—and it's almost as noisy at night. You can reach Becici from Budva along the promenade, but be careful after dark. This section is badly lit.

A few miles south, flowery Petrovac has a walled harbor, fortress, and a sickle beach that's as busy as everywhere else. On route, stop for a look at Sveti Stefan. This island hotel entirely occupies a former fisherman's village. It was built in the 15th century as a fortified settlement to protect against pirates. The cottages were converted to hotel accommodation in 1960, and its guestbook lists European politicians, royalty, and Hollywood celebrities.

Continued on page 10

Who to contact when buying your Montenegrin home

- **Dream Property Montenegro** (Ivana Vukicevic), Kotor Old Town, Montenegro; tel./fax (381) 82-304-788; e-mail: ivana@dreampropertymontenegro.com; website: www.dreampropertymontenegro.com. This is a Montenegrin/Irish/British agency and they are professional—I'd make this your first stop.
- **Imperija Nekretnine** (Dragan Nikolic), Jadranski Put, Budva; tel./fax (381) 86-457-001; e-mail: imperijabudva@cg.yu; website: www.imperija.cg.yu.
- **Montenegro Property Partners** (Eddie and Elena Davis), Petrovac; tel./fax (381) 86-461-163; e-mail: mpp@cg.yu; website: www.montenegropropertypartners.com.

Montenegro, continued from page 11

Entrance to the island—reached by a causeway—is \$8, but the much-vaunted glamour has vanished.

Any Sveti Stefan properties advertised are in the same-name mainland village, not on the island. For a picture-book look-out, figure upward of \$600 per square foot.

Right now, through Montenegró Property Partners (*website: www.montenegropropertypartners.com*), the following properties are for sale:

- A 15-minute walk from the beach, a Budva apartment (485 square feet) with views over the town and the mountains costs \$56,300.
- A 590-square-foot apartment with two bedrooms and panoramic views overlooking Budva, the mountains, and the sea costs \$108,800.
- A 460-square-foot apartment with a large terrace and views over the sea and the town of Petrovac costs \$138,200.

B ordering Albania

Ulcinj is the last town before Montenegró's coastal border with Albania. Knowing the population was 85 % Albanian Muslim, the mosques and minarets came as no surprise. But only a few elderly women wear head scarves, most café-bars sell beer, and the town beach has the usual forest of sun brollies.

I thought it more like a beach town in Turkey than anywhere suggestive of Islamic fundamentalism. During summer, it's popular with Albanians from land-locked Kosovo. The big draw is Velika Plaza beach—an eight-mile-long brown sandy beach about five miles from town.

Velika Plaza (the name means "Big Beach") was pristine, but Ulcinj town is a different matter. On the street leading to its fortified citadel, empty glass bottles had spilled out of two monumental skips, leaving broken glass everywhere. Judging from the mountain of bottles, they can't have been emptied for months. I also noticed far more litter here than elsewhere.

Realtors in the north warn that it's "too early" for Westerners to pile into Ulcinj's real estate market. "Albanians

Montenegro's next property hot spot

I'd have liked time to explore the mountains a round Zabljak. At present, it's known only to locals, but a lot of new building is underway. With skiing in winter and walking in summer, realtors indicate this could be Montenegró's next property hot spot. At the moment, you can buy a new chalet with three bedrooms and a large garden for \$100,000.

A Merry Christmas in Medellin



As the plane descends through the heavy white cumulus clouds that drift over northwestern Colombia, you can see through a bright blue sky the green hills of Antioquia. Below, evergreen forests hide streams where brown-speckled trout swim freely and deer come to drink along the moss banks. The plane corkscrews around Rio Negro and prepares to land at Jose Maria Cordoba Airport in Medellin.

The drive from the airport, down mountain to the city, is spectacular. I don't know how many times I have made that trip, but as soon as I roll down the truck windows, letting in the clean, crisp air filled with pine scent, I get excited.

Christmas time and the Medellin River, which cuts through the center of the city, is lit up in a blaze of sparkling lights and a floral display. Medellin is South America's flower capital. Roses, gardenias, carnations, and other flowers are shipped from here to other parts of the world daily.

Mention visiting Medellin and you are sure to be met with a curious stare. Why would I want to spend Christmas in Medellin? For me it is the people or *paisas*, as they are affectionately called. *Paisas* are the backbone of Colombia, an unflinchingly honest, polite, and hospitable people.

To feel the energy of this city, head to the Parque de Lleras, where many of the bars and cafés are located, or Las Palmas, a strip of restaurants where four-wheel drive Jeeps are parked on either side of the cut road that wraps around the valley. Here, women dressed in tight-fitting denim jeans and wearing cowgirl boots jump up on tables and dance to the lyrics of "Hips Don't Lie" by Colombian pop star, Shakira. Men wear sombreros and pass bottles of *Aguadiente* from table to table.

"For a long period of time, we have had to face accusations and all kinds of negative remarks regarding Medellin," admits Medellin's Mayor, Sergio Fajardo Valderrama. "We have had to struggle



with the label of the most violent city in the world, the city of the cartels. It is true that we had to face the narco-business, an unpredictable phenomena no one could have ever foreseen. But we dealt with it and we still do, just like the rest of the country, and like the consumer countries do."

Medellin is the second-largest city in Colombia, after the capital Bogota, with nearly three million people. While Pablo Escobar, the infamous drug baron killed 12 years ago, continues to command much of the foreign media's imagination, Colombians would prefer people to think of the Medellin of today and tomorrow. A greater Medellin where *paisas* are free to map their own destiny.

"We want the world to know Medellin not only because of our past," continues Mayor Valderrama, "but also for the challenges we are facing, for what we have achieved and for the great opportunities the city offers today."

And what does Medellin offer? There can be no doubt; a city of hope, a city of prosperity, and a city of passion.

—Robert Davis, Medellin, Colombia

prefer selling to each other," said Eddie Davis of Montenegró Property Partners.

"His mind is not wanting foreign people," agreed Dragan Nikolic of Budva-based Imperija. "He wants to do like Kosovo people."

What that statement means, I'm not sure. But although I saw some new construction, realty offices along Ulcinj new

town's main drag are curiously absent. If you want to investigate further, Imperija has some properties here:

- A 677-square-foot apartment with a terrace. Price: \$73,000.
- A newly built brick house of 1,075 square feet, half a mile from the sea, costs \$105,600. **IL**

From Sydney to Bombay—with a teaching post overseas you can take your career with you



Photo courtesy of www.istockphoto.com

If you're interested in teaching abroad, start by assessing your own interests and ability to adapt to a new culture and teaching environment. If you're willing to roll with the cultural punches, then you can either apply directly to schools found online or file an application through a placement service. Teachers recommend The Council of International Schools (CIS), Search Associates, The International Educator, and International Schools Services (ISS). These organizations offer services ranging from job-posting banks to job fairs and facilitated placement, with prices ranging from free to several hundred dollars for their services.

by Katie Quirk

When my husband and I moved to India to teach in an international school, the challenge of learning students' names in the first week got a whole lot harder. Kumsoek, Amba, Ketsa, Vignesh, and Jehangir were just some of the unfamiliar names that stared up at me from my new roll sheets. This time there was no quiet John at the back of the room who reminded me of my gentle cousin John. There was no Sara with blue eyes, whom I could remember by my own middle name. I was left to my own undiscerning ears and the students' patience, and yet, when I finally learned their names, I discovered new worlds of diversity I had never encountered teaching in the States.

Kumsoek was a tiny Korean boy whose English vocabulary surpassed that of his peers after only two years in this English medium school. Amba spent her holidays away from our boarding school in an international commune on the sweltering South Indian plains. Ketsa, a beautiful young woman from Madagascar, was the adopted daughter

of an American family who ran a medical clinic in India. Vignesh was the quiet son of a local pharmacist, whose English still rang with hints of a Tamil accent, while Jehangir represented the Bombay elite, a child better versed in American culture and privilege than I ever hoped to be.

These students traipsed into my middle and high school English classes each day at Kodaikanal International School, Jansport backpacks slung over their shoulders, stuffed with McGraw Hill math books, just like those used back home, and Harry Potter books with the same worn covers. They enjoyed several computer labs and resources that rivaled those of my childhood private school in Washington State.

