

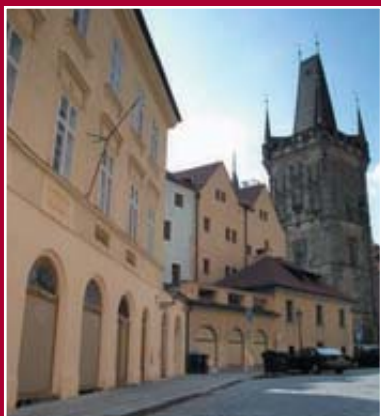


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Blue Hole of
Belize...page 18**



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steeped in
history...page 20**



Europe's new holiday hot-spot

—property buys on Croatia's
Dalmatian
coast and
islands

by Steenie Harvey
US\$1 equals 0.80 euro*

Go to Croatia's heart-stoppingly gorgeous Dalmatian coastline...and go now. Word about Europe's land of a thousand islands is getting out. At this moment, you can buy fixer-uppers for \$36,000 and island studio apartments for \$47,000. By next year, such buys will almost certainly be gone.

Move-into houses costing less than \$200,000 are increasingly difficult to find in coastal Europe. But a fully restored stone house with a courtyard on Croatia's Hvar island—rated by *Condé Nast* as one the world's 10 most beautiful islands—can be yours today for \$169,500.

On Korcula island—which locals claim as Marco Polo's birthplace—building land is around \$5.70 per square foot. This means you could buy a 5,500-square-foot plot and build a three-bedroom villa with a pool for around \$175,000.

Korcula Island is poised to go big time—I'll explain why in a moment. First, though, some background on Europe's emerging holiday hot-spot.

"The new Tuscany"

Croatia's 4.5-million inhabitants were once part of the former Yugoslavia. No doubt you're thinking "conflict in the Balkans," but the war ended in 1995. Realizing Croatia is now as safe as anywhere else in Europe,

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Market watch

Dear *International Living* Reader,

This month, we continue ongoing coverage of two places worth close attention right now: sunny, sultry Thailand and historic Croatia.

Thailand is a screaming bargain, one of the cheapest places in the world to live or spend time. Our report this month focuses on a part of the country most foreigners ignore, fearing it's unsafe. Chiang Rai is remote (though less so than you may think)...but dangerous? Our correspondent, living in this Golden Triangle region of the country for four years, says he and his wife have never felt unsafe. Furthermore, they and other intrepid expats in this exotic corner of the world are living well on less than \$800 a month. (You can get by, our expat expert tells us, on half that.)

Croatia, on the other hand, is one of the best places anywhere today to invest in coastal property. It has more of it than any other country in Europe. And it is on its way, we (and many others) predict, to becoming the Continent's next Riviera...the new Tuscany. Again, put aside concerns about safety. They're unfounded. The Balkans War is past. Croatia is focused on her future, which, she hopes, includes entry into the EU in another three to four years. See page 1.

Kathleen Peddicord

Kathleen Peddicord
Publisher, InternationalLiving

P.S. Back in the Americas, the country to watch is Nicaragua. Boomtime. That's the word to describe the climate here. See page 17 for details.

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foreign vacationers are returning.

Before Yugoslavia's breakup, some 10 million visitors a year came here. With numbers still more than 30 % below pre-conflict levels, tourism is projected to grow by 6.9 % annually.

Lured by promises of "the new Tuscany," most first-time visitors are thrilled. Forget any notions of concrete-block-land. The port city of Split has a few high-rise monstrosities, but the coast and islands are an unspoiled picture book.

The 1,100-mile-long coastline delivers sheer drama. Swathed in pines and cypress trees, carpeted with wildflowers and aromatic undergrowth, it meanders past medieval walled towns, vineyards, and orange-roofed fishing villages. Nightingales sing, hillsides blaze with golden gorse, and everybody seems to have a well-tended vegetable patch.

Every corner of the indented coastline serves up grandstand views of secret coves, little harbors, and calm turquoise waters. Out in the Adriatic Sea, the galaxy of islands—1,184 of them—shimmer like a cache of emeralds. For both island-hopping and sailing, Croatia easily rivals Greece.

Admittedly its pebbly white beaches aren't perfect if you enjoy sand underfoot. But the coastal waters are crystal-clear, so translucent you can see shoals of fish. "This is the Mediterranean as it used to be," extolled one real estate agent.

A property feeding frenzy

Croatia isn't scheduled for EU membership until 2008, but a feeding frenzy is under way. Property prices are rising 20 % to 30 % per annum. Medieval Dubrovnik—hottest spot on the country's real estate map—has experienced such rises in the past six months alone. But when you compared this market with other European vacation destinations, you realize that this Dalmatian coastline still has significant growth potential.

It's unlikely, however, that EU entry will result in a huge price explosion. The way things are shaping, big gains will already have been made long beforehand. Don't underestimate current pricing levels. Prices are not dirt-cheap, even now. Many real estate agents I met with on my most recent trip told



The only sign Dubrovnik received a pounding is when you walk the 80-foot-high walls and look down on the huddle of terracotta-red rooftops. Before the shelling, its medieval roofs were made from straw-colored roof tiles—now impossible to find.

Rental guide for new apartments

The approximate weekly rental guide for new development apartments in the Dubrovnik area is: Studios: \$302 low season; \$417 mid-season; \$575 high season. One-bedroom apartments: \$423 low season; \$575 mid-season; \$787 high season. Two-bedroom apartments: \$514 low season; \$678 mid-season; \$1,058 high season.

me about foreign clients expecting to buy immaculately restored three-bedroom stone houses—with sea views—for an equivalent \$65,000 or less. They leave disappointed. Although the average Croatian monthly wage is around \$600, that means little when it comes to house prices.

The locals aren't daft. They know that along Europe's other sunny southern coastlines, old stone-built seaside properties change hands for senseless sums. Croats don't yearn to live in these properties themselves, but they realize their value.

Vendors often seek sums that will result in them being able to build two brand-new houses for their offspring, for example.

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The food's not bad either

Croatia has more in common with pasta-crazy Italy than Eastern Europe's meat-and-stodgy-dumplings diet. Certainly along the coast, you'll find a rich choice of seafood and organic vegetables.

I found eating out in Split, Croatia's second-largest city, was around 30% cheaper than in the Dubrovnik area. Prices in tourist resorts are pitched at West European levels. In Split, I paid \$7.65 for a starter of *prsut*—smoked Dalmatian ham. In Dubrovnik's Old Town, it's on most menus for \$10.20.

Pizzas are generally between \$6.50 and \$8.50. The local specialty, black cuttlefish risotto, costs \$8.50 to \$11.50. With steamed mussels averaging \$7.65 and a portion of swordfish at \$17, few locals can afford seafood. Decent wine costs \$17 to \$22 a bottle; house wine costs around \$10 for a liter jug.

Recommended restaurants:

Konoba Pjatanca, a short walk outside Dubrovnik's Ploce Gate on Kolocepska Street. Its terrace looks over the old port and city walls.

Konoba Kolona (2 Put Tihe Street) in the seaside resort of Cavtat—40 minutes by boat from Dubrovnik. Outdoor terrace, great choice of seafood, and a delicious stuffed eggplant starter for \$5.10.

Sarajevo (6 Donaldova, Split). Cavernous old place, popular with locals, in Split's medieval heart. Excellent veal schnitzels for \$6.80.



Croatia, continued from page 3

Here's an example: I saw one ruined property on Hvar island priced at \$103,000. The house has stunning views of Vira Bay and is located less than four miles from Hvar Town...but it had no roof, and access was difficult.

Croatia's emigration problems are almost on a par with what Ireland's used to be.

Dozens of people, many living abroad, can have claims on a particular piece of property. All the agents I spoke with said title on their properties was clean, but ask lots of questions. And ensure your chosen agency uses a reputable lawyer. The real estate market isn't highly regulated—there are cowboys about.

Another thing: Before the war and Yugoslavia's break up, Croatia's population was around 22% Serbian. They all fled, and Croatians occupied their houses. Presumably these were houses intact. It's rarely mentioned in travel articles, but the Adriatic coastal drive between Makarska and Split is scarred with burnt-out dwellings.

In the aftermath of conflict, a great deal of carpet-bagging went on. Croats bought Serb houses for a pittance. What any driven-out Serb thinks when he hears his former home got resold for a vast sum to a foreigner isn't comfortable to contemplate...

One last warning: Once you think you've agreed

terms, they're all too likely to change. Some Croats will up the stated price once they believe they've netted a gullible foreign fish. The new Tuscany, indeed!

