

INTERNATIONAL December 2017 Volume 5, No. 10 LIVING'S **Incomes Abroad**

FUND YOUR LIFE OVERSEAS

How to Unlock Your Most Undervalued Resource

By Barbara Winter

When I was five years old my grandmother decided I should take piano lessons. For the next three years, I trudged off once a week for my instruction with cranky Vivian Westby. She terrified me and didn't seem to particularly care about music. As I stumbled through the assigned pieces, she would rap my fingers and arms with a small wooden baton, admonishing me to curve my fingers and float my elbows. Needless to say...I dreaded these weekly horrors.

After three years, I convinced my elders that I should quit. They reluctantly agreed but suggested I continue daily practice on my own.

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Earn Money Helping New Expats Settle In

By the staff of *Incomes Abroad*

At *Incomes Abroad* we're all about making the most of life experience. Whether that's finding a way to turn your hobby into a money-maker or using your skills to create a portable income. Starting from what you know is always the best way to kick-start a profitable enterprise overseas—be it a full-time income or just a little something extra to fund the good life.

In past issues, we've featured expats running their own B&Bs, ranches, surf shops, and adventure tours; we've found people who successfully created their own niche markets, doing what they love in dream destinations; and we've followed the journey of those who have discovered the freedom of becoming a digital nomad. But among this diversity there is one experience that binds all expats: making that first move abroad.

When you consider the perfect climate...the low costs...the excellent healthcare...and all the other perks of life overseas, it's easy to forget that it all begins with relocation. But as

COVER
STORY



Dennelle Taylor Nizoux helps fellow expats resettle in the South of France with her multi-faceted relocation business, *Renestance*.

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PORTABLE INCOME

Global Retreats Create Income and a Travel-Rich Life

By Crystal Blue Savante

It all started when I was offered a teaching job in Cozumel, an island just off Mexico's Riviera Maya. In the U.S. I had been very successful. I was a professional academic, teaching university classes and finishing a PhD in international education. But as an only parent, I was exhausted from the hectic schedule. I wanted to have more time for my daughter, River. So I decided I was going to make it happen.

And I did... Three weeks after I applied, I was in Cozumel. Six months after that I took a different teaching position in Tulum, a town further down the coast. Once I had taken that initial leap out of my comfort zone opportunities started to



Crystal Blue and her Daughter, River, are based in Mexico, but travel the world hosting profitable lifestyle retreats.

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How to Unlock Your Most Undervalued Resource

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Although I never was exceptionally good at playing the piano, I continued to get better as time went on. I would often wind down from a rough school day with some time playing. Then later, as an adult, I became the church organist when I joined a new congregation that was forming.

Apparently, the practice was worth it. Not only did I have the sense of accomplishment that came from producing music, there was another bonus that I never anticipated: I learned to love and appreciate music. It was a lifetime reward that continues to enrich even ordinary days.

Even so, despite this early experience, I am often astonished to realize that mastering anything—including running a business—involves hours and hours of practice and a lot of patience. This is a lesson you have to grapple with every time you want to try something new.

Not everyone is willing to go through the discomfort and boredom involved in acquiring a new skill. Those who shrink from the process often avoid it altogether by insisting, “I don’t know how to do that.” Instead of seeing an invitation to learn, it becomes a convenient hiding place. A way to postpone that initial first step indefinitely.

I would even argue that “I don’t know how” is not just a way to avoid learning, but it’s a dangerous lie.

When author Robert Fulghum was asked by a fellow flight passenger what he did for a living, Fulghum suggested that they spend the flight telling each other complete fabrications about themselves, describing fantasy occupations they had only imagined. That produced one of the liveliest trips of Fulghum’s life.

Although I’ve never tried it on a plane, I thought it would work in a seminar. People are put in pairs and instructed to take turns answering the question, “What do you do?” with a fabricated story. The listener asks questions about how they chose that occupation, what they love most about it, etc. The only rule is that participants have to pick something they’ve never seriously considered.

Suddenly the room explodes as faux symphony conductors, espionage agents, innkeepers, and horse trainers start sharing their stories. People are smiling and laughing as they weave their fictional tales. They also startle themselves as they discover they know more about how to go about doing their imagined profession than they realized.

If you’re tempted to use the worn-out excuse of “I don’t know how,” I urge you to reconsider. Stop and notice that you have the world’s largest “how-to” emporium at your fingertips—the internet. Combine that with all the other edifying resources at your disposal (libraries, bookstores, and seminars) and the excuse of “I don’t know how” sounds more like “I don’t want to be bothered.”

So, what would you like to be? An entrepreneur? A freelance writer? A scuba instructor? No matter what your personal choice includes, the path to achieving it is paved with more than desire. You must be willing to practice—and practice some more. You can memorize this bit of advice from Mick Jagger, who said his secret to success is simple: “You’ve got to sing every day so you can build up to being absolutely brilliant.”

The willingness to “sing every day” in order to get better is just as important to entrepreneurial success. Yet many adults

recoil at the thought of practice, thinking that it leads to boredom. Yes, it can be boring, but it shouldn’t be treated as punishment. Instead, remind yourself that you are making a valuable investment of time.

When we invest money, we anticipate that the return will be a larger sum of money. Apply that same notion to practice, assuming that the time you invest now will produce a larger return in the future. Learning something new involves making time for practice. Remind yourself that you’re making a trade-off in the moment so you can enjoy the rewards in the future.

What do you want to learn next? What new skill could add to your success...make your life more interesting? What can you give up in order to make time to begin? Are you willing to be a klutz while learning something new? Can you make it fun?

Pay attention to your progress no matter how long it takes. Even if you aren’t in the habit of praising yourself, do acknowledge even tiny steps forward. When you’ve gathered enough evidence that your practice is paying off, don’t forget to celebrate. You’ve earned it.

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.



**Incomes
Abroad**

December 2017
Volume 5 • Number 10
InternationalLiving.com

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Global Retreats Create Income and a Travel-Rich Life

By Crystal Blue Savante

emerge at every turn. I was completely reprioritizing my life and truly enjoying each moment. The teaching jobs were in beautiful, inspiring places. But more importantly, I had time to share every day with my daughter. I also had more time for myself, practicing yoga and meditation on a more regular basis. Little did I know at the time, this new lifestyle of freedom and exploration was about to sprout a successful business.