Sometimes I had to be reminded I wasn't in America, and yet the minute my husband and I left the school gates, India hit us squarely in the face: rickety buses blaring Bollywood music and piercing air horns blasted through town; sari-clad women and men in the wrap-skirt *lungis* filled the streets; and the rich spice of *sambar* and other South

Indian food wafted out the door of the restaurant just across the road.

Worldly students

International schools, like the one where I taught in India from 2001 to 2003, are always looking for American teachers with at least two years of teaching experience and the willingness to try teaching and living in another part of the world. According to John Magagna, founder and associate of Search Associates, an organization that offers teacher placement in international schools, "There are some 450 international schools, and they are as different as 450 individuals picked at random from among the world's population."

Although that variety is certainly undeniable, there are a few characteristics that generally can be expected from international schools. For those of you conjuring up creepy images of parasites and houses without running water, this is not the Peace Corps. In most international schools, the language of instruction is English and the curriculum is either British or American. Though the students and staff tend to be multinational, most are considered privileged relative to the local community and many graduates aim to attend either European or American universities. Because these schools are often some of the best in their countries, academic standards are high and discipline problems tend to be rare.

Kevin Coordt, an elementary-school teacher from San Diego, taught third grade students for two years at the American International School of Cape Town, South Africa. "When I first arrived, everything was the same—the same materials and textbooks, even the same decorations you put up on your classroom boards," he said. "In that first year, I had 15 students from seven different countries who represented at least seven different languages. One little girl joined us from the Ivory Coast, because her country was at war. She wrote in her journal about the most horrible experiences, and yet the entire class learned so much from what she shared."

"Kids in international schools are incredibly worldly," confirms Michele Bosman, an educator who has worked throughout Asia and is now Deputy

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Teaching Overseas, continued from page 13

Principal of the American International School in Sydney, Australia. "In kindergarten, we are studying the seven continents, but the amazing thing is that most of our kids have been on those continents. These are third-culture kids who may have been born in the United States, but have never lived there."

Bosman describes a children's book, *Everybody Eats Rice*, which is popular in international schools. The young protagonist walks around his international neighborhood where, despite the people's many differences, everybody eats rice. "The book is a perfect example of the kids' global thinking."

The strength of international schools doesn't end with diversity. In most international schools, academic and behavior standards are high, parents are supportive, and kids are eager to learn. As Magagna says, "Teachers are really teaching and not babysitting. Many teachers get a taste of this wonderful atmosphere and never go back to teaching in their home countries."

Although I did return to the States to pursue a graduate degree after teaching in India, I realize Magagna is right. When I consider student behavior problems I encountered abroad, the memories are downright boring. During those two years, I can think of only one fight—a 10th-grade Korean boy beat up his younger brother for hitting a girl—and the dean's most common assembly reminder was that students should not wear "sagging" pants. Even the tough high school boys knew better than to talk back in class. For the most part, my students were delightful.

Living contrasts

The real spice of teaching in international schools comes in the lifestyles these jobs afford, and the perks from school to

school can be as different as the backgrounds of international school students. Magagna offers two scenarios as illustration: "In Indonesia or the Philippines, a young couple can teach in a first-rate school, come home after working hard all day, sit down in an easy chair, prop their feet up, close their eyes, put out their hand, and someone will put a cold gin and tonic in it. They will then be told that the children have been bathed and fed, and that dinner will be served in 45 minutes. Then you can go to Western Europe, live in a small apartment that you pay for out of your own salary (what is left of it after they take 60% in taxes), come home after a hard day's work to scrub the floor and throw together a quick dinner."

Prized stories

Even within the same country, teachers can write home with entirely different stories. Anna Worlein, a high school math instructor and former colleague, who now works at the Mahindra United World College of India, is happy in her new home. She sends pictures of her small, stone school-owned house with a backyard that overlooks the Sahyadri Mountains. She admits to a few critters and roof leaks during the monsoon, but I can tell she feels at home. "I appreciate the opportunities to live a simpler life by not having a car, telephone, or television. One of the best and most important lifestyle changes has been living in a school community," she said. Worlein explains how the remote location of the school she's chosen has helped her to develop close friendships with her colleagues.

By contrast, Keith Bailey, a British teacher who works at the Dhirubhai Ambani International School, less than four hours by car from Worlein's school, lives in what he describes as a "top-quality" apartment in one of India's largest cities, Mumbai. Part of the lifestyle adjustment for Bailey and his wife, Michelle, a French teacher, has been dealing with the position of extreme privilege in which they find themselves. "Having a maid to do the housework and a driver to take us to and from school has made us feel a little uncomfortable," he said.

It's no surprise that Bailey enjoys the school's community service program, which allows him connections to the local community that are otherwise hard to establish. In particular, he remembers the floods last July, which were the result of extreme monsoon rains. After many staff and students were forced to stay at the school for two nights, they organized a collection drive for rice, sugar, and other groceries, which the students delivered for distribution to those who had suffered from the floods. "I think we all learned a sense of community—among teachers, within the school, and also our place

Your first step to teaching abroad

- **Mahindra United World College;** www.muwci.net/.
- **Council of International Schools;** www.cois.org/.
- **Search Associates;** www.search-associates.com/.
- **The International Educator;** www.tieonline.com/.
- **International Schools Services;** www.iss.edu/.

To read more about the schools the teachers interviewed for this article work at, see:

- **Dhirubhai Ambani International School** (Keith Bailey), *Bombay, India*; website: www.da-is.org.
- **The American International School** (Michele Bosman), *Sydney, Australia*; e-mail: mbosman@ais.thin-ed.net; website: www.amschool.com.au.
- **The American International School of Cape Town** (Kevin Coordt), *Cape Town, South Africa*; website: www.aiscet.org.za/index.html.
- **The International School Nido de Águilas** (Jan Scherger, elementary principal), *Santiago, Chile*; website: www.nido.cl.
- **Mahindra United World College of India** (Anna Worlein), website: www.muwci.net.

and responsibilities within the local community," says Bailey.

Though most teachers regret a lack of time to really gain fluency in their host country's local language, all have prized stories to tell about life outside the school gates. Bosman, who also taught in China, was fond of hopping on her bike and cycling through the chaotic streets of Shanghai. "Traffic laws don't exist there," she laughs, "so it was exciting and dangerous."

Jan Scherger remembers the Huasos, traditional Chilean cowboys, who passed by her house during her three years as Elementary Principal at the International School Nido de Águilas in Santiago, Chile. "Whenever I heard a horse out in the street, I'd run to the balcony, just like a kid, to see if it was a Huaso. They'd have special ponchos, hats, and sometimes wooden stirrups. One of them would pass me in the evening—I'd be walking home and he'd be riding his horse. We'd always wave."

It's not about the money

Financial packages are just as variable as the lifestyles found in international schools. In some cases, teachers lose money over the long term. Magagna describes his international teaching experience in Tangier, Morocco: "My wife and I arrived there with a new

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Volkswagen, \$1,500 in the bank, and no debts. Five years later, we left with no Volkswagen, no money, three beautiful children, and an experience I would never trade for anything.”

And yet, most teachers don't lose money on the deal. Most schools pay a teacher's flight home on an annual or biannual basis, and along with school-provided housing and other benefits, the low cost of living in some countries can make a seemingly unmanageable salary comfortable. For instance, while teaching in India, my husband and I were each paid what would be considered an upper-middle-class Indian salary, which equated to about \$200 a month. One of these monthly paychecks was enough to eat great Indian food, oftentimes out in local restaurants, and to pay a part-time maid who took care of our small schoolhouse. The other paycheck went to larger expenses, like vacations.

Our Indian salaries registered low relative to those at other international schools. Scherger says her Chilean salary was comparable to an educator's salary in the Ohio public schools, whereas in South Africa, Coordt was paid \$16,000 a year and provided housing, a package he views as modest, though not regrettable. “After the (international school) job fair I attended, I realized there are countries where you can teach and earn \$50,000 a year, plus a car and a computer, but I just didn't want to live in a sandbox,” says Coordt, referring to schools in the Middle East.

Regardless of salary, one of the unstated benefits of teaching in an international school is travel. Before even getting to the list of countries she visited during her three years in Chile, Scherger rattles off Bolivia, Peru, and Argentina as the countries she visited for school-funded conferences. In the last year, aside from exploring their home city of Mumbai, the Baileys traveled through parts of India, Ethiopia, Vietnam, and Sri Lanka, in addition to making trips home to England and France.

