

INTERNATIONAL
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**Incomes
Abroad**

FUND YOUR LIFE OVERSEAS

The Secret Ingredient for Good, Fresh Ideas

By Barbara Winter

A number of years ago, a university in the U.K. conducted a strange line of research. They wanted to investigate serendipity and understand how it worked.

Now, you don't have to be a university professor to know that serendipity is what happens by chance, and therefore it can't be found under a microscope. But as preposterous as it sounds, they did indeed discover the ingredients that lead to "happy accidents."

They started by gathering stories of serendipity from their colleagues and students. One interviewee told the story of being

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The 5 Best Go-Anywhere Incomes for 2018

By the staff of *Incomes Abroad*

As the holidays come to an end, it's time to start winding up those gears once again. Your belly is full, your energy replenished, your resolutions are made, and your dream destinations are just begging to be crossed off your bucket list. It's a brand new year, and there's never been a better time to plan your overseas adventure.

Though it may be cold and dark outside, at *International Living* we know that it's always sunny somewhere. Whether you're looking for pristine white-sand beaches, lush mountain getaways, or the colorful bustle of a low-cost metropolis, we can help you get there, with an income that lets you live well...whatever your choice.

That's why to kick off the year we've compiled a list of the best go-anywhere incomes for savvy travelers. With these five easy ways to earn overseas, you'll find an option to suit every interest, background, and lifestyle choice.

Just pick your favorite and make 2018 a year to remember.

COVER
STORY



As a copywriter, Les Worley can earn anywhere from \$150 for a blog post to \$10,000 or more for a sales letter, from anywhere in the world.

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GOOD LOCATIONS FOR...

Peru: The New Frontier for Enterprising Expats

By Steven LePoidevin

Yale graduate and history enthusiast Hiram Bingham was shocked when he discovered the Inca ruins of Machu Picchu in 1911. How could such a spectacular site have gone undiscovered for long? Of course, the answer is that it wasn't really undiscovered. All the locals knew about it. Word simply hadn't made its way out to the wider world.

I've been traveling throughout Peru since I moved here a year and a half ago. And I must admit that I understand how Bingham felt. For many North American expats like me, Peru remains the great undiscovered Latin American marvel.

But unlike in 1911, you don't need to travel to the top of a

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Machu Picchu attracts a growing number of tourists each year, hitting a record of 1.4 million in 2016.

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The Secret Ingredient for Good, Fresh Ideas

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offered an internship in journalism after someone noticed their enthusiastic journalism-related tweets. Another interviewee was an experimental chef who got the idea of creating a sea-salt-cured mackerel dish when watching his daughter collect stones on the beach. And another was an architecture student who got the idea of using hexagonal shapes in building design after watching a documentary on honey bees.

What all these people had in common was that their moment of serendipity came precisely when they were on a break from their “real” work. Watching TV, strolling on the beach, and tweeting are not considered productive uses of time. And yet, by breaking away from their working routines, these people found ways to reach their goals much quicker than if they had stuck studiously to their jobs.

The researchers came to the conclusion that serendipity was a combination of unexpected circumstances and an insightful “aha” moment that leads to a valuable, unanticipated outcome. But this wasn’t the first time serendipity has ever been analysed. The phenomenon was explored centuries ago by an Englishman named Horace Walpole; a man best known for his passion for writing letters.

On one occasion, in January 1754, Walpole dipped his quill pen deeper than usual and confessed that an old Persian fairy tale, *The Princes of Serendip*, had made a deep impression on his life. It’s the story of three young noblemen who traveled throughout the world, rarely finding the treasures they were looking for, but continually running into other treasures, equally great or even greater, which they

were not seeking. In looking for one thing they found something else, and it dawned on them that this was one of life’s wonderful tricks. Even though their goals eluded them, they were more than rewarded with their wayside discoveries.

So serendipity isn’t nearly as random as many people think. But, it shouldn’t be understood as something that will happen when we are passively waiting for it. The architect would not have had the “aha” insight if he was not first in pursuit of a design. Nor would the chef have thought of sea-salt-cured mackerel if he had not first been seeking new recipes. You must be actively engaged in the pursuit of some goal and be willing for it to turn out differently than you imagined.

After more than a decade spent doing stand-up comedy, Karyn Ruth White decided to offer seminars and talks on using laughter as a stress management tool. But right before her first seminar she received a call from the program director saying only six people had signed up. “We know you’ll be losing money on this,” the director said, “so feel free to cancel.”

“If there are six people who want to know about laughter as a stress management tool, I’ll be there,” Karyn Ruth replied. Despite not even covering her expenses, she went off and gave her presentation. Unbeknownst to her, one of the six people in attendance worked for a very large company in the area and was impressed with what he heard. By the time she returned home, she had an invitation to do an in-house program in that company for thousands of dollars. She had passed the audition without even knowing that was happening.

With the fresh new year ahead of us, it’s natural to think about goals and plans and new resolutions. But you should ensure that you also leave enough space for the unexpected, so that you can remain open to even grander possibilities.

In the pursuit of efficiency, many folks set up their lives so they do the same things at the same time with the same people, day in and day out. That’s a surefire way to keep serendipity from intervening on any level. A change of routine—even for a short time—can open our minds to possibilities we hadn’t considered before. When we stir things up a bit, explore new activities, or even a new neighborhood, it’s an invitation for serendipity to step in with a pleasant surprise.

To be successful in business, it’s important to nurture a creative mindset that’s also evolutionary. In order to welcome serendipity into our lives, we need to have an attitude that is conducive to good things coming our way. It’s only by following our hunches, by trying a wide range of things, by listening to others share their passions, and by moving outside the familiar that we can unwrap the gifts that are awaiting our recognition.

Our editor-at-large Barbara Winter is the author of *Making a Living Without a Job*, now in its 24th year of publication, *Seminar in a Sentence* and *Jumpstart Your Entrepreneurial Spirit*. She shares her ideas about self-employment through seminars and retreats throughout North America and Europe. She has traveled extensively and lived in six states. She currently makes her home in Valencia, California.