I began to write about my experiences in a blog called *Enlightened Globetrekker*. It was a living journal of our life, discussing living abroad, parenting, adventuring, embracing life, and more. It documented our move to Mexico and my journey to rediscovering happiness. As a cultural anthropologist, I had always written academic-focused research papers and articles, but I had never written for my own self-expression.

I started sharing my blog with my friends on Facebook, and on a few Mexico forums because much of the content at the time was Mexico-inspired, and other expats related to that. But people started to connect with my story, and my posts got shared to the point where they went viral.

I started to receive several emails a day from people reaching out after reading a blog post. Then I began to be contacted by magazines, journals, and newspapers wanting to publish my posts as articles and interview me. My blog's popularity had exploded.

The idea for *Enlightened Globetrekker Adventures* arose almost organically from the success of the blog. I brainstormed a product that could serve the public. An immersive retreat—where my readers could come and experience the lifestyle I was writing about—seemed like the best fit.

The first retreat was in Tulum, Mexico in October 2015. 12 people of all demographics joined us for a week of inspiration, hidden away in the jungle. It was an opportunity for those feeling as trapped as I had been to escape their lives for a week of self-care, yoga, candlelight meditation, and adventure with a group of likeminded people. It was amazing.

After that trip was over, there was still a lot of interest, so I planned another. An entire inspired living adventure company was born.

And we later expanded from Mexico to bring our retreats to all corners of the globe. The concept became tremendously successful. In only one-and-a-half years, we have hosted 13 global retreats in Mexico, Guatemala, Cuba, Greece, Croatia, Austria, Hungary, Slovenia, Nepal, and Germany. And next year we hope to add Italy and Africa to the roster.

I base my trip locations and schedule on safety, ease of travel, setting, and potential for raw adventure and cultural immersion. Once I decide on a location, I select staff members to work that trip: a local guide, a yoga guide, and an adventure guide. Then I look for proper places to host us, and I utilize my growing web of local contacts to handle much of the details.

The cost range of our retreats is \$1,500 to \$3,000, which includes everything but airfare. Depending on the trip, groups are made up of between 10 and 20 people, and trip durations are one to two weeks, depending on the location. All trips have different themes: “Mother Daughter Reconnection Retreat,” “Chica Yoga Dive Escape,” “Himalayan Culture Adventure,” “Private Island Hopping Sailing Retreat,” etc. I get creative and think what I would love in a trip and then I plan it out. I try to make them all as amazing as humanly possible.

I make sure the days are filled with fun adventures, from trekking ancient ruins, swimming in *cenotes*, and engaging with local tribes, to rafting, cliff jumping, sailing, and biking. I also ensure that all meals served through the trip are delicious and healthy. My retreats are designed for people in search of a respite from their fast-paced lives, who want to rejuvenate body, mind, and soul the way I did when I moved to Mexico.

All of the administrative operations for the company are virtual, and there aren't many overhead costs. We are fully location-independent, except when it is retreat time. I still attend every retreat myself, and do most of the admin work, so I don't have to hire extra staff.

In addition to hosting, I design and direct all affairs for the trip: coordinating transportation and flight schedules, securing visas and permits, ensuring safety, and encouraging participation in activities. Sometimes I teach the yoga or meditation too.

But with our growth, it has become easier for me to bring on instructors to do that. I am working on getting it to the point where guides can run trips alone and I can settle somewhere a little more permanently and take some time off.

I usually use one Western instructor and one local to answer all questions relevant to culture, plan routes, and ensure safety. Wages for the instructors and guides can vary from \$100 to \$10,000, depending on their role in the retreat, and sometimes they are compensated in free travel.

For help with administrative affairs, I have two interns: one who focuses on PR marketing and one who manages the website. I have other assistants who work for free travel. So I really have no administrative costs.

Marketing for *Enlightened Globetrekker* is done almost entirely online and through word of mouth. We have a Facebook and Instagram presence and post newly released trips there. We also have a newsletter that goes out four times a year. Returning adventurers always receive 10% off. The key to keeping operating costs low is having good contacts everywhere to ensure low costs on site.

We are fully cash-based and do not have any type of financing or investors whatsoever. I simply saved up money as a teacher (about \$2,000), ordered some marketing materials, and put my first deposits down to book weeks at retreat centers. Most of the profits have been rolled over into reinvesting in the company. My priority was getting this up and rolling to sustain itself. But I have enough to live comfortably and fund my travel adventures.

Each year, I plan out my retreat travel schedule, and then fill in the gaps with personal travel. Every year we do a six- to nine-month world tour of about 15 countries. The other times of the year we are in the U.S. visiting family for the winter holidays or at our home in Mexico. The company provides me with an income to support our lifestyle overseas, both living and traveling. I can get write-offs for pretty much everything, and my days are rich in adventure, time with my daughter, and memories that will last a lifetime.

Fulfillment and Success with a B&B in Boquete

By Larke Newell

“After over three decades in the U.S. I was ready for a new adventure, new culture, new language, and a chance to meet people from diverse backgrounds. It is so exciting to meet and learn from other people. I am ready to embrace it all.”

Manzar Lair, originally from Pakistan, moved to Boquete, Panama with his partner, Terry Richmeier, in 2013. Before that, they lived in Minneapolis, where they ran a psychology and life coaching practice. Though their business was a success, they both felt an itch for something new.

“We both worked in corporate settings and didn’t want to continue with that anymore,” says Manzar. “It was our dream to open a B&B, so we took the leap. Our motto is ‘we are old enough to know better and young enough to do something about it.’”

After extensive research, the pair made the decision to relocate to Boquete and follow their dream to create a B&B. When asked why they chose Panama the reply was succinct: “Great climate...great people...very safe...great visa options for expats...and easy to travel to the U.S.” says Manzar.

Situated in an extinct volcanic crater and surrounded by mountains and lush forests, Boquete is a popular spot for North American expats. The climate here is spring-like year-round and not as hot and humid as other areas in Panama. The scenery is breathtaking. Vivid blooms grow randomly everywhere, and the beautiful Caldera River meanders through town. It’s the perfect location for a tropical B&B.

“We originally wanted to buy an existing B&B. But with none available we purchased a third of an acre of land for \$70,000 and set to work,” says Manzar.

The adventurous couple broke ground in August 2012; a year before they made their permanent move.