Guaranteed 6% returns

The safest play is a brand-new apartment, built on land disposed of by the government privatization fund. This means title is clear from the start. Paul Keppler, managing director of Croatian Sun, told me about Marina Marco, Croatia's first five-star resort and marina development on Korcula island.

Along with a Crowne Plaza hotel, the first phase of 860-square-foot luxury apartments will have parking and terraced gardens with 180-degree water views. Completion is due early 2006. "Year-round tourism" is Croatia's new buzzword, and the marina here will provide sailing, cruising, diving, and fishing, plus a "boardwalk lifestyle" with restaurants, bars, a nightclub, specialty boutiques, and a health spa and fitness club. There will also be boardwalk access to an offshore island with tennis courts and other sporting facilities.

The project hadn't officially launched at the time of writing, but Paul says the apartments will cost between \$242,000 and \$327,000. Plus there'll be a guaranteed rental return of 6% over three years.

A British real estate agency, Croatian Sun is Marina Marco's main agent. With offices in Split and Dubrovnik, their extensive portfolio includes land, new developments, and resale properties—and nothing gets listed unless title has been checked by a lawyer recommended by the British Embassy. They're also tied in with Savills—a long-standing UK estate agency.

More brand-new island buys

Less than an hour's ferry-ride from Split and the mainland, Brac is central Dalmatia's largest island. The population is almost 14,000. Along with idyllic coves, traditional villages, and bustling fishing harbors, one of Croatia's most famous beaches is here—tongue-shaped Zlatni Rat (Golden Cape). It looks Caribbean-like on posters, but be prepared for pebbly golden shingle, not soft sand. Brac's other claim to fame is its white marble—the island provided the stone for the White House in Washington, D.C.

Realizing Croatia is now as safe as anywhere else in Europe, foreign vacationers are returning.

Croatian Sun has two Brac developments. One is a 66-apartment complex, but, although completion date is mid-2005, only four units are left. Parking is

included, and the complex will have a swimming pool. Prices for the two- and three-bedroom apartments range from \$94,500 to \$121,000. The first-row apartments from the sea cost \$94,500 to \$175,500.

Linked by a causeway to the medieval walled town of Trogir, Ciovo island is a favorite playground for Split's residents, many of whom have holiday homes here. You could say they're emulating Trogir's medieval nobles, who used to build summer villas here.

Also through Croatian Sun, Ciovo properties include studios and one- and two-bedroom apartments for \$69,500 to \$210,000 in a first row to the sea complex at the fishing village of Slatine. With views toward the mainland, the complex has a pool and landscaped gardens. At Okrug Gornji village, studios and one- and two-bedroom units range from \$47,000 to \$81,000.

As long as it has clean papers, buying 'building' land and constructing a house can make more sense than buying an over-priced resale.

New developments without guaranteed returns? Don't expect fireworks from the market yet. Croatia heaves during July and August, but you'd struggle for tourists in low season. Although a number of golf courses are in the planning stages, it isn't yet a year-round destination like Spain. Dubrovnik's Old Town and the Dalmatian coastal resorts are dead quiet in winter.

Golf and up-market resort developments may

Build your own home

As long as it has clean papers, buying "building" land and constructing a house can make more sense than buying an over-priced resale. Depending on finishing levels, building costs are generally \$67 to \$79 per square foot. As a yardstick, square-foot construction costs are \$112 to \$158 on the Greek island of Crete. The price of land zoned for building depends on location. Listings for plots between Dubrovnik and seaside Cavtat are \$13.50 to \$16 per square foot. But inland—with no sea views—you can find plots for 68 cents to \$1.70 per square foot. On Hvar island, agent Paul Bradbury explained it can range from \$6.75 to \$17 per square foot. Should you wish to speculate on agricultural land getting rezoned, this costs approximately 57 cents a square foot.

Real estate contacts

Croatian Sun (Paul Keppler), *Iva Vojnovica 61A, 20000 Dubrovnik, Croatia*; tel. (385)20-312-228; fax (385)20-312-226; e-mail: paul@croatiansun.com; website: www.croatiansun.com.

Adriatic Maritime (Ian Simpson), *Ballymaice House, Bohernabreena, Co. Dublin, Ireland* (agents are on the ground in Croatia); tel. (353)86-805-5402; e-mail: adraiticmaritime@hotmail.com; website: www.croatiaproperty.ie.

Hvar Property Services (Paul Bradbury), *Jelsa, Hvar Island, Croatia*; e-mail: info@hvarproperty.com; website: www.croatianhouse.com.

Dubrovnik Nekretnine (Katarina Brailo), *Dordiceva 4, 20000 Dubrovnik, Croatia*; tel. (385)98-178-7877; e-mail: dalmacija-nekretnine@du.hinet.hr.

make a difference, but the tourist season currently runs only mid-May to mid-September. Winter and spring are mild, but it can be rainy (it rained six days out of seven during my early June visit). However, summer and fall are positively balmy. In July and August, temperatures reach 90° F.

Europe's "walled city"

You'll be smitten by Dubrovnik, one of Europe's most photogenic walled cities. After heavy shelling from Serbian and Montenegrin forces during the Balkan conflict, this pearly city of marble sidewalks, palaces, bell-towers, and green-shuttered houses has been meticulously restored to its former glory. The only sign it received a pounding is when you walk the 80-foot-high walls and look down on the huddle of terracotta-red rooftops. Before the shelling, its medieval roofs were made from straw-colored roof tiles—now impossible to find.

Restored properties within Dubrovnik's walls are already expensive, fetching \$395 to \$563 per square foot. If a property for refurbishment hasn't already been snapped up, there's a distinct possibility of title problems.

Averaging \$225 a square foot, apartments in Dubrovnik's residential districts are cheaper. Lapad is a green-belt district just over two miles from the center. As much residential area as tourism center, it could be a good choice for a vacation rental property. In a Lapad residence built in 2001, a 322-square-foot apartment is \$66,000 through Atlantic Maritime.

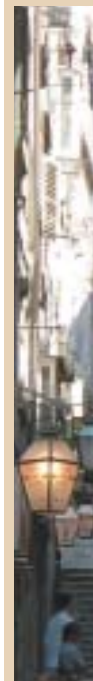
Small seaside villages northwest of Dubrovnik include Orasac and Slano. Dubrovnik Nekretnine has a 1,290-square-foot Orasac house with garden for \$121,000 and a 644-square-foot Slano apartment

Continued on page 6

How to buy—and save 22%

You can purchase property either as a private individual or through a Croatian company. The company route is quicker—six weeks as opposed to at least six months for individual buyers who need permission from the Ministry of Foreign Affairs. Another advantage when buying through a company is that if you buy a property constructed after January 1997, you can claim the 22% VAT back. Private individuals cannot. The costs of setting up a Croatian company are as follows:

- Initial capital: \$3,400.
- Accountancy fees: \$360 to \$1,300 (prices depend on several factors, including whether the accountant speaks English).
- Legal fees of around \$1,200 plus 22% VAT.
- Public notary and court fees of approximately \$410.



Croatia, continued from page 5

for \$97,000. Katarina Brailo, the girl in this agency's makeshift office in Dubrovnik's Old Town, could only show me computer pictures. Although they looked OK, I can't give you first-hand knowledge of whether the house is livable. "You will have to speak to the director." But when I found the main office at 3 p.m., it had already closed...

Vineyards...small coves...wildflowers. Farther west, the Peljesac Peninsula points into the Adriatic like a craggy green finger. Again through Atlantic Maritime, a 612-square-foot seaside apartment with extra terrace space in Orebic village is \$43,000.

Croatia heaves during July and August, but you'd struggle for tourists in low season.

Orebic is popular in summer as it's a ferry crossing point over to Korcula island. Old peninsula houses to restore start at \$36,000. At the other end of the price scale, they have a 2,200-square-foot sea captain's villa—with a sea captain's view—for \$423,000. As the revamped house has a separate upstairs entrance, this section could be let out as two holiday apartments.

Roads aren't great, and you can't see many properties in a single day. Although the distance is only 140 miles, it's a four-hour drive from Dubrovnik to Split. Few foreigners have bought in Split, but things could change if resort prices keep spiraling.

Prices in the city range from \$124 per square foot in less attractive neighborhoods to \$372 a

square foot for new apartment residences in elite locations on Marjan mountain. The average cost is around \$225 per square foot.

