Heading to a foreign country to teach English has long been the first taste of life abroad for many a young person fresh out of college, but now it’s a popular route for people of all ages. Wisconsin native Colleen Hyde headed to Jeju Island, South Korea to teach when she was 33. “Jeju has a subtropical climate, beautiful beaches, a volcano (Mt. Halla), and a culture that is unique from the mainland,” she says. “I fell in love with the photos of orange groves and cherry blossoms.”

Teaching English as a Second Language (TESL) jobs are available in virtually all countries where English is not the first language. Teaching gives you a chance to earn money while experiencing a new culture, with time to travel and explore your new corner of the world.

“I was an English major in college and had always thought that I would teach in the future,” Colleen says. “I also wanted to travel more and live in different cultures.”

Colleen spent every weekend exploring Jeju, from hiking on extinct volcanoes and discovering secluded beaches, to taking in the many colorful festivals. “One of my best memories was attending the Jeju Fire Festival and getting to set the mountain on fire with a torch along with my sister and friends,” she says. “It was magical!”

She also spent time traveling in Japan and China, each just a short plane ride away.

Five Great Places to Teach English in Asia

By Marcie Miller and Jason Gaspero

Embrace Adventure

“My favorite definition of an adventure is any undertaking the outcome of which cannot be seen at the outset. It’s the polar opposite of living with scheduled certainty. Adventure is propelled by curiosity, imagination, and a willingness to be delight by the unexpected.

And if you are embarking on a new enterprise, thinking of it as a paid adventure is one of the most effective ways of overcoming those pangs of self-doubt we all suffer when starting something for the first time.

—Barbara Winter, page 2

Good Location for...

Beach Businesses Fund the Good Life in Nicaragua

By Jason Holland

Even just a decade ago, the vast majority of travelers to Nicaragua’s Pacific coast were in-the-know surfers in search of world-class waves. But with no tourist infrastructure these pioneers stayed in rough hotels or cabins by the beach, stayed with locals, or camped on the beach.

Beach-side businesses in Nicaragua have grown up quite a bit since then, benefiting from an increase in mainstream travelers. They come for the beautiful weather, unspoiled coastline—no major resorts, and friendly people.

While the first wave of surfing visitors in Nicaragua were happy with the limited services and rustic accommodations, they saw the opportunity to provide more amenities and create an income to support their lifestyle.

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www.InternationalLiving.com
Embrace Adventure to Banish Your Self-Doubt

By Barbara Winter

Every few months, I get the alumni magazine from my college. I usually glance through the class notes to see if anyone I remember is mentioned. Most of the entries are a bit, well, dull, saying things like, “Now retired after 30 years teaching in the same school” or “Just retired from 40 years at the bank.” Apparently, my fellow college students were big on staying in one place.

One time, however, an entry caught my eye. It read, “Retired after 35 years as a social worker and probation officer. He now spends his time as a big-game hunter and traveler in Africa and is a full-time freelance outdoors writer.”

I never knew the man so described, but I wanted to since I am especially curious to meet others who have discovered their own entrepreneurial spirit and turned it into a new adventure. Leaving a familiar situation is a challenge that comes to all of us—sometimes several times throughout our lives. While a new direction can be exciting, it can also bring up a tremendous amount of doubt.

So what is it that holds us back even when we know the course we long to pursue? Many people tell me that fear is the reason. Why do you think it will happen this time?”

“Because I always get these ideas,” she said, “but then I think, ‘Who’ d ever buy that?’”

In other words, she quit before she’d ever started. Any advice I could have offered was no match for that.

If self-doubt threatens to derail your plans, remind yourself that it’s normal and natural to feel some discomfort when doing something for the first time. Give yourself permission to move ahead at your own pace and notice even your smallest achievements.

Many entrepreneurs are drawn to their work by a desire to live an adventurous life. Keep in mind: An adventure does not come with a known outcome. Similarly, you can’t know how your entrepreneurial endeavor is going to unfold. But just as you depart on a travel adventure to be exposed to something new, something challenging...so must you begin your money-making endeavor. It’s just another adventure...

When you approach it that way, the possibilities are endless. Become an organic farmer. Turn castoffs into treasures. Apprentice yourself to an artisan. Make a discovery that impacts the environment positively. Teach what you know in a nonacademic venue. Fix up a neglected property and sell it. Learn how to market your photographs online. Create an English language camp for kids. Set up an Etsy shop to market items made by local artisans.

Challenge yourself to create an entrepreneurial adventure that’s just right for you.

You will discover that what once seemed impossible is easier than you ever imagined. It just takes a bit of imagination and a spirit of adventure to claim it.

Now I’m wondering if I can track down that former probation officer and see what I can learn about his African adventures.

Barbara Winter is the author of Making a Living Without A Job, now in its 20th 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.

An adventure does not come with a known outcome.
How to Make Parisian Cafés and Beach Bars Your Office

By Jason Gaspero

Over the past decade, I’ve lived and worked in places like London, Paris, Dublin, Bali, Panama, Nicaragua, Cambodia, Laos, Malaysia, and Thailand—and I’m nowhere near finished exploring yet.

Most weeks I work about 40 hours, but my hours are flexible and my “office” is wherever I want it to be. And I’m my own boss.

At the moment I choose to work from my bungalow on the Thai island of Koh Phangan.

If I feel like it I can grab my netbook and head to a little outdoor bar on the beach called “The Treehouse.” It’s literally built around a tree and is right on the beach—facing the sunset with gorgeous, expansive views of the island of Koh Samui and the Ang Thong National Marine Park. There is free Wi-Fi at the Treehouse as well as comfy “chill-out” sofas that I can lay down on and write. It’s especially nice at sunset, and one of the most surreal places to “work” I’ve ever experienced.