They stayed in the U.S. during the construction until they had their affairs in order. Both their architect and construction company were Panamanian and had been referred to them by expats they had met on past visits. Their local builder, Egdar Castillo, turned out to be better than they could have hoped for. “His homes were well constructed, and he gave us a better overall proposal

packet. He subcontracted out the metal work, carpentry, and tile work.” He was competent and cooperative and would email photos of each week’s progress. He spoke little English, but his sister translated for him.

“Building a B&B is not really much different than building a large home, except that we had to comply with certain codes and needed video cameras, fire alarms, and fire extinguishers,” says Manzar. The contractor submitted all the necessary paperwork, and the architect designed the property to Panamanian standards.

Along the way the size of the project doubled—as did the expenses—since they both insisted on top quality in all things. However, they reiterate that it still cost only about half as much as it would have in the U.S. Construction was completed in January 2014, and they opened for business.

Their pride and joy now consists of six beautifully appointed rooms. The second floor rooms include private balconies for drinking in the incredible views of the Jaramillo Mountains and the famous El Bajareque rainbows, while the main-floor rooms provide access to the stunning tropical gardens.

“People come to stay with us from all over the world. Our guests are typically on holiday when they visit, so they are relaxed, in a good mood, and ready to have fun” says Manzar.

“Our income, after operational expenses, provides us with about 6% to 7% return on investment, which we feel is quite a comfortable percentage,” Manzar adds.

Marketing has been essential to the success of their business. They use booking sites such as Hotels.com, Expedia.com, and Booking.com to get the widest reach possible. They’ve also developed a [website](#) and started a blog. TripAdvisor (where they hold the top B&B listing in Panama) has also played a significant role, as guest reviews and feedback allows them to fine-tune their services. And they have partnered with travel companies, locally and overseas, to increase exposure.

But Terry and Manzar’s B&B, known as Casa de Montaña, didn’t become TripAdvisor’s [number one B&B in Panama](#)

by offering standard service. They serve a full international breakfast and host a social hour from 6 p.m. to 7 p.m. daily—which includes a complimentary glass of wine, beer, tea, soda, or locally grown coffee. Another popular plus is their lending library, which offers books, games, puzzles, and DVDs.

“Casa de Montaña is all about good food, good people, and good times,” says Manzar. And the impressive list of services they provide proves it. Always searching for new ways to expand their business and enhance their guests’ enjoyment, they have added Pakistani/Indian cooking classes, wellness retreats, and one-on-one onsite and phone-in life coaching. In addition, they co-sponsor events, such as the “Get Out of Your Own Way” workshop (teaching people mindfulness through improvisation techniques), in their common room.

A third of an acre with a 6,000-square-foot building is more than adequate for all of these activities. Their establishment is right on the main road that runs through the town of Boquete but about 10 minutes beyond the center of downtown, so it’s a perfect location. The extra services provide about 15% to 20% of their income. “We stay ‘relevant’ in the eyes of the local expats and so they frequently refer their family and friends to us,” says Manzar.

Terry and Manzar have four full-time employees, including one cook, two housekeeping/maintenance workers, and one office manager. One part-time gardener completes the work force, which costs them approximately \$2,500 per month in total.

These two enthusiastic innkeepers have embraced Panama and their thriving business wholeheartedly. They have made many friends in the area and get together with them frequently to play board games, do barbecues and potlucks, and watch films. “We also like to take road trips to explore new areas and travel around Latin America.”

Both men love their life in Boquete. “We meet people from all over the world and contribute to the local economy. We are very happy with the way things turned out,” says Manzar. “We love Panama, we love Boquete. Our staff are like family, and we plan to be here for a very long time.”

Earn Money Helping New Expats Settle In

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daunting as that first step can be, there is always someone who has gone through the process first, and is there to help newcomers. In fact, providing relocation services has become the perfect income for many expats. Utilizing relocation experience, and boots-on-the-ground knowledge, as an expat you are in the perfect position to provide all the necessary help to the thousands of people looking to live abroad each year.

Whether it's running relocation tours, helping with administrative requirements, hosting information seminars, scouting properties, or even taking care of transport, there is an endless variety of needs you can cater to with a relocation business. You can focus on just one aspect of the process or provide an all-inclusive package, depending on the commitment you want to make—full-time or two days a month—or the income you require.

This is turning the expat experience into a money-maker. And it can be done from anywhere in the world where you can find a growing or established expat community.

A Low-Key Relocation Business in Mexico

By Carol Kaufman

As expats living in Mexico for the last 20 years, John McWilliams and Earl French believe they have the ideal business. Operating from their luxurious hillside home in Ajijic, they “work” just six days a month, bringing their guests on fun-filled outings, and making lifelong friendships. Then, for a few weeks in the fall, and a few months in the late spring, they close up shop and travel to the U.S. to visit friends and family.

John and Earl, both in their early 70s, hail from Galveston, Texas. They have been a couple for 46 years and, together, run their business, Retiring Lakeside in Mexico: a six-day, information-packed seminar that covers all aspects of moving to, and living in, the Lake Chapala area, known as Lakeside.

“Once a month we book two rooms in our home, with a maximum of four people,” says Earl. “The small number fits perfectly in our six-passenger Honda Odyssey.”

“Our seminar is unique,” adds John. “Instead of sitting guests down in a room and



The view from John McWilliams and Earl French's house in Ajijic, where once a month they run information seminars for people interested in moving to the Lake Chapala region.

doling out the information ourselves, we take guests to Lakeside's professionals and let them hear the facts directly from the sources. What we do is conduct information seminars; what we don't do is give tours.”

The \$1,200 per room rate (up to two people) for their five-day/six-night seminar includes an introduction to all of the residential areas, retirement information, airport pick-up and drop-off, a comfy room, an ample breakfast, and more.

A typical seminar runs from a Tuesday to the following Monday, and it's packed full of activities. On the first day they settle in and meet one another. Then on Wednesday guests are taken to Ajijic's outdoor market to get a taste of Mexico's vibrant crafts scene. Afterwards, they drop in on a lawyer who discusses wills, moving to Mexico, and contracts. Next, they're driven through various subdivisions, and then it's off for a stroll through Mexico's largest expat organization, The Lake Chapala Society.

On Friday, if guests show an interest, they can visit a moving company, check out a hospital, or talk to a health insurance representative—who happens to be an ex-seminar guest. Saturday is a free day, where guests can roam the village, sit in the plaza and chat with the locals, choose to join a

home tour with an Ajijic real estate company, or soak in the thermal waters at a hot spring. Sunday is spent in Guadalajara, exploring the historic district, before visiting the nearby town of Tlaquepaque for lunch at a popular eatery.