Lavender-blue Hvar

Two hours from Split (\$4.60 each way with Jadrolinija Ferries), Hvar has become a yachting hangout for Europe's rich and famous. Can't say I spotted any celebrities, but it's a verdant island of pretty settlements and azure-blue waters. If I'd timed my visit a couple of weeks later, wild lavender would have been blooming. Hvar is perfumed with the smell during summer.

Properties sell quickly, and bargains are few. Though I wasn't taken with the \$103,000 burnt-out shell at Vira Bay, the stone village house I saw for \$169,500 in the ancient settlement of Starigrad was a perfectly restored gem. It won't linger on the market long.

Paul Bradbury says his agency (Hvar Property Services) aims to offer new-build from \$73 per square foot this month. The rough guide to other island properties is as follows:

- Less than \$50,000: Complete ruins (few left).
- \$50,000 to \$120,000: More substantial ruins and livable houses in need of updating.
- \$120,000 to \$240,000: Restored houses, family homes, and apartments.
- \$240,000-plus: More substantial homes.

Some properties cost far more. On the outskirts of Hvar town (a renaissance beauty with marina, citadel, and marbled main street), we viewed a 5,370-square-foot house and business opportunity for \$1.5 million. In excellent condition, it has three-bedroom/three-bathroom owner accommodation; the rest of the property comprises six studio/one-bedroom vacation apartments. ■

** Although Croatia has its own currency, the kuna, property in this country is priced in euro.*

Tax-free yachting

European residents with a yachting habit can make big savings in Croatia. As this country isn't yet an EU member, yachties can legally avoid the sales tax (VAT) on the purchase price of yachts if they're exported out of EU territory. Owners are allowed to moor their yachts in Croatia indefinitely without paying import duties. To obtain a residence permit, you need only moor a yacht in a Croatian marina. Once you have a residence permit, you can sail into EU waters for up to 18 months in any two-year period without paying VAT on your yacht.



Sniffing, sipping, and spitting your way through the Languedoc-Roussillon

—the largest wine-producing region in the world



vineyards, make Languedoc-Roussillon the largest wine-producing region in the world. I had short-listed the wines I wanted to taste. Now, starting from Nîmes, I was sniffing, sipping, and spitting my way west, to the Pyrénées. Well, not always spitting. In the tasting room at Mas de Daumas Gassac—whose 1997 would set you back \$180 a bottle in the wine store at home—swallowing suddenly seemed a great idea.

Back on the map

It was Daumas Gassac that salvaged Languedoc's previous reputation for producing vast quantities of undrinkable plonk. In the 1970s, even if you could find something from the area on the wine list at a "fine-dining" restaurant, to ask for it would invite a thinly veiled sneer from the *sommelier*. A decade later, Aimé Guibert, the founder of Daumas Gassac, had, according to one wine-writer, "...almost single-handedly put Languedoc back on the map of quality French vineyards." In 2001, Robert Mondavi came to the Coteaux du Languedoc, checkbook in hand. The accepted version of what happened is that local politics wrecked the deal, but Mondavi's readiness to make a multi-million-dollar investment endorsed the credentials of the entire region.

Although there are some 14 areas in Languedoc-Roussillon with AOC (Appellation d'Origine Contrôlée) status, they account for only a small percentage of total output. Most wines are Vins de Pays. They are not necessarily inferior in quality to the AOC's. One of the conditions for AOC qualification in Languedoc is that wines should be made only from a blend of two or three grapes traditionally grown in the region. However, many owners prefer to experiment with other grapes such as Merlot or Pinot Noir or, as in the case of so-called "varietal wines," only one grape.

The choice often comes down to money. When Pierre Clavel, owner of Domaine Clavel, rented his first parcel of land, all his grapes were "SGM"

France's Languedoc-Roussillon region—also known as the Midi, stretches 120 miles from the Rhône Valley, west to the Pyrénées and the Spanish border.

by Peter Dunkley
US\$1 equals 0.80 euro

From my hotel window in the western part of the Corbières, I looked out onto thousands of vines, stretching to the distant, mist-shrouded foothills of the Pyrénées. The *vendange* (grape harvest) had begun and nimble-fingered pickers were moving through the bushes, plucking clusters of purplish Mourvèdre grapes in a ritual enacted annually here for more than 2,000 years.

The Corbières vineyards are in France's Languedoc-Roussillon region. Also known as the Midi, it stretches 120 miles from the Rhône Valley, west to the Pyrénées and the Spanish border. Along the way, it takes in the Mediterranean destinations of Cap d'Agde, Port-Leucate, and Collioure, as well as the historic inland cities of Montpellier, Perpignan, and Carcassonne.

The Corbières, together with hundreds of other

Continued on page 8

The vineyards of the Languedoc-Roussillon

For reds:

Mas de Daumas Gassac, 31450 Aniane; tel. (33) 467-577-128; e-mail: contact@daumas-gassac.com; website: www.daumas-gassac.com.

One writer described the Daumas Gassac Rouge as "the most famous Vin de Pays in France." At the winery, the 2001 costs \$25.

Domaine de Clavel, Mas de Périé, 34820 Assas; tel. (33) 467-869-736; e-mail: info@vins-clavel.fr; website: www.vins-clavel.fr.

Its best red is La Copa Santa, classified as AOC Coteaux de Languedoc. At the winery, the 2001 costs \$17.

For Viognier:

Chateau Etang des Colombes, 11200 Lézignan-Corbières; tel. (33) 468-270-003; e-mail: christophe.gualco@wanadoo.fr; website: www.adom.fr/palais-du-vin/gualco/gualco.htm.

The Viognier grape is a relative newcomer in Languedoc, but varietal-Viognier wine has become popular with thousands of ABCers (Anything But Chardonnay). At the winery from \$10.

For Banyuls:

Domaine de la Rectoire, 54 avenue du Puig del Mas, 66650 Banyuls; tel. (33) 468-881-345; website: www.la-rectoire.com. At the winery from \$10.



France, continued from page 7

(Syrah, Grenache, and Mourvèdre), a classic AOC combination in Languedoc. "After I bought all the equipment," he said, "I searched my pockets every day, looking for coins. Since I couldn't afford to

replant, I concentrated on improving the quality of what was already there."

Regional cuisine, robust and Provençal

Wine was not my only reason for visiting the Midi...it has great food, too. As well as the classic French-cuisine available in the more expensive restaurants, there is a distinctive regional cuisine all the way along the coast. In the west, it draws on local produce for tasty, robust dishes such as *cas-soulet*, a casserole of white haricot beans, preserved goose or duck, pork, and sausages. In the east, there is a Provençal influence with its accent on herbs, olive oil, tomatoes, garlic, onions, artichokes, and sweet and hot peppers.

Many of the ingredients come from the Mediterranean. In addition to the crustaceans, there are monkfish, red mullet, tuna, sea bass, and anchovies on every menu. In the hands of a master chef, even the humble anchovy can be a visual and gastronomic treat.

At a restaurant in Carcassonne, the hors d'oeuvre is a dish of anchovies, banded with strips of sweet, red Espelette peppers, all presented on a crusty pastry bed. Alongside on the plate was an emulsion of herbs and spices and a shot-glass of sorbet. Three days into the trip, my trousers were unaccountably shrinking around the waist.

After the first couple of days, I became expert at gauging as many samples as I could swallow without red-lining the breathalyzer. The test was the tasting notes. "Imagine Naomi Campbell in latex," a reviewer once wrote of a Cabernet Sauvignon. Another had described a Shiraz as "a Chippendales dancer in leather chaps—tight, full-bodied, and ready for action."

When you feel the urge to write stuff like that, it's time to start spitting. ■

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Thailand's Golden Triangle

—seven reasons to explore Chiang Rai

by John P. Seely

US\$1 equals 41.53 Thai baht

1 Lush, beautiful landscape

Thailand, Burma, Laos, and China meet in Chiang Rai—known as the Golden Triangle.

Bamboo- and teak-covered mountains separate wide river plains to form a lush landscape of thick jungle with hidden cascading waterfalls, rice paddies, and groves of lychee trees crisscrossed by roads lined with giant red flame trees and bright yellow laburnum. The Mekong—one of the world's last great untamed rivers—forms the eastern border and the Mae Kok river, which is widely regarded as Thailand's most beautiful and unspoiled, flows through the province from Burma to Laos.