In a nutshell, copywriters write words that sell products. For example, I might write a simple sales letter that promotes an investment newsletter. Or, I may write catalog copy for a nutritional supplement manufacturer and distributor. Or, perhaps I’ll write web copy for a self-help or other business website. Every business needs someone to write the persuasive message that will entice consumers to buy their product, from shoes to software.

The money can also be very good. I know copywriters who make in the six-figure range.

I earn money not only from what I write every day, but also from royalties on past projects. Some months I may only bring in a few thousand dollars from royalties, other months I may make upwards of $7,000 from project fees and royalties.

With the low cost of living in Thailand, that income goes a long way. The rent for my 400-square-foot bungalow is about $240 a month and includes air conditioning, hot water, two beds, a fridge, and high-speed Internet. With other expenses, including travel and entertainment, I can easily live on $1,500 a month.

Because of the huge growth in online businesses and bricks-and-mortar businesses with an online presence, the demand for skilled freelance copywriters has never been greater.

I found that it’s not a tough field to break into either. In fact, you don’t need any special education or experience to get started. I have a bachelor’s degree in French from the University of Arizona (with minors in political science and communications). Copywriting was not even on my radar but I knew I wanted to live and work abroad. I just didn’t know how to make it happen. Not that I didn’t try—I had a string of unsuccessful attempts at making a living while living abroad, from bartending in Greece to desktop publishing in Paris.

Then in 2001, at age 30, I received an email from International Living that promoted a correspondence copywriting course from American Writers and Artists Inc. (AWAI). I bought it (even though I was broke at the time) and studied it diligently.

I spent four hours a day studying the material and working on becoming a copywriter. I was dedicated to making my dream come true. I got on mailing lists. I read every sales letter that arrived in my mailbox or my in-box. I copied out word-for-word what I felt were the most persuasive, well-written sales letters as many as five times each so I could internalize great copywriting into my subconscious mind.

Can You Do What Jason Does?

Have you got what it takes to be a copywriter? Look at an advertisement in a newspaper or magazine—it doesn’t matter what the product is. Now answer these questions.

• What message is being conveyed about the product?
• Does the ad have a “unique selling point” (This could be a competitive price, better quality, convenient location, or easier maintenance.)
• How would you improve it?
• Try writing a new headline for the ad, followed up by a three or four sentence paragraph. Include a unique selling point.

If you think yours is better, you could have what it takes to be a successful copywriter. American Writers & Artists Inc. have created an extremely well-respected program that teaches you exactly what to do, no experience necessary. You’ll find the details here: awaionline.com

To put what I had learned into action, I approached the management at the Marriott hotel in Honolulu where I was working and offered to write a newsletter-type tourist guide for them. For free, just to get the experience and samples for my portfolio. Then I sold advertising for the newsletter and wrote the ad copy for them as well.

The newsletter became a great success and I was able to get writing samples from big-time companies like AT&T, Seattle’s Best Coffee and, of course, the Marriott itself. Those writing samples helped me land more work, and led to working full-time as a copywriter.

Now, the work finds me. It’s not uncommon to open my email in the morning and find several job proposals. I’ve also found that attending seminars, conferences, and “bootcamps” for copywriters is a great way to find new work. There is something magical about “face to face” contact that can really help cement a working relationship and lead to new opportunities.

Freelance copywriting has got to be one of the best jobs in the world for income-minded world travelers like me. You can live anywhere you want, work any time you want, and there is the potential to make as much money as you want, if you’re willing to work for it.
Cambodia Makes Starting a Business Easy for Expats

By Jason Gaspero

Sandwiched between Vietnam and Thailand, Cambodia is awakening from its long years of political turmoil and becoming the new go-to spot for entrepreneurs looking to start a business easily and cheaply. People in the know are comparing it to Thailand—now a major tourist destination—40 years ago, with beautiful beaches, great food and plenty of room for growth.

And adventurous Americans are among those finding their niche on this new frontier. Today, Will Determan, Anna Nelson, and Casey Swendig run a Mexican restaurant, called Maybe Later, in Sihanoukville, a Cambodian beach town on the Gulf of Thailand.

Will and Casey actually met several years ago in Peru. Will was helping a friend run an adventure tour business in the Inca mountain town of Ollantaytambo, and Casey was running a restaurant in Cuzco.

“We both harbored dreams of owning a bar or restaurant in an exotic setting” says Will. “We both knew Asia had year-round warm weather, exotic culture, and cheap prices, and we knew we could at least save some money, fly to Asia, and give it a try.”

After a bit of deliberation, they came to the conclusion that owning a bar or restaurant in Asia didn’t have to be a pipe dream. Why not?

Will returned to Minnesota while Casey did a last bit of traveling in South America. While Will was in Minnesota, he met Anna, his soon-to-be girlfriend and the bar’s eventual third co-owner.

Anna loved their idea and since she had nearly 10 years of bar and restaurant experience, she wanted in.

Several months later, and after a whole lot more planning, Will, Anna, and Casey met in South East Asia, where they started their search for the perfect restaurant location.

“Our first choice was Thailand because we loved the beaches, cuisine, people and cheap prices, but we discovered Thailand didn’t make it easy for expats to ‘open up shop.’” Will says. “There was a mind-boggling amount of paperwork, bureaucracy, and red tape involved; way too much for our liking.”

They moved on to Cambodia—a place they were initially hesitant to consider. Most people, if they know anything about Cambodia, associate it with the brutal civil war of the 1970s. The country is just now getting back on its feet. However, they heard through fellow travelers that Cambodia was much more “pro foreign investment” than Thailand.

The first place they scouted was the beach town of Sihanoukville. “We liked it right away. Sihanoukville has a quirky, tropical beach vibe, lots of potential customers and an extremely low cost of living.” Will says. It already had a laid-back expat community, with dive shops, restaurants, and bars lining the main street. It was off-beat, but not too far off the beaten path.