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Done Right, Multiple Income Streams Doesn't Mean More Work

By Jackie Minchillo

There is an ingenuity inherent in the expat spirit that makes them ideal entrepreneurs. In my role as Costa Rica correspondent for *International Living* I meet expats all over the country, and they never fail to impress me with their ability to turn simple ideas in thriving businesses.

The old proverb, “Give a man a fish and you feed him for a day; teach a man to fish and you feed him for a lifetime,” wouldn’t do justice to an enterprising expat. Teach an expat to fish and they’ll feed themselves, create a fishing tour, and open a fishing equipment shop.

This is precisely what I’ve been seeing recently among expats in Costa Rica. They are not just creating one income stream but multiple. And they are doing it simply by applying their skill-set to different areas. This way they can reach new corners of the market, indulge a variety of interests, and build a more consistent income, all without having to upskill. Even a single skill can lend itself to a multitude of different incomes—each tapping profit from different areas of the market.

Sylvia Barreto Monge discovered that even just being fluent in both English and Spanish was enough to create a range of different money-making opportunities. Living in the north Pacific coast beach town of Tamarindo, she found a ready market of expats happy to pay for her Spanish language tutoring and private lessons.

However, after a number of years, Sylvia found that by relying solely on expats for her business, she was limiting herself. “The holidays, or when it is really rainy here, are typically slower times for my tutoring clients. So, my husband and I thought about what else we could do with our language skills that would supplement our income.”

Sylvia and her husband Esteban began offering English-Spanish translation services. “There is so much bilingual business taking place here, there’s always someone with a document they need translated or some kind of official appointment where they need someone to go with them in case there is a language barrier. There are lots of international transactions, real estate or otherwise, which involve documents people need to make sure they understand before

signing on the dotted line,” Sylvia says. “Through word of mouth mostly, we’ve also picked up gigs translating television and radio scripts, and articles.”

Sylvia says even though she spent years as a full-time teacher, she feels more fulfilled now than ever. “There is a perception in the States that a single, full-time job is the only way,” she says. “But I love my work so much now. I can be creative, cater to the needs of individual clients and students, and even explore different avenues of teaching and language, which means I’m continually growing as well.”

*I can be creative
and I’m continually
growing.*

She also says that even though she’s kept busy, she finds more time to spend with her family and friends than she ever did back in New York. “You still have to work, but you have control over your schedule,” she explains. “And you’re living in an environment here where most people are leading alternative lifestyles, and everyone prioritizes community and socializing. We’re a part of the community here.”

Sylvia and Esteban are also in the process of opening up a brick-and-mortar location for an educational center called iRen. The idea began with home schooling their children and then grew over time as they added more students to their group. “We’re going to offer a range of programs, from test preparation and advanced tutoring to a program similar to a GED program for Costa Ricans,” says Sylvia. “Here again, it’s a community need that we discovered by doing, and the program has grown like crazy over the past couple of years.”

For Casey Siemasko, who moved to Uvita, on Costa Rica’s southern Pacific coast, with her husband Dan, after two years of living out of their backpacks, it was comfort and flexibility that attracted them to the idea of diversifying their income. “We never want to be in a situation where if we lose one client or one source of income, we are going to be

in trouble,” explains Casey. “By diversifying we are able to pursue multiple passions while ensuring that no matter what changes in the economy or technology, we have backup sources of income.”

Originally from Apex, North Carolina, Dan and Casey decided to pack up for a more fulfilling life abroad. They started a travel blog called *A Cruising Couple* to document their worldly adventures.

“We started our blog for fun and didn’t make any money from it for the first two years or so. You can make money faster, but the key is to find something you’re passionate about sharing, build a loyal audience, and then look for ways that you can monetize your influence,” Casey says. “Once you have about 30,000 unique visits a month, you can easily make upwards of \$400 per sponsored post with travel blogging. However, it all comes back to the value you can offer both the advertiser and your audience.”

The couple’s blog now has a loyal following and their recurrent advertising deals bring in more or less the same amount of money each month.

But their blog is just one of the many ways Casey and Dan have created income during their time abroad. “The marketing company we founded (*Untethered Media*) is growing, and we have an amazing team in place now that frees up our time to pursue other passion projects such as a wine bar and cafe we’re getting ready to open in Uvita, called Mosaic.”

Having multiple income streams doesn’t necessarily mean more work, explains Casey. “We’re always looking for ways to be business owners and not business operators. We are very involved in all our businesses, but we also set up systems that ensure we can step away from the day-to-day routine.

“We usually start our days with a run or a surf session. We will come back and put in a few hours of work before taking a nice lunch break, and then we typically work another few hours in the afternoon. We are almost always disconnected by 4:30 p.m. or 5 p.m., and will head to the beach for sunset with the dogs, meet friends for dinner and drinks, or spend time cooking new recipes,” says Casey. “In addition, we have the freedom to go and

travel, sometimes for a few months at a time, and not worry about not making any money while away. This is especially true once you're able to build up your passive income through advertising, selling online courses, or whatever else."

There is no right way to begin a multifaceted, location-independent career. You just need to jump in and get started, be open to learning along the way, and discover different ways you can apply your existing skill set to meet the needs of your new market.

Vanessa and Adam Keen used to live what they call a "normal" life in the U.S. "We had started down that path but then hit a point where it all felt very generic, and we thought...there has to be more," says Vanessa.

"It was August 2011, Adam and I had hit our breaking point with the rat race," she says, because while they had "good jobs," their work was dominating their life. "We bought a house in Villarreal, just outside Tamarindo in Costa Rica, not far from where my dad owns property in Playa Grande, because we were already familiar with the area. At that time, we thought we had a plan laid out. We were going to buy the house and then save some more money, figure out what we were going to do for work, and then make the official move within two years."

However, things moved along much quicker, and the couple made their move only four months later. "We trusted each other and our ability to take the leap and figure out a way to make it work," she says.

With a background teaching English and writing, Vanessa knew she had a transferable skill and started out on some of the freelancer sites like Upwork. "At the beginning, I was probably filling out 20 to 30 applications a day. I knew if I could complete a \$10 job and get a five-star review, then the next time I landed a similar gig I could ask for more money. Once you start to build up a client-base, things start to flow. Eventually, I had built up a nice portfolio. There were a couple of Fortune 500 companies that found me on the site and hired me as a regular contractor. I then moved on and had some success with FlexJobs and got picked up by an email marketing group."

