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LIVING'S

Incomes Abroad

FUND YOUR LIFE OVERSEAS

Your Overseas Life Starts With a Good Idea

By Barbara Winter

Abandoned ideas...no ideas...too many ideas? Which of these are you struggling with? While these appear to be different problems, the result is the same: They leave you unable to move forward.

The solution is to change the way you approach ideas. None of these conditions will clear up by themselves. You can't wait out idea overload...nor is waiting for an idea to drop into your lap especially effective.

A change in behavior, however, can work wonders. Here are a few tools to help bring those ideas in your head into the world.

Continued on page 2

Restore Your Dream Property for Profit

By the Staff of *Incomes Abroad*

It's the ultimate labor of love...taking an old property, bringing it back to its former glory, and enjoying the surroundings for years to come. Expats are doing it with colonial homes in Latin America or historic villas in Europe.

The good news is that you can find good value in old, rundown properties...and even though you will have to invest in restoration, you can make that property pay by turning it into a B&B or vacation rental and recouping your costs.

Neil Haapamaki and Sara deRuijter took a centuries-old colonial home in the historic heart of Mérida, Mexico and turned it into a chic boutique hotel... Sandra Rodil and Angel Fernandez have done the same in Santa Marta, Colombia, where they now live in the beautiful town center, just minutes from the beach and nature activities...Luigi Monteferrante moved from Canada to Italy's Adriatic coast to restore an Art Nouveau villa which he now runs as a B&B.

The secret to success is finding an affordable property in a good location. Neil and Sara chose Mérida, which has an established flow of visitors that continues to grow. They bought the property on a whirlwind, five-day real estate scouting trip in the summer of 2013. They looked at everything from complete ruins to turn-key, finished properties that "would have blown the budget" before they settled on a centuries-old colonial

Continued on page 6

COVER
STORY



Angel Fernandez and Sandra Rodil have restored a number of old buildings in Colombia, running them as boutique hotels.

GOOD LOCATION FOR...

A Hotspot for Digital Nomads on Mexico's Riviera Maya

By Don Murray

If the idea of earning your living while roaming the planet, liberated from the constraints of an office and a high-pressure career, sounds appealing, you might be well-suited to the life of a digital nomad. Not familiar with the term? It refers to a growing category of workers who never deal with a dreadful commute, office politics, expensive work wardrobes, or windowless spaces in crowded cities.

If you can earn your living online, independent of any particular location, you can become a digital nomad. Web designers, graphic artists, online retailers and many others are already doing it successfully.

Continued on page 12



Marissa Barker became location-independent and moved to Playa del Carmen where many online earners are flocking.

Also in This Issue...

- Page 3** Taking healthcare skills online for a new life in colonial Mexico
- Page 4** Pursuing a passion for wellness on Croatia's Adriatic coastline
- Page 10** How to avoid home-office emergencies overseas
- Page 11** Swapping a living in Utah for a simpler, more satisfying life in Italy
- Page 14** How young consumers in developing countries present opportunities
- Page 16** Keeping up with global opportunities

“Why Don’t I Ever Have Any Good Ideas?”

Continued from page 1

Got an idea shortage? Stop doing what’s not working. No more declaring, “I don’t know what I want to do!” That becomes a mantra that is guaranteed to keep ideas at a comfortable distance.

Most of us have been brought up to think about work as picking a job title from a pre-existing list of options. If you’re seeking ideas, you need a different approach. Who has a problem you know how to solve? Ponder that and ideas are bound to pop up.

Give up asking dead-end questions, such as “Why don’t I ever have any good ideas?” Instead, learn to ask idea-generating questions that begin with, “What if...?” What if parents could rent toys and return them when their child outgrew them? What if I used my woodworking skills to create a product? What if I found a way to get paid for speaking English?

Go on an idea quest. Purposely notice good—and bad—ideas when you see them. You’re not making a commitment, you’re simply becoming more aware of how the world is made up of all sorts of things that first sprouted in someone’s imagination. Keep a notebook of ideas that catch your fancy.

I’ve just returned from the *Fund Your Life Overseas* conference where I met many of your fellow readers...perhaps I even met you! The conference was all about new ideas, as the attendees began to clarify what they wanted in the next chapter of their life.

“I’ve had this idea for years,” one woman told me. “Now, I feel ready to do something about it.” It was a confession I heard frequently during the event. Neglected ideas were being reexamined...put through their paces...given new life.

Then there was the man who approached

me with his work history, all typed up. It was loaded with idea seeds. He just needed someone to help him uncover them.

Another woman came back from the first session bubbling with a new idea, only to find that the guy standing next to her could offer experience. Suddenly they were off discussing it among themselves...no need for any input from me.

There’s nothing like getting together with others of a like mind to get the ideas flowing. Another proven idea generator is practicing mindless movement. Many creative folks know that a long walk can get ideas flowing again. Sitting and trying to think up an idea is not nearly so effective. The trick seems to be doing something that doesn’t involve heavy concentration but moves your body.

That’s probably the reason that so many good ideas show up when we’re taking a shower. Personally, I find vacuuming the rug is the right combination of no thinking and physical movement. Be sure you have a way to jot those ideas down so they don’t get lost.

It’s also important to honor your own ideas. Many people who claim to have no ideas actually have plenty. They simply undervalue and discard the ones they have. One of the bonuses of putting yourself in a room filled with other idea-seekers is that you begin to see that you do have a lot to offer. That happened over and over with attendees at the *Fund Your Life Overseas* conference.

There’s another way to begin giving ideas the recognition they deserve. Whether you have children or dine with a spouse or partner, how about making dinnertime idea time? Instead of just reporting on the day’s activities, use this time to share ideas, sharpen creative problem-solving skills, and brainstorm together. If you dine alone, find

a kindred spirit and connect regularly for the purpose of nurturing your individual goals with fresh insights.

Remember, too, that all ideas are not created equal. When our mind is our “Idea Bank,” it’s hard to see that. Writing ideas down and then assigning a priority to each one can add enormous clarity. You’ll also find it easier when they’re staring back at you from the page to see which ones really excite you and which ones are simply okay. And, of course, a written list will help you identify the ideas you can discard.

There’s nothing wrong with a little instant gratification. Go ahead and get that big project started, but include short-term projects to give you a concrete sense of accomplishment.

By all means, spend, don’t hoard, your ideas. There’s often a tendency to hold onto ideas, waiting for the perfect conditions or a guarantee of success. That’s a recipe for frustration. Quietly moving ahead with your ideas starts the momentum which attracts resources, support, and additional ideas.

It’s amazing to see how quickly things can happen when ideas are given a bit of nurturing.

Our editor-at-large Barbara Winter is the author of *Making a Living Without a Job* (now in print for more than 20 years), *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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Taking Healthcare Skills Online for a New Life in Colonial Mexico

By Glynna Prentice

Dr. Haywood Hall is on call. It's a mild summer afternoon, and he's sitting in the garden of his house in Guanajuato, Mexico. His laptop is open on the table in front of him, and his cellphone sits beside it. He checks the phone periodically for messages, tapping out quick replies as needed.

He's dressed in a T-shirt and shorts, and he'll likely still be wearing these if he greets any patients this afternoon. That's because Haywood is part of the growing field of telemedicine, and his "meetings" with patients will be long-distance—a verbal consultation over his cellphone. Or, just possibly, a video conference over his computer (in which case he'll throw on his white doctor's coat).

Telemedicine is a relatively new field, made possible by today's high-speed communications and super-connected world. In the world of telemedicine, doctors like Haywood, therapists, and other medical professionals connect with patients (and in some cases with each other) via telephone or video conferencing to provide medical consultations and care.

It's a development that is turning some medical specialties into a highly portable career. "You can do this from anywhere if you have a good [internet] connection," says Haywood.

Portable Telemedicine Careers: Beyond the ER

Though emergency medicine and family practice are the most common fields for telemedicine, they're not the only ones... and the list is getting longer all the time. Radiologists, for instance, who primarily consult doctor-to-doctor rather than doctor-to-patient, have embraced the electronic world for years. The behavioral disciplines, such as psychiatry, also work well in telemedicine.