Chiang Rai—which is the name of Thailand's northernmost province and its capital—is Thailand's most ethnically diverse area and has its own distinct heritage known as Lanna Thai. It is home to a dozen distinct groups living in villages perched on steep slopes high in the surrounding hills. It's a common sight to see their women dressed in their brilliantly colored traditional costumes decorated with masses of heavy, silver ornaments. They plod along mountain trails with baskets on their backs and pipes in their mouths, selling and buying in the markets and bazaars.

Despite being small, Chiang Rai City has many of the amenities you'd usually find only in larger cities. It's a growing tourist destination, which means more restaurants and shops geared toward Westerners—even small restaurants have English menus. However, the tourists are just passing through and have little impact on the city's day-to-day life, which remains geared to servicing the surrounding farming and mountain communities.

2 Affordable living

It's cheap. One person renting a furnished apartment could live well on \$480 to \$720 a month (you could get by, in fact, on half that). Furnished apartments in complexes go for \$72 to \$120 a month. Houses can be found unfurnished for around the same money, and you can rent a hilltop villa for as little as \$480, but supply is limited.

The best option is to buy a plot of land and build



Rice-planting in the paddy fields of Northern Thailand. It's a communal effort—farmers will join together to plant each others fields. But it's not lucrative employment—the average Thai farmer supports his family on the equivalent of \$75 per month.

on it, and building a house can cost as little as \$24,000. That's including bathrooms tiled in marble.

Restaurants range from French gourmet (the Dusit Thani hotel) to 50-cent plates of Pad Thai (fried noodles) at roadside stalls. There's a Kentucky Fried Chicken, Pizza Hut, and a Baskin Robbins. The newest restaurant in the city, The Windmill, stocks Cuban cigars to complement its excellent Dutch cooking, which being at the expensive end of Chiang Rai's dining, will cost you around \$7 for dinner.

3 Local diversions

Apart from eating out, nightlife is restricted to watching rented DVDs, satellite TV, or hanging out in one of the hundreds of open-air bars.

That's the bad news. The good news is that, during daylight hours, the diversions are many. There are two golf courses, one just minutes outside the city, and others are planned. There are several Royal parks and formal gardens in the region, and riverside trails are being expanded. You can also go on hiking trails to remote villages and take river trips, pony treks, and bicycle rides.

Plenty of places to visit and explore, from cave

Continued on page 10

Getting to Chiang Rai:

From JFK: \$4,168

Via London and Bangkok

Travel time: 24 hours and 20 minutes

From O'Hare: \$1,904

Via London and Bangkok

Travel time: 29 hours and 30 minutes

From LAX: \$1,904

Via Bangkok

Travel time: 29 hours, 30 minutes

Getting to Bangkok:

From JFK: \$4,041

Via London

Travel time: 20 hours, 45 minutes

From O'Hare: \$3,825

Via London

Travel time: 23 hours

From LAX: \$820

Direct flight

Travel time: 20 hours

All flights are round-trip with
Thai Airways International (www.thaiair.com).



Thailand, continued from page 9

temples to waterfalls (I found 15 within an hour's drive of our home) and hot springs. Health spas and resorts are everywhere.

Chiang Rai has Thailand's best climate. The winter months, October through March, are perfect. It rarely rains, and the evenings are cool enough for a light jacket; the days warm enough for shorts, but not unbearably hot. Another advantage to this time of year is that there are few bugs or mosquitoes—a pleasant contrast to the rest of the year. April to September is humid and wet, but still less so than the southern plains.

Broadband satellite Internet is available in this part of the country, but at \$72 a month it's not cheap. Dial-up connections are cheaper and easy to get, but can be painfully slow.

4 Cheap health care

Basic precautions are all you need to stay healthy here. Yes, there are mosquitoes whining around in the rainy season, but diseases such as malaria are restricted to more remote regions.

Chiang Rai has two first-class hospitals with English-speaking doctors and nurses. The hospitals are small, but the staff is well-trained and efficient.

Hospital visits are cheap; \$7 to \$12 is the typical cost of seeing a doctor and getting treatment, say for a tummy bug or a fractured finger.

Eyeglasses are cheap and easy to get. A word of caution, though: After the exhaustive eye checks I was used to in the UK, I find the procedures in Thailand almost casual, and have never been happy

with a prescription I was given here. Dentists, on the other hand, are efficient and professional.

5 It's safe

People wander the streets around the town center until late at night without any concern for their safety, and nobody lives in guarded enclaves or behind high walls and electric fences. (Which is the case elsewhere in Thailand.) In three years here, we've never felt in any danger. Until last year, when late one night two cars stopped outside our gate with the engines running and the lights off. (We live on a farm and only a track leads beyond our house. Nobody usually comes this way at night.) After 10 minutes, with our dogs going crazy, we called the police and within minutes a pick-up full of heavily armed policemen arrived and disappeared into the fields. It turned out that the "proowler" was a local farmer who had come to collect a broken-down tractor. We felt a bit foolish but were reassured that the police had taken our call seriously and that their response was so prompt.

6 A rich history

The Golden Triangle hides ruined cities and ancient temples. Its previous remoteness has saved it from the worst of modern development (which is something you can't say about Chiang Mai, the northern capital). Still plenty of land available for real estate development.

Chiang Rai has Thailand's best climate. The winter months, October through March, are perfect.

For most of the year the air is crystal clear; at night the sky is full of stars shining brighter than I've seen anywhere else.

7 It's more accessible than you may think

Thirty years ago, it took weeks to get here from Bangkok by car. There were few bridges, and you had to wait until the rivers were low enough to ford. Today, thanks to the four-lane superhighway, you can make it to the capital in 12 hours. The international airport just outside town offers a half-dozen flights to Bangkok and onwards daily. No direct flights abroad as yet, but if you are flying with Star Alliance (www.star-alliance.com), you can clear customs and immigration in Chiang Rai, which is quicker than in Bangkok. We aim to arrive at the airport but 40 minutes before our scheduled departure, and we're able to complete all check-in, immigration, and security formalities and still have time for a cup of coffee before boarding. ■

Via Francigena

—trekking the forgotten highway to heaven

by Brandon Wilson

US\$1 equals 0.80 euro

Early Christians believed there were three roads to Paradise. The first, the Camino de Santiago, meanders 500 miles across northern Spain. This has been trekked by millions for centuries, on their way to pay homage to the remains of the apostle St. James in Santiago de Compostela.

In second position is the Via Francigena (The Frankish Route), with origins in the seventh century. The path from Rome, center of the Holy See, to Jerusalem is the third.

The Via Francigena (V.F.) has probably received the least attention over the centuries, but this is changing. This route, which originally stretched as a series of trails from Canterbury, England, to Rome, is enjoying a resurgence of popularity. Its existence was first documented in a diary by Sigeric, Archbishop of Canterbury, who returned via the route in 990 A.D., though the path probably existed long before Sigeric's wanderings—as a major cross-continent trail for early kings, traders, artists, and invading armies.

As penance by pilgrimage fell from popularity, walking paths were replaced by roads and wars shifted national boundaries—causing this ancient passage to become less important. In fact, it was forgotten for centuries.

As I said, though, thanks to the efforts of the Rome-based Association Via Francigena and the European Council, which recently named the V.F. a “Cultural Itinerary,” this is changing. New guidebooks have appeared for the modern-day pilgrim, or *pellegrino*. Efforts are afoot to increase trail markings with signage featuring a *pellegrino* logo... to enlist the support of local and national walking and alpinist clubs...to move the trail off often busy, two-lane roads onto farmland or back onto remnants of the original path-way, and to promote the Via Francigena throughout Europe and abroad.

Journey of a lifetime

In the early days, pilgrims had to endure



The trek is a chance to discover art and architectural treasures, such as Siena's marbled Duomo and its neighboring museums in Lucca and San Gimignano.

bandits, illness, wolves, difficult river crossings, and encounters with hostile armies. Today your journey can be far less challenging.

As the first American to complete the 1,155-mile journey from Val d'Aosta, just south of the Swiss border, to Rome, in 2000, and recently from Switzerland to Canterbury, I can attest that this is a journey you'll carry with you for a lifetime. If you're in good physical condition, you should be able to walk the route in 60 to 80 days.

It's not a race. It's a one-step-at-a-time adventure that slows your mind and opens your heart.

Following signposts, or an up-to-date guidebook, you can easily cover 12 to 20 miles a day, depending on the weather, your physical condition, and your attitude. Factor into your itinerary the location of villages along the way, and whether they have accommodation (many do not) or “pilgrim-friendly” parishes.