In 1997, John and Earl flew from Galveston to Lakeside for a much-needed vacation. As owners of a B&B in Galveston for 10 years, they kept plenty busy, especially since their home was listed on Galveston's historical home tour.

“We had never planned on selling that house until we came to Ajijic and started looking around,” says Earl. “John's sister lived at Lakeside, and we really liked the village vibes. John is the one who said he'd like to live here. When we returned a second time, he liked it even more.”

“When we came to Lakeside 20 years ago the village had no red lights, no sirens, and no internet,” says John. “Things have certainly changed since then, and for the better.”

“We sold our historic Texas home and bought an 8,000-square-foot house in the village that needed major renovation.” Because they had the experience, they decided to turn their new home into a B&B,

which they then ran for six years.

"We met Red Reimer, who owned a relocation business called Si Mexico," says John. "He would book all his clients at our B&B. But when Red's health took a turn for the worse and he had to move back to the States, we started losing all that wonderful business that he brought us."

That got them to thinking that maybe they could run their own relocation service. "Due to our experience living in Ajijic and meeting many new people, we learned what expats need to know before moving to Mexico. We were able to apply that knowledge when formatting our seminars," says Earl. That's how Retiring Lakeside in Mexico began.

In 2004, due to more competition from other B&Bs in the area, they decided to sell their big property and relocate to a hillside home, located in a desirable neighborhood. Their main reason for buying the house was that the downstairs guest bedrooms were far from the upstairs master bedroom. For them, privacy was an important factor. They also fell in love with the view of Lake Chapala and the surrounding hillsides. "We're from the Texas flatlands," says John, "and not used to spectacular views."

The pair promote their seminars via their website, which is managed by an ex-seminar guest who they hired. At this point, their business is showing no signs of slowing down. They are booked through April 2018 and their next seminar is coming up on December 5.

"Our guests know that they're on a fact-finding mission, and they get a lot for the price," adds John. "Last year two of our guests returned to Lakeside only a month after they returned home. The woman's husband needed an assisted living place and they found the perfect one at Lakeside."

"What's important for us is that we are able to meet all of our living expenses," says Earl. "We both get Social Security and own rental property in Texas. The income we generate from our seminars covers our monthly expenses. We own our house free and clear, property taxes are \$160 a year, and our thrice-weekly housekeeper costs us \$2.80 per hour. In Texas we would be cleaning our own house."

At this point in their lives, they are intent on enjoying their retirement years. "We have no intention of moving back to the U.S. because the lifestyle here is so wonderful," says John. "The Texas humidity kills us, and we can't believe we've lived there for so

long. Here, we live in an open air society. We haven't had a cold for 10 years because we spend so much time outdoors."

"We've met many people who could live anywhere in the world and they chose to live at Lakeside," says Earl. "The locals are so friendly and open to the expat community. Our Mexican neighbors look out for us. We enjoy visiting the States but are always happy to get back home. We have lots of friends in Galveston but have made plenty of friends here. People have time to socialize, so we're always being invited to parties and events. What more could we ask for?"

Helping Anglophones Settle into the Sunny South of France

By Barbara Diggs

For California native Dennelle Taylor Nizoux, it's almost impossible to nail down the one thing she loves best about living in the south of France. "There are really so many things that are special," she says. "There aren't many places in the U.S. where you can swim in the ocean in the morning and ski in the afternoon."

She's in Montpellier, a historic university city in the Languedoc-Roussillon region, just a bike ride away from the Mediterranean and less than three hours from the Cevennes mountains. It's a region of mild wintertime temperatures, sun-kissed medieval villages, dramatic landscapes, and excellent wines.

Dennelle moved from the U.S. to France in 2000 for an intended two-year stint in Paris as a manager with MCI, the telecommunications company. But when she met her future husband, Alexandre, she knew she was in France to stay. Seeking a more laidback lifestyle and sunnier skies, the couple happily moved their young family from Paris to Montpellier in 2010.

Dennelle was still working for the telecommunications company but soon realized that an intriguing entrepreneurial opportunity was right before her.

"It occurred to me that my parents could improve their quality of life and be closer to their grandchildren without having to give up the glorious southern California sunshine," Dennelle says. "I started to look for English-speaking retirement homes in the region but couldn't find any in all of France. Knowing how many Americans dream of retiring in France, I thought this was a market need that hadn't been filled."

Dennelle's initial idea consisted of three

parts. First, she'd invest in a large estate with apartment units that English-speaking clients could rent for as long as they needed. Second, she'd foster an active English-speaking community, where the estate would serve as a "clubhouse" and members could engage in activities together, from bike riding to book clubs. Finally, she'd build a team that would offer full-service assistance related to moving to France and establishing a fulfilling life.

"While relocation agencies help you find housing and maybe set up a bank account, you need more than that to be really happy in your new nest in France," Dennelle explains. "You need information, assistance, and a community to make your new life a success." She decided to call the business Renestance to reflect her goal of helping people re-nest in the South.

However, the first prong of her idea hit a snag. In 2015, after a long search, Dennelle finally found a large manor house she thought would be perfect for Renestance. But the property was operating as a *chambre d'hôte* (B&B) and had bookings through 2016. That meant she wouldn't be able to get the apartment rental aspect of Renestance up and running until 2017, at the earliest. And so she decided to pivot her plan. She refocused on growing the other two prongs of her idea: resettlement assistance and community building.

Under the new focus, Dennelle developed six resettlement assistance packages for English speakers, including a "Regional Discover" and real estate tour. One of the most popular packages is a consulting service, where "hopefuls" discuss their idea of moving to France and develop a migration plan with a Renestance team member in a 20- to 30-minute call. Clients also receive a written report with recommendations for the next steps and detailed information to help them move forward. She also offers a "French Administration" package, where Renestance helps with a range of administrative tasks, such as filing for French residency, applying to the national healthcare system, or even importing a car.

Dennelle says finding clients was easier than she expected. She gets the majority of her clients through content creation, inbound marketing, and word of mouth. "We haven't paid for any advertising outside of the occasional [Facebook] post boost or directory listing since our creation," she says. "That clients have found us attests to the fact that there is a real market need and that word of mouth really works."