Once they sorted out their living accommodations (which was easy, since cheap accommodations are plentiful in Sihanoukville) the first order of business was to scout out possible locations.

It didn’t take long before Anna found a potential spot—a newly-constructed building on the main drag of Sihanoukville’s appropriately named Serendipity Beach.

After several meetings with the building’s owners they decided it would work, so they hired a local lawyer to help negotiate the lease and lease agreements. Two weeks of revisions and discussion ended with signing a 10-year renewable lease.

Next they needed to remodel the building to their specifications and start the paperwork. They asked other expat business owners for references and hired a carpenter from France. A former French colony, part of “Indochina,” Cambodia still retains vestiges of its colonial past and attracts French and other European expats.

When they started construction, they didn’t have to find city hall for permits—it found them. Officials from the local planning department stopped by to help them with the permitting process. They were granted a tax license, a business certificate, and a “sign tax,” all good for one year.

And getting a work permit couldn’t be easier—they simply had to check the “E visa” box instead of the “Tourist Visa” one on the customs form when they arrived. Three-month E visas are $25, available at international airports and border crossings and can be renewed indefinitely.

Creating the bar required consecutive 12 to 14 hour days for several weeks so they could open during the peak of high season in January. During this time they also developed a concept and marketing strategy, created the menu and came up with the name. “Maybe Later” won out over 200 suggestions. It’s a phrase you’ll hear a lot on the beach in laid-back Sihanoukville.
Cambodia, best known on the tourist trail for the Hindu temples of Angkor Wat, is fast becoming a business haven for expat entrepreneurs.

“Brick-and-Mortar Business”

Cambodia is Open for Business

By Jennifer Stevens

“If you can’t start a business here, you can’t start one anywhere,” one British entrepreneur in Sihanoukville said as he stood at his beach bar, looking out at the South China Sea.

“Easiest place in the world to start a business,” Mark Johnson, publisher of Asia Life magazine told me, echoing the theme. “It’s about $700 to open a business as long as you don’t own the property, and you set aside another $700 per year, roughly. You don’t need a foreign partner. And taxes are extremely low—2% of turnover and 10% of profits.”

“We came to Cambodia—Sihanoukville—because we wanted to try a business in a place where, if it all went sour, we could afford to walk away from our investment,” Anna Nelson, partner at Maybe Later told me. “It seemed a good place to give a first business a try,” she said.

Long a pariah state, Cambodia has emerged from the shadows as a land of opportunity, eager to attract foreign direct investment and courtling tourists. More bridges and roads are being built. A $3 million Ford assembly plant is set to provide cars to the local market. In 2012, tourist arrivals were up 24% on the year prior.

No denying: “Progress” is afoot. But to be clear…it’s a place where pioneering spirits thrive. It wouldn’t be unusual to have to tip the postman to “free” a package addressed to you. One expat told me it takes twice as long and is twice the price to do anything the “official” way. If you need straightforward rules and regulations and regular enforcement of them…best look elsewhere.

You will find in Cambodia, however, a welcoming people who smile easily and speak surprisingly good English. I got by just fine with about five words of Khmer and never once spoke French.

In this land where simple hotel rooms rent for $5 a night, you can secure a one-bedroom apartment for less than $300 a month. On a budget of $1,000 a month, housing included, you can live comfortably.

And it’s beautiful, if frayed around the edges. Sihanoukville is little more than a ramshackle backpacker’s party-town, but a jumping-off point to picture-perfect islands that attract divers and snorkelers.

The artful buildings and graceful parks of Phnom Penh and Siem Reap lend a dusty elegance to the place. It’s untamed, exotic, and poor…but rich with possibility.
Five Great Places to Teach English in Asia

Continued from page one

Asia, with its huge and young population and intense emphasis on education as the path to prosperity, is the number one destination for those seeking to teach English abroad. English is the language of commerce. They know they need it to get ahead.

Dave Sperling, founder of Dave’s ESL Café (eslcafe.com), easily the most popular website for English as a Second Language (ESL) information, says he’s seeing more people like Colleen—over 30, 40 or older looking for teaching information.

“It’s a definite trend,” he says, “People are discovering as they get older that they really haven’t lived their lives—I’ve seen very successful people throw out their careers and head to China.”

Asian countries also tend to pay better than European countries, particularly when considering the cost of living. It’s a good way to put some money aside while waiting for a pension or Social Security to kick in, or add to your nest egg.

For example, a public school ESL teacher in the English Program in Korea (EPIK) (epik.go.kr) can make from $2,000 to $3,000 a month (depending on the current exchange rate and certification level) and more at the university level.

That appealed to Colleen. “I chose Korea largely based on the EPIK program. I was interested in the stability of working for the government and also the experience of working in a Korean public school as opposed to a private language school,” she says.

How much one is able to save depends on a lot of factors besides pay, including cost of living, what expenses are covered, debts that still need to be paid back home and how much you want to spend on travel or socializing.

Each country has its own draw: Japan is the ‘Cadillac’ of TESL posts while Korea provides the best benefits-to-pay ratio.

Korea—Best Benefits

In South Korea there are two main avenues for teaching English: the public school system and the privately-run after-school programs, called hagwons. In much of Asia students attend regular classes for six or more hours, then go to after-school supplemental classes in math, science, and English.

Korea is a modern, industrialized nation with the highest Internet penetration in the world. Chains like Starbucks and McDonald’s are ubiquitous in larger cities. Yet, a fast food restaurant may be in the shadow of a centuries-old Buddhist temple, with monks dressed in long gray robes.

The real savings in Korea is that housing is paid by the schools. The average wage for Koreans is just under $17,000 per year, while the average TESL teacher can earn $20,000.