Before starting your pilgrimage, contact the

Continued on page 12



Via Francigena, continued from page 11

Association Via Francigena in Rome to get your pilgrim credentials, a document to identify you as a “true” pilgrim—that is, not an impostor taking advantage of people’s hospitality along the route. When you arrive in each village at night, take your credentials to the church or cathedral, where the local priest will stamp it for you.

These credentials have a practical purpose. They can mean accommodation for the night at little or no cost in the local parish, monastery, or convent. You could also stay in a hotel or a B&B, of course. There are even spa resorts along the route. I wanted a real pilgrim experience and chose to stay in historic and religious hostels. The chance to “break bread” and share Chianti with Franciscan, Augustine, and Capuchin monks was preferable for me to any hotel.

Pack light

Pack as if you’re going for a weekend hike in the mountains. A stove and tent are unnecessary. Food supplies are plentiful—and exceptional. A light-weight sleeping bag is a good idea, as many parishes will offer you a place to lay your head...but don’t have beds, let alone bedding.

Be prepared to discover there’s no room at the inn...after you’ve spent eight hours on the trail in brutal heat. Don’t be surprised when you’re told “so-and-so” town is just seven miles away. That means a trek of several hours in near darkness. This doesn’t happen often, but it happens.

The French and Italians I encountered along the route were delightful and generous. Some of my fondest memories of the journey are of practicing

my mangled Italian and awkward hand gestures with curious villagers. People I met were astonished to discover someone would walk to Rome, and everyone had a wide-eyed fascination with the Via Francigena and a genuine warmth you don’t often find among jaded locals in major tourist destinations...from the fruit peddler who wouldn’t accept payment for his apple...to the café owner who treated me to a steamy morning espresso...from the small town priest, his housekeeper, and mother who treated us like royalty and wept when we left ...to the local mayor who let me use the village’s sole Internet connection to check my e-mail.

A spiritual odyssey

Who walks the Via Francigena today? Unlike the thousands trekking the Camino de Santiago, you are a pioneer on the V.F. During a pilgrimage in fall 2000, my companion for the first two weeks was Juan Ignacio Preciado, a stalwart Basque engineer who had hiked part of the Camino with me in 1999. Over four weeks on the trail, I met six other pilgrims: a hearty Frenchman cycling to Jerusalem and five German cyclists en route to Rome.

It’s a spiritual odyssey...a chance to shut out the distractions of a busy world, to meditate, to reaffirm your faith, to search for answers, to find inspiration.

In the early days, pilgrims had to endure bandits, illness, wolves, difficult river crossings, and encounters with hostile armies. Today your journey can be far less challenging.

Opportunities for peaceful reflection should improve with time, as the trail continues to be moved away from the often-dangerous roads. Italians push their Fiats to the limit. The narrow thoroughfares are garlanded with monuments to fallen drivers and pedestrians. Some stretches of the path will test your bravery, faith, and devotion. The country roads in France and well-marked trails in Switzerland and Southeast England are a delight, though.

More than just a trek

The trek is also a chance to discover art and architectural treasures, such as Siena’s marbled Duomo and its neighboring museums in Lucca and San Gimignano. It’s a chance to stroll ancient Roman roads, to explore castles, and to see elaborate

About the author

Brandon Wilson is an expert long-distance trekker/writer/photographer based in Hawaii. The Via Francigena was his third pilgrimage. In 1992, he and his wife became perhaps the first Western couple to cross the Himalayas on an ancient pilgrim's path from Lhasa, Tibet, to Kathmandu. His book about the experience, "Yak Butter Blues—A Tibetan Trek of Faith," is available at www.amazon.com.

fountains, frescoes, sculptures, and holy relics sequestered in tiny chapels along the way.

It's also a chance to take part in a centuries-old tradition, wandering the same path in the same spirit (earning the same aching muscles and blisters along the way) as thousands of other pilgrims have done before you.

Revel also in the traditional Italian delicacies, from Pontremoli's specialty, morsels of earthy *fungo* (mushrooms), to Rome's melt-in-your-mouth buffalo mozzarella. All the delicacies from your favorite cooking show are right there, from the abundant savory chestnuts at your feet for the gathering to the tartly satisfying Gorgonzola pizzas and gooey fondue of the alpine north.

If you begin in Canterbury, you can take part in a special pilgrim's blessing at Canterbury Cathedral, and you can end your pilgrimage in Rome by attending the Pope's public audience, held from 10 a.m. every Wednesday. What a contrast, to walk alone past shepherds and their flocks and then to emerge in St. Peter's Square an hour later, where the faithful are gathered from around the world. But I like to think that perhaps I was the only person who had

made my way here on my own two feet.

In St. Peter's Basilica, visit the Association Via Francigena's representative in the Vatican Post Office to your left. You will receive a hearty welcome and a Vatican postcard stamped with your day of arrival.

For more information:

The Association Via Francigena provides information and pilgrim passports and publishes two useful guidebooks: *website: www.francigena.ch*. ■

letters to the editor

Q. "We are planning an extended driving tour of Italy. Would we be better off getting a long-term car rental or shipping our own car for our two-month stay? Would we be able to get insurance through an Italian company for that length of time?"

—Chad and Amanda Blake, Baltimore, Maryland

A. Carol Milligan, *International Living's* representative in Italy (*e-mail: Italy@InternationalLiving.com*), responds that, according to her local Italian Automobile Club (ACI), a foreign driver must have permission to reside in Italy before he can obtain car insurance. The assumption is that if a visitor is importing a car, he plans to stay a while. If this were the case, a "green card" would be available as an extension to your insurance, which would cover you in other European countries as well. But, as you don't plan to reside in Italy, the ACI suggests that foreign, non-resident drivers in this country obtain a U.S. insurance policy with coverage abroad.

Q. "I would love to buy a second home in Switzerland...but I need to find a more affordable destination. Any suggestions for less expensive European countries?"

—Christina Caulder, Bend, Oregon

A. *IL's* Euro-editor Steenie Harvey responds: How about \$62,500 for a habitable village house in Provence? It's possible, but it's far inland. The same is true in some regions of Italy. The thing is, in any country you have to get away from the over-trammeled tourist areas to find the best deals.

If you want really cheap, look to Hungary and the Czech Republic. Best value in Europe? In my view, Greece. Go to places like the Peloponnese or a large island such as Crete and you can find habitable village houses—in spectacular locations—for less than \$50,000. New-built traditional stone houses—architect-designed—go for around \$100,000.

In every European country (Switzerland excepted) there's a huge disparity in prices. This is the result of the lure of the cities and the coast. People are leaving the countryside in droves.

Generally speaking, it's the places you've never heard of that offer the best deals (because no one else has heard of them either). Right now, in this category, I'd recommend you consider: the Greek island of Crete, Languedoc-Roussillon in France, and Apulia in the deep south of Italy. In Apulia, for example, around the "white town" of Ostuni, every building apart from the Cathedral shimmers like a sugar cube and it's not far from the sea. An attractive 915 square foot property (four rooms and a bathroom) with veranda and 10,760 square feet of land is currently on the market for \$78,000.

Three secrets for import/export success



customers...what difficulties they encountered. And—most importantly—how they solved those difficulties.

The biggest obstacle

As he'd just returned from a buying trip to China, I asked Thompson Lange: "What's the biggest obstacle to doing business there?" Thompson is the co-owner of a high-end Californian furnishings store and has sourced products from all over the world. His response? "We've had some issues with competition among vendors. If someone sends a driver to pick us up, and we don't find enough items in their warehouse to make it worth their while, they sometimes make it difficult when it comes to loading the container. If they're not out too much cash on us, we don't feel obligated to make unwanted purchases—and they don't get too worked up. Usually. One way we've been able to reduce friction is by insisting on hiring our own drivers."

No magic required

One question I put to everybody is: "If you could give one piece of advice to someone thinking of setting up an import/export business, what it would be?"

As consumers, we're being asked to pay way over the odds for just about everything. Thing is, we don't realize it.

To be frank, I was amazed at the generosity in sharing both advice and stories...even down to some nitty-gritty financial details. I don't know about you, but until I started researching, I never realized the profits to be made from even a small-scale import/export business. One contact operates a wholesale

by Steenie Harvey

In addition to the chance to travel the world, one of things I most enjoy about being a writer is hearing other people's life stories. Learning their secrets.

No, I don't mean steamy kiss-and-tell secrets. (Though I've heard more than my share of those, too.) I mean the secrets that lie behind successful ventures.