No two jobs were the same, from copywriting to SEO-related projects, and that's why Vanessa reiterates the importance of starting from a point of assessing your own skills. "I wasn't looking only for one particular type of job, I was looking for anything that left me saying, 'yeah, I can do that.'"



Vanessa and Adam Keen escaped the rat race in the U.S. to indulge their love of outdoor living in Costa Rica.

After getting their start on freelancer sites, other opportunities started presenting themselves for Vanessa and Adam, and now they're running their own a micro-brand through their website, myplayagrande.com, as well as a small agency called webSMART.

"Our website, My Playa Grande started out as just an info site, and a place to share a live feed of the surf camera we set up in Playa Grande four years ago," says Vanessa. "As time went on, we found people were looking for certain bits of info they couldn't find anywhere, such as things to do specifically in Playa Grande and property investment info. We started populating the site with content and put a few blogs up."

"We've had the site for four years now, and this year we've already had more than 35,000 visitors. Now we're preparing to duplicate it in communities up and down the coast that could use it. Sometimes ideas come to you and it takes a while to figure out how to monetize, but it's an exciting process and this lifestyle is what has allowed that creative energy to flow."

Diversifying their income and finding different ways to earn remotely has allowed Vanessa and Adam to re-discover the things they really love. They have had the chance to travel within Costa Rica and see new places. "Since about April we've also been splitting our time between the beach and Lake Arenal. The climate is phenomenal," says Vanessa. "It's just stunningly beautiful. We like to get up and go paddle boarding on the lake when we're there. The nice thing is that with the technology available, it's no different to our clients whether we're there, at the beach, or anywhere else. As long as they can reach us—which they can—it doesn't matter."

Quick-Start Guide to Managing Multiple Income Streams

Vanessa Keen suggests Upwork.com and flexjobs.com for finding a variety of online jobs that cover different fields and specialties.

For managing multiple projects and communicating effectively with people you may be working with remotely, both Vanessa and Casey suggest online tools Basecamp and Slack.

For international phone communication, Vanessa highly recommends Project Fi, which is a virtual mobile network operated by Google. She swears by it and says she can be driving through the mountains or at the beach and the quality of phone calls is excellent. "When clients know they can reach you, they're happy no matter where you are."

For avoiding unnecessary fees, Vanessa also says a Charles Schwab bank account can go a long way for your bottom line over time. "Setting this up before leaving the States is invaluable if you plan on continuing to pull money from U.S. bank accounts, because they offer a checking account where they will refund all of your ATM fees."

Sylvia suggests thinking of your personal skill set in terms of "products" you can create. If you teach for example, what else can you do besides hold a class? Can you create videos and online training modules to sell? Write your own books? Or other physical learning products based on your own curriculum or methodology?

The 5 Best Go-Anywhere Incomes for 2018

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1. Become an In-Demand Copywriter

If you talk to Les Worley about living overseas, the conversation always comes back to his fond memories of Puerto Vallarta, Mexico. It's where he lived for a few years before returning to his IT job in Dallas in 2008 following the crash.

"Puerto Vallarta's geography is very unique, with jungle-covered mountains coming right down to the sea," says Les. "I lived up on the mountainside, in a small condo overlooking the town below, with a beautiful view of the Bay of Banderas. If I'd learned copywriting sooner, I never would have left."

By the end of 2013 Les was working long hours and constantly on call. He was beyond burned out by his office job.

"What's interesting is that I already knew about copywriting. I just hadn't tried it," says Les. "When I was in Mexico, I bought a copywriting course (*The Accelerated Program for Six-Figure Copywriting* from American Writers & Artists Inc.), thinking it would be a good way to make some part-time income while living abroad. I put it off and put it off, and when the crash happened, I'd forgotten about it—and it was too late."

The second time around, Les gave copywriting his full commitment. "I started the course and went to the AWAI Bootcamp—very nervous and feeling unprepared—but I just knew this is something I could do. The next year, I built my website and quit my job in IT. Three years later I went 'solo,' and now I'm earning as much as I did as an IT director," he adds.

For Les, copywriting is perfect because it's flexible, portable, and always interesting. And it's easy to get started. "You don't have to be a 'natural-born writer' to be a copywriter," he says. "It doesn't require a degree in English or literature. In fact, you don't have to have a degree of any kind. Anyone can learn to do it."

"Plus, companies in almost every industry need copywriters to help market their products and services. You can write about something you know and love—I write for companies that sell software and IT services, for example. But you don't have

to be an expert in the field about which you write, as long as you have a natural curiosity to research and learn about it."

In copywriting, a short blog post might pull in \$150, a case study around \$1,250, while a single, well-written sales letter can earn you \$5,000, \$10,000 or even more. For one client, Les worked from home just 20 hours a week and made a regular \$5,000 a month—more than enough to live comfortably abroad.

Best of all, with copywriting Les can work from anywhere in the world. "About the only thing you need is a laptop and an internet connection. I've written copy on a beach in Playa del Carmen, a resort in Cabo San Lucas, the deck of a cruise ship on its way to Hawaii, in both the Amazon basin and the cloud forests in Ecuador, a cabin in the mountains of New Mexico... just to name a few."

Now that he's free to work from anywhere, Les is thinking of moving back to Puerto Vallarta. "I spent time with a real estate agent there over the Thanksgiving holiday break," he says. "Because my clients trust me to deliver, they don't care where I work from."

"In Mexico I was so much healthier. I walked practically everywhere, so I stayed in

better shape without thinking about it. I can't wait to return to that."

2. Start Your Own Overseas Tour

"I took my first trip to France at age 17, and I knew I needed to return," says Cynthia Morris, who has been running a tour called *Capture the Wow* in Paris for 12 years.

Though she currently lives in Denver, her tour has given her a way to return to her favorite place in the world every year.

Capture the Wow is designed for aspiring artists and creatives seeking the same inspiration from the City of Light that Cynthia gets each time she returns. "In 2005, I partnered with a friend and we led our first tour in Provence, called Journey of the Senses. I had the idea to lead a workshop in France where we explored a lot and recorded it all in a notebook. I wanted people to make their own guidebook of sorts, full of stories and sketches, recipes and reminiscences," says Cynthia.