The Renestance team consists of three independent contractors in the Languedoc region: one in Nîmes, one in Béziers, and the third in Montpellier. Each team member handles all aspects of the resettlement packages for clients in their respective territories. “My team is fantastic. Not only do they believe in the Renestance vision and do their jobs wonderfully, they’re a lot of fun to work with.”

The Renestance client base is divided into what she calls “Heres” (people already living in France) and “Hopefuls” (those seeking to move). The “Heres” most commonly take advantage of the “French Administration” package, while the “Hopefuls” usually go for the “Consulting” package. Occasionally clients opt for a full-service “New Nest” package, where Renestance manages virtually every aspect of the client’s move to France, from finding housing to applying for health care to helping them get involved in English-speaking activities or groups.

The price of these services vary, from €75 (\$89.30) for a 30-minute consultation to €2,500 (\$2,976.30) for a “New Nest” package. In terms of income, Dennelle says that Renestance is still in “ramp-up mode,” so much of the profits are still being fed back into the business.

Looking ahead, Dennelle is currently working on ways to unify the Renestance expat community without the “clubhouse” she had initially envisioned. As part of her current service, she introduces clients to other English-speaking expats, activities, and social groups, but she has yet to establish a formal community program. “We have clients, partners, women’s groups, and social networks...but it’s a matter of bringing all these English-speakers together.”

For those interested in creating a similar service, Dennelle advises pinpointing what’s needed most in the market. For example, expats in one area might need more help finding real estate rentals, while expats in another might require more administrative assistance. “Focus on one thing and get good at it before incorporating other elements,” she says.

Taking a Break From Retirement With a Moving Service in Ecuador

By Donna Stiteler

Three years ago, Vicki Spitzack and her husband, Gary, moved to Cuenca,

Ecuador to enjoy the spring-like weather and affordability of this UNESCO World Heritage city nestled in the Andes Mountains.

But after a short stint of touring the gold-laden cathedrals, shopping at the hundreds of quaint shops lining *El Centro*, and taking long, leisurely lunches with friends, the energetic Texan realized she wasn’t ready for retirement. “I’m a high-energy person and held very busy jobs in the U.S., and I wasn’t ready to just sit around and relax. I wanted back in the game,” she explains.

When a friend decided to move back to the U.S., Vicki offered to take over his relocation business, called C2C Moves, and began her new dream job—one that utilized her honed organizational skills, provided an income stream that netted close to \$12,000 a year, and fulfilled her altruistic side by helping expats start a new life in Ecuador. The money she earns she designates for traveling abroad.

Because Vicki has experience in supply chain and enjoys problem solving, her relocation service is geared towards solving the issue of getting an expat’s property—from prized family heirlooms to cars—from the U.S. to Ecuador. “This job is like a puzzle; you have all these moving pieces that you need to fit together to make things work. One person may need to get a crate to Tennessee from Cuenca, while another is sending a car to Guayaquil, while another person may need visa paperwork completed before they can move their container,” she explains. It’s her personal attention to details and a knack for problem solving that is making her business grow as expats learn they can pick up the phone and trust Vicki to handle any issue.

“There’s all kinds of things that come up in this business, and I can provide information and referrals to solve just about any problem.” Vicki coordinates with Visa Angels, a volunteer group that assists expats with attaining their visas, to help straighten out problems that could hold up their shipping container. The company also holds free relocation seminars every other month.

Vicki notes there’s little capital needed to start this type of business. “You need a few computers, and I recommend renting a small office. I could operate out of my home, but when you are dealing with a business like moving personal belongings, you want a bricks and mortar presence to give you credibility.” Her office rental is around \$200 a month. Vicki hired a lawyer to help her attain a Unique Registry of Contributors (RUC), for sales tax reporting, which was all that was

needed to start up her business.

Because C2C was already an existing business, she was lucky to inherit previous contacts and two employees who continue to work with her. She has recently added a part-time assistant which allows her to take breaks or go on vacations so the job doesn’t become all consuming.

After the initial booking and contracts have been signed with C2C, the client will make a deposit of \$500. Vicki charges a flat fee to manage the shipment from the ocean freight/rental of the container, preparing information to send to the lawyer, translating packing lists, applying for power of attorneys, accompanying the client to the notary, working through documents and going to inspections, paying all the bills, getting the container released from customs, and moving and unloading the shipping containers.

I wasn’t ready to just sit around and relax. I wanted back in the game.

As part of the management advisory services, Vicki negotiates rates and arranges bill payments for fees the client incurs as part of the container shipping process, including ocean freight (about 40- to 45% percent of the total costs of getting a container shipped; on average about \$4,500) transport and port fees, broker fees, notary charges, and legal fees. In total, shipping a container may average around \$8,000 to \$9,800 but Vicki also arranges other shipping alternatives like crates and pallets as lower cost alternatives to ship items.

Vicki says the linchpin in making her business work is her contacts, and she spends considerable time nurturing these relationships. Having Ecuadorians working with her business gives her extra resources to help with renting moving vans and finding reliable labor. When she first started, Vicki also met with port vendors (custom brokers, shipping brokers, and port authorities) to develop personal relationships.

“I love doing this because I know how overwhelming relocating can be. I want expats to not worry that this will be a hard thing to do. And for me, it’s worth it when they are settled in their new homes with their memories around them.”

Create Your Own Go-Anywhere Income

Blogging for Other People

By Amy Copadis

The travel bug is a lifelong affliction. Once caught, it's next to impossible to get rid of. For most people, all they can do for their unfortunate, wanderlust souls is indulge in whatever travel they can accommodate during their short summer vacations. But I've found a better way...

I'm a freelancer blogger. I write posts for people or businesses with blogs that need content. One day I might be writing about online marketing, the next day about musical instruments, and the next about travel. Best of all, because freelance blogging can be done from anywhere in the world, it's given me the freedom to indulge my travel bug and live where I want. I'm currently staying on a Caribbean island off the coast of Panama. Before that I was in Spain.

To remain competitive today, every company, no matter how big or small, needs an online presence to reach clients and customers. And an important part of this reach is their blog. An enormous 78% of consumers say companies' social media posts impact their purchases. This has left businesses in every industry clamoring for fresh content to feed consumers...and freelance bloggers are their go-to source.