International Living's Complete Guide to Import/Export is hot off the presses this month (for more details, see the special insert included with your issue). I was the main writer and researcher behind this new resource (it's a 264-page manual). While researching this project, I asked people who are making successes of their own import/export businesses to let me in on their secrets. People based both in the United States and overseas. I wanted to discover how they started...how they developed the business...how they found

export business from the island of Bali. He had this to say: “Because you’re buying direct, you can mark-up the price significantly to the end-buyer—and still have satisfied customers who feel they got their money’s worth.” (On Balinese carvings and other traditional products, the average mark-up is around 500% retail.) “Most people are astonished at the mark-up available—some refuse to believe it—but there’s no magic involved.”

As consumers, we’re being asked to pay way over the odds for just about everything. Thing is, we don’t realize it. How much does a quality rocking chair cost in the States...\$100... \$200? In Nicaragua you can source them for \$24.

You know those small flat-weave Moroccan rugs selling for almost \$200 in high-quality home and furnishing stores? Go to the villages of the High Atlas mountains, and you’ll discover that the women who produce them receive an equivalent \$13.50 from carpet dealers.

Huge mark-ups

Wholesale importers in the U.S. generally seek mark-ups of 200% to 250% after buying direct from artisan co-operatives in Ecuador. They sell the goods on to regional and local retailers who then add their own mark-up—often another 100%. If a department store buys them, the total mark-up can be up to as much as 800% by the time customers get the bill.

You could be negotiating the same kind of deals. Here are three products—there are hundreds more—that you as a small-scale importer could buy from a craft cooperative in Ecuador:

- A Christmas tree ornament—a marzipan donkey decorated with various colors. Price: 29 cents.
- 9.25 karat silver pin of a spider in a web. Price: 80 cents.
- Hand drum windmill (decorated with a humming bird). Handmade from leather and wood from the Sierra region of Ecuador, the drum works by spinning the wooden handle back and forth, causing a bead at the end of each string to hit the two faces of the drum. Price: \$1.26.

Satisfy your wanderlust

We know most *IL* readers enjoy traveling and meeting new people. At the very least, an import/export business will allow you to earn enough to pay for trips to faraway places. (And by the way, it’s true. Scouring the globe for exotic products can indeed be tax-deductible.)

You can work from your home—or it may even be that you’ll fall in love with a country and move there, setting up as an overseas exporter. This is what happened to Mathieu Guillory who moved from the U.S. to Ecuador, where he started a web-based

Five tips for choosing the right product

1 Keep an open mind. Read trade journals. An entirely different product line to what you originally envisaged could make the difference in whether your business is highly profitable—or merely funds your travels. Let me give you an example: An article in a fashion jewelry trade journal says, “turquoise is pretty much done.” Hmm... Perhaps it’s not the best time to start importing turquoise jewelry from Morocco’s Berber tribes.

But you love the idea of importing jewelry! Well, you need to gauge next year’s trends. Hand-crafted jewelry and jewelry made of natural materials seem hot at the moment. But for next year, buyers are waxing lyrical about bead assortments that will impart “that salable Serengeti flavor.” Mixed with “hippie hemp and brown suede,” Tiger’s eye, and mother of pearl are also set to be trends. As they craft some wonderful silver and tiger’s eye jewelry in Mexico, maybe your first buying trip should be south of the border.

2 Talk to local gift-store owners. Which overseas products fly off the shelves—and which don’t? Ask about the merchandise that worked well for them as well as the stuff that failed. Would they consider buying the type of goods you intend importing?

3 Do your research. Are Americans already drowning under endless waves of Mexican *sarapes* and multi-colored ceramic suns with smiley faces? You can buy ceramic suns in Mexico for as little as \$10—and maybe sell them back home for \$30 to \$40. They’re now commonplace. Can the market take any more?

4 Audition (in other words, test-drive) a product before committing yourself to a container full of items that only appeal to you rather than customers. No matter if you got 5,000 Maori war shields from New Zealand for an unbelievably cheap price, they’re overpriced if no one back home wants them.

5 Ask suppliers which products sell best. Wayne Kiltz, who imports products from Africa, says one of his best-sellers is a skin treatment product called Shea Butter. Used in Africa for centuries, it enhances skin tones, cures a variety of blemishes, and even helps babies sleep better.

business, exporting beautiful religious statuary.

Whether you opt for a small- or large-scale operation—and for some, import/export is a multi-

Continued on page 16

Three more things to remember

1 When reselling products, don't pitch your prices too low. One *IL* subscriber bought hammocks in Ecuador for \$6.60 apiece. Back in Atlanta, she tried selling them for \$40 each. "People would stop by my booth at fairs and say how beautiful the hammocks were. Then they'd ask the price. I'd tell them, and they'd walk away. I couldn't understand what was wrong." Someone with experience in international import/export explained her prices were too low. Now she sells her hammocks for \$80. And, she says, "they fly out of inventory."

2 Think outside the box. You know Scandinavian-patterned sweaters will sell well, but the margins aren't great. How can you get them for non-Scandinavian prices? By taking the designs down to Peru or another central or south American country and finding yourself some local hand-knitters. You'll get them made for a fraction of the European price.

3 If you decide to have your own website, don't simply fill it up with pictures and price lists. Convey something of the romance and history of your products. Tell shoppers the story behind your Peruvian loom-spun fabrics, your silver Berber jewelry, your Nicaraguan pottery with the curious pre-Colombian designs.



Import/export, continued from page 15

million dollar business—there's definitely a blueprint to help you succeed.

And it applies whether you intend selling to gift stores, at craft fairs, or on the Internet.

A win-win situation

Along with amazing travel opportunities, there are huge profits to be made. Naturally that's appealing, but there's one final "secret" I'd like to share here. Whilst putting the Kit together, I was struck by the fact that for some people it isn't just about making pots of money—it's also about helping others who are far less well off.

In fact, one of my Nicaragua contacts channels 5% of his profits into a scholarship fund for impoverished local children. Wayne started his business with the intent of helping African villagers make a living from craft-work.

Remember that question about the single piece of advice for anyone entering the import/export

property bargains

Bargains on Vancouver Island. Some of the world's most pristine real estate is still available for rock-bottom prices. In Tahsis, Canada for example, three- and four-bedroom houses with ocean views can be snapped up for about USD\$35,000, and one-bedroom condos start at \$15,000.

Although born and raised in British Columbia, I'd never heard of Tahsis. When an Internet search for inexpensive property repeatedly led to the name, I had to get out a map. I located the village on the wild, west coast of Vancouver Island and arranged a visit. It turned out to be a pleasant eight-hour ferry-and-car-trip from my home in Vancouver.

An orphan of the logging industry, this isolated town was left with no source of employment in 2002, when sawmill operations came to a halt. Many residents had to pack up and leave, suddenly forced to sell their homes at drastically reduced prices. Those who decided to tough it out are redefining the natural wonderland as a haven for kayaking, caving, diving, sport fishing, and extreme surfing.

Tahsis itself is nestled in a protected, fjord-like inlet and banked by rugged, densely forested mountains. Waterfalls tumble down steep rock faces and white water jumps over boulders on its way to the sea. Deer, bears, cougars, and eagles are common sights, and Nootka Sound has a few resident whales. Unfortunately, the eyesore that remains of the mill is the first thing you see upon driving into the village, but this is still an area with a lush, green landscape. Crime rate is virtually non-existent.

Bargain hunters from the United States, England, Switzerland, and Germany have been quick to appreciate the value of Vancouver Island. We looked at half a dozen houses listed from about \$20,000 to \$35,000. Admittedly, some of them needed a little work. The economic climate prevents these houses from qualifying for a mortgage, but at these prices many investors wouldn't require financing. We closed on a slightly run-down but structurally sound three-bedroom home with an ocean view for just over \$20,000. For more information, go to: www.villageoftahsis.com.

—Debbra Mikaelsen, Tahsis, Vancouver Island, Canada

business? Susanna Starr of Zapotec Weavers in Mexico has this to say:

"The connection with the people who make what you sell is the single most important factor for those wanting to start a business anywhere in the world. The end result in running a successful business of this kind is that you know it's the same on the other end—a win-win situation, the only kind that has any meaning." ■

THIS JANUARY,

Forget the U.S. stock market...look to Latin America if you really want to profit

Dear *International Living* Reader,

A century-and-a-half ago in San Francisco, Levi Strauss discovered the 49ers needed not tents, as he'd imagined, but sturdy work pants. So that's what he made with his canvas...and launched an empire.

Before John Studebaker got into the car business, he amassed a fortune selling wheelbarrows to gold prospectors.