And "some groups are forming that do specialized care like diabetes," says Haywood Hall, who believes that "we're going to see more chronic-disease care in the future."

But for now, there is still plenty of growth possible in primary care. That market is far from saturated.

Like most doctors, Haywood started out practicing medicine the traditional way—he's licensed in emergency medicine in the states of Texas and New Mexico. "I wasn't long out of residency when I started coming to Mexico," he says. He'd lived in Mexico as a child and loved the country, so alternating work stints in the U.S. with some time in Mexico sounded like a great lifestyle.

He kept a house in San Miguel de Allende, in Mexico's Colonial Highlands region, for 20 years. But eight years ago he moved to Guanajuato, about 90 minutes by car from San Miguel, and now lives there full-time. He became involved in some non-profit health-related projects, which he continues doing. Then, just over a year ago, he began working with MDLive, a Florida-based provider of integrated virtual health services. Through its network of doctors and therapists, MDLive offers online and on-demand healthcare consultations and services.

Today, Haywood is a director at MDLive and says, laughingly, "It's become like an Alice-in-Wonderland thing... I've become a poster child for my specialty."

Haywood is licensed to practice medicine in Mexico. But doctors' salaries there—like those of other professions—are lower than in the U.S. due to the overall lower cost of living. His telemedicine work, in contrast, has the advantage of being U.S.-based. His U.S. state licenses are the credentials that matter; his patients are in the U.S.; and he's paid in U.S. in dollars.

Some medical specialties lend themselves to telemedicine more easily than others. Emergency medicine and family practice are two specialties that have been naturals for the field.

A big reason for this is cost-efficiency. "What health plans and insurance companies are increasingly realizing," explains Haywood, "is that if they provide care for hundreds of thousands [of people], they really need to keep people out of emergency care. I think that's one of the big drivers behind telemedicine."

On a telemedicine call, Haywood can diagnose a patient and even prescribe non-narcotic medications. But he stresses that telemedicine is no replacement for a patient



Dr. Haywood Hall has taken his medical skills online for a new life in Guanajuato, Mexico.

having a real, physical doctor. Even when he diagnoses a patient, he usually encourages them to follow up with their primary care provider.

Still, he sees telemedicine increasingly becoming a component of traditional medicine, as more diagnostic tests and other patient data can be sent electronically for doctors to review as consultants on cases. (Note: MDLive is HIPAA compliant.)

"There are already some intensive care tele-ICU specialists who are called in," he says. All of which means growth for telemedicine and demand for doctors who practice this way.

The average telemedicine call is about 10 minutes for which you make about \$25. "The money can be about as good as clinical work if you have a lot of licenses," he says. "You can live in places with a lower cost of living and take advantage of U.S. tax breaks," he points out.

For Haywood, a telemedicine practice is also less stressful, "with a more comfortable setting and hours," than a classic emergency room. It's a great career, he feels, for doctors nearing retirement age who'd like a slower pace but aren't ready to retire completely. It's especially attractive if they're interested in practicing medicine after moving abroad.

In fact, if you fit the profile and are interested, look Haywood up. He's looking for more doctors.

Pursuing a Passion for Wellness On Croatia's Adriatic Coastline

By Gigi Griffis

New Yorker Evening Lategano has found her overseas dream on an island in the sparkling waters of the Adriatic Sea, just off the coast of Croatia.

"The sea never fails to mesmerize me and here it's framed by amazing mountains," she says. "It's breathtaking. And the cleanliness of the environment and the pristine nature is so nurturing. Croatia is not overexploited... that's amazing. You can drive for hours through no-man's-land. It's untouched."

The former writer, actor, and teacher of English-as-a-Foreign-Language is now devoted to teaching yoga and incorporating her passions and talents for life coaching and reiki to tap into the market for wellness retreats in this beautiful part of Europe.

It provides her with a lifestyle income and allows her to live by the sea. She also enjoys the food; the artistic, easy-going Croatian attitude; the way the culture prioritizes friendships and relationships; and the hip culture of the bustling city of Split, which is close by on the mainland.

Setting up

Evening runs a small, wellness retreat, *Suncokret Body & Soul Retreat* along with her Croatian husband, Stipe, on the well-loved island of Hvar. It's one of the Dalmatian Islands, a place of vineyards, olive groves, and lavender fields popular with both Croatian and foreign tourists.

Stipe inherited the half-acre property, with buildings, on the island, and the couple tentatively began their wellness retreat business. 2004 was what Evening calls "our first exploratory season"—and basically she just had a few drop-in yoga students. In 2005, it started to take a bit more form, and in 2006 she committed fully to the retreats and it became her sole source of income.

Now, Evening's retreat center can accommodate up to 12 people in three restored cottages. "We rent one house and inherited the others. We invested our funds into restorations and building expansion," she says.

She has devised a program of holistic retreats, which she runs for seven or eight months of the year. The rest of the year, Evening has a lighter schedule—with some

planning, some website work, and plenty of time to enjoy the island, the dark blue sea, and the towering mountains just off the coast.

Croatia, with its clean and beautiful natural landscape, boasts a growing international tourism trade, especially in the well-known port cities of Split and Dubrovnik. According to the World Travel & Tourism Council, Croatia's direct tourism income has been growing steadily since 2009.

And even as tourism grows and more and more tourism businesses spring up along the coast, Evening says the island and its surroundings are still ripe for new ventures.

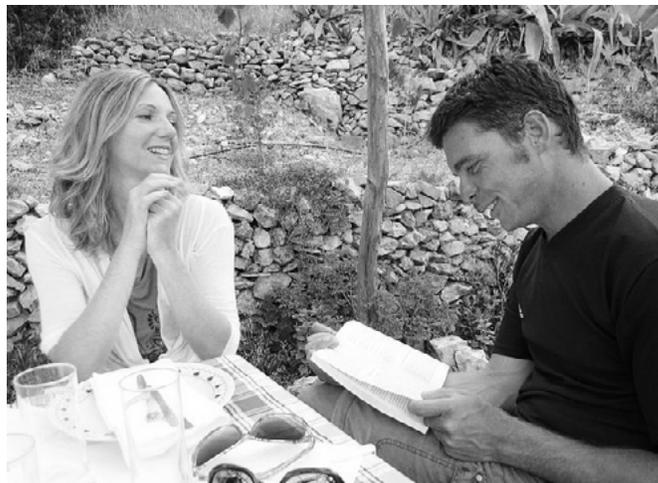
"Anything connected to tourism is an A+ idea to work toward," she says. "There are tons of cafés and tons of restaurants here. But most places serve the same menu or the same coffee, so anyone with a twist on that would definitely have a market niche. There are lots of things that don't exist here yet."

There's also a possible market for year-round holistic retreats, she adds. No one is doing year-round yet and there could be a place for it.

According to Camille Hoheb of *Wellness Tourism Worldwide*, consumer interest in wellness is set to grow. "That's due to a rapidly growing older population worldwide and a refocus on healthy lifestyles to combat chronic disease conditions that cause 60% of preventable deaths," she says.

Evening is drawing customers from the U.S., Europe, Canada, Australia, and even the Middle East. She has hosted guests as young as four months and as old as 82 years, but the majority of her customers are women between the ages of 27 and 57.

Programs and themes vary over the season and in recent years Evening has begun adding a series of expert "co-hosts" with yoga, wellness, or creativity backgrounds who bring their own expertise into some of the retreats.



Former actor Evening Lategano and her husband, Stipe, have created a successful wellness business on an island in the Adriatic.

Evening's retreats have done so well that they've been ranked as one of the "23 best coastal retreats in the world" by *Coastal Living* magazine as well as earning a certificate of excellence from TripAdvisor.