“Just before coming to Korea I had started to research ways to get my teaching license and master’s in Teaching English to Speakers of Other Languages (TESOL). I decided that it made the most sense to try out teaching in Korea and save a little money before committing to graduate school,” Colleen says, pointing out that the EPIK program does not require a TESL certificate for entry level positions.

Prospective teachers can apply directly to the EPIK program, or use a recruiter. Recruiters are companies that specialize in assisting prospective teachers in finding jobs and helping with everything from the applications and visas to housing. They are not essential for EPIK positions however, as the process is streamlined, there is no control over where teachers are placed, and housing is provided.

Recruiters are most useful for finding jobs in the private, after-school hagwons. A good recruiter knows the area and often works with certain schools to hire teachers. The recruiters are usually paid by the schools; the teacher pays nothing. There are many good, reputable hagwons, but it pays to research them carefully on the ESL forums, or use a recruiter, such as Footprints Recruiting (footprintsrecruiting.com) or Gone 2 Korea (gone2korea.com).

Colleen was assigned to teach third and fourth grade classes in Jeju City.

“I collaborated with a Korean English teacher for all lesson plans, and we co-taught the lessons. We loosely followed the Korean English curriculum and textbooks.
but supplemented them with additional materials,” she says. “I was also responsible for creating PowerPoint presentations and activities related to culture in English-speaking countries (i.e. Halloween and Christmas).

“I was also responsible for all after-school English classes and English camps. These classes I taught alone, and I was responsible for gathering all paperwork and materials. The vice-principals, principal, and parents also came to observe these extra classes.

“I also headed the English singing club for sixth graders and worked on the English plays which were part of a competition.”

EPIK pay is based on the level of education and location. At Level One, with a Bachelor of Arts degree but no TESL certificate, based on Jeju, Colleen made 2 million Korean won (KRW), about $2,000 a month. EPIK teachers average $1,800 to $2,500 per month.

The EPIK program also pays an airfare allowance that is roughly a round trip fare, a 300,000 won “settlement allowance” upon arrival (about $270), a studio apartment, medical insurance, a completion bonus equal to one month’s salary at the end of each annual contract, and a contract renewal bonus for those who decide to stay on.

Colleen also immersed herself in Korean culture. “I took Janggu drum lessons and really enjoyed getting to know Korean traditional music. I went to many festivals (almost every weekend) and loved seeing the Korean families, the food, the entertainment,” she says.

Steve Foster, 30, chose the other teaching route in Korea: an after-school “academy,” or hagwon in the mainland town of Uljin. He had been laid off from an IT job in Portland in 2010. He decided to join friends who were teaching in Korea. Like many teachers, Steve was able to get a job based on a recommendation from his friends.

“I traveled around South East Asia after college, but hadn’t been to Korea,” he says. “All I knew about it was what I’d seen on MASH. It’s really beautiful though—Japan may get more hype for its cherry blossoms, but the trees here are spectacular in the spring.”

Hagwon hours run approximately from 2 p.m. to 8 p.m., with added hours for planning. “I gotta say, if you’re a night owl you will really like working at an academy,” Steve says.

The pay is similar to EPIK but varies by school as there is no set standard. Unlike EPIK teachers, private school teachers have to pay income tax of 3% to 5% of their salary.

While the hours are shorter, the classes can be more intense. “I work from five to nine hours a day, average is about six,” Steve says. “When I first arrived I was teaching 30 classes a week, each class being 50 minutes. This is considered a light workload in Korea I think.”

The ages of students in a hagwon can vary widely. Steve teaches students from age 6 all the way to 15, and the curriculum has much more flexibility than in public schools.

“I prepare lessons from scratch sometimes, though I focus more on creating or finding games and activities,” Steve says. “I always have greeting time in my lessons, which is a kind of warm up. I’ll ask about likes and dislikes, or use imaginary situations to warm up and get into English mode.”

The amount of vacation time is usually less than at public schools, as students often continue their hagwon classes when regular school is on break. “If I could summarize,” Steve says, “hagwons have more teaching hours and a strange schedule.”

He plans to work for another year, then take a year off to travel. “The cool thing is, with my teaching experience, I can always stop somewhere and teach for a while if I need some extra cash,” he said.

Japan—Well-Established Schools

“Effective, energetic English teachers with a solid work ethic are needed all over the world,” says Julie Einsohn, who taught in the bustling city of Osaka, Japan, for a year.

While Japan’s JET program has eliminated the age limit for teachers, ESL teacher Julie, then 38, decided to go another route in 2009. She taught as part of a Sister City program between Seattle and Osaka.

“I felt that I was in a stronger position as a certified teacher coming in under the auspices of the Sister City program and that I would have a broader range of opportunities,” she says. Many sister cities offer similar exchange programs.

She was drawn to Japan by a love of its ancient culture, architecture, and artistic landscaping. She got to see a lot of it in two years, including the ancient city of Nikko’s Toshogu Shrine, a World Heritage Site, and the bronze Great Buddha of Kamakura.

All arrangements, including visa, flight, housing, and utilities, were made and paid for by the Japanese Board of Education and Sister City government officials there. Her contract stipulated that her time be equally divided among three junior high schools in the region.

Her small, furnished apartment included two rooms, a small bath and a kitchen. Her 40-hour work week mainly consisted of helping Japanese teachers of English enliven their Ministry of Education-mandated teaching materials.

Other duties included some editing, a community education class for adults, a monthly radio English program for the local station, and some additional appearances for Sister City functions.
Julie didn’t have a TESL certificate but she was a teacher in the States at the elementary school level. Her salary was approximately $35,000 a year.

“If you don’t have teaching experience look for volunteer ESL tutoring positions with immigrant organizations in the U.S. Many TESL programs will let students do their coursework while leading the volunteer classes,” she says.