Sam Brennan became the first millionaire in California by selling pick axes, pans, and shovels... and by purchasing vast tracts of land there, which he rented or sold at a mind-boggling profit to the fortune-hunters and dreamers who found their way west. Leverage...value...entrepreneurship...and simply being in the right place at the right time. That's what investing profitably at the cusp of a boom is all about.

Sometimes...in some places... even a modest amount of money expands into something rather extraordinary. Right now, that place is Latin America, where a boom is quietly building in pockets across the region.

At *International Living*, we watch for cycles...for booms and busts...and, too, for crises.

A new frontier that offers opportunity, freedom, and untold profit potential...if you know where to look and when to act, that is.

Booms and busts

In their time, Strauss, Studebaker, and Brennan knew... and reaped the rewards.

In our time, those rewards could be yours. This Jan. 28-31, 2005, we've invited Latin America



experts and some of the world's leading authorities in global real estate, banking, investment, currencies, and overseas living to join me and a select group of successful international entrepreneurs in Managua, Nicaragua, for a southerly focused event unlike anything we've ever held before.

We're calling this gathering our **Latin America Investment Symposium**. Our singular focus: To explore the best opportunities available to you right now on the next American frontier—in places like Nicaragua, Panama, Ecuador, Mexico, Honduras, and Argentina—and to teach you in practical, hands-on terms how you can best take advantage of them...while the timing is right.

At *International Living*, we watch for cycles...for booms and busts...and, too, for crises. When we see them, we look for ways a globally minded investor might profit from them. It could be in real estate, in equity or bond markets, in currencies, in business...

Buy now...buy right

In Mexico, Belize, Panama, Nicaragua, Honduras, and Costa Rica...people from around the world are buying up choice property. The trend is growing...and will continue. Buy right—beachfront is always best...but lakefront is good...mountainside can make sense...and certain city buys are among the smartest you could make—because these investments have intrinsic value.

But here's the point: There's only so much beachfront...only so many 19th-century classical apartments. Inventory is limited...and demand, I

Continued on page 18

Investment Symposium, continued from page 17

predict, will continue to expand. Now is the time to invest.

Over the course of three, power-packed days, you'll...

- Find out what basic building blocks you need to open a business in Latin America.
- Use international and offshore structures to better protect your assets from attack.
- Learn how you can protect—and even increase—your buying power in the face of a tumbling dollar.
- No matter where you go in the world, you'll face a certain amount of bureaucracy...but our speakers will give you some practical, proven tips for navigating through it.
- Far from straightforward, property laws are in some places open to creative interpretation...in others very cut and dry. Find out, in easy-to-understand terms, what you should do to stay out of trouble and protect your investment.
- Find out everything you should know...cautions, suggestions, hard-won advice...about how to buy real estate in Latin America. We'll tell you what questions to ask before you commit...what differentiates a superior property from a merely adequate one...how to structure your purchase so you save on taxes...and more...

Americans are looking for quiet getaways... peaceful retreats that are, critically, close to home.

Throughout the conference, we'll devote the mornings to general-education sessions when you'll hear from our speakers and reserve the afternoons for interactive workshops with them.

These subject-specific workshops are arguably the most valuable portion of the program. They give you access to the experts and make it easy for you to ask questions and hear what other participants have on their minds.

You'll hear from the experts

We are not hosting this event in Nicaragua by accident. Nicaragua is, in my view, one of the most vibrant nations in this part of the world...and one where the possibilities for profit strike me as downright palpable every time I'm there. Things are changing so fast—new malls, hotels, highways—it's invigorating.

During the program, you'll hear from Gordon Nelson, who is running *International Living's*

adventure travel



Diving the Blue Hole of Belize.

The Blue Hole, a two-hour boat ride off the island of Caye Caulker, Belize, is arguably

the world's most famous diving destination. The "hole," which used to be a cave that rested atop the sea, was made famous by Jacques Cousteau in the 1970s. Melting ice from the end of the last Ice Age engulfed the cave, which now delves 480-feet into the sea.

The dive begins as your group descends to a sandy beach floor about 16 to 19 feet below the surface. From there you wiggle your way over to the edge—a daunting sight as you look down hundreds of feet into a dark and scary hole.

The group begins the real descent to 130 feet (the depth limit for recreational divers).

Once at the depth limit, divers are able to swim around massive stalactites and stalagmites, the size of which most have never seen. Because of the depth of the water, and the fact you are in a former cave, visibility is limited to around 30 feet. If you are lucky, as our group was, you may catch a glimpse of the reef sharks that live and hunt in the cave. We saw a small group of three swimming just a few feet from us.

After diving the Hole, we headed to an island park where we ate lunch on the beach and enjoyed a nature walk through a bird sanctuary for red-footed boobies. After this brief respite, it was back to the boat for two more dives along some of the most spectacular coral reefs in the world. Our second and third dives included sightings of turtles and manta rays. The cost of the dive is expensive (\$130 to \$140, including food, drink and three dives), but certainly one to remember.

—Craig Kaminsky and Maureen O'Driscoll,
Caye Caulker, Belize

Nicaragua office in Granada; Eduardo Latorre, a businessman who owns one of the country's most successful property developments, a lovely lakeside retreat; Gail Geerling, who manages Rancho Santana on the Pacific coast, a high-end project that has transformed the landscape of this nation's Pacific coast; Leonel Poveda, who represents Bancentro in Managua; Reece Guth, an American whose Nicaraguan import/export business is going gangbusters; plus we've invited a local attorney...an expatriate couple who have bought and renovated a home they live in part-time...and more...

Americans are looking for quiet getaways, where they can escape the worries of war, terrorism, and uncertain financial markets...peaceful retreats that are, critically, close to home.

We've noticed this ourselves. Interest is keen now among our *International Living* readers for not only Caribbean island destinations...but also Mexico, another place offering a safe haven (that, in this case, you can get to by car). And Panama, also, makes more sense than ever—as one of the world's premier offshore havens and only a two-

and-a-half hour plane ride from Miami.

This January, we'll tell you about opportunities in those countries and elsewhere.

You'll come away from this symposium with a comprehensive understanding of the opportunities available right now in this part of the world...and with a plan of action for how you might best take advantage of them.

You could easily spend hundreds of hours and thousands of dollars to acquire all the know-how you'll learn in this one value-packed program. But when you join us in January for our **Latin America Investment Symposium**, you won't have to.

To reserve your place, simply call our Conference Manager, Grant Perry, today at *tel.* (866)381-8446 or *e-mail:* conferences@internationalliving.com. Please don't delay. I expect this conference to fill up very quickly. Seats are limited, and I'd hate for you to miss out.

Sincerely,

Kathleen Peddicord

Kathleen Peddicord
Publisher, *International Living*

local knowledge



Authentic Rome. For the “real” Rome, go to Trastevere and Testaccio. Trastevere is across the river Tiber. Made up of a maze of cobbled streets and small squares housing craft shops, *trattorias*, and cozy bars, the best feature of this area is the lack of city-center traffic. It was an artisan area in classical times, and later was for centuries populated by immigrants. The area still draws artists and writers, many American, which explains the English-language cinema (*Cinema Pasquino*, *Piazza san Egidio*), and English bookshop (*The Corner Bookshop*, *Via del Moro*, 45).

Daytime, cats laze on crumbling walls, and washing reigns high over narrow streets. But in the evenings, things liven up as the bars and restaurants open and crowds fill the *Piazza Santa Maria* in Trastevere, a small amber-colored square at the heart of the district.

To sample authentic Roman food, go to Testaccio. The local specialty is *la cucina romana*, which dates from the time when bits of the animal were given to slaughterhouse workers as part of their wages, once the butchers had bought all the choice cuts. Offal, brains, and sweetbreads are the core ingredients of this dish. Its birthplace was in this working-class district, where the old abattoir still stands. If you've got a strong stomach, have a meal at **Checchino dal 1887**, *Via Monte Testaccio 30*; *tel.* (39)065-746-318. (Closed Sunday and Monday.) It's without a doubt the best and oldest restaurant specializing in Roman fare. The city has a lively clubbing scene. The trendiest hangouts are in the area surrounding Monte Testaccio—an artificial hill built over the second and third centuries A.D. by piling discarded pieces of amphorae that carried oil and wine to this former port. By day *Via de Monte Testaccio* is desolate. But, as night falls, countless clubs and bars open for business and revelers gather from all over town.