Buying and Renovating

A search at local listing site yields a variety of properties similar to Evening's, though smaller, that would be appropriate for wellness retreats. At the time of writing, a five-bedroom home in need of some renovation with seven parking spaces located in a pine forest on Hvar, on a bit less than half an acre of land, is just under \$200,000 at current exchange rates.

Another listing is for five stone houses (all needing full renovation) on just under half an acre for about \$150,000. Meanwhile, a nearly 25-acre (100,000 square meter) plot of land on the island is listed at about \$16.50 per square meter.

When purchasing property in Croatia, expats say it's important to make sure the property has clear ownership ("clean papers"). A good real estate agent can help you determine this and can also make sure the paperwork is in both Croatian and English.

As for renovation costs, they'll vary depending on how much work you need done, how much you're willing to do yourself, and where you're locating your retreat. Labor and resources on the islands tend to cost more than on the mainland

and there are no real pricing standards, so quotes can range wildly. One expat says his new 1,076-square-foot roof near Zagreb cost about \$11,000. And the two quotes he received from plumbers for radiator and pipes throughout the 3,229-square-foot house came in at about \$11,700 and \$16,800.

If getting individual quotes and managing contractors sounds stressful, the solution is to hire a small builder. They'll add another 10% to 15% to manage your project, but you'll know exactly what you're paying up front and won't have to find and manage talent.

Setting up a business is not complicated. Evening says she needed around \$3,220 in her Croatian business bank account to get started. This money can later be used on a variety of business expenses, including paying a "notary public" to help set up the business officially.

"You go to the notary public, and they walk you through the whole process. Easy-peasy. You just need to have the money and patience," she says.

If you aren't lucky enough to have dual citizenship (like Evening does), in addition to starting your business as described above, you'll also need to complete the added steps of registering yourself as self-employed and applying for residence (see sidebar).



Yoga retreats in beautiful places, like this one in Croatia, draw customers from all over the world.

When asked to sum up her story, Evening talks about serendipity, slow journeys, and the opportunity to make something beautiful out of a collection of simple things: an inherited property, an assortment of talents perfect for promoting wellness, and a start-up budget of just over \$3,000.

"Ours is really a story of a series of events that led up to making something beautiful and simple out of next to nothing," she says.

Evening hopes to one day own an

apartment in Split and divide her life between her island retreat and the city. And with listings as low as \$105,500 for a two-bedroom with a garden, that dream isn't a far-fetched one.

Her life in Croatia feels less stressful than her life in the U.S.

"The lifestyle is much kinder to the soul, in my opinion. It's much less materialistic and competitive. And the free or low-cost access to healthcare—even for non-EU citizens who become residents here—is priceless," she says.

How Americans Can Gain Residence in Croatia: The Ins, Outs, and Costs

As an American on a tourist visa, you're allowed to stay in Croatia for up to 90 days, and you can apply for Croatian residence while in the county (which is unusual in Europe).

In Croatia, the first step is to register with the police within 48 hours of arrival. When you're a tourist your B&B or hotel will usually register you. Next, you'll need to get an ID number, known as an OIB, from the local Ministry of Finance office. You'll need it when opening a bank account or setting up phone service.

To start the residence application process, you'll need your birth certificate (officially translated into Croatian), proof of a place to live in Croatia (a rental contract or deed), proof of financial means to support yourself, proof of health insurance, a criminal background check (officially translated), and proof of your reason for moving there, which may take different forms. You'll also need to bring in your passport and a 35 x 45 mm headshot (to be used on your ID).

You can apply for residence as a self-employed person, in which case you will need to set up the business with €3,000 (\$3,220) in a Croatian bank account and the assistance of a local notary. You may also need a business plan translated into Croatian.

In some cases, you may need to commit to hiring Croatian residents as your business grows or investing a certain amount into your business (the amount may vary over time and depend on location).

All documents, including the rental contract, must be officially translated and must have the apostille (an official document that confirms the legality and authenticity of each document...the international version of notarization).

You'll also need to pay a couple of fees, including a processing fee, which two expats quote at about \$75, a fee for your biometric residence card (currently about \$37, and a \$3 tax stamp that must accompany your application.)

When it comes to securing the required health insurance for Croatia, expats recommend confirming your options before purchasing. Croatia does not accept private insurance, so residents will need to register within the Croatian health system and pay monthly into that. Before you can use the system, you may need to pay a year's worth of taxes into it. According to one middle-aged expat couple, the total for them for the entire year was about \$800.

Once you're approved, residence permits are good for one year and are renewable. But keep in mind that you'll need to start your renewal process at least 90 days before your current residence permit expires.

Restore Your Dream Property for Profit

Continued from page 1

home. It was the best of the 30 properties they had seen.

The house had been redecorated in the 1980s in what Neil and Sara describe as a “Miami Vice meets The Flintstones” style.

“We knew we needed to rip it all out,” says Neil. “We essentially gutted everything. We had a vision of bridging the traditional with modern elements. We have custom furniture, lighting, and tile all made by craftsmen in Mérida.”

Neil and Sara were inspired to open the hotel after staying at a B&B in the jungles of Laos.

We fell in love with its 1720 colonial style. It is the fourth oldest house in the city, and it retains its original structure.

— Sandra Rodil

“It was amazing...we thought ‘We could totally do that,’” says Neil. “We lived in Asia for five years, China and Taiwan, teaching Western culture to business people. We would travel between contracts and were staying at a lot of hotels. That’s where the seed was planted 10 years ago.”

“After that we were always examining places we stayed for ideas,” adds Sara.

They considered Asia for their new hotel. But they also loved Mérida’s colonial charm and its warm, year-round climate.

“There is culture, art, and history...and from Cancún, Toronto is only a 3.5-hour flight, so it’s easy for our parents to visit. The weather is amazing,” says Sara.

The couple opened the hotel, *The Diplomat*, in March 2014 and have enjoyed great success since then. After buying the property, they returned to their native Toronto for three months to quit their jobs

and pack up.

They had busy lives. Neil worked for the Toronto Film Festival doing digital marketing and photography. Sara was a spa director overseeing 90 employees.

“It was stressful, always having emails and texts to reply to in the middle of the night,” says Sara.

They wanted a slower pace of life—and the fulfilling challenge of running a boutique hotel of their own design, inspired by unique accommodations they had experienced on their travels around the world.

When they landed back in Mérida to begin renovation, they certainly had a “what have we done?” moment. But it quickly passed.

“We had a big crew and did a lot of the work ourselves,” says Neil.

They’ve also found an active and supportive expat community, including other hoteliers. The project took four months to complete. It now has four rooms, a pool, a small bar for afternoon drinks, and a sitting area for breakfast and snacks.

“It’s nice to be part of a community,” explains Sara. “We knew from living overseas previously that it was important. We’re lucky in that we met great people who pointed us in the right direction for recommendations and referrals for the renovation.”

Travel Inspiration

It was also while traveling that Sandra and Angel decided they wanted to run their own boutique hotel. When a friend suggested that Colombia was a good bet, they decided to pay it a visit.



Converting the rooftop of a colonial building into a small pool area added to the attraction of Casa del Farol in Colombia.

“Arriving in Cartagena, we realized that it was already highly developed, and we were afraid to start a project with so much competition. So we decided to drive along the coast,” says Sandra. “When we arrived in Santa Marta, we discovered two things: the historical center is amazing, in fact the oldest in Colombia, and secondly, that the city is a great central location for surrounding beach and nature activities.”

They knew that they wanted to create a boutique hotel in a historical house based on a concept they had seen in Cartagena, and the decision was clinched when they first saw *La Casa del Farol* in 2009.

“We fell in love with its 1720 colonial style. It is the fourth oldest house in the city, and it retains its original structure, with a central courtyard, wooden bannisters, and the original ceiling beams and brick,” says Sandra. “We had to reinforce walls and beams, make new plumbing and electrical systems, and build a pool on the old roof.”

Restoration costs came to around \$335,000. The couple, originally from Barcelona, Spain, left behind corporate jobs in multi-national communications companies to undertake the project and pursue their overseas dream.