With a bit of experience, you could be earning \$70 to \$100 (or more) per blog post. Writing just three or four blog posts a week gives me enough to live comfortable here in Bocas del Toro, Panama. As a blogger, you can get consistent work for as long as the blog you write for is alive. Here's how you do it...

Get Established in a Niche

Narrowing your blogging to a specific field is the best way to distinguish yourself from the crowd. If a travel agent wants to fill their website with travel-related content, they're always going to choose a blogger who specifies that they write for travel blogs over a blogger who says they'll write anything.

It's also much easier to build a reputation by becoming associated with one select area (or a select few). Just a few months after focusing on travel as my preferred niche, my name appeared on multiple well-known travel websites, thus boosting my reputation among travel publications. In the beginning I did this for free, but after no time at all I was getting

paid well for these assignments.

Sites like [Fiverr](#) and [Upwork](#) can be useful when making your first foray in blog writing. But to get more consistent and higher-paying assignments, you really need to hit publications at the source. A simple Google search will help you find websites that are searching for contributors. Use a keyword associated with your chosen niche ("travel," "finance," "music," etc.) plus "write for us" or "contribute" (with quotation marks). This will help you find websites that are open to accepting pitches, and a quick glance around the page will tell you if they're willing to pay or not.

It's highly important to follow their pitch guidelines exactly. Not only will they be far more likely to consider your idea, but it also demonstrates that you can follow instructions. Before you submit your pitch, look around their website to make sure your idea hasn't been covered already. Your pitch should have no words wasted: State your ideas with straightforward, succinct sentences that tell exactly what you want to write, without creating the whole post in an email.

Showcase Your Work

To widen your online presence, and further establish yourself within your niche, it's a good idea to create a website to showcase your work and tell the world who you are. This is an easier process than you might think, as there are a variety of online services you can use to do all of the technical work for you, including [Wix](#), [Weebly](#), and [Squarespace](#), to name a few. Most of these sites will even offer to set up your domain name, so that your site will have more credibility (choose a .com domain to increase your global exposure).

To drive traffic to your website and showcase your writing style, you can create your own blog. This is also a great way to attract clients in search of writers in your niche. To extend your reach, it's also important to establish yourself on social media. Create a Twitter, Facebook, and LinkedIn account. Connect with influencers in your niche, as well as potential clients. Also, try to gain a following that would interest your clients. If your clients see that you have influence among their customer base, they will be more likely to hire you.

Build Your Client List

Once you are established in a particular niche, it's time to start looking for regular clients. Normally, I work with just two to three clients at a time, writing one or two blog posts for each during the week. This means I'm able to get comfortable working with the same people, develop lasting work relationships, and receive a reliable paycheck at the end of every month.

There are many freelance bloggers who start building their client list by cold emailing or contact through social media. If you choose this route, make sure that you craft your pitch skillfully. Make it specific to the needs of the person you are contacting and show them exactly what you can do to improve their business.

My most successful strategy for finding clients was by targeting websites that already knew they needed a freelance blogger. Both [ProBlogger](#) and [BloggingPro](#) include jobs boards that are specific to freelance blogging. While these two are not the only resources online, they are likely the only ones you'll ever need. In fact, all of the clients I currently work with came from ProBlogger.

Strategies to Increase Your Blogging Income

Blogs are always clamoring to cover the latest trends. If you can pitch a post on the latest news-cycle topic, you're far more likely to sell it. Furthermore, being on-trend means you'll drive more traffic to your client, making you a highly sought-after writer.

Google Trends can show you how much interest there is in any subject, based on number of searches recorded; [BuzzSumo](#) will show you topics with the most shares on social media; and [SEMrush](#) will show you what keywords will rank highest in searches.

Having a basic knowledge of SEO and content marketing principles is a great way to get an edge in blogging. Follow influencer blogs such as Moz, ProBlogger, and Search Engine Land. You could even sign up for a course from Udemy. This knowledge will set you apart from other freelance bloggers, making it easier to get higher-paying jobs.

Get Ahead of the Curve With a Low-Risk Food Business in Ecuador

By Wendy DeChambeau

When I opened my restaurant in Ecuador five years ago, I was breaking into a market that was dominated by tradition. Ecuadorian foods such as broth-heavy soups, salted and fried chicken, pork, steak, and large amounts of starchy sides like rice, potatoes, hominy, and plantains dominated diets. I knew I wasn't going to get rich by selling non-traditional foods, but my expat customers and a few adventurous Ecuadorians are what kept me going.

However, the Ecuador of five years ago was much different from the one I see today. Though I still see locals participating in centuries-old festivals, and I still come across farmers working mountainside fields using horses or oxen, I also see a newfound hunger for something different.

These days, Western culture has crept into Ecuadorian taste. Fashion, music, and foods from beyond Latin borders are becoming highly desirable to the growing middle-class. And the younger generation, latching onto international trends, is more willing to try foreign cuisines. In addition, many Ecuadorians who have been working abroad are now returning to their home country, bringing with them recipes and a taste for something different.

To cater to this growing desire for new, culturally diverse flavors, a new concept is beginning to take hold in many Ecuadorian cities. A few clever entrepreneurs have introduced the idea of food container parks. The premise is simple: instead of renting a brick-and-mortar premises or a food truck, a business owner can convert a shipping container (or other similar structure) into a small kitchen/restaurant. The container is stationary. But because the park is full of these food businesses—offering a wide variety of cuisine—people gladly come to have their choice of new and different flavors.

The park owner collects rent from the container businesses and in return provides tables and seating, decor, public restrooms, and access to electricity.

Unlike prohibitively expensive food trucks, food containers parks are incredibly cost effective. Whereas a fully functional food truck would cost upwards of \$50,000, you can have a stationary food container up



One of the most attractive qualities of container parks is the eclectic assortment of furniture and decoration that give them their unique atmosphere.

and running for under \$5,000.

A stationary container also eliminates much of the overhead associated with food trucks. There are no vehicle maintenance or fuel costs, no vehicle registration fees, and you won't need to apply and pay for parking permits in various sections of the city.

While many Ecuadorians own businesses in these parks, few if any North Americans have gotten in on the action. Bringing your family recipes or your first-hand knowledge of North American foods will give you a firm advantage. And I can tell you from personal experience, Ecuadorians go wild for cream pies and tangy potato salad.