You can do it, too

If you're interested in teaching abroad, start by assessing your own interests and ability to adapt to a new culture and teaching environment. As Bailey says, “You need to be interested in learning as well as teaching. It's easy to look at what is going on in your new school and say, ‘Where I come from, we do things differently.’ Of course you do—that's the whole point of moving abroad to a new school and culture.”

If you're willing to roll with the cultural punches, then you can either apply directly to schools found online or file an application through a placement service. Teachers recommend The Council of International Schools (CIS),

Search Associates, The International Educator, and International Schools Services (ISS)—see the sidebar on page 14 for website addresses. These organizations offer services ranging from job-posting banks to job fairs and facilitated placement, with prices ranging from free to several hundred dollars for their services.

Most first-time international hires are made at job fairs. Coordt describes the ISS fair where he was hired: “It was a great experience. There were about 90 school reps sitting at desks with posters. We lined up behind the countries we liked for a quick interview. I remember walking up to Colombia and Venezuela, even Mongolia sounded great. If the reps liked us, we got 30-minute interviews later that

Christmas on the Emerald Isle

My girlfriend Malin and I have spent Christmas together in two countries so far.

The first time was in my home country—the U.S.—while we were living together in Honolulu, Hawaii.

Last year, we spent Christmas together in Holmsund, Sweden—her home town.

This year, we're both expats—living in Dublin, Ireland, and we've decided to stick around and enjoy Christmas together—Irish-style.

So, on Dec. 22, we'll take a train (www.irishrail.ie) from Dublin to the town of Killarney—located on Ireland's famous Ring of Kerry. A one-way train ticket from Dublin to Killarney costs about \$70 and takes just under four hours to get there.

We're staying at the Killarney Railway Hostel. Although hostels are not for everyone, they can be a lot of fun, especially if you like to meet other friendly travelers from all over the world—often within minutes of check-in.

We reserved a double with ensuite (\$25 a night). According to the website I booked through (www.hostelworld.com), the Killarney Railway Hostel is now under new management—with one-time Guinness World Record Holder Champion Greta “Speed Queen” McMahon running the show.



I have absolutely no idea what world record she held, but I can't wait to ask her.

I also plan on asking Greta about fun things to do in and around Killarney.

I'm fairly sure that she'll recommend a tour of the Ring of Kerry—perhaps Ireland's most spectacular scenic drive. The Ring of Kerry covers about 110 miles of Ireland's southwest coast, and includes panoramic views of unspoiled Irish coastline as well as Ireland's famously green rolling countryside.

That'll give us plenty of photo opportunities to snap sites like Ross Castle and the Killarney Lakes. I'd also like to climb Carrauntoohil, Ireland's highest mountain—3,414 feet above sea level.

Not far from Killarney is the Dingle Peninsula...and in its harbor is a resident dolphin called Fungie. Fungie is friendly and doesn't mind you swimming with him. Swimming in the Atlantic in December? I think I'll pass.

So what will we do to celebrate Christmas day?

We'll likely find a nice pub/restaurant in Killarney, eat a hearty meal, and wash it down with copious amounts of what we both love most about Ireland—Guinness!

—Jason Gaspero, Dublin, Ireland

day. On the third day you had to either accept or reject their offers. I think about 90% of the teachers there got a match.”

As Bailey says of the decision he and his wife made to start teaching in international schools halfway into their teaching careers, “Our only regret is that we didn't make the move earlier.”

My husband and I don't regret our decision to come back to the States for graduate school, but our minds are still flooded with fond memories of India—splitting firewood on a starry night outside our beautiful mountaintop home, visiting a tea plantation as part of a high school field trip in Kerala, loping through a Rajasthani desert on a camel during a school holiday, or sharing stories about the students we had in common. ■

"How do you spend your days?" Confessions of an American abroad

by Susan Haskins

"What do you do all day?" This is a question often asked of those who have moved overseas...especially those who are retired.

"I can find plenty to do when I go on vacation," one friend confided, "but I'm not sure I could find enough to keep me busy full-time. I can only read so many books and drink so many fruity drinks with little umbrellas in them..."

I still work for a living. I spend much of my time sitting behind a computer, researching and writing. I do not live a life of leisure...although having a maid and a gardener helps immensely. When I lived in the U.S., I not only worked full-time, but I spent hours I could have devoted to "me time" dusting, vacuuming, scrubbing floors, ironing, weeding, or mowing the lawn.

So even though I am still working, I have more leisure time now, thanks to the fact that I now live in Latin America where household help is reliable and inexpensive. What can you do with yourself if you decide to live overseas? Plenty, believe me.

Busy yourself socially

Most people I know who have elected to move to a foreign country find their social calendar to be busier than ever. I have also been told there are more cocktail parties per week on any given night in San Miguel de Allende, Mexico, than there are in Dallas. I don't know who could track such a thing, but I'll bet it isn't far from the truth. There is a definite "joie de vivre" among people who move to a foreign country. Most of them give up watching television and instead elect to spend time talking, eating, drinking, dancing, or playing cards with friends.

Most people who decide to move overseas have a reason for doing so. Many want to live where their dollar (or euro) goes further. Some want to live where health care and household help costs are affordable. All of them have one common thread—they are all looking for a better, more fulfilling way of life.

Within this group of pleasure seekers, then, there are two types of expats I encounter most frequently: those who



Photo courtesy of Jan Glen

There is no better way to feel reinvigorated than to get your heart pumping with adrenaline...and perhaps, sheer terror. Have you ever wanted to go white-water rafting? Rappelling down a mountain? Surfing? Scuba diving? Sky diving? There's no better time to take the plunge than when you make the move to your new country. Think of it as the new "adventuresome" you...

still need some type of income (I fall into that category) and those who don't.

For those who fall into the former category, I have two pieces of advice. If you want to find work that makes you happy in your new home, don't go looking for work at all. Instead, look for your passion. Think about what excites you and makes you happy, and try to make a business out of it.

That's another important point. If you move overseas, chances are you will not find employment—you will need to create your own. In most countries it will be difficult to find legal, gainful employment. That said, many of my friends are working for local employers...in Mexico, Belize, Costa Rica, Panama. It can be done, and it usually requires finding a job that is

only suitable for the expat—teaching English, selling real estate to other expats, consulting, etc.

Look for a niche to fill

The best course is to start your own business. Again, my advice is to think about what you really like to do. If you like history, maybe you'll start a local walking tour of historical sites. I know one man who loves to cook. He now gives authentic Yucatecan cooking classes from his home in Mérida, Mexico. He has also started exporting gourmet peanut butter and chocolate that he makes from local ingredients.

Many people are afraid to go to a new country without a guaranteed source of income. I understand that, it's a scary

proposition. But if you have enough money to get by for a time while you look for opportunity, you will find it.

Reinvent yourself without completely starting over. This is exactly what I did. I love to write. I was a professional writer in Nebraska, and I have now been a professional writer in Ecuador, Mexico, and Panama. The difference is that while I once wrote advertising and business-to-business materials, I am now writing about things I enjoy writing about... and doing it in a place I enjoy. I have "repackaged" myself into a lifestyle I am happier with.

If you wish to continue your current line of work in your new home country, there are a couple of places to start. One is by talking to an immigration attorney in your new country. Another resource is the American Chamber of Commerce. You can find a directory of their international branch locations (in 91 countries) here: www.uschamber.com/international/directory/default.

Two prominent American Chamber of Commerce groups are in Mexico (see: www.amcham.com.mx/ingles/indexing.php) and Panama (see: www.panamcham.com).

Research through these websites to find leads; a contact person who might be looking for someone with your experience. Another good starting point is to contact any professional organizations you may belong to. For example, I am a

former ad industry person and therefore contacted PRSA (Public Relations Society of America) and American Advertising Federation.

There are clubs and service organizations like the Rotary Club, Lion's Club, VFW, etc., with locations throughout Mexico and Central America. These are also good sources of information.

Turn your passion into profit

Maybe you have no desire to continue in your present line of work. That's okay, too. You can figure out a way to turn your hobbies into something more lucrative. My husband is a musician. When we moved to Ajijic, a community with lots of foreigners, on the shore of Mexico's Lake Chapala, he found himself in great demand as a sax player. Before long, he was playing regular gigs with Ron Baker, the former guitar player for Charlie Pride's band, and Dwayne Blackman, the songwriter behind Garth Brooks's megahit "I Got Friends in Low Places." And the drummer for this little combo? Remember Alan from the original Mickey Mouse Club? I kid you not. Ok, so this "job" didn't pay much, but it gave Dan a little pocket money and all the beer he could drink. Not bad...and he enjoyed doing it.