Santa Marta is a city that is still developing when it comes to regulations or by-laws so many things are not legislated,

but as Sandra advises, “The façade of a historical building can be changed, but the height and size of the house cannot. This is to maintain the visual environment of the historical town center. We have had to preserve all of the original structures as we found them.”

Fortunately, the tiny, rooftop pool did not alter the skyline.

In Colombia there is currently no funding or tax breaks from the government to renovate or preserve historical buildings. But there is a law that is valid until December 2017 where all investments dedicated to the hotel industry are exempt from income tax for 30 years. Colombia is working hard to meet the rapidly growing tourism industry, which has quadrupled in the last 10 years.

Although Angel and Sandra admit that the restoration and constant maintenance required for an old building is likely more expensive than a new construction, they like

that they can offer their guests the unique experience of staying in a historical house that is part of a rich history.

And business in Colombia has been good to them. In fact, La Casa del Farol was such a success that since 2009 they have bought and restored six old houses into boutique hotels—four old republican houses, from the architectural era after Colombia severed its links with Spain, and two colonial-style. They have plans to open another two by 2017.

Luigi came to restoration not through worldwide travel but by accompanying his parents on trips to the town they came from, Vasto in Abruzzo. The couple wanted to retire back home, and they found the right property on a vacation in 1982—just a few days before returning to Canada, where they had immigrated. Luigi decided to throw his lot in with them.

Now that his parents have passed on, Luigi and his wife Tiziana run the villa as

a B&B, *Villa Monteferrante*. However, his mother was an instrumental part of bringing the house back to its proper state.

“We all went to see the house and were absolutely blown away by it,” recalls Luigi. “It was sitting on a small private road, a pink villa overlooking an olive grove and the Adriatic Sea, only a five-minute walk to a wide sandy beach and the main city promenade. The price was reasonable, slightly over \$100,000 in today’s money, so the family bought this dream home without thinking twice.”

Built in 1925, the Italian villa was a listed heritage building, which meant there was a set of bureaucratic fences to jump. The renovation work had to respect the original features, the highly stylized shape and dimensions could not be modified, and even the color of the building had to adhere to the authentic period palette.

However, none of these conditions discouraged the Monteferrante family and they embarked on the project.

“The house was abandoned for a long time and was a mess. The external walls were more or less sound, but the rest of it required a complete overhaul,” says Luigi. The paperwork and getting an approval from the Ministry of Cultural Heritage required about a year, and the renovation took another year.

During construction, the family rented an apartment in town and got used to their new laidback lifestyle. It was Luigi’s mother who supervised the work with the help of a relative, a qualified engineer, while his father returned to Canada to finish his job before retiring.

“My mother was very good at it. She knew exactly what should go where, how many sockets we needed, and all the details,” recalls Luigi.

He says that everything went smoothly and having the extended family living nearby helped a lot. They recommended an architect, builder, electrician, and plumber. Luigi’s parents financed the restoration, which cost about \$100,000, by selling the family’s duplex in Montreal.

Vacation Rentals

Perhaps you’re not ready to leave home just yet for the life of welcoming travelers to your favorite part of the globe...and yet the restoration idea appeals to your creativity. Buying an overseas home now, restoring it, and renting it out as a vacation rental also makes perfect sense.

How to Restore a Colonial Home in Mexico

By Brent Marsh

Colonial homes are constructed from stacked limestone boulders (*mampostaria*) to which a smooth finish is applied. The walls can be up to 20 inches thick so these buildings feel heavy, solid, and old. In the first house I renovated, I had one wall that was more than three feet thick. It was amazing.

Typically, such houses have high ceilings, often around 20 feet, capped with wood or iron beams exposed on the ceiling. These high, ornate ceilings allow the heat to rise, leaving it cooler below where people are.

Colorful concrete tile (pasta tile, as it is called here) adorns the floor. This tile was originally brought over from France but became popular in the Yucatán. It is used either wall to wall on the floor, or as a “rug” in the center of the room with a plain tile border.

Colonial houses have tall, ornate, wooden, double doorways made from local hardwood, often 10 to 13 feet high in a very traditional Spanish style. Each door has shutters embedded in the top panels of the doors (six feet, six inches up) so that they can be opened to let air circulate between rooms even when the doors are closed for privacy.

Arched colonnades running along the backs of the properties provide shaded spots to rest in the afternoon as well as to shade the building itself and prevent it from heating up during the day.

Finding experts to help you restore one of these properties in the Yucatán is not difficult. Mérida has a number of great architects and builders who specialize in colonial homes, and they employ a number of skilled trades that know how to renovate this style of building.

Materials are easy to come by. Typically concrete block is now used for walls instead of the original *mamposteria*. Hardwoods are used for accents and are available locally.

The stuff that is hard to get is fittings and appliances. While plenty exist, there isn’t a huge variety like you would see elsewhere, prices tend to be generally higher, and the quality at the higher end of the spectrum is not as good as you would find at home. It’s not uncommon for people involved in a renovation to fill their luggage on each visit to their home country with shower heads, light fixtures, and door handles to bring back to Mérida.



Michele Carson has created a B&B in a restored villa near Cali in Colombia, with the help of her partner Ricardo Brand.

Brent Marsh of *Remixto* in Mérida represents around 40 vacation homes, many of which are beautifully restored colonial properties. Most are owned by expats and doing well.

“Most of the homes in Mérida *centro* are in the Spanish colonial style, although many were built after this period ended,” he explains. “The style is different in different parts of Mexico. In Yucatán, because of the history, trade patterns, and climate, the style is unique.

“On the low end you can find a recently renovated, two-bedroom colonial for as low as \$160,000. Obviously they go up from there, and you can spend \$500,000 to \$700,000 on the top end. As for an unrenovated property, the market starts at around \$50,000 and up. A decent two-bedroom property with some period details can go up to around \$80,000 to \$100,000.

Brent points out that with the Mexican peso so weak right now (16.5 to the dollar), everything costs 25% less than it did last year. This makes right now a great time to embark on a renovation.

“A solid construction budget should be \$100,000 to \$200,000 depending on the size of the property. From there, you could easily add another \$50,000 to \$100,000 for more lavish fittings, fixtures, carpentry, and so on. Two big line items are the pool (\$10,000) and carpentry; a well-made set of hardwood doors with good paint can run \$1,500 to \$2,000. If you need eight sets, that is a big line item in the overall budget.”

None of that has deterred many expats from investing their money in this way and reaping the benefits.

“A vacation home here can be very rewarding and after all the expenses of

upkeep and repairs, you can earn a tidy profit,” says Brent. “How much depends on each owner. Some break even because they choose to occupy the home during high season when incomes are higher. Others make more because they let the home (nearly) all year round. As an investment, it’s a great option because it is both profitable and capital gains are good as Mérida is a growing city that is increasingly

attractive to investors, families, and tourists.”

As well as Mexico, Colombia and Nicaragua are good hunting grounds for colonial property bargains. Real estate expert Ronan McMahon of Pathfinder International sees potential in León, Nicaragua.

“León is an attractive place—bright, colorful, and friendly,” says Ronan. “It’s Nicaragua’s second city, has a large university population, and is the center for government in the area.

“It reminds me of Granada, Nicaragua’s most popular colonial city, which I first visited a decade ago. Back then, tourists were just coming to Granada. Now, it’s a major destination. Right now, León is on the path to becoming as popular with tourists as Granada is, and you can buy a colonial home in León at 30% less than what you’d pay in Granada. You could lock down a colonial fixer-upper from \$60,000. As word about northern Nicaragua gets out, these colonial homes will become a scarce commodity. Figure on entry price points north of \$120,000 as tourists and expats catch on.

“It’s still an up-and-coming location, even without the tourism angle. The middle class is growing. Some of those who want to live here are the government workers and scholars from the university. Others are foreign contractors who work at the major geothermal plants nearby. Gentrification is happening—new cafés and international restaurants.”