Ecuador is a great place for North American entrepreneurs, as we are given the same rights as citizens when it comes to business ownership. You don't even need residence in Ecuador to get started—I wasn't a resident when I opened my restaurant. But a residence visa does make it easier to open a bank account within the country and also allows you to apply for a RISE (simplified method of tax reporting for small businesses), if applicable.

I've visited several of these container parks myself because I love the concept of having a selection of fare all in one spot. This has given me the chance to speak to many of the local and foreign business owners and get their take on the potential for these parks.

Andrés Torres is a co-owner of the La Platea food park in Quito's swank La Floresta neighborhood. He says, "This business model is successful because it's something completely different, yet the food is priced moderately. Renting a space here costs \$700 per month, but the businesses can bring in more than that on a busy night." In fact, it would be difficult to compete with those kinds of costs in a brick-and-mortar building. A small commercial space in the same neighborhood would rent for \$1,600 or more and you'd likely need to sink more money into decor and renovations.

Sofia Salazar and Alex Vor own the Penny Royal Burger Truck in Quito's Bunker Food Park. They serve gourmet burgers with topping choices that include caramelized onions, juicy bacon, Portobello mushrooms, and various cheeses.

Sofia says that setting up in a food park was the perfect option for them. "The set-up costs are much lower than having a restaurant in a building. It cost us about half of what we would have paid otherwise, and there are a lot of customers that come here."

Bunker Food Park is located in the upscale La Pradera neighborhood of Quito where high-rise office buildings mingle with new condo complexes. "Many business people come here during their lunch break on weekdays," says Sofia. "They like the variety of foods and the fact that many of the



A container fitted out with a fully-functional kitchen, including signage, wiring, refrigerator, and stainless-steel countertops can cost you as little as \$2,000.

offerings are an evolution of street food.”

In the same park you’ll find Veronica Albán with her OMG! Oh My Green food stall. She specializes in healthy plant-based foods like salads, wraps, and quesadillas. Veronica opened her business in late 2016. She says, “People prefer these types of parks to traditional restaurants because the food prices are lower and they have more fun.”

What makes these parks enjoyable is the ambiance. Many of them feature upcycled products like electrical wire spools for tables and refurbished barrels for seating. Some use fedoras or hard hats as lampshades. Bunker Food Park has a community punching bag and a large stage, which is used in the evenings and on weekends.

“The park offers live music including jazz concerts and open mic nights. This brings in more business, especially on Friday and Saturday nights,” says Veronica.

While the last couple of years have seen dozens of these parks pop up in Quito and the surrounding valleys, other parts of Ecuador are just now catching on. In the north of the country, Ibarra, located on the Ecuadorian Andes, has opened a new park within the last year, while the last six months saw two other small cities, Otavalo and Atuntaqui, open their own food parks.

In Foodpark Otavalo, Cristina Guaman owns and operates the Mexican eatery, ¡Que Padre!. In this particular park, the stalls are all owned by the park itself and rented out to various food businesses. “I got the last

available space here,” says Cristina. “I feel very lucky because this is a great opportunity. We’re very busy when the kids are out of school and on weekends. I pay \$375 per month for rent but save money by not having to buy tables or chairs like I would in a normal restaurant.” Cristina estimates that she spent around \$3,000 for all of her start-up equipment and supplies. So far she says she’s averaging a profit of \$1,200 per month, which would easily support a comfortable lifestyle for a couple in this small city.

Cristina says that all she needed was “a business license from the municipality, an inspection from the fire department, a health inspection, and a tax identification number.” In Cristina’s case, she qualified for a RISE. Instead of needing to keep track of expenses and revenue for tax purposes, she’s able to pay a flat tax each month.

Used shipping or trucking containers can be purchased in various areas around the country, including at manufacturing sites. A used 6x14-foot container fitted for delivery trucks can be bought for around \$600. You can expect to spend between \$200 and \$600 more for painting, signage, electrical wiring,

and any other upgrades you might want. Outfitting your kitchen will usually require a refrigerator, sink, grill, deep-fryer, stainless-steel countertops, and shelving. Depending on the quality and if you buy used or new, all of this will run between \$2,000 and \$6,000.

Now could be a great time to get in on the action. Why? For starters, the business model has already been proven. The fact that the original parks are thriving and new ones are opening shows that the industry is still only in its growth stage. Low start-up costs and rental fees mean that it’s a fairly low-risk enterprise. And because these parks can potentially be set up anywhere, they’re a great way to gain access to areas where you’re likely to get a good passing trade, such as business districts and college campuses.

As a North American, you’re also in the position to introduce new flavors to Ecuador’s growing appetite for foreign foods. Popular fare in these container parks include shawarma, hot wings, sushi, as well as Italian, Indian, and Mexican cuisine. If you can bring something new to the table...say authentic Japanese ramen or true Texas barbecue... you’ve got a ready and willing market.

How to Choose the Right Container Park

Not all container parks are created equal. When deciding where to rent your space, take these factors into account:

Location

While Quito’s success has proven that setting up your business in a container park has great potential, Ecuador’s capital city is already full to capacity with container parks. Food containers are still doing well here, but you’ll have plenty of competition. A better bet would be to find a small or mid-sized city that is just introducing this concept. Getting in early allows you to establish your brand and build customer loyalty.

Salinas, Loja, and Riobamba currently have little or no container park presence but are prime spots for just such a business. Watch closely for your chance to get involved when a new container park does pop up in any of these cities.

Park Marketing

Though you may decide to do your own marketing, container park owners should also hold responsibility for publicity, so before you sign a rental agreement be sure to get detailed information from the park owners as to how they are going to bring in customers. If it’s an established park, don’t hesitate to speak with other business owners and get their take on how well the park is advertised.

The Alcohol Factor

Since most of the containers in these parks are small, you may not want beer or other alcoholic beverages taking up valuable space. Or you may be reluctant to spend time or money procuring a liquor license.

As a solution, most parks have on-site stalls that sell artisan beers. Some, like La Platea, even have businesses that specialize in drink-making, including smoothies and cocktails. This leaves most businesses free to concentrate on food while customers can obtain their beverages at the drink-specific areas.

If you’d like the convenience of not dealing with alcohol at all, make sure the park you choose has alternatives for your clientele. Conversely, if you want to share your designer margaritas with the world, look for a park that won’t be offering up much competition.

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Spotted on the Ground



As "Cancún Experience Officer" you'll get paid \$10,000 a month to live the good life in one of Mexico's most popular beach towns.