The two main teaching options in Japan are the JET program (us.emb-japan.go.jp), and eikaiwas, or private schools. Private schools are usually after school or work hours, and can range from kindergartners to grandmothers. JET program participants can work in either public or private schools. It is administered by individual institutions or local government organizations and the terms and conditions of the appointment are set by each local government.

The JET program is an option for anyone with a four-year degree and a desire to experience Japanese culture. Although it was originally conceived as a youth exchange program, it is now open to participants of all ages. A TESL certificate is not a requirement, but it will be taken into consideration.

The salary for first-year JET participants is 3.36 million yen annually, which is approximately $35,000. The pay increases slightly with subsequent years of employment. Because of a tax treaty between the U.S. and Japan, Americans can work for two years tax free. Teachers are required to work year round, with no summer break. They are allowed 10 days paid leave plus 15 national holidays throughout the year.

Monthly deductions are taken for health insurance, pension (refundable after six months), and employment insurance. Airfare to and from Japan is provided, but, like Korea, you have to finish a one-year contract to and from Japan is provided, but, like Korea, you have to finish a one-year contract to get the return airfare.

Housing is not included and can run from $300 to $600 or more per month. The average income in Japan is about $24,000, so ESL teachers earn an above average wage. While the cost of living in Japan is high, teachers can save if they are thrifty.

China—Land of Teaching Opportunities

Jason Thomas chose to teach in Xi’an, China in part because he minored in Chinese in college and had traveled in China before. Teaching gave him the chance to explore further—such as a memorable trip to Guilin, where the Li River winds through cone-shaped peaks rising from the plains.

Jason taught for three years at a private school with students from kindergarten up to high school age. “I even got a chance to teach rambunctious 3- and 4-year olds,” he says, “Although they were a bit too young for my liking.”

Options for teaching English in China are nearly as vast as the country. They range from kindergartens, public schools, boarding schools, and English camps to business English training programs, private language institutions, universities, and private lessons. A TESL certificate is not required for a work permit but is helpful in finding work. Many schools, particularly the better ones, will require it.

Kindergartens in China can offer the highest pay at about $18 an hour in a large city. But you’ll earn it—teachers can be expected to teach up to 20 hours a week and housing and airfare is probably not included.

Although Jason made just a little more than $1,200 a month, the school paid for his apartment, utilities, and food. So basically, he had his entire paycheck to use as he pleased. “I saved some;” he said, “but I also traveled as much as I could.”

Challenges included trying to keep everyone involved and motivated to interact. Like China’s population itself, classes were big—up to 45 students. And he found that the older the students, the more difficult it became to keep them all occupied. “On the other hand, the younger children were so much fun and always came to class ready to learn and play games,” he says.

Jason advises anyone thinking of teaching English in China to be prepared for anything. “Always be open to new experiences. You must be flexible in China because the Chinese aren’t very organized,” he says. “China is a vast country with many great destinations to visit. Be prepared to see some wild and crazy things and come with a sense of humor.”

Teaching positions in China typically last for one year and usually include provisions for salary, housing, working hours, class size, medical insurance, taxes, early termination, and in some cases, a plane ticket home.

In an effort to entice foreigners to teach in China, government-approved schools offer a salary and benefit package of approximately $24,000 a year—roughly three to five times more than a Chinese teacher at the same school.

Thailand—A Laidback Lifestyle

Roxanne Rockett left behind a successful career in the fashion industry in Los Angeles at age 34 and headed to Thailand to teach as a way to feed her “wanderlust.” “I had visited ‘The Land of Smiles’ the year before,” she says. “I fell in love with the people and culture instantly, and wanted to return. Teaching gave me a way to do that.”

And she wasn’t worried about taking up what some see as a young person’s game. “I felt my age was actually an asset, because it earned me more respect in the community and with the adult students,” she says.

With no teaching experience she opted to enroll in a month-long program based in Chiang Mai at The International House, which offers Cambridge CELTA, or Certificate in English Language Teaching to Adults, training. The program included 10 hours a week of class time.

Wages for ESL teachers in Thailand are considerably lower than in Korea, Japan or even China, but the culture, beaches and laidback lifestyle continue to attract Westerners looking to experience life in Asia.

Dave Sperling advises anyone thinking of teaching in Thailand to just head over and look for jobs in person. “It’s so cheap—what have you got to lose,” he says.
Roxanne Rockett took advantage of an opportunity to get her TESL certificate at a language school in Thailand.

Roxanne’s students were at the elementary and intermediate skill level. Ages ranged from the late teens to a monk in his early 70s, but most students were in their 20s and 30s. She didn’t move on to a paid position in Thailand, but with her certification she’s now interested in teaching in Indonesia, Hong Kong, or possibly mainland China.

For a prospective teacher just starting out with a TESL certificate salaries range from approximately $850 to $1,300 a month depending on a variety of factors. Wages are highest in Bangkok but lower in popular beach destinations such as Phuket and Ko Samui.

Benefits can be sparse, with basic health insurance provided but not much else. Thailand does require a TESL certificate (such as the CELTA) in order to get a teacher’s license, which is needed to apply for a work permit. Many people come to Thailand and find teaching jobs “under the table,” but it’s not recommended. Without a permit teachers have no contract rights and are at the mercy of the employer.

**Vietnam—Catching up Fast**

Many in-country TESL schools also offer employment upon completion of the course. That’s the route that Winnie Bennett took in her Vietnamese teaching experience.

Vietnam emerged long ago from years of economic hardship following the Vietnam War and is brimming with opportunity and citizens eager to learn English. The country is working hard to attract teachers, with wages and benefits that are giving other countries some stiff competition.

Salaries at private language schools average $1,700 a month, and benefits include four weeks vacation, training workshops and help finding housing (although rent is not usually included). A college degree, preferably with an English major, is required and a TESL certificate is recommended.