Home in the Hills

Michele Carson found an affordable property in Cali, Colombia five years ago

and has since turned it into a B&B. The former flight attendant was able to use her people skills in a completely new way when she decided to move abroad.

“I was able to find an amazing old villa and buy it for less than \$60,000,” she says. “I have many acres of land, a lake, and 360-degree views of the mountains. I even have a church that is part of my property.”

Michele went to Cali with the intention of finding a property to restore.

“Looking for the perfect mountain retreat was fun,” she says. “I saw many properties that were well under my price limit of \$90,000, but when I found *Villa Migelita* I knew it would be my forever home. It looked like an old Italian villa and had room for expansion.”

Michele teamed up with Colombian industrial designer Ricardo Brand, and together they carried out the restoration.

“We hired our construction manager, who hired the workers, and the renovation started. It is important to have a consultant like my partner when diving into a project like this. The manager was great with the buying of materials and hiring the workers, but he did not have the vision needed to create the beauty that *Villa Migelita* has become,” explains Michele.

A vacation home here can be very rewarding and, after all the expenses of upkeep and repairs, you can earn a tidy profit.

— Brent Marsh

“Ricardo did little things like taking the walls that were blocking views and making them artistic while keeping the general design. He kept original windows in the front of the house that were almost 100 years old and designed what would eventually be a four-story home with six bedrooms and five bathrooms.

“We had to repair the walls of the lake so we drained it. Now it is a natural pool that anyone can swim in and the water comes from the mountain springs.

“The costs of all I had to do still

came in below \$200,000 with workers and construction materials. I now have a beautiful home, a new business. Villa Migelita is eco-friendly and we use a minimal amount of energy. Did I mention I have no need for air conditioning? The climate is perfect here at my mountain home.

“It really is a place of peace, which we all look for. Waking early in the morning to birds calling, the parrots flying overhead while looking out of my glass-walled bedroom at the mountains can only be described as paradise.”

Setting Up

Setting up your business requires that you follow the local requirements and get your marketing effort underway. Luigi in Italy found the process relatively easy but long.

Getting a B&B license was a very straightforward process: he had to fill out and submit a form and, shortly after that, an inspector from the local authority came to check the rooms. The payments from guests go into his bank account and show in his annual personal income declaration.

It is about living a good life, going to the beach, and meeting people who love Italy like I do.

— Luigi Monteferrante

Five years ago, Luigi spent \$27,000 on refreshing the exterior paint as it was looking too dull. He considers it money well spent as keeping the villa pretty is paramount for the business.

“Many of my clients choose to stay in our villa because they like it from the photos on the website,” he says.

The Villa Monteferrante has three small apartments on two floors and guests normally prefer the self-catered option, cooking for themselves. The city of Vasto is not a mass-tourism destination, and the renting period here is shorter than in many other Italian seaside locations. However, the villa provides a healthy income supplement.

“I am very lucky,” says Luigi. “The rooms are rented for 12 to 14 weeks a year,



Neil Haapamaki and Sara deRuiter took a centuries-old colonial home in the historic heart of Mérida, Mexico and turned it into a chic boutique hotel.

which is very good compared with the average in the area.”

He prefers to keep his prices reasonable and offers discounts for early booking and longer stays as it allows him to run the business in a more relaxed manner. It gives him more time for writing and painting, his other sources of income.

“This way it is less hassle for me and my guests. After all, it is about living a good life, going to the beach, and meeting people who love Italy like I do,” says Luigi.

Neil and Sara in Mérida market their hotel primarily online. Neil oversees this and keeps busy updating their website, blog, and social media profiles on Facebook, Pinterest, Tumblr, and Instagram.

“If even one reservation comes in, it pays for itself,” says Neil of their social media marketing efforts.

Sites like TripAdvisor.com have proven invaluable, as has their own website. It allowed them to have a good level of bookings in their first weeks open and be fully booked by their first summer. They’ve been steadily busy ever since.

Lifestyle Income

Best of all, Neil and Sara have time to enjoy the benefits of living in this vibrant city on the western side of the Yucatán Peninsula.

“We have some really great restaurants here,” says Sara. “And there’s always someone having a party or a fundraiser. I could wander the markets for hours.”

“We love to hop in the car and go to a

cenote (a freshwater spring, carved out of limestone bedrock) or go to haciendas (rural farm houses of Mérida’s wealthy elite many years ago) that have been renovated into hotels and restaurants,” says Neil.

“We spend time with each other. We’re making a good living but are also able to schedule time off to visit family. And we spend plenty of time off with each other. Having that flexibility is often more valuable than money,” says Sara.

For someone who wants to move abroad to pursue their dream of renovating a historical building for a hotel or otherwise, Sandra in Colombia has this advice:

“First choose a destination where you feel comfortable and where there is something you fall in love with; secondly, do some market research and find out what projects the city has; thirdly, put all your heart into what you do, despite the risk.

“Your project might not work out exactly like you want it to. But when you do things with enthusiasm, you have had a great experience.

“And if the risk pays off you have contributed to the development of a city and trend, which is rewarding.

“Last, but not least, learn the idiosyncrasies of the new country you are in; things are likely not done in the same way or at the same pace you are used to, or with the same efficiency as a country where tourism is highly developed.

“But with creativity and discovering the best in people, you can be successful in creating what you envision.”

How to Avoid Home-Office Emergencies Overseas

By Donald Murray

Living the life of an expat overseas offers many advantages—access to the world’s best coastal playgrounds, a mild climate, low-cost living, and great food are but a few.

However, emerging countries sometimes lack sophistication in the realm of technology, and your friendly IT guy won’t be around to help you if you run into difficulties with your computer and other devices. Considering how dependent we are on technology to stay connected, this can be a big deal.

It’s a good idea to familiarize yourself with what can go wrong and take steps to prevent it. There is much you can do to avoid major fallout from technological challenges and stay connected. Educate and empower yourself before you move abroad, and you’ll avoid many potential difficulties.

Surge Protectors

The electricity flowing into your computer is supposed to be 110-120 volts. Surges due to lightning strikes or a transformer malfunction can send a sudden burst of much higher voltage and amperage through the lines, effectively frying all the appliances and electronics plugged into the grid in a typical home or office.

This one is a no-brainer. Surge protectors are simple, inexpensive items plugged into outlets that you plug your devices into, serving as a barrier against electrical surges. It’s cheap insurance, with prices for multi-outlet units ranging from \$15 to \$30.

Data Back-Up

Anything with moving parts will fail at some point, and the largest moving part inside a computer is the hard drive—the primary storage device for all of your data. A small motor inside the hard drive typically spins a couple of two-and-a-half inch discs up to 7,200 RPMs. Another small motor moves the read/write head across the discs.

When either motor fails, users rarely get advanced notice. The device just quits, leaving you with a completely non-functioning computer and a reason to totally freak out! Recovering lost data may be possible, but it is not guaranteed. And the process takes time, money, and professional expertise. That can be further complicated if

there is a language barrier between you and the tech person you turn to for help.

As computers, smartphones, and tablets are now vital business and personal tools and our personal digital data warehouses, it is essential to back up your data to another device or location. Maintain the attitude that your computer will fail at some point; it’s best to be prepared!

Saving documents, photos, videos, and other files to the “cloud” has become very safe, cheap, and accessible with major services offering limited free storage to introduce customers to their features. *Dropbox*, *Google Drive*, and *One Drive* are three of the biggest names in the cloud storage business. Storing your data on the cloud permits access from any computer anywhere in the world. In addition to offering secure cloud storage, each provider offers a variety of other features to sweeten their particular appeal.

It’s also not a bad idea to use an auxiliary storage device such as a digital hard drive or USB flash drive. Some models offer automatic back-up so you can’t forget. Portable digital hard drives can be had from \$50 to \$150 dollars, depending on capacity, while small USB flash drives range from \$7 to \$25, again depending on capacity. A small price to pay to avoid major data loss.