"For 12 years now, I've been refining the tour. I lead one every year in Paris, and in 2018 I'll also be leading Capture the Wow in Orvieto, Italy."

Cynthia can design, promote, and run the tours from anywhere. "In the 13 years that I have been doing this, I've lived in Boulder,



By creating her own tour of Paris, Cynthia Morris gets to return to the her favorite city in the world each year.

Denver, and France. I've also been a creative nomad and was always able to work from my laptop," she says.

"Leading a tour is very flexible. Much of what's involved are things you already would be doing to plan a trip. The biggest skill required is organization."

I love that I can go anywhere and still do what I'm doing.

Cynthia emphasizes that you don't need special training. It's more about the attitude you bring to it. "You can be successful with this if you come from a generous spirit," she says. "If you are a savvy traveler who loves sorting out travel details, you have most of the experience you need. Additionally, any kind of work in the service industry—helping others, serving others, even parenting—is good preparation for leading tours.

"My tours are more like workshops. We focus on creativity—traveling in Paris as artists. We use a sketchbook as a way to capture the wonders of the week. We meet every day in a café or garden or other fantastic Paris spot for our 'salons.' There is often an excursion to an artist's studio or similar. I build in plenty of time for Wowsters to explore and discover on their own and to put into practice what we are learning."

Cynthia's tours are all under \$4,000 and include hotel costs, workshop instruction, excursions, and lots of surprises and treats along the way. The tours cover her travel expenses and she can still walk away with a pre-tax income of \$10,000.

Some of the most fun she has is in the preparation. Two weeks before her 'Wowsters' arrive in Paris, Cynthia is there exploring new places. "During this prep week, I visit with friends, make art, and fill my own sketchbook. Last year I filled a whole notebook the week before the Wowsters came, because I wanted a new sample to show them during our salon sessions.

"Being able to work from anywhere has only gotten better. I have full capability to work from the apartments I rent in Paris and elsewhere. I've run my business from Mexico, Berlin, Paris, Amsterdam, and all over the U.S. France now holds a familiarity for me that I savor. I enjoy speaking French. I love the neighborhood where I rent my

apartments. It's got my favorite gluten-free bakery, a great market, and lots of other things I have come to love. My sketchbooks are full of my Paris memories."

3. Earn Up to \$1,000 for a Single Stock Photo

As a trial lawyer in New York for 15 years, Marianne Campolongo was no stranger to success. But she felt that she was missing out on what was most important. "When my daughter was in grammar school, I realized that time was slipping away. So I searched for a way to spend more time with her. A career counselor suggested freelancing," says Marianne.

In 2008, she discovered stock photography and realized it was a way for her to build a flexible income that she could schedule around the lifestyle she wanted, while making money doing two things she loved: taking pictures and traveling.

"The growth of online stock photography agencies, such as Alamy Images, the first agency I started with, made the barrier to entering stock photography far lower," says Marianne. "Before that, you had to take slides and send them to agencies, making duplicates as a hedge against loss. And you needed an introduction to even show them your portfolio. By 2008, all you had to do was upload four images, and if they passed quality control, you were in."

The low barrier to entry made photography the ideal income. "Working as a freelance photographer allowed me to spend time with my daughter while she was growing up. And it still gives me freedom now that she's grown," she says.

Though it's not a high-paying job, the rewards of photography stretch well beyond money. "I certainly made more as a lawyer in New York than I do as a photographer, but I'm much happier with the work I do now. And if I wanted to pull in more, I could. I know some top travel photographers who make more than I did as a lawyer—so it is certainly possible," she adds.

"Most of my trips within the U.S. pay for themselves very quickly. Overseas trips, which usually cost considerably more, usually take longer to break even. I have single images that have earned me over \$1,000 just from stock photo sales. And the photos from some trips earn me that much, or more, every single year."

With photography, every occasion can be an opportunity to capture images that sell. "I love vacations at the beach because it gives

me a lot more freedom to shoot when I'm with my family," says Marianne. "They can sit and relax on the beach while I get lost with my camera. Since I also shoot iPhone photos as stock, I usually take my phone and camera with me. Then I can upload the iPhone photos to sites that accept them ([Stockimo](#)) while I relax in my beach chair."

As a travel photographer, Marianne can also get discounts on her hotel stays, paying "journalist" rates while receiving complimentary meals and entrance fees. Tourist boards are always happy to receive publicity, so she makes sure that they know she's visiting their destination ahead of time, so she can receive freebies while she's there. They sometimes even set up tours for her.

For Marianne, stock photography is a numbers game: the more she puts online, the more likely she is to make sales. But she emphasizes that quality is as important as quantity. "You can make more money from 1,000 good photos—well-composed with and good keywords, from popular travel locations—than you can from 5,000 mediocre photos," she says.

"I love that I can work from anywhere and that I can retire anywhere and still do what I'm doing. I also think that it will be a great way to meet people. When you are out with your camera, particularly if you put it on a tripod, people approach you. I could see myself going to a local gallery and showing my work, maybe even finding a local publication to shoot for."

4. Pay for Endless Vacations with Travel Writing

For more than 20 years, Betsi Hill worked in finance. She sat behind a desk all day, staring at numbers marching across the page. When she finally retired in 2008, she was struck by the contrast of her new life: "I was free. I could travel when and where I wanted for as long as I wanted."

Because Betsi's husband, Jim, could work remotely with his job, the following year they spent 12 weeks exploring the Bahamas in their live-aboard boat. When they returned, Betsi found a way to indulge her second interest: writing.

"I began seeking out ways to write about our travels," says Betsi. "I signed up to attend [Great Escape's Ultimate Travel Writers Workshop](#) and when I returned home I began a blog, which is still going strong today."

By January 2017 Betsi had a steady stream of writing assignments. When Jim retired in 2016, he joined her as a

photographer, and their travel pace picked up. They travel on assignment an average of once a month. They manage to squeeze in getaway travel as well.