Live the High Life and Make \$10,000 a Month in Cancún

How would you like to be sipping cocktails on a beach, exploring ancient ruins, playing leisurely games of golf, or swimming with whale sharks? And that's just while you're at work. You can now get paid to do nothing but live the good life in Cancún, the bustling resort area on Mexico's Caribbean coast.

Cancun.com is hiring a "Cancún Experience Officer" (CEO) to spend six months enjoying the very best of what the Riviera Maya has to offer. The winning applicant will be paid \$10,000 a month to discover the region and share their experience through blog posts, videos, and social media.

If you're chosen—on top of the \$10,000 a month—you'll also get to stay in the area's best hotels and resorts and go on countless excursions, completely free of charge.

According to their website, "The ideal applicant has a fun and personable presence, is social media savvy, and can produce high-quality work. But no formal experience is required." Furthermore, the position is also open to couples, so you can share the experience with your significant other.

To apply for this once-in-a-lifetime chance, you'll need to create a one-minute video describing why you should be picked as Cancun.com's CEO. The top 100 candidates will then be given a new task, and the pool will be further narrowed down to 50, and then to just five hopefuls by Jan. 17, 2018. The lucky five will be flown to Cancún for the final selection process, and the winner will be announced on Jan. 31.

Get your application in before Dec. 17. All the details are [here](#).

Own an ATV Tour Company in Coastal Cambodia for \$119,000

What could be more fun than getting paid to explore the natural beauty of Cambodia's coast in an ATV? For \$119,000 you could be the proud owner of [Fun Buggy's ATV Tours](#), which is currently for sale in Cambodia's most popular beach town, Sihanoukville.

The core assets are the large fleet of motor vehicles used on the tours, which include six 150cc Hammerhead Buggies, one 260cc Hammerhead Buggy, a Suzuki jeep with made to measure trailer, one Yamaha Raptor 350cc quad bike, and three dirt bikes. The owners say that mechanical experience is not essential as they use a reliable local mechanic when needed.

The tours bring in \$100 per ATV (for two people) for a two-hour session. On [TripAdvisor](#) this business has a 99.7% excellent rating, along with official Certificates of Excellence awarded to them every year since 2012. The beauty of this business is that it's not seasonal. In fact, driving ATVs during the rainy season can add extra fun to the adventure.

The business operates from a single property, which means that the rent covers both the business and your home. It's a large, furnished villa with two bedrooms, two bathrooms, a nice garden with fruit trees, and a garage and maintenance area where the vehicles, tools, and spare parts are securely stored.

As the owners want to find the right person to take over their business, they have requested that anyone interested email them at funbuggys@yahoo.com and explain the following: What interests you most about Fun Buggy's ATV Tours? What's the estimated timeline you could take over the business? Do you have any relevant business or work experience?

Depending on your answers there may be room for negotiation on the final details of the sale as they want the business to continue to thrive as the number one provider of outdoor activities in Sihanoukville.

Surfing, Yoga, and 100 Other Ways to Live Anywhere for Free

Have you ever seen those people on social media who've been traveling around the world full-time for years? And have you ever wondered how they do it? Well, some of them are probably using Workaway.

[Workaway](#) is a great way to travel while keeping your costs at a bare minimum, whether it's a one-time trip or you're traveling the globe. It's very simple. "Hosts" post ads on the website, explaining who they are, where they're located, and the type of work they'd like done. In exchange, they offer you free room and board.

With over 30,000 active hosts from 170 countries, you have a lot of options as far as location and type of work. Typically, Workaway hosts are farms, schools, hostels, tourism businesses, or even families in search of a little help around the house. As a "Workawayer" you'll be expected to undertake assigned tasks, usually for four to five hours a day, five days a week. But after that you're free to enjoy the local area, whether it's a farm in the South of France or a surf resort in Costa Rica.

Workaway is perfect for travelers who want to veer from the tourist trail in search of a more immersive experience. Whether you're learning a new language or just want to experience the full richness of a different culture, this is a great option for doing it on a budget.



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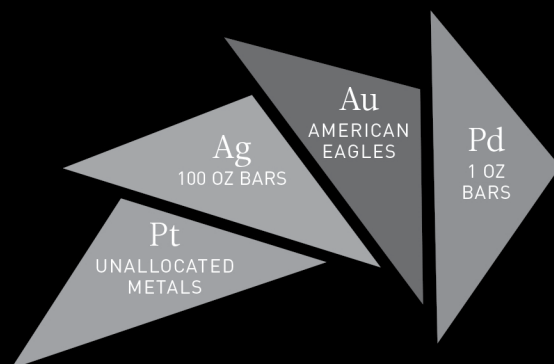
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Purchasing or owning metals involves degrees of risk that make them unsuitable for certain individuals. You should carefully consider the suitability of such metals before making any decision. Please refer to the Specific Terms - Metals Select Accounts section in your Account Terms, Disclosures and Agreements Booklet for additional information.

- When selling or purchasing metals to or from you, we will offer a Customer Price that is within 1% of the Wholesale Price. The Wholesale Price is the price at which we determine we are able to buy or sell metals at a specific point in time. Exceptions may occur if EverBank agrees in its sole discretion to lock in your price before the transaction. The Wholesale Price is determined by EverBank on a transaction-by-transaction basis and varies with the applicable wholesale trading market. Wholesale Prices are not published or publicly available. For more information about EverBank's precious metals pricing, please see the Specific Terms - Metals Select® Accounts section in your Account Terms, Disclosures and Agreements Booklet.
- EverBank reserves the right to terminate the Automatic Purchase Plan or your involvement in the Automatic Purchase Plan at any time, for any reason, including but not limited to overdrafts of your companion EverBank® cash management account.
- You may convert some or all of the Precious Metals in your Unallocated Account into an Allocated Account at any time, subject to the minimum transaction value for a new Allocated Account. In order to convert your Unallocated Account to an Allocated Account, we will sell the Precious Metals in your Unallocated Account at the then current Wholesale Price and use the proceeds to purchase Precious Metals in bars or coins, also at the Wholesale Price. On conversion, you will be charged the difference in cost between the Wholesale Price for the purchase of the allocated Precious Metals and the Wholesale Price for the sale of the unallocated Precious Metals. We reserve the right to determine the number and size of the bars or coins purchased. Although you will not be required to pay a Spread in connection with this conversion, you may incur either account or delivery fees applicable to Allocated Accounts.

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