—Marta Patino, Rome, Italy

Five advantages to owning property abroad

One of the best ways we know to profit in Latin America today is through real estate. Bought in the right place...at the right time...this sort of investment can provide returns that outpace anything you get in the States ...and offers many other benefits as well. This January in Nicaragua we'll tell you the hottest spots...and show you exactly how you can profit in them...

1 Global real estate investments can appreciate faster than U.S. real estate. Because you're buying at a discount, there is a higher ceiling for appreciation. Furthermore, with today's technology, many people can work from anywhere on the planet. More and more people are thinking this way...and the market for non-U.S. real estate will continue to appreciate accordingly.

2 Global real estate offers you a safe alternative if things go bad (or worse) in the U.S. Many Americans fear for their constitutional rights, which seem to be taking a back seat to Homeland Security. I'd argue that no government is a “good” government...but many around the world are much less intrusive than that in the U.S.

3 Global real estate is an easy way to move some of your assets offshore. Few restrictions are placed on Americans related to the purchase of property overseas. And once you own property abroad, it's extremely difficult for the government, creditors, or anyone else to get at it.

4 Your real estate investment can double as a personal retreat, part-time residence, or vacation getaway. You can take enjoyment from it while it's appreciating in value...generating rental returns...safeguarding your net worth.

5 Global real estate investing can open the doors and broaden your horizon to a new lifestyle. How many investments work like that? Not many that I can think of. Plus, the wealth you build with your real estate investments abroad will go much further in a fast-growing developing economy than in the States.

Properties steeped in history

Seeking a fresh start...a new adventure...in an old city? If history is what gets your imagination going...consider these picks, from ancient urban haunts like London and Rome...to the rediscovered old quarters of Budapest and Dubrovnik...on to the gracious avenues of historic Buenos Aires.

Dubrovnik, Croatia

This four-bedroom, second-floor apartment is situated in Dubrovnik's Old Town, within the city walls near Stadun, the main street. Measuring approximately 970 square feet, the unit has views of other historic buildings, as well as access to shopping, monuments, churches, cinema, and other amenities. Price: \$353,000. Contact: **Croatian Sun** (Paul Keppler), tel. (385)20-312-228; fax (385)20-312-226; e-mail: paul@croatiansun.com; website: www.croatiansun.com. [Ref. D-1234]



London, England

This cozy flat is located in a brick period building close to the British Museum, Bloomsbury Gardens, and the amenities of Russell Square. Measuring 465 square feet, it has one double-size master bedroom and one bathroom, in addition to the reception room and a newly fitted kitchen. Price: \$409,973. Contact: **Winkworth Residential Sales** (Letting & Management), tel. (44)20-7240-3322; e-mail: enquiries@primelocation.com; website: www.primelocation.com. [Ref. wxwe999000660]



Buenos Aires, Argentina

Located in a vintage building and recently renovated, this early 20th-century apartment measures 2,153 square feet, with two bed-

rooms, two bathrooms, and maid's quarters. The master bedroom has a private dressing room, bathroom, and elevated studio office. The living room has high ceilings and doorways and original pine floors. Situated in Barrio Norte, one of the safest neighborhoods of the city, the apartment is close to shops, restaurants, and other amenities. Price: \$240,000. Contact: **Reynolds Propiedades** (Paul and Maria Reynolds), e-mail: Argentina@Internationalliving.com; website: www.argentinahomes.com.

Prague, Czech Republic

Located close to the well-known Charles Bridge in Prague's Old Town, this building was construct-

ed in 1707 and refurbished in 2004. Four luxury apartments and one commercial space are being offered for sale separately, though

there is a possibility of purchasing the entire building. The apartments measure from 755 square feet up to 1,830 square feet. The commercial space measures 1,722 square feet. Price: approximately \$430 per square foot. Contact: **Ilona Mancikova**, tel. (420)22-421-2740 or (420)60-691-0825; fax (420)22-421-2739; e-mail through website: http://real-estate.escapeartist.com. [Ref. P-26703]



Rome, Italy

This sunny first-floor apartment measures 1,023 square feet. It has two bedrooms, one bath, and a kitchen and is currently available for short-term rentals accommodating up to six people. The unit

could be used as a rental property or a residence by future owners. Price: \$738,000. Contact: **Studio Fori Real Estate Agency**, e-mail: info@accomodationsrome.com; website: www.accomodationsrome.com.



Montreal, Canada

With its 20-foot-tall windows and a

wrap-around balcony, this two-level luxury pent-house offers views of Montreal. It has two bedrooms, two bathrooms, and a separate studio. The designer kitchen features cherrywood cabinets, spotlights, a 72-bottle cellar, and a slate floor (with under-floor heating). A double garage is included on the ground level. Price: \$738,000. Contact: **Montec Realities Inc.** (Antoine Zabala), tel. (514)487-3480 or (514)777-2363; fax (514)487-2899; e-mail: arzabal@firstcorp.ca; website: www.firstcorp.ca/penthouse/.

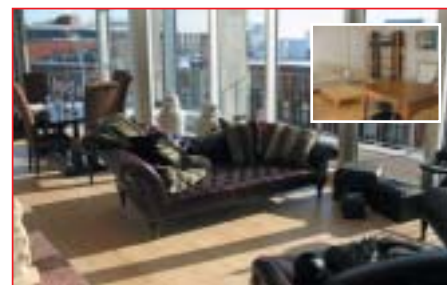
Colonial Quito, Ecuador

This 1,292-square-foot condominium is located in San Blas, a neighborhood in Old Quito with easy access

to North Quito and other parts of the city. The unit is in a renovated 19th-century school building across

the street from the 17th-century church of San Blas, three blocks from the recently renovated Plaza Sucre and the Opera House. It has

three bedrooms, two bathrooms, and a garage. Price: \$43,000. Contact: **Mathieu C. Guillory**, tel. (593)22-287-315; e-mail: info@colonialeccuador.com; website: www.colonialeccuador.com.



Barcelona, Spain

Located on one of Barcelona's main boulevards, close to downtown, this apartment has good access to shopping, nightlife, museums, trains, and the subway, and is conveniently accessible from the airport. Originally constructed in 1928, the interior was fully restored two years ago, and the exterior was refurbished three years ago in keeping with the original design. The apartment has four bedrooms and three bathrooms and measures 1,240 square feet. Price: \$615,000. Contact: **Ivan Comerma**, tel. (34)667-42-60-10; e-mail through website: www.viviun.com. [Ref. A 14179]

Budapest, Hungary

This renovated apartment is located on the Danube embankment in the fifth district of Budapest and is currently in use as an office. Measuring 1,400 square feet, the apartment has three bedrooms and one bathroom, with a balcony overlooking the river and Gellert Hill on the opposite bank. The Vasarcsarnok, one of the most beautiful market halls in Europe, and other administrative buildings are nearby. Built in 1900, the building has been declared a national monument. Price: \$493,486. Contact: **Casaro Hungary Ltd.**, tel. (36)1-486-3500; fax (36)1-486-3501; e-mail: info@casaro-hungary.com; website: www.casaro-hungary.com.



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The Ultimate Travel Writer's Workshop, —San Diego, CA, November 11-14, 2004

Learn the secrets of becoming a travel writer from a group of the best editors and writers in the business.



Discover the little-known techniques the pros use to land concert tickets, meals, vacations, and more without paying a dime. Come away with a short, publishable piece and the contact information for editors we know, willing to work with new writers. And find out how easy it is to earn extra income while you travel

the world, meet new people, and enjoy the freedom and independence of the writer's life.

Live Overseas Conference —New Orleans, LA, November 17-20, 2004

Less stress...more freedom...better profits...and a higher quality of life... In the world's best havens you



can, simply put, live better. Over 72 high-access, power-packed hours this fall, we'll show you exactly how. Find out where you can live in pampered luxury for \$2,100 a month...reduce your tax burden...own world-class property at 30 cents on the dollar...and much, much more. You'll meet experts on global real estate and international banking, plus lots of "regular folks" already doing what you'd like to do. Come with your "dream life" in mind, and let our speakers show you where in the world you really can make it a reality.



Latin America Investment Symposium —Managua, Nicaragua, January 28-31, 2005

It may get barely a glance up north...but right now, Latin America is single-mindedly building its counterpart to the European Union. Find out about incentive programs that can save you thousands of dollars with 10-year tax breaks...communities where you can invest now for pennies on the dollar and watch your holdings double, even triple in value...and companies poised for rapid growth as Latin America gains a competitive edge in the global economy. You'll hear from top-level government officials, local expatriates, investment advisors, and more...a practical, hands-on approach to profiting in the next American frontier.