Winnie took a CELTA training course at a school called Language Link in Hanoi and when she completed her training she applied for a position at the school. “I was fortunate with my contract because I was guaranteed to be paid for 70 hours teaching a month—regardless of whether or not the school was able to provide those hours,” she says.

“But with my CELTA certificate I’m looking forward to doing much more traveling in Asia,” Winnie says. “It feels good to know I’ve got the skills now to teach anywhere.”

Colleen returned to the U.S. in 2009 and has just completed a master's degree in TESOL. “I am now looking for a job in another country for the fall semester at either a university or in a public or international school,” she says.

After researching options in Asia she decided she had the best chance of getting a good job in China, South Korea, or Vietnam. “I chose Vietnam because I had studied the Vietnam War during my degree and it seemed the most exotic of the three countries,” she says.

**Where to Get CELTA Certification**

Being certified to teach English as a Foreign Language is always an advantage when job hunting. Dave Sperling, owner of Dave’s ESL Café, recommends getting at least a 100-hour certificate, with real in-class experience.

The most recognized TEFL certificate is the Cambridge Certificate in English Language Teaching to Adults (CELTA) and possessing one will greatly increase your chances of getting the best jobs out there. CELTA classes are not available online, as classroom teaching is at the heart of the program.

There are many authorized CELTA programs around the world. Here are a few to get you started:

1. **Bridge TEFL** ([bridgetefl.com](http://bridgetefl.com)): This is a 120-hour, four-week course with locations globally, including Spain, Mexico, Vietnam, and South Africa. Fees range from $1,995 in Colombia to $2,495 in Barcelona. Room and board, and airfare are not included.

2. **Study CELTA** ([studycelta.com](http://studycelta.com)): Also a 120-hour, four-week program, with six hours teaching daily. Programs in 14 countries with fees averaging $1,250 for class only.

3. **Language Link** ([languagealink.com.cn](http://languagealink.com.cn)): Program boasts courses in 20 countries and more than 100 offices worldwide. They are the only Cambridge-accredited CELTA program in China, with classes in Beijing and Shanghai. The program fee is approximately $2,000, also for class only. Language Link also runs ESL schools in China, but doesn’t guarantee job placement for participants.
As an Expat You Can Benefit from U.S. Tax Breaks Abroad

By Nick Hodges

Moving overseas often means more sunshine, less work, and a better lifestyle. But did you know it can also mean a huge tax break?

Whether you are self-employed as a freelance travel writer, building contractor, or B&B owner, or you’re working as a beachfront bar hand or leading tours as an employee, if you are living and working outside the U.S. you may qualify for what’s called the Foreign Earned Income Exclusion (FEIE).

This means up to $97,600 of your income can be tax-free on your 2013 U.S. tax return. That adds up to thousands of dollars in savings—money you could use to put back into your business, travel, or save for future adventures.

And, a couple living abroad can each claim the exclusion on their share of their joint income. This means they can earn up to $195,200 in 2013, U.S.-tax free.

So how do you qualify? The IRS uses its own language to explain the FEIE qualifying tests. You don’t have to speak “legalese” to take the tests, but it’s important to become familiar with these terms: “tax home” test and “residence” test.

Your tax home is your regular or principle place of business, employment, and/or freelancing, regardless of where you maintain your family residence. Your tax home must be in a foreign country or countries to qualify for FEIE. If you do not have a regular place of business or employment in a foreign country, your tax home is considered to be where you regularly live. For most freelancers, this means living in the foreign country or countries.

In addition to the tax home test, you must also fulfill one residence test:

1. Physical Presence Test
   or
2. Bona Fide Residence Test

The Physical Presence Test is the most common test. It is used when you have a temporary, definite work situation outside the U.S. You need to be physically present in a foreign country or countries for a total of 330 days during 12 consecutive months, for example, if you are running a web-based business while seeing the world.

What’s great about this test is that your 12-month period does not have to be a calendar or tax year. It can be any 12 months, like June 1 through May 31 during which you have a total of 330 days outside the U.S. This leaves you 35 days to visit the U.S. as you like. And your total time doesn’t have to be spent working—it applies to time spent abroad for any reason, including vacationing or traveling.

If you plan to live and work outside the U.S. indefinitely, the Bona Fide Residence qualification may be for you. This category requires that you live outside the U.S. for an entire tax year (Jan. 1 – Dec. 31). You can read more about this test in IRS Publication 54. Once you are considered a Bona Fide Resident, you are not limited to 35 days per 12 months in the U.S.—you can travel back to the U.S. whenever you need to and retain the FEIE tax benefits. It’s important to note here that fulfilling the residence requirements of a foreign country does NOT make you a Bona Fide Resident in the eyes of the IRS.

Like many of the tax benefits of living and working overseas, your facts and reporting will be unique; every situation is different. Because of this, we recommend that you conduct tax planning with a stateside tax professional that has experience in this area.

It takes some advance planning and education, but the benefits are worth it.

Editor’s Note: Nick Hodges, CPA/PFS, MBA, CFP® has a specialty-niche tax and financial-planning practice working with Americans who hold an international perspective. For nearly 30 years, he has helped his clients handle their tax and financial affairs stateside and abroad, mitigating taxes and maximizing opportunity. A complete discussion of the Foreign Earned Income Exclusion and other tax benefits for expats can be found in the new International Living book: Expatriate Taxes Made Easy: The Complete Guide to U.S. and Foreign Taxes for Americans Overseas. See: http://intliving.com/expattaxes.

Do I Qualify for Tax Breaks Under the Foreign Earned Income Exclusion?