“We have attended wine dinners in our hometown; stayed in posh, all-inclusive resorts where they fulfilled our every need; sailed Hobie Cat sailboats in Barbados, Jamaica, and the Bahamas. We have toured museums, historic homes and nature centers, and taken food tours across Florida,” says Betsi.

“In 2018 our travel will include attending the PGA show in Orlando to interview golf professionals and visit golf travel destinations. We will be hosted at a luxury resort in the Bahamas, where we will play golf, swim with pigs, feed iguanas, and just relax on the beach in exchange for crafting stories to share with readers.”

Travel writing allows Betsi to work as much or as little as she wants. She works an average of four hours a day when she’s not traveling or on vacation. “When I am home, I work around everyday activities at a very relaxed pace,” she says.

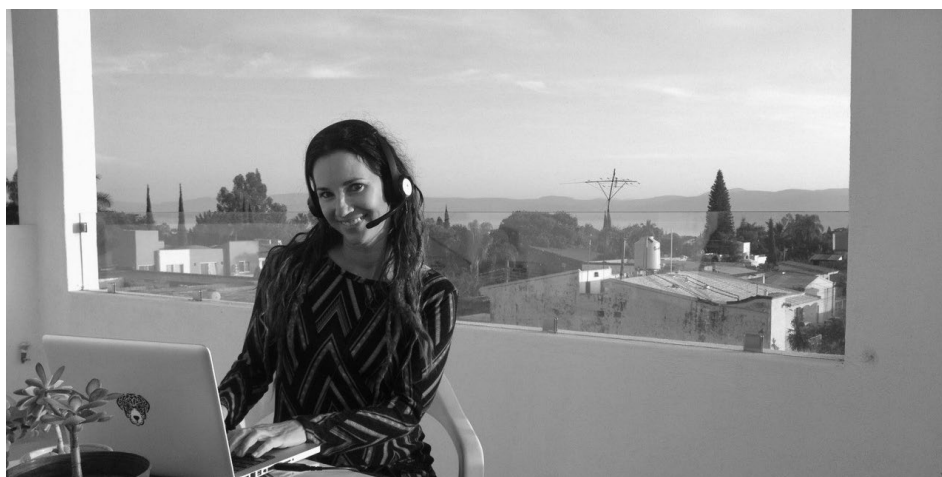
“When we are boating in the Bahamas a typical day may look a bit like this: wake up and have morning coffee on the deck while I watch sea turtles, stingrays, sharks, and other sea creatures slowly cruise by.

After my morning coffee, I grab my laptop, log on to check any emails, and work for an hour or two, writing or editing articles. Then it is playtime. We might go snorkeling, explore a new island, check out a new local eatery, or just relax, soaking up the sun. Then as the sun sets, cocktail hour and dinner calls.”

I’m making U.S. dollars while living abroad, where my money goes further.

As a travel writer, Betsi’s costs are mainly getting to and from a destination. Once she arrives, if she is on assignment, most costs are entirely covered. Her writing can earn her anywhere from \$75 to \$1,000 per article, but most of her articles average at about \$200.

“If I’m not on assignment, I write stories of our visit and send them out to publications. So for us, this is a win-win situation. We



Beverly Buchanan can work from anywhere with her online-English-teaching income. And in her home base of Ajijic, Mexico, her budget stretches a lot further.

travel where we want to go, bearing all costs, and upon returning home, send query letters out to editors and sell multiple stories that cover the cost of our trip,” she says.

“I treasure the flexibility of travel writing; when life gets hectic, travel writing goes on the back burner. When life calms down, my travel writing is waiting for me.”

5. Teach English Online From Anywhere

Beverly Buchanan, a 42-year-old single mom from Alabama, has traveled the world. With her 7-year-old daughter, Bella, she found her permanent home in Ajijic last summer. While living in Panama for seven years prior, she worked as a geologist. But once Bella was born, she traded her profession to teach English online so that she could spend more time with her daughter.

“I happened to be in Panama, sitting on the sand, when I got talking to a fellow surfer. She mentioned that she taught English online, and thinking this could suit my lifestyle, I asked her if she thought I could do what she was doing. Her reply was an enthusiastic ‘Yes,’” says Beverly.

Almost four years later, Beverly loves her new teaching income. “I get to set my own hours, meet people from all over the world, and learn about their culture and the best places to travel in their country.”

Beverly says that you can do an online search and find multiple companies hiring English teachers. In order to work for English First (EF), the global company through which she finds her clients, you need to have a college degree and a TEFL certificate, which you can get online. The most basic TEFL certificate is good enough for most online teaching jobs.

“These companies have teachers all over the world. They always need teachers, so their main objective is that the applicant is a native English speaker,” says Beverly.

Once Beverly got the job, she went through a training process. “Some companies pay for training but mine didn’t. The training consisted of modules, which I would read and then get tested on, which took anywhere from five to 15 minutes. In order to pass, you need to get 100% accuracy or you’ll need to take it again.”

Teachers at EF are required to put in 60 hours per month and can choose their hours. The 40-minute class counts as a full hour. Because Beverly’s classes are online, she can work from anywhere. During each session, students can interact with her through the video feed and follow the lesson at the same time. The maximum class size is six students. But at this point, Beverly chooses to teach only one-on-one.

“Many months I put in over 30 hours per week and average \$2,500 per month. EF’s pay-scale starts at \$10 dollars and goes up over time. You also get extra if you are a bilingual teacher. Since I teach bilingual classes in Portuguese, I get paid \$15 for each 40-minute class,” she says.

While still living in Panama, Beverly visited a friend who was doing a house trade in Ajijic. She noticed the pleasant weather, friendly people, and variety of healthy food options.

“A big reason I chose to move to Ajijic was the cost of living,” says Beverly. “Since I teach online, I can live anywhere. I’m making U.S. dollars while living abroad, where my money goes further. At Lakeside, I can afford a babysitter and a house cleaner, which I couldn’t do in the U.S.”

Why Your Business Can Benefit From Cryptocurrency

By Paul O'Sullivan

What do booking a hotel online, eating a Subway sandwich in Buenos Aires, and buying a coffee in Acapulco, Mexico have in common? They are all things you can now do without using cash and without having a bank account.