So what about your hobbies? Do you design jewelry? What about turning that into a business? I have a friend in San Miguel de Allende who designs leather clothes and belts. He now has a successful boutique where he showcases his designs as well as jewelry made by another friend. Remember, you don't have to run the store...just approach the shopkeeper and see if they will take your goods on consignment.

What if you're not at all creative? Even though you might not realize it, you no doubt have a lot to offer. Do you like gardening, for example? Well, what about a landscaping firm? Enjoy tracing your family's history? Perhaps you could provide a service for others who want to do the same. In fact, consulting businesses can be successful in your new home country. Many foreign businesses want to learn how to better market themselves to U.S. and Canadian citizens. Who better to help them than someone who spent (almost) a lifetime there?

One final note about finding work overseas, and this relates back to what I mentioned earlier about looking for opportunity. When you move to a foreign country, especially if you move to a location with a large foreign community, you will find many niches that need to be filled. Look around. Think about what might be missing—service businesses that might be needed in your new home. Self-storage facilities? Proofreading and editing services? Secondhand clothing stores? Chances are there are so many opportuni-

Back to nature: homeopathy, eco travel, and eco volunteering

A few years ago, my husband and I led a group of IL readers on a tour in Ecuador called "Secrets of the Shamans." This was one of the most enjoyable and rewarding events I've ever been part of. We went into the Amazon basin and stayed in a jungle village. We ate the local food and learned about the plants and herbs the village shaman uses to treat various illnesses and maladies. We also spent some time with highland shamans who practice an entirely different kind of homeopathy. This was intriguing stuff, and if this kind of thing interests you, I urge you to dig a little deeper.

Latin America, in particular, is a great place to learn more about natural remedies. Most are rooted in the rainforests, after all. One place to start is the Centre for International Ethnomedical Education and Research, www.cieer.org.

For eco-travel opportunities, see: www.ecotravel.com. Just put your home country into the database and see what comes up. You'll find opportunities to travel off the beaten path, to see places most tourists never do, and you can find volunteer opportunities here, too. Another good resource for this type of information is Sustainable Travel International, www.sustainabletravelinternational.org.

In Panama, you can volunteer with the Smithsonian Tropical Research Institute, www.stri.org. In Costa Rica, you can get free Spanish lessons when you volunteer with the Global Crossroad Organization, www.globalcrossroad.com/costarica. For other opportunities in other parts of the world with this organization, see: www.globalcrossroad.com.

ities that you may be hard put to choose just one.

You won't be a tourist in your new community. But you will be a foreigner, so anything you do to help the local community will be a nice reflection on your fellow countrymen and other foreigners who may visit or live here.

An active new life as a volunteer

Local newspapers are a good source of information about the volunteer organizations that exist. Then again, if you see a need, figure out how to fill it. Your *International Living Country* Consultants can also help you find volunteer activities in their respective countries. Ask them to recommend various organizations that match your interests.

Once you are on the ground in your new country, other expats will be a great source of information, too. Ask about opportunities to work in areas you most enjoy—with children, animals, the environment, etc. In Quito, I belonged to a group called Damas (Ladies) Norte Americanas. Each embassy in Ecuador had a branch (Damas Alemanas, Damas

Continued on page 18

Never want to work again? Reinvent yourself creatively

If you don't need an income, lucky you. You can truly pick and choose how you spend your days. I've already mentioned that socializing will no doubt be a big part of your daily schedule, but I suspect you'll be looking for something a bit more fulfilling.

Wherever you go, you will find art classes, music lessons, writing workshops, pottery studios, yoga centers, health clubs... Granted, some of these will be more accessible in places with an already established foreign community, like Lake Chapala and San Miguel de Allende in Mexico. And in these places, you are more apt to find English-speaking instructors, too. But still, if you look, you will find artists, musicians, and yoga practitioners everywhere who will be willing to give group or private lessons.

I have one friend, a retired teacher, who moved to Mexico with her husband. He spends his days trading options on the Internet. She plays bridge three days a week and she also volunteers at a local orphanage teaching English. A great teacher, she has found a way to "repackage" her former career. "I love it," she says. "It's a way I stay in touch with the old me, but in a new and better way."

Reinvent yourself abroad, continued from page 17
Chilenas, etc.). (Your local embassy can be a good source of information about local volunteer opportunities, too.)

The Damas group I belonged to met once a month—usually a luncheon with a speaker. Proceeds from the lunch went to support local charities. Annual events included the Damas Christmas Bazaar and the Damas Ball, a grand black-tie event.

In Mexico, too, communities with an expat population will have organizations you can join...from those that benefit the arts, like "Friends of Chamber Music" and "Friends of Opera to Feria Maestros del Arte" (www.mexicoetc.com/maestros.html). To learn about opportunities in San Miguel, see: www.internetsanmiguel.com/charities.html.

Here are some other places to explore for volunteer opportunities:

International Volunteer Programs Association, www.volunteerinternational.org. This website offers a handy way to find activities for nearly every interest in almost any country in the world.

Directory on International Voluntary Service, www.avso.org. This site provides links to volunteer organizations worldwide; hosted by the Association of Voluntary Service Organizations (based in Belgium).

Action Without Borders, www.idealists.org. This website's database serves as a clearinghouse for more than 46,000 non-profit organizations worldwide. It features an outstanding searchable database and includes listings for internships, volunteering, and jobs, as well as resources for people who work for non-profits. The organization also sponsors non-profit career fairs.

International Volunteer Programs Association (IVPA), www.volunteerinternational.org. The website of this U.S.-based non-profit association features a searchable database of volunteer-abroad programs.

International Workcamp Directory (SCI-IVS), www.sci-ivs.org. A good starting point if you are looking for low-cost, short-term volunteer options, in more than 50 countries.

The Peace Corps, tel. 800-424-8580; website: www.peacecorps.gov. Peace Corps seeks individuals to serve as volunteers in overseas communities in the areas of

education, small business development, the environment, health, youth development, and agriculture. You must be a U.S. citizen, over 18, in good health, and have education and/or experience relevant to programs.

Serve Your World, www.serveyourworld.com. This is a free online guide to volunteering abroad, with excellent interactive resources and many participant reports.

South American Explorers Volunteer Opportunities, tel. 800-274-0568; website: www.saexplorers.org. The database of volunteer possibilities is available to members of this non-profit organization.

Volunteers for Peace, www.vfp.org. More than 3,000 low-cost, short-term voluntary service placements in more than 100 countries.

Here are some of my favorites:
CARE, www.care.org. For more than 60 years, this organization has been fighting poverty worldwide with a special focus on women and children.

Habitat for Humanity, www.habitat.org. This organization works to provide safe, sturdy homes for low-income families and individuals.

Smile Train, www.smiletrain.org. This group provides free surgery around the world for children with cleft palates.

Indulge yourself in adventure

There is no better way to feel reinvigorated than to get your heart pumping with adrenaline...and perhaps, sheer terror. Have you ever wanted to go white-water rafting? Rappelling down a mountain? Surfing? Scuba diving? Sky diving? There's no better time to take the plunge than when you make the move to your new country. Think of it as the new "adventuresome" you...

Of course, not everyone is cut out to be Indiana Jones. Maybe golf is more your speed. You will now find a golf course in just about any country you might choose to live. That said, it will be more difficult to tee up in Ecuador than in Mexico or Panama, or even Nicaragua. So if you are an avid golfer, do your research before you make move. A good place to start is at: www.worldgolf.com.

If you enjoy fishing, check out the marinas near your new home. Chances are most of them will have fishing clubs. The International Fellowship of Fishing Rotarians is a good starting point. See: www.iffroh.com. Women will want to check out the International Women Fly Fishers, www.intlwomenflyfishers.org.