Joe and Jennifer decided to take a one-year sabbatical to fulfill their dream of being freelance travel writers. They are writing and submitting travel articles and photos to a variety of travel and lifestyle magazines. They expect to be paid for their articles and photos. Each quarter, they live in a different foreign country. They rent a flat and write about their travels on their laptops. They plan to return to the U.S. to visit family for two weeks over the Christmas holidays and two weeks in the summer.

Yes, they qualify under the Physical Presence Test.

Harry and Kate have retired to Belize and opened an eco-hotel, featuring Kate’s yoga expertise. They sold their U.S. home and belongings and moved there indefinitely. They are in their first year and are excited to already have guests—even locals are attending Kate’s yoga classes. They aren’t planning to visit the U.S. until the hotel is better established. Their family and friends plan to visit them in Belize over the next few years.

Yes, and they might use the Bona Fide Residence test.

Suzy plans one day to work overseas full time, photographing exotic locales and selling her images to stock agencies and travel magazines. She travels frequently to take photos and build up her portfolio, but always returns home to Texas to sell her photos. For 2013, she plans to be abroad almost six months on a tour across Asia. Her goal is to spend more and more time abroad, and some day make the full-time leap.

No, not yet. (However, with some advanced tax planning, she might.)
Homeschooling on the Road—The World as a Classroom for Your Kids

By Domini Hedderman

While most 16-year-old American girls are blogging about their latest crush, or how lame their parents are, Hannah Miller has a different focus: “I have never experienced anything more peaceful than riding through the highlands of Northern Thailand on the back of an elephant. Her ears flapped against my knees as she walked, and I could feel her breathing with my bare feet pressed against her shoulders. Birds sang in the trees, and the sounds of the jungle surrounded us. We passed out of the forest, and walked quietly through fields of grass.”

The elephant ride was a 10th birthday present for her brother, Ezra who proclaimed it “the best day ever.”

Parents Jennifer and Tony Miller have always homeschooled their four children, Hannah, 16, Gabriel, 14, Elisha, 12, and Ezra, 10, so when they decided to take their show on the road for an open-ended world “edventure,” homeschooling fit right into the plan.

Since beginning their sojourn in 2008 they have visited 20 countries on four continents, and counting. They fund their travels with Tony’s web-based work as a software developer, and with Jennifer’s work as a freelance writer. They’re currently living in New Zealand, touring in an RV for six months. In August, they leave for Australia.

The Millers aren’t homeschooling so they can travel. Rather, they’re traveling as a way of educating their kids. “Travel definitely facilitates learning,” Jennifer, a teacher by training, says.

They learn history at the Grand Palace in Bangkok; geography cycling across Europe and North Africa. They use math for currency conversion and mileage calculation. They catalog as many new words in every language they can because they know, in very real ways, how important being able to communicate across cultures is, Jennifer points out.

Jennifer uses a homeschool curriculum that she designed, based on proven homeschool models. She also counsels other parents on homeschooling through her website.

And the kids are doing quite well. Hannah finished her high school work early and is already attending university classes online through Oregon State University.

A regular school week for the Miller kids typically consists of four hours a day, four days a week, as opposed to the U.S. norm of six hours or more a day, five days a week.

They cover all the standard subjects: math, science, English, geography, history, literature, and a foreign language. Also, the kids keep travel journals and are encouraged to delve into their own interest-driven studies, like reading, guitar, and sailing.

With the extra time not spent in a classroom, the Miller family embarks on extra-curricular activities. In New Zealand, these activities consist of things like cave tours and the related geology, glow worm study and examination, stalking wild kiwi birds, and fiber arts.

The first reaction of other parents is sometimes disbelief that this life is possible. But if you want to travel and have the willingness to teach your children, homeschooling can not only give you flexibility to see the world but also give your kids a chance at a richer, broader education.

“We chose to travel with our kids because we wanted them to have the best, most well-rounded education possible,” Jennifer explains. “We want them to become world citizens who have a ‘we’ mentality instead of an ‘us vs. them’ mentality.”

“If you have a desire to school your own children and live outside the box as a family, jump in and do it,” Jennifer advises. “Kids evaporate before our very eyes and there is no time to waste. You absolutely can successfully educate your child, travel the world, live your dreams, and make a living while doing it. We’re nothing special.”

Jennifer writes extensively about their story and their reasons for launching their round-the-world journey on her blog, edventureproject.com.

You can read more on Hannah’s perspective on her blog, edventuregirl.com.

For More Information About Homeschooling, Check Out:

Home School Legal Defense Association (hslda.org)
This group was established in 1983 to advocate and lobby for the constitutional rights of parents to direct the education of their children. They also keep families informed of issues affecting them with a bimonthly magazine, The Home School Court Report, and a daily radio broadcast called Home School Heartbeat.

National Home Education Research Institute (nheri.org)
This research institute conducts homeschooling research which it publishes on its website, provides resources for homeschooling and distributes its research findings to homeschoolers, public policy makers and the media. They also have an online store with an extensive amount of material for homeschooling families.

Homeschool Central (homeschoolcentral.com)
This site offers a wide variety of resources for homeschooling families, from curriculum outlines and study guides to a weekly blog discussing issues such as socialization, field trips and how to prepare for college.
Entrepreneurial expats are opening businesses of all kinds up and down the coast to take advantage of the chance to live and work in a tropical paradise. And there is still plenty of room for more. With Nicaragua on the “must see” hot lists of mainstream travel magazines and newspapers like The New York Times, and enticing tax breaks for businesses, now might be the right time for you to join them.

Working from a Dream House on the Pacific Coast

California native Jim Henderson, 49, was actually one of those pioneer surfers seven years ago and fell in love with the area. Today, along with his girlfriend, Ina Fusko, he runs a beach-front B&B, La Veranera (laveranera.net), and sport fishing charter business, Fishing-Nicaragua, in Playa El Coco, just 20 minutes south of expat hotspot San Juan del Sur.