At this point you have probably heard of the “cryptocurrency” bitcoin. And if you’re a keen observer of the financial phenomenon, you’ll know a little something about the underlying technology: blockchain. But for all the headlines raving about the extraordinary price growth of bitcoin (\$17,823 at press time) there is very little attention been given to its actual use.

Much like its quiet emergence in 2009, bitcoin makes its greatest strides away from the limelight. While investors scramble to grab their piece of the cake before it reaches its saturation point, developers and forward-thinking entrepreneurs are pushing the boundaries of its real-world application.

Digital nomad and New England native, James Allen, had been interested in bitcoin almost since its inception. Traveling the world since 2001, he made his living online, selling collectible Japanese comic books scans, educational courses, and software, and running affiliate marketing campaigns. However, in 2013 he saw his opportunity to make his first cryptocurrency-based business venture.

Living in Indonesia at the time, James was exploring his lifelong love of coffee. “Indonesia is the fourth largest producer of coffee in the world—so I used my free time to learn all I could about the production end of the coffee chain. Soon I bought a locally built coffee roaster that could roast 1 kilogram (2.2 pounds) at a time. I began roasting coffee direct from the farms I visited, brewing and sharing the coffee with my friends in Bali. Many of my friends were fellow digital nomads and many were also getting into bitcoin—so this all came together during our coffee roasting, brewing, and drinking sessions at our villa.

“I learned quickly about the struggles coffee farmers were having—especially in terms of getting a fair price for their coffee. It seemed to me a lot of this had to do with inefficiencies in information flow, logistics, and payments throughout the supply chain.

Using bitcoin, I saw a potential for these inefficiencies to be addressed,” says James.

“Initially, I felt I could help by showing people how bitcoin could be used in real-world commerce. Bitcoin’s first main feature—as a decentralized global digital currency—meant that issues with multiple currency transfers and exchanges through the slow and expensive traditional banking system could be overcome,” he says.

His ideas culminated in The Roast Station Project in late 2013. “I set up a simple webpage offering packages of fresh-roasted, direct from source, Bali Arabica coffee in exchange for bitcoin. I advertised on several of the bitcoin discussion forums where I was a member and got some additional press—all of which generated quite a number of sales during the few months I ran the project. I received payments in bitcoin—direct to my bitcoin wallet—from buyers around the world.

“I was then able to purchase green coffee directly from the farmers for cash and roast and ship it to bitcoin-supporting coffee drinkers around the globe. Here I was, using this amazing new technology, connecting local producers with global buyers, and making global sales transactions—all without a single bank involved.”

But cryptocurrency as “global currency” is just one of the many solutions this new technology can offer. Particularly for small businesses—such as online stores—cryptocurrencies like bitcoin have a multitude of advantages over regular currency. With cryptocurrency transactions, customers don’t have to share personal data, and they don’t have to hand over any financial information that could be compromised.

Cryptocurrency transactions are much quicker and cheaper because they don’t necessitate multiple banks as intermediaries. Cryptocurrency is also set up in such a way that chargebacks and fraud are impossible.

Finally, it is worth noting that there are relatively few places you can use it. So there are major opportunities for businesses that allow people to spend their holdings.

But the most revolutionary aspects of blockchain technology have yet to be seen. As successful as the Roast Station Project

proved to be, James ended the experiment not long after it began. But only so that he could take his cryptocurrency ambitions one step further. Using a blockchain platform called *Waves*, James created *CoffeeCoin*, with the goal of streamlining the coffee supply chain and increasing the value at both ends by removing the inefficiencies that currently exist.

James says that CoffeeCoin offers multiple benefits for both producers and buyers alike. As a “single currency” it removes the loss of value associated with multiple currencies and exchange fees. “CoffeeCoin can also carry and preserve unalterable, verifiable data on its distributed ledger. This means it can be used for sending and receiving coffee contracts, pricing quotes, origin details and verification, shipment tracking and more,” he says.

“By skipping the middle men and the banks, the farmers will receive a better price for their coffee and buyers will receive a direct-trade, traceable specialty coffee. On the other end of the supply chain, roasters will now have access to micro-lots of specialty-grade beans,” he says.

James says the same system can be applied to any industry. “There is so much potential for almost any entrepreneur to come up with ways to use blockchain technology to improve and grow their business—or create brand-new business models.”

How to Accept Cryptos

If you want to start accepting bitcoin or other cryptocurrencies, you must first check its *legal status in your country*.

Ecommerce platforms such as *WordPress*, *WooCommerce*, *Shopify*, or *Magento* have bitcoin payment plugins that you can easily set up. However, to monetize your earnings you also need to use an exchange, such as *Kraken*, *Coinbase*, or *Bitfinex*.

The easiest option is to use a third-party provider like *BitPay*, *Coinbase*, *CoinKite*, or *CoinSimple*. Most of these can automatically convert cryptocurrency payments into your currency of choice and send it directly to your bank account. However, their fees can fluctuate.

Peru: The New Frontier for Enterprising Expats

Continued from page 1



Though great opportunities can be found elsewhere, Lima has a more developed support network than other parts of Peru. This is why it is still the first choice for expats settling here.

mountain to find proof of it.

Peru is the fastest growing economy in Latin America. In 2015 the GDP of Peru grew by 3.3%, while in 2016 the growth exceeded 3.7%. Good export diversification, growth in commodities, and political stability have all contributed to this new boom. But most significantly for expats looking for business opportunities, Peru has a burgeoning tourist industry. This year the number of visitors was 3.5 million. But the government has already set a goal of 7 million tourists per year by 2021. It's also an incredibly low-cost country to live in, and there is very little in terms of encroaching business regulation for startups.

Despite all this, Peru still isn't on the radar for many people looking to find a fresh market for an overseas business. Right now, as the infrastructure grows, there are major opportunities for tourism-associated enterprises. Cafés, restaurants, and bars could all do well here. And established property investments, offering short- and long-term rentals, prove that there is plenty more room for growth. Not to mention the potential from the local population, which is seeing more disposable income than ever before and demanding a wider range of goods, entertainment, and dining experiences.

Ricardinho De Sousa Hdez-Mora, originally from Spain, has lived in Lima, Peru's capital, for two years and is the co-owner of Peru Social with his partner, Allen Maye Mercado. They offer tourists a variety

of exploration and volunteering packages.