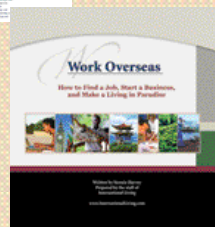
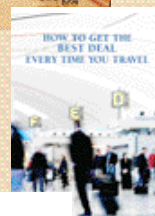
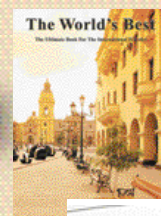
Warm waters beckon divers. My husband and I have been certified divers for many years—scuba diving is one of our favorite activities. If you, too, are a diver, or think you'd like to become

certified, see: www.PADI.com to find a dive center near you.

For the even more adventuresome, see: www.GORP.com. Jaguar tracking in Belize, bicycling from the Atlantic to the Pacific in Panama, hiking in the Alps, or whitewater rafting in Costa Rica are just some of the options available at this website. **IL**

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Season's cheer around the globe

Sequins and whistles (Nassau, Bahamas; Dec. 26 and Jan. 1)

For a truly unusual festival, the Junkanoo parade is unbeatable. Starting at 2 a.m. and lasting until 9 a.m., Bay Street is illuminated and the sound builds as the tension grows and the costumes and floats become bigger, more outrageous, and colorful as the night goes on. This is Afro-Caribbean fun at its best—bring your own whistles, bells, or drums to cheer your favorite outfit, and arrive early to get the best vantage spot if you haven't booked a well-placed seat. Each year the most flamboyant costumes win prizes and competition is intense, with distinct groups taking part in this battle of sequins, baubles, and colored paper. Their creations are a closely guarded secret until the day of the parade.



Burning the devil (Antigua, Guatemala; Dec. 7)

After an early session of spring cleaning, Guatemalans set fire to the rubbish they have sorted out in an ancient tradition originally aimed at burning out the devil, known as La Quema del Diablo. It ties in neatly with Catholic folklore about the Virgin of the Immaculate Conception's fight with the devil, and today an effigy of Satan is still set up outside Antigua's convent and set alight. Local men dress up as devils to scare the children in a twist on Halloween—the kids take their revenge by lighting firecrackers. A smoky occasion amid the fun and music.



Crafts and candy calendars (Strasbourg, France; until Dec. 24)

Strasbourg hosts France's biggest, most popular winter fair, starting in November and ending on Christmas Eve. The reason for its continued success (it's been running since the 16th century) is a combination of seasonal winners: crisp weather, a candy advent calendar for children (a window is opened every evening on the Place du Château), and the whole city transformed into a massive market catering to traditional and exotic tastes. The historical Christmas market itself, on Place Broglie and rue de la Comédie, is for small, independent craft workers; wine growers have their own space on Place d'Austerlitz; Bulgarian craftsmen and their wares are found on Place Gutenberg, and for regional specialties, you can get a taste of Alsace on the Place des Meuniers. All the markets are open until 8 p.m. except on December 24, when the show stops at 5 p.m. On weekends they stay open until 9 p.m.

Mulled wine and lumberjacks (Montreux, Switzerland; until Dec. 24)

For a deluxe preparation for the festivities, Montreux ticks all the right boxes. The Christmas market is made up of 120 cozy wooden chalets full of quality gifts and food. So you can sip mulled wine, Swiss-style, as you check out the craftwares, visit the Lumberjacks' Village, or bring the kids to the Magic Garden and Santa's Toy Factory, where you can watch toys being made for charity. And, for a fee, you can take a train ride high above Lake Lemman to see Santa's office in Rochers-de-Naye. For more information, see: www.montreuxnoel.ch/en/xmas/market/marche/marche.htm.



Visit the "real" Santa (Tallinn Market, Estonia; until December 24)

This is the place to bring your kids for the total Christmas experience, with reindeer, the aurora borealis, and a seasonal market—the town is transformed at this time of year into a rich cultural venue. In the Old Town you'll find a charming market with a medieval atmosphere, traditional Estonian products, and good food and drink. And from December 15 to December 17, the Estonian Open-air Museum will stage Christmas concerts by candlelight in a specially heated area, with games and festive decorations. For more information, see: www.tourism.tallinn.ee.

Old traditions in old Turku (Turku, Finland; Dec. 13)

Turku, Finland's "Christmas Town," the oldest town in Finland, also has some of the oldest traditions, and the St. Lucia's Day celebrations are no exception—all part of the buildup to the winter festive season. Known as the patron of the blind, St. Lucia, or Lucy, was the best choice to light up the darkest period of the year, and she is now associated with a number of charitable events. After traditional morning coffee, a dedicated service in the 14th-century cathedral, and a candlelit procession from the cathedra to the town center, the crowds can enjoy other Santa Lucia celebrations: the Christmas market in the Old Great Square, carols, and an exhibition of Christmas tables through the ages in the castle. The Christmas period lasts here until St. Knut's Day on January 13.



A home on the slopes from under \$60,000

Ski properties can be more than just a seasonal investment. The apartments and chalets we've selected here are in locations of natural beauty to be enjoyed in the summer months as well as in winter for the sheer pleasure of the clean air and the inspiring outdoor activities they offer. Read on for our pick of the best ski retreats.

Switzerland—Anzère

Le Château des Rocailles is a small purpose-built development of 17 apartments (from 420 square feet) that capitalizes on its views of the Alps. Each apartment comes with a full range of modern appliances and a balcony or terrace with a mountain view. The ground-floor apartments have terrace gardens of up to 785 square feet. Outside or underground parking spaces are also for sale, from \$5,700. Residents have access to a fitness room, sauna, Jacuzzi, ski storage, and lockable cellars for extra storage. Price: One-bedroom apartments from \$233,000. Contact: **Overseas Homesearch**, tel. (44) 800-652-0769; e-mail: enquiries@overseashomesearch.co.uk; website: www.overseashomesearch.co.uk.



Bulgaria—Pamporovo

These chalets are in the southernmost winter skiing resort in Europe, in the Rhodopy mountain range. Each chalet of 1,280 square feet has a panoramic mountain view, a fitted kitchen area, living/dining room, feature fireplace, two double bedrooms with fitted wardrobes, a satellite TV connection, a small terrace, and a parking space. The development is a little more than a mile from the ski slopes and 53 miles from Plodiv airport. Price: from \$146,000. Contact: **Veko Estate**, tel. (359) 301-68-578; e-mail: sales@vekoe.state.com; website: www.vekoe.state.com.



Canada—Steady Brook

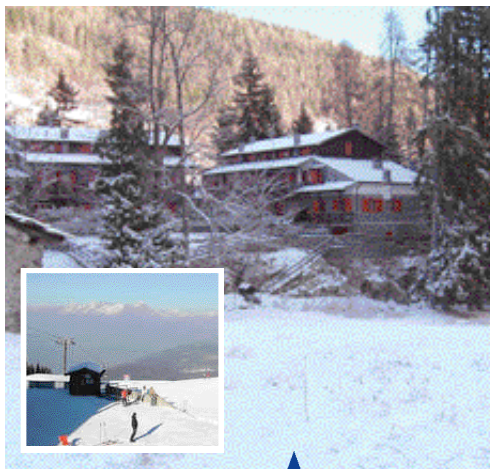
Close to the Humber Valley in Newfoundland, Marble Chateau is a compact new condo project just three-minutes' walk from Marble Mountain Ski Resort. The two-bedroom condos have an open-plan living area and a country-style kitchen. The living area has large windows offering views of either Marble Mountain or the Humber River, and the master bedroom features a dressing area, walk-in closet, and a bathroom. Each condo has its own 260-square-foot patio and a heat-recovery ventilation unit. Prices: from \$179,000. Contact: **Marble Mountain Condominiums**, tel. (709) 639-4663; e-mail: info@marblemountaincondominiums.com; website: www.marblemountaincondominiums.com.



Finland—Ylläs

These apartments in Lapland are perfectly located for ski enthusiasts, and this woodland setting also makes a picturesque summer retreat. Each apartment (from a 344-square-foot, ground-floor apartment to three-bedroom homes) comes fully furnished with under-floor heating, fitted kitchen, and sauna. The parking space is heated. Price: from \$112,000. Contact: **Above the Arctic**, tel. (44) 1277-824-200; e-mail: info@abovethearctic.com; website: www.abovethearctic.com.





Italy—Aprica

This resort in the small town of Aprica, a one-and-a-half-hour drive from Linate, Bergamo, and Malpensa airports, offers easily accessible ski apartments. The properties can be used for winter skiing or summer vacations, and the ski runs cater to all levels, from children and beginners to more experienced skiers. Located almost opposite the piste, with a special bus service to other ski runs within Aprica, the properties also have rental potential. Each apartment has a garden or balcony. Price: from \$131,000. Contact **Casa Travella**, tel. (44)1322-66-0988; e-mail: lindatravella@hotmail.co.uk; website: www.casatravella.com.