Virus Protection

There are bad guys who spend their days writing malicious computer code, known as viruses or malware, to stealthily find their way into your computer and mess things up. These viruses come in an ever-changing variety of nasty flavors, all of them problematic and some catastrophic. Given their prevalence and potential for irreversible damage, this is one category of threat that is essential to avoid.

Having top-rated virus software installed on your computer, tablet, and smartphone is a necessity. Some of the best are even free. PC magazine does frequent reviews of *virus protection programs*, which have been subjected to a variety of thorough laboratory tests.

There is a reason why you see the same brands consistently rated in the top rankings. Be sure you’re covered.

Managing Paper

The best philosophy when it comes to dealing with paper is to avoid it as much as possible. Purchasing a combination printer/scanner/copier is money well spent. There will be times when documents need to be sent from your overseas home back to your home country, and scanning and then emailing is a great solution.

Many popular expat destinations have unreliable mail service, at best. Before heading to your newly adopted country, consider signing up for a mail forwarding service such as *mailboxforwarding.com* or *travelingmailbox.com* to handle any snail mail or packages you receive in the U.S.

These services will receive your mail, scan the outside of the envelopes and, at your direction, open and scan the contents, emailing a PDF copy to you wherever you may be. Other services may include depositing checks and receiving faxes.

Stocking Up

It’s a good idea to bring your technology with you before leaving your home country. In many cases, computers, printers, and smartphones may have limited availability in your newly adopted country and often cost much more due to import taxes.

When buying a smartphone, be sure it is “unlocked,” permitting the installation of a new SIM card upon arrival in your new country. SIM cards connect you to the local cell network and are usually available from a variety of providers with “pay as you go” plans—no need to sign up for long-term contract. Phones sold with a service plan are often “locked” into a particular provider and will not be useable until unlocked without accruing very steep international roaming fees.

New items are often charged heavy import duties upon arrival. All newly bought electronics should be removed from packaging and used for a while in your home country before packing to bring with you. Some countries limit the numbers of computers, tablets, and cell phones which they will permit to clear customs. To avoid the loss of an expensive device, be sure to check the regulations applicable to your particular destination.

Swapping a Living in Utah for a Simpler, More Satisfying Life in Italy

By Lisa Condie

One very early morning in June 2012, as I ordered an espresso in a small bar in Rome, I made the decision to sell 90% of my earthly possessions in exchange for a life in Italy.

There's no logical reason for a middle-aged woman, born and raised in Utah, to think she belongs in Italy. There is no logical reason for a woman to sell her home, turn over her business, and leave her students, lifelong friends, and family to start a new life.

But this decision has brought me joy, freedom, and adventure.

I deliberately let go of anything that couldn't fit in two suitcases...especially if it came with a monthly payment. I was seeking a different type of happiness.

There are plenty of naysayers who will think the idea is crazy; you don't want to listen to them.

—Lisa Condie

The decision to actually move to Italy was made before that espresso arrived, and it settled in my heart with a certainty that I have rarely experienced.

Arriving back in Salt Lake City, I lost none of my resolve. I set out to sell my home, car, and most of my possessions. I had enjoyed a career in the fitness industry that spanned 32 years. But I was ready to sell my fitness business and quit my fitness teaching. I retired my aerobic shoes, said goodbye to friends and family, and headed for Tuscany.

Most days were a whirlwind of decisions. How long I would need a storage unit? Where did I want my apartment to be in Italy? Who would teach my Pilates class? Was I going for three months or forever?

Renting out your home or condo back home for the first three months is a good idea. I have seen others get three months leave from work, rent their home, and try out Italy to make certain.

I didn't do that because I had other reasons to sell my home. It was too big for me, and not in the part of the city I wanted to be in any more.

I didn't know what I wanted, but was certain of what I didn't want: the same job, same house, etc.

If doors opened, plans presented themselves, and people appeared, I knew I was headed in the right direction. If it felt like I was pushing a boulder upstream, rather than going with the flow, I knew I had to change plans. You need to be flexible and open-minded.

My house sold and closed in six weeks, and I took out a storage unit for the few earthly possessions I couldn't part with. My fitness students cheered me on, while lifelong friends supported me, as did my son and daughter.

It's very important when you make a decision like this to surround yourself with those who champion your decision. There are plenty of naysayers who will think the idea is crazy; you don't want to listen to them.

Get clear on what you want and don't get too caught up with either those that cheer your decision or those that don't. It's what you want that's important. There will be lonely times, frustrating times, and exquisite moments in your new adventure. This is where you learn to stand on your own two feet, cheer yourself on, and weather the times that aren't so great.

I had no plans for a career or business venture when I left the U.S. I knew the money from my home would provide me with enough income, if I lived small. I simply chose to give myself the gift of learning and exploring, for its own sake. I walked miles a day in Florence, and traveled almost every weekend to another destination in Italy.

The first year in Italy, I didn't have a visa, so I was only able to stay three months at a time. I returned to the U.S. for three

months, went back to Italy a second time, and then applied for a visa and subsequently a *Permesso di Soggiorno*. That enables me to live legally in Italy. (For more on Italian visas see *Incomes Abroad, May 2015*.)

The second year I returned, I had women writing to me. They had heard my story and wondered if I would show them around Tuscany. And so my tour company, *Find Yourself in Tuscany*, was created from that need.

It gives me a fantastic opportunity to guide women through this gorgeous region and help them experience it like a local. I also give classes throughout the week, addressing the desire of each woman to find her own courage, passion, and joy.

I can no longer give beautiful dinner parties with 12-place settings of Lenox china and crystal like I did back in Utah. However, I can tell you where to stand to catch the last wisp of the pink light in a Tuscan sunset...and I know exactly where to find a meal of handmade pasta with ricotta and pine nuts, topped with fresh tomatoes and basil, in the tiny town of Cortona.

I don't have a car, and my day-to-day expenses are very small. I have had the good fortune to rent an apartment from the same man for three years during the off season. If he can rent my apartment in the high season, I let him...while I stay in the U.S. or at his beach house.

I also have the opportunity to travel in the off season, when hotel and apartment prices are low. I have hiked along the Italian coast and swam in the crystal clear water of the Tyrrhenian Sea to my heart's content. I turn the key to lock an apartment I do not own and leave—sometimes for weeks at a time—to taste the freedom of a new adventure. I have never once thought it was a poor trade.

Editor's note: Lisa Condie owns the tour company *Find Yourself In Tuscany*, and is a featured contributor for *Huffington Post*, *Elephant Journal*, *TUT.com*, *The Today Show*, and *Italy* magazine. She was recently named as one of *Huffington Post's* "50 Over 50," a risk taker who had changed her life for the better.

A Hotspot for Digital Nomads on Mexico's Riviera Maya

Continued from page 1

But being location independent doesn't mean that location doesn't matter. The best places to operate as a digital nomad have good internet access, a low cost of living, and pleasant surroundings to enjoy your downtime. Inevitably, such places attract other digital nomads and a community often builds up where you can network and share ideas.

Playa del Carmen, on Mexico's Riviera Maya, is one such location. It's a modern, growing city with more than 150,000 residents, with solid infrastructure and a laidback, bohemian vibe that draws tourists and residents from across the globe. In fact, close to 10% of Playa's residents are not Mexican. You can live well for around \$2,000 to \$2,500 per month.

The town center features a lively pedestrian district where small cafés spill onto the sidewalks, trendy bars and restaurants beckon, and music fills the air. Sidewalk vendors hawk festive, local souvenirs while stylish boutiques and galleries showcase more upscale offerings.

Playa's beaches are spectacular. Sugar-white sand meets crystal-clear, turquoise water, while gulls and frigate birds surf the gentle breezes overhead. Don a snorkel and mask or a scuba tank and explore the world's second-largest reef system just offshore. You can swim with darting schools of colorful tropical fish and enjoy the presence of placid sea turtles paddling alongside you in the gentle currents.

You can even arrange to swim with giant whale sharks during their migration. There is also an active waterfront and ferry service to the island of Cozumel a short ride away. Playa del Carmen draws its share of the 5 million or so visitors from across the globe who visit the Riviera Maya annually for fun and folly. Playa is not only a great playground but is also a vibrant business center. Although tourism is king here, some have come for other reasons.