"It really doesn't matter what skills you bring with you to Peru. If you can perform good quality work or provide a service, at a fair price, and meet or exceed any deadlines, you will probably succeed here," says Ricardinho.

Ricardinho sees the greatest potential emerging beyond the major cities of Cusco, Arequipa, or Lima. "You can find opportunities across all sectors, all around the country, but particularly in tourism. I think there are massive gaps that need to be filled. Anyone with a little business ambition could find all kinds of untapped niches in the lesser known areas of the country."

Less than 5% of the tourists who come to Peru travel anywhere north of Lima. But Liam Malone is attracting a few of them to his small Airbnb that he opened several years ago in the northern city of Chiclayo. Renting out a few rooms of his apartment and passing on his knowledge about the local area helps pay the bills and brings a steady flow of interesting visitors. Chiclayo enjoys year-round sunny skies and average temperatures in the 70s F. Pimentel Beach on the Pacific coast is only a 15-minute drive away.

"I first came here visiting as a tourist," says Liam, "but after doing some basic math I realized I could easily live here, and I thought 'Why not?' The climate, the food, and a simple way of life was the main attraction,

and then I met my partner, Teófila, and her daughter, Tina, which is as good a reason as I can think of as to why I have stayed. It's an easy country to live in if you don't want to continue the rat race."

Here in Huanchaco, a beach town about 7.5 miles northwest of the Trujillo—where I have made my home, two bar/hostels have recently been taken over by expats and are doing well. A couple of other locally owned hostels are also up for sale as long-time owners hope to cash in on this increasing interest in the area. But this new wave of development isn't an isolated phenomenon; a lot of money is going into infrastructure around the country. In my small town, millions are currently being spent on redoing the entire beachfront area. Drainage systems are being redone, and new roads and sidewalks are being built.

Ricardinho feels that this is just the tip of the iceberg. "Machu Picchu will always have increasing numbers, especially now because of the construction of the new airport in Cusco. I think places like Kuelap are going to become pretty big. They are developing lots of infrastructure to get to Kuelap, such as the new gondola."

Dating back to 600 A.D., Kuelap is one of the largest ancient stone monuments in the New World and is located approximately 10,000 feet above sea level on the slopes of the Andes in northern Peru. Many believe that Kuelap is as large and as important a site as Machu Picchu, but it has remained largely undeveloped for decades.

Up until now, it has only been accessible by a three- to four-hour hike or an hour-and-a-half car journey on an unpaved road. But the Peruvian government is busy planning large developments in the area, with a new cable car in the works that will soon carry thousands of tourists directly to the site daily.

The largest city in the world that cannot be reached by road—accessible only by river and air—Iquitos is considered the "capital of the Peruvian Amazon," and remains off the tourist trail for the majority of visitors. But Ricardinho believes that Iquitos is going to become a really big destination. "It's already becoming one," he says, "which is a good thing because it brings money to the region, it develops the local economy. But, on the other

hand, it takes a bit of the charm away from the place.”

Despite the great potential beyond the beaten path, many still choose Lima as a first choice when looking for a spot to open a new business. With its large expat population, there is a good support network of foreigners who have experience working with Peru's bureaucracy. Also, most paperwork for business and immigration goes through Lima, so it is sometimes easier to get things done.

As the foodie capital of Latin America, Lima has a particular draw for expats with culinary ambitions. L.J. Wiley and his wife, Brandy, opened the doors to their American-style restaurant, PapiCarne, almost a year ago after moving from Houston, Texas. Located in the Surquillo district of Lima, they offer burgers, wings, ribs, and other delicacies from the States to locals and tourists alike.

“We were here in 2014 on our honeymoon and had the idea of maybe opening a restaurant. We came down again a few times after that just to visit and to make some contacts in the restaurant industry. The last time we came for a week to start the process of forming a company. We just had to wait another 30 days or so until everything was finished. The restaurant opened in January 2016,” says L.J.

“The business is under our name. We had to hire an attorney to form the company and have a 1% share so they could do all the paperwork to sponsor us here.

“For every foreign employee, you are supposed to have four Peruvian employees. It can go by salary so if you have one foreign employee getting a salary of 1000 soles per month, you need to have a total of 4000 soles per month for Peruvian employees.”

When I mentioned that I thought there were lots of good opportunities for expats here, he said, “Absolutely. And I think a big part of that is because of the growing expat population in the area. If we were catering only to local Peruvians, our menu would be different, our prices would be different, and we would be a little bit more casual.”

“However, the younger generation of Peruvians are much more open to trying new things,” says L.J. “They have traveled to different parts of the world and have experienced different things, and they go looking for that when they come back home.”

Recent changes to immigration laws increased the cost of obtaining an investor visa in Peru from \$30,000 to over \$150,000, and it does not allow you to work in the business you form. However, there is a



Brandy and L.J. Wiley discovered that they could corner a niche in Lima with their American-style restaurant, PapiCarne, offering burgers, wings, and ribs.

simple way around this obstacle.

To open shop in Peru, the easiest way is to form a company and then hire yourself on a work visa. This is very inexpensive, fairly straightforward, and can be a quick pathway to permanent residence or even a second passport.

The minimum share capital requirement for a standard company in Peru is extremely low at just \$150. And the standard company bank account opening deposit requirements in Peru are minimal at just \$500. With the support of experienced legal professionals, the entire process of setting up the company can take as little as two or three weeks.

This is the route that L.J. and Brandy took when they opened PapiCarne. Likewise, Ben Reilly used this method when he set up his English as a Second Language (ESL) school in Cusco three years ago. With the increase in tourism and growth of business in general, English schools are another area where there is opportunity.

“I was in Argentina for a while as an English teacher” says Ben. “I started teaching in Buenos Aires, but I thought it was a bit too similar to Europe. I wanted to live in a place a bit more authentic so I came here.

“It started out as just me in my apartment teaching, and then it eventually grew organically into the school I have now. I didn’t really invest any large amount of money. I just reinvested any money that I made over the years.

“Right now we have about 140 students and four teachers. We also have contracts with various businesses such as PeruRail. They will come along and say they want two

or three months training for their staff, and we will sometimes teach them onsite at their workplace.”