Slovakia—Rittenberg

Not strictly a ski chalet, this rural cottage in Slovak Paradise National Park is four miles from Rittenberg ski resort. Downstairs is a sitting room with a fireplace, kitchen, bedroom, and bathroom. Two more bedrooms are upstairs, one with a fireplace. The property has been restored, but extra heating may be needed. The property is on a plot of more than 4,900 square feet. The nearest airport is in

Poprad, 15 miles away, with direct flights from London (Stansted), and where you can also find shopping malls, an aqua-park, and a golf course. Price: \$58,000. Contact: **Exploring Slovakia Ltd** (via Sunshine Estates), website: www.sunshineestates.net.



France—Superbagnères

This recently renovated apartment, which sleeps seven, comes with a living room/kitchen, a bedroom, an enclosed bunkbed area for three, a bathroom with separate toilet, large storage cupboards, a balcony, and two ski lockers. The property is south-facing with a view of the Pyrenees. Situated at the foot of the slopes, 20 minutes from thermal spas and a golf course, 10 minutes from Spain, an hour and a half from Toulouse airport, and two and half hours from the Mediterranean, this would be a good year-round escape. Price: \$102,000. Contact: French Property Links, website: www.frenchpropertylinks.com. (Ref: FPL-3691)

Poland—Zakopane

These skiing properties are in the traditional mountain style, fully fitted, and come with a fireplace. One-bedroom ground-floor apartments are available or two-bedroom second-floor apartments with a mezzanine for families, each with its own parking space. The development is next door to the Tatra National Park at the foot of the Tatra mountains and is connected by a bus service to all ski fields in the region. The Olympic X Country Ski Clubhouse, the starting point of a 22-mile run, is also close. Zakopane has a nine-month season, attracting visitors for walking, mountain climbing, caving, and paragliding, as well as skiing, and is 62 miles from Krakow airport with daily flights to many European capitals. Price: from \$141,000. Contact: **Leisure Invest**, tel. (44)871 218-2181; website: www.Leisure-invest.co.uk.

Austria—Stadl

These Almdorf Kreischberg rustic-style chalets are to be built in a lake and mountain region. The slopes are at 5,500 and 7,200 feet and also benefit from more than 200 days of sunshine a year, providing a double vacation season. Each chalet

property has a terrace and garden area, two or three bedrooms, a bathroom, open-plan living/dining and kitchen area, a separate downstairs toilet with shower, and storage area. The three-bedroom chalet will sleep up to eight people. Price: from \$205,000. Contact: **Investors in Property** (Simon Malster), tel. (44)20-8905-5511; e-mail: sales@investorsinproperty.com; website: www.investorsinproperty.com.



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You can live in one of the most exclusive residential communities with perfect year round temperature (from 68 to 78 F°), no hurricanes, no earthquakes and breath taking views of natural surroundings. Altos del María is a private community easy to reach from the United States.

In this paradise you will find: beautiful houses, flowers, bird watching facilities, rivers, hiking trails, creeks, abundant species of birds, paved roads, water systems, electricity, phone system, wireless internet, waterfalls, heliport, at only 20 minutes from the beach and a golf course and 90 minutes from modern Panama City.

Many Americans and Europeans chose Altos del María as their residence because of it's natural attractions and pleasant quality of life. There are other good reasons for moving to Altos del María, like the low cost of living and incentives for foreigners who want to invest or take up residence in Panama. One of these incentives is the retirement program, that gives retirees many discounts on products and services.

Altos del María is a perfect investment with a healthy living environment.

"It is difficult to leave Panama without feeling that you are on a secret that the rest of the traveling world will one day discover".

Lonely Planet Travel Guide



ALTOS del MARÍA

FOR MORE INFORMATION OR A FREE DVD SAMPLE: Call: 011-507-260-4813 / Fax: 011-507-260-1557
Send an e-mail to: il@altosdelmaria.com • access: www.altosdelmaria.com/il

THE HIDDEN CAUSE OF CHRONIC PAIN

And how doing this one simple thing may help rid you of back pain...knee pain...
hip pain...foot pain...migraines...arthritis...and 54 other chronic complaints

(HINT: It has nothing to do with drugs, supplements, strenuous
exercise, chiropractic or anything else you may have heard of!)

Do you know what it's like to be told that you will never walk again? Stella F. does. According to her doctor, the osteoarthritis in her knees and stenosis (narrowing of the canal in her spine) was so bad, it was "beyond repair."

As someone who took great pride in the active lifestyle she enjoyed, this was a terrible shock. And being the age she was (80), drugs and corrective surgery were deemed too risky.

Unable to walk just a couple of steps, Stella spent her days confined to a wheelchair. She prayed to the heavens for a miracle. Then, just a few short weeks later she went to see Dr. Joseph Weisberg at his New York office.

Read about how her life changed forever and how yours may too

I'll tell you about this amazing new breakthrough in just a moment. A pioneering new treatment that Dr. Weisberg has used for over 30 years to treat, and if the testimonies are to be believed, heal untold thousands of cases of chronic pain. Quite often, after patients had "tried everything else". First though, let me tell you about...

The hidden cause of chronic pain...

What the good doctor discovered was that chronic pain is caused by small "microtraumas" placed on your muscles and joints from seemingly harmless, everyday actions.

Innocent little tasks like bending down to pick something up. Leaning over to grab something. Incorrect posture. Twisting. And believe it or not, even walking!

While each may not cause instant pain, repetition of that action does. Even worse, when you perform these seemingly harmless tasks in a way that your body is not adjusted or equipped to handle... it places *additional* stress and tension on your muscles and joints.

In time, these small "microtraumas" accumulate and if left untreated... result in inflammation and pain.

Dr. Weisberg discovered that there is

only one way to heal these "microtraumas"—and it's something no drug... no supplement... no amount of chiropractic adjustments... or strenuous exercise can ever do.

Trains your body to cure its own hurts...

'The Weisberg Way' works by taking you through six 30-second therapeutic movements that combat chronic pain by eliminating the root cause of its occurrence. Targeting and healing and preventing their harmful accumulation.

Truly, with *3 Minutes To A Pain-Free Life* at hand, you'll be ready and able to outwit almost any chronic complaint life can throw at you. Like...

- When chronic pain is a sign of something much more serious. See your doctor immediately if you have even one of these symptoms! Page 21
- Get rid of foot pain and hip pain with this 30-second "exercise"! Can't be done? See page 139 and be amazed!
- Say good-bye to migraines! Just grab a pillow and do this to your chest as described on page 155. Amazing!
- Stiffness or pain in your neck? Try doing this to your ear! Page 159.
- Bursitis? Try the nibber-head trick on page 161.
- This arthritis remedy costs \$39 from a sporting goods store. You go to Home Depot and get the same product (and it's wonderful benefits) for as little as 79 cents! Page 162.
- When lower back pain means a herniated disc. Consult a health care professional of your experience this additional symptom. Page 173.
- Say good-bye to hip pain simply by "rolling" your legs as described on page 178. This amazing remedy works in minutes and can be done anytime, anywhere, even while watching TV!
- Pain in your ankles? Swollen and sore? Rest relief of your pain may be

hiding in your *bedroom*!

"Dr. Weisberg is truly unique in the field of chronic pain."

If like many of Dr. Weisberg's patients you are sick and tired of the failure of "conventional" treatments... sick and tired of poisoning your body with dangerous prescription drugs... and sick and tired of forking out good money on electronic hand-held devices and other ineffective treatments, then this may be what you've been searching for:

You'll have, in one convenient resource, a collection of doctor-proven ways to heal no less than 59 different causes of potential chronic pain—and how to prevent them—without drugs, surgery or expensive supplements.

So why not give *3 Minutes To A Pain-Free Life* a try today? There is no risk because you're always covered by our no-risk, 12-month money back guarantee. The method either works like described or you get every cent of your purchase price, minus shipping and handling back quickly and quietly. But I'm betting that once you begin using these methods... and feel the tremendous healing benefits... that I couldn't pry this book out of your hands for ten times its price!