Solid Infrastructure

An internet entrepreneur and seasoned traveler, Yannick van den Bos has been firmly committed to his location-independent lifestyle since 2011 and has been working from Playa for about a year.

"I came to Playa del Carmen for a business conference and quickly knew I wanted to stay here for a while. I'm originally from The Hague in The Netherlands, but I have lived in Shanghai, Johannesburg, Phuket, and now in beautiful Playa del Carmen. The beaches are spectacular, the weather is perfect, and there is more to do here than can be done."

But it's not just the gorgeous beaches and the warm weather that drew Yannick and other nomads to Playa.

"Having solid infrastructure is crucial when your business relies on the internet. You need a stable power grid, good cell phone service and, of course, reliable, fast, and secure internet connections. Playa del Carmen offers all of that wrapped up in a beautiful package," Yannick continued. "Many of the other places I've lived and worked fall short when it comes to providing solid infrastructure."

Now 24 years old, Yannick has been a hard-charging internet entrepreneur since he left school at age 20.

"All my income streams come from online websites that I set up and now provide monthly revenues by selling products and services and teaching others to do the same thing. I run my business from my laptop from wherever I am, and I don't see myself ever working at a traditional job for some employer."

Yannick says there are simply too many benefits to working as a digital entrepreneur to consider another path.

"I love being able to travel the world and discover new places, creating experiences and memories that will last for the rest of my life. Instead of clocking in to a nine-to-five job, I have a certain freedom that I can set my own times."

Yannick also says that he now has friends and business associates across the globe that he would never ask to work in an office somewhere.

Suitable Occupations

A digital nomad can usually set her own work schedule and is typically self-employed. Most opportunities are found in the fields of publishing, education, graphic arts, and personal development.



Beautiful beaches and warm weather drew Yannick van de Bos to Playa del Carmen, but good internet allowed him stay and earn his living there.

Software engineers, writers and editors, language teachers, photographers, graphic designers, business consultants, legal and medical transcriptionists, personal and executive coaches, and web marketers are just some of the job categories suited to the lifestyle. Some mental health and medical professionals are increasingly becoming comfortable serving clients through online video conferencing ([see Page 3](#)).

A good internet connection, laptop computer, cell phone, and conferencing software are the primary tools of the trade.

If your physical presence isn't essential to the completion of your work, you may, with a bit of planning and an agreeable boss, be able to convert your conventional office-based job into one where you can travel the globe while you continue to collect a paycheck and accumulate seniority.

That's what Marissa Barker, 53, did. A travel agent with more than 20 years' experience, she had tired of big-city Atlanta.

"I love my work, and I am really good at it. I didn't want to quit, but I needed a major change of scenery and lifestyle. I was really starting to hate the constant hustle and crush of Atlanta's big-city feel. The traffic was horrible, and the confines of a traditional office just didn't work for me anymore," says Marissa.

So, in December of 2007, Marissa

decided to move to Playa del Carmen, a place where she says she always felt happiest when vacationing.

“I approached the company with my idea, and they agreed to change my relationship to one where I am an independent contractor. I still represent them and have access to all the normal reservation systems and electronic billing options I need. With this setup, I can live and work anywhere there is an internet connection,” explains Marissa.

It’s easy to understand why Playa del Carmen is attracting digital nomads from across the globe. Playa offers an upscale Caribbean lifestyle for a reasonable cost, and the local infrastructure easily supports the needs of modern business.

“Things in Playa are much better now than they were some years ago. They’ve made huge improvements in the internet service,” Marissa said. “Now, it’s fast and usually stable. That’s not the way it used to be. Also, we’d have power outages from time to time and that’s not happening very often these days. It’s not perfect yet, but it’s getting there.”

“I’m very fortunate,” Marissa continues. “I’ve connected with some local wedding planners, and now I have a great base of business booking hotels and transportation for wedding parties flying in to Playa. To be honest, I really don’t have to do much marketing these days. I get almost all my business from referrals and word-of-mouth. And if I want to do some traveling, no problem. I just throw my laptop into my shoulder bag and I’m off. In fact, some days I just escape to one of the resorts for the day and lie around by the pool or the beach. I can keep up with things using my laptop.”

“I have everything here that I had in Atlanta without the hassles. And, I get amazing Caribbean beaches as a bonus!”

The Riviera Maya is a world-class destination. Served by two international airports, one in Cancún 50 miles north

and the other on the island of Cozumel just offshore, it’s easy to get here from anywhere.

“I’ve lived in Playa del Carmen for about a year, now,” says former Parisian Gaëlle Lecourt. Recently relocated from Cincinnati, Ohio, Gaëlle left her high-level and high-pressure corporate job as a food scientist for a career with more flexibility.

“I decided to take control of my life and do a complete reboot. The corporate hustle was eating away at me, and my priorities were all wrong. I saw it happening to me and many others around me. Now, I am a transformational coach supporting women living in the U.S. and Canada who want to travel and live abroad. Often, women who have been super successful in the corporate world for a decade or two suddenly realize there must be something else for them to do than the corporate rat race.”

After one year, Gaëlle says she’s now regularly coaching a number of clients and her business is growing.

“I use Skype for my client sessions and utilize social media and networking as my primary marketing effort. I am also the administrator of an internet group called *Digital Nomads of Playa del Carmen* (see sidebar). We have about 60 members and host weekly get-togethers for both socializing and exchanging business ideas.”

Gaëlle shares many of the same thoughts on the benefits of her new life as Marissa and Yannick, but adds a few more.



Where to next...? Gaëlle Lecourt runs her online coaching business from Playa del Carmen, but she can work from anywhere in the world.

“The greatest benefits of my new life are being able to live in a culture I love, wearing summer clothes and flip-flops all year round and going to the beach whenever I feel like it (it’s a two-minute walk). Now, I have time to read or chat with a friend, enjoy a fresh ceviche and a mojito or two, and maintain my yoga routine,” says Gaëlle.

“Playa has a lot of people coming in and out so sometimes it is challenging to see friends go, but I keep organizing social events and groups like the digital nomad one so I always meet new people who are super interesting.”

Gaëlle says she used some savings to get started. “The goal is to live entirely on the income from my online coaching business. But real estate is also looking good in Playa. I don’t know yet if I will diversify my sources of income. But something that is super clear for me is that being in Mexico definitely opened me to having this mentality and to looking at opportunities. That is what I am fascinated by and admire in the Mexican friends I have. Most of them do several different things and I am looking forward to learning from them.”

Playa del Carmen is attracting digital nomads for good reason. The climate is warm and tropical with a good chance for cool drinks and live music almost every evening. International airports are close, and one can easily walk the central area with no need for a car. As your customers are found on the internet, you can work from home or anywhere with an internet connection. And local competition is likely to be irrelevant. Playa may well be the place for your own lifestyle reboot.

Meet the People who Can Help You Become a Digital Nomad

You can learn more about being a digital nomad in Playa del Carmen by participating in this [Facebook group](#) administered by Gaëlle Lecourt. The group offers a forum for digital nomads wanting to connect with others and also serves as a message board and social networking hub specific to this field. It’s a good mix of social networking and business-related tips and posts. This is a closed group of nearly 60 members, but membership is easy enough to obtain through the “Join Group” button.

To learn more about Playa del Carmen from the folks who live there, you can join the [Expats and Friends of Playa del Carmen](#) group on Facebook. With over 3,600 members, this group has plenty of local knowledge and is happy to share.

How Young Consumers in Developing Countries Present Opportunities

By Cleo Murphy and David Hammond

In many overseas countries there is a growing “technology gap” you can take advantage of to earn a nice living. Young people in the developing world have gone directly to using smartphones and other mobile advices and apps without ever having used desktop or laptop computers and related programs.

And so business owners in these countries—such as retailers, restaurateurs, or hoteliers—who depend on a web presence to draw their customers are stuck. They can’t find the qualified help among locals to set up a website and other online tools that allow travelers and locals to browse, buy, and reserve online.