Ben hired an attorney to form the company and then was able to obtain a work visa. “As long as the business survives and stays open, I can continue to stay here. Now it has been more than three years so I can actually go through the process of changing my visa to permanent residence.”

The cost of living in Cusco is still quite low. Ben and his girlfriend only pay \$250 per month for their unfurnished two-bedroom apartment in the center of the city. He figures their basic monthly expenses are less than \$700 per month. “We shop at the market twice a month, and we just bring our backpack and fill it up with vegetables. That sets us back maybe \$40 to \$50 every two weeks,” he says.

“If you were earning \$700, you can live pretty well here. It’s all about how you do your shopping and how you choose where you’re going to live and what you are going to pay. It also helps to have Spanish and local knowledge. On one street you can have three apartments, all exactly the same. One is \$125 per month, one is \$250 and one is \$375.”

Ben says that there are still lots of opportunities for businesses in Cusco. “In my mind, things such as bowling alleys, mini golf, or anything that you’d consider entertainment, would do well here. My friend opened up a café about a year and a half ago that quickly turned into a restaurant. Then they got onto the top of TripAdvisor, and they have had loads of success.”

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Spotted on the Ground



Dominating the skyline of Phnom Penh, the Royal Palace is just one of the many historical sites in the culturally diverse Cambodian city.

Own a Legendary Rock & Roll Bar in Phnom Penh

Have you ever dreamed of living a rock-star lifestyle? Well, now is your chance to own one of the best known live music venues in Phnom Penh, Cambodia, which has been hosting international and local bands for more than 20 years. It also has a lively bar and restaurant.

Sharky Bar is a 550-square-foot venue with a huge bar area, large balcony with outdoor seating, plus a stage that comfortably fits a five-piece band (although it did once accommodate 11 musicians at an impromptu jam). During regular open hours the bar has seating for 147 customers, but during performances the tables and chairs are removed, making space for up to 300.

Centrally located in the heart of a busy nightlife area, Sharky is a popular hangout for many expats and just three blocks from Phnom Penh's famous riverside area. This means it's also popular with passing tourists staying at hotels in the area or visiting nearby attractions such as the Royal Palace, National Museum, Wat Phnom temple, and Central Market.

Sharky Bar enjoys a loyal base of long-term customers and has a strong history of consistent profitability. Due to health issues the partners are now selling 100% of the business for \$65,000 which includes all features and fittings, as well as over six years remaining on the lease. The monthly rent is only \$2,000, while the bar's revenues regularly exceed \$15,000. It generates even more when they hold special concerts or invite international artists to perform.

To find out more information call +855-179-30-360 or send an email to packo256@yahoo.com

A Water Sports Business on One of Mexico's Most Famous Beaches

Playa del Carmen is easily one of the Riviera Maya's trendiest cities. And now you can own a water-sports business on its most popular beach. Flyboard Riviera Maya, located on the famous Mamitas Beach, is up for sale for \$95,000.

If you don't know what a flyboard is I suggest you Google it. It's something between a hoverboard and a water-powered jetpack. Included in the sale price are two jet skis and two flyboards, a beach pod for storage, and equipment. It also includes the legal license to operate on Mamitas Beach—which gives exclusive rights for this kind of business. Business contacts like tourist agencies, tour operators, etc. are also included, along with the [website](#).

Close to Cancún's international airport, Playa del Carmen is ideally located. Its proximity to other tourist hot spots such as Cozumel and Tulum, as well as all the resorts along the Riviera Maya, ensure a steady stream of visitors. Mamitas Beach itself is the kind of place you'd have on a postcard if you wanted to make someone jealous. Plus, it's in the heart of Playa, just off the famed 5th Avenue, a long pedestrian corridor lined with shops, restaurants, and more.

Flyboard Riviera Maya has a five-star rating on [TripAdvisor](#). And, according to the owner, it has a lot of potential for expansion. They suggest offering extras such as parasailing, jet ski rentals, and video sales. And with new hotels and resorts under construction in the area, there could be a nice surge in demand.

The owner is selling to invest in a new business and states that they are open a reasonable offer. You can find out more [here](#).

The Italian Government Wants to Give You a Castle

Game of Thrones isn't the only place where castles change hands. The Italian government is giving away a stunning 11th-century castle, right in the heart of the country. Located only 50 miles from Rome, in an area called Tuscia, Blera Castle can be yours, rent-free, for up to 50 years. The only requirement: prove that you can turn it into a successful hotel, spa, restaurant, or tourist attraction.

The picturesque town of Blera brims with history. Once a popular spot for ancient Romans to build luxury villas, it was destroyed and rebuilt over the centuries by various rulers. Today, the town plays host to folkloric, religious, and gastronomic festivals throughout the year that bring plenty of Italian tourists. However, it is off the beaten tourist track for foreign visitors.

You can submit your bid to the State Property Agency, who will then choose a winning proposal based on the strength and viability as a tourist attraction. Bids are accepted from individuals, companies, and groups, and the deadline for applications is April 16, 2018. For more details and photos of the castle, see the agency's [website](#) (in Italian). Preference will be given to candidates under 40, but this is not essential if the business plan is sound.

So far, 103 palaces, fortresses, barracks, lighthouses, and monasteries have been offered by the Italian state as part of a national restoration program. Many of them are located along hiking paths, cycling trails, and pilgrim routes that attract significant numbers of tourists every year. And more properties will be released over the next few years. See the full list of the latest offers [here](#).



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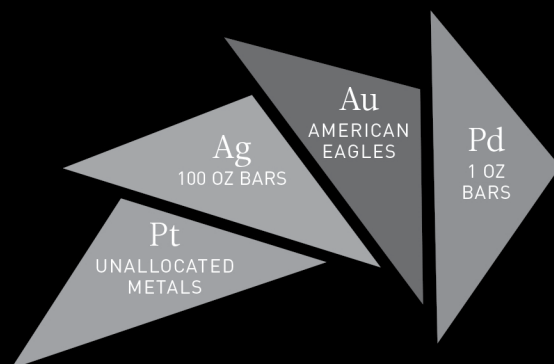
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