To get your risk-free copy of *3 Minutes to A Pain Free Life* online at www.agorahealthbooks.com/P6GBQ or call 1-888-884-7598 and ask for code P6GBQ to order by credit card. Or write "Pain Free—Dept P6GBQ" on a plain piece of paper with your name, address, phone number (in case we have a question about your order) and mail it with a check for \$16.00 plus \$5.00 shipping to:

Agora Health Books
Dept P6GBQ-680SPAIN
P.O. Box 925

Frederick MD 21705-9838

Don't delay. Send your order today to learn to outwit pain and eliminate it from your life!

ID# P6GBQ

There's No Country in the World like Uruguay, where you can find...

- A true, First-World infrastructure
- The continent's premier beach resort
- The highest rental returns we've seen
- Vast rolling pampas ranch land starting at less than \$200 per acre
- Antique homes in magnificent colonial cities for less than \$100,000
- Miles of pristine beaches with large homes for well under \$200,000

And...Be Eligible For a Second Passport!

If you're even considering moving south of the border, where you can live better for less, then you owe it to yourself to take a look at Uruguay. We can assure you that you'll be impressed by what you'll find.

Uruguay enjoys the second-lowest level of corruption in all of Latin America. You can drink the water from every tap in the country, and the modern well-maintained highways will whisk you effortlessly from city to city.

You'll Find Property Prices that You Won't See Elsewhere in the Civilized World

You can still buy a luxury apartment in a dazzling resort for less than you'd pay for a small beachfront lot at the end of a long, dusty road in a Third-World country.

In *Uruguay: The Owner's Manual*, you'll find out where to look for today's best values, and we will even introduce you to the people who can help you find your way into this astonishing market.

But that's not all.

Friendly Immigration Policies Make it Easy to be a Part of this Welcoming Country

There are a number of countries around the world that offer a high standard of living. But in many it's almost impossible to relocate as a retiree or a self-employed entrepreneur. In Uruguay, however, you'll benefit from some of the most relaxed immigration policies you'll find anywhere in the world.

As a matter of fact, you don't even need to apply for residency before you leave for your new home. Instead, you can get your permanent residency after you've moved to Uruguay and tried it out for a while. And with that residency comes the right to import your household effects, duty-free. Uruguay actually allows you to bring your household goods *before* you obtain residency.

And as if all of this wasn't enough, residents of Uruguay are entitled to a second passport...a real asset for ensuring your privacy and mobility in today's world. In *Uruguay: The Owner's Manual*, you'll learn how to take advantage of this benefit, not only for yourself, but for your spouse and children as well.

If You're Seriously Considering Uruguay, You Owe it to Yourself to Invest in the Best Resource Available

- ** We'll show you a beautifully restored colonial-period home with great views of the harbor in the historic district of Uruguay's top colonial city for just \$180,000.
- ** How about a house on the river in move-in condition for just \$38,000?
- ** Would you be interested in a colonial-period Portuguese home, ready for final restoration, for under \$100,000?

But we're not just reporting on properties. In every one of these prime locations you'll get a *complete real estate guide with an analysis of the market* and all the necessary on-the-ground contacts that will allow you to make your own discoveries.

Taxes. We'll give you a complete tax guide, so you'll be fully prepared to analyze the big picture about your new life in Uruguay.

Residency. In Uruguay it's relatively simple, but you've got to know the ropes to make sure everything goes smoothly during your transition. In *Uruguay: The Owner's Manual*, you'll receive all the information you need to make sure your experience is trouble-free.

The property purchase process. You'll find a step-by-step guide for buying your property and closing the deal.

In fact, no matter what your objective, in *Uruguay: The Owner's Manual* we will:

- ** Help you focus in on the area that you'll be interested in
- ** Give you examples of the properties you'll find there
- ** Provide you with the contacts you'll need to make your way
- ** And make sure you'll have the information you need to enjoy your stay and travel efficiently

Order *Uruguay: The Owner's Manual* today for \$69.
Call toll-free in the U.S 1-888-884-7755 or International +353-51-304557; Please mention promotion code P120GBSA & item code 120SUROM. Website: www.ilbookstore.com.

New York Style at Panama Prices



With all the new high-rise condos going up in Panama City, how are you to decide which provides the best lifestyle and appreciation potential?

At AA Developers, we think the answer is simple—just choose the one with the best construction, most intriguing design, finest amenities, and most stunning ocean view.

And, if prices start as low as the mid \$200,000's, that's a definite plus.

We may be a little biased, but we think that's exactly what we've provided in **Dupont Tower**, our new residential tower in Panama City's exclusive Punta Pacifica neighborhood.

I'm Heidi Joseph, Vice-President of Sales and Marketing of AA Developers of Panama, a group with over 25 years of experience and success in the local and foreign markets, and I'd like to tell you about this remarkable residence, where we've combined New York sophistication with California views and Latin American prices.

Dupont Tower will rise 40 stories above the shoreline, and each floor will feature four beautiful condos, each with terraces and unparalleled ocean and city views. Ranging from 1,334 square feet up to an impressive 2,305 square feet, condos at **Dupont Tower** have floor plans to meet every lifestyle choice. Whether you're looking for an easy living one-bedroom or a magnificent three-bedroom "mansion in the sky," your home is waiting at **Dupont Tower**.



The ground floor of this magnificent building will feature a stunning lobby and parking facilities for visitors. The next five levels will be covered parking for residents. On Level Six, residents will find a complete lifestyle and wellness area that will include:

- Pool
- Jacuzzi
- Fitness Center
- Solarium
- Half Basketball Court
- Children's Playground
- Children's Play room
- Children's Pool
- Squash court
- Party Room

- Kitchen
- Bathrooms
- BBQ Area
- Gazebo
- Putting Green
- Yoga and Tai Chi Terrace
- Covered Terrace with Bar

Each unit at **Dupont Tower** comes fully equipped with refrigerator, stove, dishwasher, garbage disposal, washer/dryer, water heater, and light fixtures. As you can see, your unit will be, basically, ready for you to move in without any hassles or delays.

And, of course, for the comfort and convenience of all residents, **Dupont Tower** will feature its own auxiliary power generation system, four high-speed elevators, and 24/7 security. Even more, all residences will be Internet- and cable-ready.

Not only does **Dupont Tower** offer a modern, exclusive, luxurious, and affordable lifestyle—it is also incredibly easy to pay for your new home in this stunning building. Just \$10,000 reserves your unit at significant pre-completion prices. You'll then have seven months to complete your 30% down payment. At closing, the remaining 70% puts the keys to your relaxing, refreshing, and re-energizing lifestyle in your hands early in 2009.

I invite you to live the lifestyle you've always deserved at a price you can afford—in a truly metropolitan, world-class city. Come join us at **Dupont Tower** and experience what oceanfront luxury is all about.

For more information on **Dupont Tower** or any of our exclusive AA Developers residential products, please contact:

*International Living's Panama Office,
Panama@InternationalLiving.com;
toll free 866-576-4252.*

Always remember that there are many ways to live your life, but there is only one life to live your way!

Heidi Joseph

Vice-President
Sales and Marketing
AA Developers



Eternal Spring in Mexico's Cradle of Independence

San Gabriel Villas



There is a place in Mexico's majestic Central Highlands where ancient mesquite trees keep endless vigil from the slopes of the High Sierra mountains. Where the weather is so fine year-round that central heating and air conditioning are frivolities. Where life still moves at the pace of an ox-drawn plow and families still have dinner together around rough-hewn tables instead of around television sets.

In the heart of this amazing place is a residential development that draws inspiration from the best of these highland Mexico traditions and offers them to you in a modern, secure environment at prices unheard of in the U.S.

I'm Daniel Guerrero, and I'd like to introduce you to San Gabriel Villas.

San Gabriel Villas is an active adult community created by Aavan Pro Retirement Villas Mexico to provide a healthy balance of tranquility, cordiality, and recreational activity for its residents.

San Gabriel was originally built as a *balneario* or spa, a place where families from all over Mexico could come to spend their vacations relaxing, swimming, and enjoying quality time with each other. This 20-acre property is bordered by 300 meters of the Laja River. Rolling hills of cattle ranches and farms fill the vista in all directions.

We have designed San Gabriel using the model created by the Center for Universal Design at North Carolina State University, a leader in architectural design for retirement communities and handicapped-accessible homes and businesses in the U.S. San Gabriel features wheelchair accessibility within external areas with ramps and walkways with a maximum slope of 5%. Golf carts for resident use will be available for transportation within the development.