They don’t have an understanding of computers and programming, which is the backbone of creating useful content for the internet and social networks.

Therein lies the opportunity. You help businesses get set up on the internet. You don’t need cutting-edge technical skills to take advantage of this. If you have even a basic knowledge of websites and digital marketing techniques you can profit from them. And one thing is for sure, this trend can only go up.

So why the gap? Smartphones are cheaper than a regular computer and, in some locations, high-speed internet is non-existent but cell towers are common and reliable. In African and Asia, mobile phones are more than just communication tools. They are also used to send and receive money—a way to “bank” when there are no banks

Never having known dial-up internet, computers, or software programs, consumers in emerging countries have embraced mobile technology. From Kenya to the Philippines, and India to Peru, the number of smartphone users is growing.

Steve Nelson, 43, has turned this gap to his advantage in South America.

Steve was a successful Silicon Valley real estate broker who lost his business in the mortgage crisis and took his last \$10,000 south—all the way to Peru.

In Arequipa, Peru’s second-largest city, Steve found a favorable business climate where he’s built a new life making websites, developing online social networks, and

providing search engine optimization (SEO) services.

Arequipa is a city of about 900,000 and is southern Peru’s main economic center with strong manufacturing, agriculture, and mining sectors. You find an affluent segment of the population with money to spend on upscale goods and services.

Young people use smartphones...but the business people don’t know how to reach out to them online. That’s because, for many in Arequipa, their first computer is a smartphone.

They’re not the best websites by California techie standards, but I can build better websites than anyone in the area.

— Steve Nelson

“Arequipa has a large population of online consumers but no online producers,” says Steve.

So he started a business making websites.

“I always managed my real estate company website and learned SEO skills. The business owners in Arequipa like flashy graphics, and I can do that for them. They’re not the best websites by California techie standards, but I can build better websites than anyone in the area,” says Steve.

Besides building websites, Steve is finding that some app and social media ideas that broke in the U.S. years ago can be culturally adapted to work in Arequipa.

“People here don’t see the profitability of online communities yet,” says Steve.

As an example, Steve developed a social network app that enables users to share the location of police roadside checkpoints. “In just two weeks 12,000 people were using the app. That’s a community of 12,000 drivers... which I then used to promote a local car

insurance company,” says Steve.

Connecting with local companies or individuals is often the best way for a tech-savvy expat to make their mark. When Steve started out building websites, he partnered with Zonia Soto, a local businesswoman and cable TV personality who connected him with Arequipa business leaders. “We had \$4,000 in orders the first week,” says Steve. “She even helped me land the work providing SEO services for the mayor’s reelection campaign.”

Skilled Workforce

Another benefit for the online entrepreneur operating in an emerging country is that many of them have a highly skilled workforce who can be employed to work in the online environment. The savvy young folk on smartphones are well educated, eager to earn, and often have a good level of English.

In the Philippines, for example, a number of expats are running business outsourcing operations staffed by locals. Pay rates are lower than back home and the government there offers incentives for this type of business (*Incomes Abroad, October 2015*).

Steve is also tapping this resource in Peru. In addition to making websites and online communities to serve local businesses in Arequipa, he provides SEO services for international customers, including crowdfunding sites which need to attract attention and money.

For his international SEO business, Steve has found local workers who can speak and write in English, German, and Norwegian for SEO article writing and voiceovers.

Steve pays workers \$5 per hour. The going rate for many full-time jobs in Arequipa is \$200 per month. Arequipa is home to 15 university campuses, so you find workers who are both educated and affordable to hire.

“We make work fun—bringing in pizza sometimes,” says Steve.

What are Steve’s plans for the future? “Many of the local businesses I’ve built websites for don’t use the business-generating tools I’ve given them, and their websites become online business cards. I want to do more with online communities. I want to help my local business clients realize greater sales and revenues,” says Steve.

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Head to Spain and France — Visa and Income Included

Don't miss your chance to spend time in Europe with a visa and an income next year.

If you like working with young people, you can sign up for programs in Spain and France to help school students of all ages to improve their English. It's a great way to spend time in Europe and, with so much time off, you'll be able to travel around and experience these and other countries.

If you are a college graduate and native English speaker from the U.S. or Canada, you can apply for these positions for the school year 2016-2017. The [Language and Culture Assistants in Spain](#) will be accepting applications in January.

Applications for the [Teaching Assistant Program](#) in France are now open to graduates aged 20 to 30. The program offers a seven-month visa and requires 12 hours a week helping French children and teens speak English.

Set up Your Tourism Venture on the Thriving Riviera Maya

Mexico's tourism industry is booming and significant long-term growth is anticipated. Now is the time to get in, according to *IL's* correspondent on the Riviera Maya, Don Murray.

"Take a look at Cozumel, located just offshore about 50 miles south of Cancún," says Don. "Tourism on this stretch of the Caribbean coast grew by 20% this past year with another 20% growth expected for the upcoming winter travel season."

That spells opportunity for all manner of tourism businesses: beach bars, dive schools, cafés, and B&Bs.

Expedia reports that Mexican beaches are the number one tourist destination for U.S. travelers. The Riviera Maya is seeing more than its share of this growth, and all indicators point to increased numbers for the long term. More than 700,000 visitors booked trips to Cancún and the Riviera Maya last year through Expedia, and they expect to break that record this year.

This region is also the Caribbean's most visited cruise ship destination, with a clear path for ongoing success. After a 10-year study, Carnival Cruises just completed construction on a new berth in Cozumel's port at a cost of \$20 million. This allows up to three of their ships to dock at one time.

Gift shops do well in cruise ports...so do glass-bottom boats, fishing charters, jet-ski rentals, scuba operators, beach-gear stores, tour operators, motor scooter rentals, and, of course, great places to eat and drink.

The Perfect River in Hidden Europe for a Fishing Business

You can turn a passion into a profit if you find the right location...and if that passion is for fishing, then here's a river with abundant opportunity that *IL's* Europe correspondent, Gigi Griffis, has discovered.

Hidden away in lush, mountainous Slovenia, the River Soca is widely considered one of the most beautiful in the world—both because of its unique emerald color and its deeply carved gorges.

The area is already home to a smattering of adventure sports companies specializing in white water rafting, canyoneering, and other river sports. But although the Soca's 125 miles of see-to-the-bottom water also happens to be prime real estate for fly fishermen, there aren't many businesses in this sector.

Gigi has met one American expat, Matt Calderaro, who set up a [fly fishing business](#) there six years ago and is thriving, but she says there's room for more.

"He discovered that the River Soca has a reputation as one of the best fly fishing destinations in the world, yet nobody was really taking advantage of the business opportunity that provided," says Gigi. "He's been doing well enough that he's now opening a second business (also fishing-related) in Austria and planning to split time between there and Slovenia."

Of course, the river isn't all the area has to offer. Just a few hours from Slovenia's capital city, Ljubljana, the region benefits from the city's amenities, excellent restaurants, and growing tourism industry. Cost of living is incredibly reasonable (think \$1 glasses of Prosecco and \$5 train fares). And the nature is beautiful.

Tap into the Wellness Industry in Colombia's Coffee Triangle

If you'd like to open a wellness business overseas—and you're in search of a turnkey property—here's one that's come on the market in the growing tourist area of Colombia's coffee triangle.

The [Venta Eco Hotel Spa](#) is located just 30 minutes away from the town of Salento, which is popular with tourists who love the handmade artisan goods and gourmet coffee shops. Other attractions in the region include hiking trails, coffee farm tours, and historic pueblos.

International flights land at the nearby cities of Armenia and Pereira, both around 45 minutes from the spa, providing good access for visitors.

The property has six duplex apartments with an indoor pool, Jacuzzi, Turkish bath, and sauna and the asking price for the property is in the region of \$500,000, and you can contact Gonzalo Gomez at: ventaecohotelspa@gmail.com.

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