On the "Golden Corridor" between the historic Mexican towns of Dolores Hidalgo and San Miguel de Allende, San Gabriel Villas provides a secure, gated environment with 24-hour security so residents can relax and live their lives free from worry.

The Cradle of Mexican Independence offers you a rewarding, independent lifestyle

Dolores is famous for its exquisite and colorful *talavera*. However, you will also find beautiful furniture, handmade rugs,

and exotic ice creams. No trip to Dolores is complete without eating freshly made and delicious *helado* (ice cream).

At the other end of a modern, paved highway is the town of San Miguel de Allende. Designated as a cultural landmark in 1930, it has retained its colonial charm. With its beautiful Mexican Baroque architecture, cobblestone streets, near-perfect climate, and enchanting *Jardin* (or central garden plaza), you will fall in love with this old world city just as hundreds of artists from all over the world have.

Choices to match your needs

At San Gabriel, we offer both villas and condos for you to choose from. Our villas range in price from \$156,000 to \$173,000 on lots ranging in size from 2,600 square feet to 5,900 square feet.

Our single-story villa comes with two bedrooms and two baths. Our two-story villa can be arranged with extra bedrooms, baths, a study or office. The two-story homes can be designed to include either an extra bedroom, two baths, studio, and TV room or one bath, studio, TV room and terrace.

Eleven condos buildings at San Gabriel will have six condominiums in each, two per floor for privacy. Elevators specifically designed for the handicapped are re available in each building. The "Señorial" condos are 1,047 square feet in size and are priced at \$111,920. "Real" has the same square footage plus a ceiling with cupolas for just under \$120,000, and the "Imperial" has the same square footage plus an additional 740 square feet of private terrace and garden for just over \$132,000.

As you can see, owning your own villa or condo in San Gabriel Villas can be very affordable. But you'll also enjoy the following amenities with your new San Gabriel home:

- Administrative building with a restaurant and convenience store.
- Two swimming pools surrounded by Mexican gardens and terraces.
- Club House with game room, hair salon, spa, squash, and gym.
- Tennis courts and track for walking or running.
- Driving range and putting green.
- Five guest bungalows and seven suites for visiting friends or relatives.
- Cultural Center.
- Infirmary.
- Water treatment plant.

Peace and quiet...and peace of mind

Aavan Pro Retirement Villas Mexico is currently working with First American Title Insurance Company through Grupo Nacional Provincial (GNP). Title insurance begins to protect you the moment you sign the contract, making sure the land complies with all guarantees allowing you to legally own your property under Mexican law and then sell it in the future should you choose to do so.

And Aavan Pro Retirement Villas Mexico can help you with all the red tape in order to obtain credit for your purchase at San Gabriel Villas. We offer mortgage plans for U.S. residents through Collateral International, a U.S.-based mortgage company that offers dollar-denominated loans, as well as through Advanced Mortgage, a company with more than 10 years of experience in loans for the purchase of real estate in Mexico.

Come and see for yourself...for free!

I am so confident that you'll want to become part of the San Gabriel Villas community that, for a limited time, I'll pay your airfare to see for yourself everything San Gabriel Villas has to offer! That's right...if you come to San Gabriel and buy a villa or condo, I'll reimburse you \$500 for your airfare...and if your spouse accompanies you, I'll reimburse \$500 for their airfare as well!

Join us today for your place in the Mexico sun!

Get in touch today for more information on villas and condos at San Gabriel Villas, and start putting the peace, happiness, and health of clean highland Mexico living in your life!

E-mail Marzena Romanowicz at *International Living's Mexico office* mexico@InternationalLiving.com. Marzena will be happy to provide you with the information you need to help you make San Gabriel Villas part of your active lifestyle!

Daniel Guerrero
Sales Manager, San Gabriel Villas

Your Own Second Home in the Sun

If you've ever dreamt of having a kingdom of your own, a tropical retreat where palms rustle overhead and you can fall asleep to the rhythmic sounds of the surf...a place you can go to escape the stress and fast pace of home... then *Your Own Second Home in the Sun* is for you.

Your Own Second Home in the Sun is a new free monthly e-letter service for lovers of sand and sun, surf and sea.

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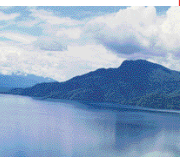


Mexico First Alert

The Next Best Thing to Being There Yourself



IL's new Mexico First Alert service will keep your ear to the ground in this fast-moving market. Want the latest, up-to-the-minute scoop...from the scene? This is the next best thing to being in the country yourself. Our staff and contacts in the country will alert us...then, immediately, we'll alert you. You'll have the real story...from our best and most reliable sources living and spending time in Mexico. You need never miss out on a property deal, a business opportunity, a market event, a discount, or a special buy.



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Calendar of Events

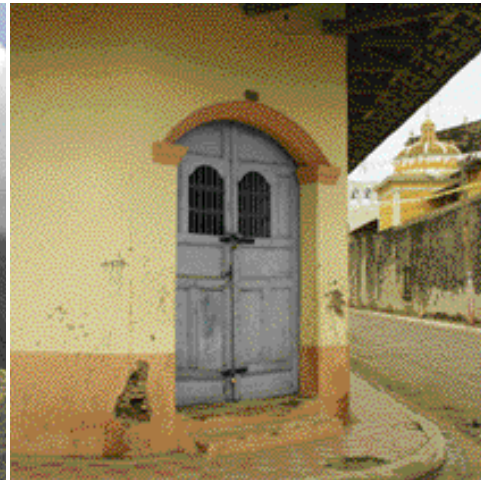
For information and reservations for all our conferences and events:

tel. +1-410-223-2688 or toll-free 1-866-381-8446;

e-mail: events@internationalliving.com; website: www.InternationalLiving.com/events



Live and Prosper in Managua, Nicaragua January 22-24, 2007



Here's your chance to leverage International Living's decade of experience and serious research into the most potentially profitable place in the Americas today...Nicaragua.

Across Nicaragua, the possibilities for profit (and better living) are genuine. The fortunes of this region of the world are rising...and we'll show you exactly how you can ride the tide.

Optional Real Estate Tours: Immediately following the seminar we'll be offering optional real estate tours where we'll take you to untouched beaches with world-class surfing, massive lakes, and some of the oldest and most eloquent colonial cities in Central America.

For more information, e-mail: events@internationalliving.com
website: <http://www.internationalliving.com/events>

Continued on page 32



Calendar of Events

For information and reservations for all our conferences and events:

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e-mail: events@internationalliving.com; website: www.InternationalLiving.com/events

Calendar of Events, continued from page 31

Live and Prosper in Panama Panama City, Panama January 30 to February 1, 2007



Once again, Panama secured the top spot on our Annual Global Retirement Index. But we're not the lone voice extolling the virtues of Panama anymore.

Hailed as the Best

Adventure Destination of the Year by *Porthole Cruise Magazine*, and the Number One Retirement Destination in the Western Hemisphere by *Modern Maturity Magazine*—Panama is on the map to stay. There are still deals to be had—and we know where to find them.

Optional Real Estate Tours: After the conference we'll be offering optional real estate tours exploring the city, beautiful beaches, and highlands.

Live and Prosper in New Zealand March 7-9, 2007

In this uncrowded, unspoiled Pacific-island paradise, you can live amongst some of the most pristine, awe-inspiring outdoor scenery on earth—towering, snow-capped peaks...fern-filled rainforests...black-sand beaches...healing hot springs...

and just about everything in between. Not only that, but you can retire in style here. You'll find some of the best real estate opportunities in the world, you'll pay no capital gains taxes, and you'll enjoy a cost of living that's less than half that in the U.S. This March 7 to 9, 2007 our team of experts and experienced expats will be covering all the bases—from finding your dream home...to residency and visa requirements...banking and tax...insurance and health...day-to-day living...and more—at our **Live and Prosper in New Zealand Seminar**. Come discover "The Land of the Long White Cloud" before the rest of the world catches on.



To receive regular updates on all our upcoming events sign up for our **FREE Events and Travel e-letter at**

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*From all the
staff of International Living,
we wish you a very
Merry Christmas and a happy,
healthy, prosperous New Year*

Note: This is only a selection of our events. Please visit www.internationalliving.com/events for a complete listing