Sunsets on the back patio, drink in hand, are a highlight of every visitor’s stay.

Thanks to the lack of other charters in the area, fishermen here have their pick of a variety of species, like dorado (also known as the mahi mahi), Jack Crevalle, tuna, roosterfish, and marlin. A full-day charter for six people is $600—a steal compared to the U.S. The day’s catch is on the dinner table that night.

Jim has been here full-time four years, seeking refuge when the financial crisis battered his construction business in the U.S.

“I pretty much sold off what I could, shut everything down, and went to Nicaragua to figure out what to do next. I gave myself three months to then go back and start over again…four years later, I’m still here.

World Travelers Find a Home

A couple of hours up the coast is the low-key beach town of Las Peñitas. It’s a small fishing village uncrowded by tourists—no big hotels or resorts—but favored as a beach getaway by residents of the colonial town of León, which is just 20 minutes inland.

Many travelers pop over to the beach when visiting León, and those looking for a comfortable and inviting place to stay head to the Lazy Turtle Hotel and Restaurant, run by Canadian couple Ryan, 37, and Valerie, 32, Klassen.

Ryan works mostly in the kitchen, with Val handling finances. They also have one Nicaraguan employee who comes in the morning to do dishes and clean rooms.

The Nuts and Bolts of a Nicaraguan Hospitality Business

Nicaragua eagerly courts foreign investment and allows anybody to start or invest in a business in the country. Investing $30,000 or more puts you on the fast-track to the Foreign Investor class of permanent residence.

Most expat entrepreneurs choose to use a lawyer or accountant at some point in their business, especially if they don’t speak Spanish and aren’t familiar with the system.

They will likely recommend not starting the business in your personal name but rather as a corporation. For one it separates personal and business assets and liabilities. And there’s tax savings too. A notary, a lawyer authorized to act as a representative of the government, will prepare and sign the article of incorporation for your business.

That document is then recorded in a public registry, with the tax department, the local municipality, and the social security office, which takes about a month. Then you’re ready to open for business.
“We strive to give very personal service to our guests and plan on keeping the business small with ourselves running it,” says Ryan. “I’m not sure if its because of our price point but we just attract amazing people here.” (Rooms run $30 a night, including breakfast.)

Prior to their last five months running the Lazy Turtle, the Klassens were living and working in China; Roatan, Honduras; and their native Canada. Then fate, or rather Ryan’s uncle, called. He offered to sell them the hostel.

At first the price—Ryan declined to discuss the exact amount but said a business like this goes for around $200,000—was too high for all the work that needed to be done. But they negotiated renovations as part of the deal and took it.

“This is the hardest and most rewarding thing we have ever done. But mid-afternoon on most days we can sit and chill with a few cold beers before preparing dinner,” says Val. “We also know that in the slow season we will have more time to surf, watch movies, and just chill.”

The reason to do something like this is the flexibility.
— Carl Segerstrale

From Blog to Booming Business
The Nicaragua Surf Report (nicaraguasurferreport.com) is a one-stop shop for surfers visiting Nicaragua’s southwestern Pacific coast. It serves as an online resource for those planning a trip. Then they have everything the travelers need when they arrive. They offer vacation rentals and real estate services, as well as a surf school, surf shop with board rentals and other equipment, surf photography, in-country surf tours to off the beaten path spots, and even transportation to and from the airport in Managua.

The region is sparsely developed, with deserted beaches and an abundance of natural beauty. In recent years NSR has also added a new website, Nicaragua Vacation Rentals (nicaraguavacationrentals.com), geared toward providing coastal vacation services to non-surfers and families.

The business, run out of an office close to Playa Colorado, grew slowly, explains

Carly Segerstrale, who joined the business in 2006 and now runs day to day operations with Heather McMondon.

It started as a simple photo blog in 2003 showcasing the region’s surfing potential. Soon the site was bringing in up to 2,000 unique visitors a day, which gave the founders their business idea.

“The business you see today was the product of an adaptive business model. We now provide a range of services to surfers and non-surfers alike, and everything came about as we saw the needs of the clients,” says Carl. “Being so diverse helps. That’s been the key to our survival at times.”

For years, the business didn’t make a profit. They made it through those years and are now to the point where they feel they have a viable business. “Nobody’s really making it rich down here, but the business provides a comfortable living” says Carl.

Of course, the blog is now part of a website that is a go-to resource for surfers planning a trip. That site, along with Nicaragua Vacation Rentals, is one of their primary marketing tools as well.

Carl, a former teacher in California, now enjoys a life that revolves around the ocean, walking the dog, hitting a round of golf or taking the time to make a good meal.

“I work as much as a normal job. In fact, we work quite hard. But the reason to do something like this is the flexibility,” says Carl. “We set it up so that we can take a couple of days off work remotely when we need to enjoy the surf or explore Nicaragua.”

Nicaragua boasts miles of undeveloped coastline that has few people but many opportunities.

Nicaragua Beach-Business Opportunities
With its relatively undeveloped coastline, Nicaragua is primed for new businesses on the Pacific. Small hotels, hostels, B&bs, and boutique hotels are much in demand from travelers on a budget…and within reach for expat entrepreneurs without much start up cash. A recent listing features an established guest house, including a two-person guest room in the main house, as well as separate cabana that sleeps four, for $269,000. It’s in the jungle just outside San Juan del Sur. Visit www.viviun.com to check out this and similar properties.

If you’re a boater or fisherman, opportunities abound. Sunset cruises along the seemingly deserted coast are popular in tourist centers like San Juan del Sur. And sport fishing at budget prices attracts anglers worldwide. A simple sport fishing business like Jim Henderson’s can be found for under $100,000. The site businessesforsale.com lists opportunities like these on a regular basis.

And, of course, thanks to its “heritage” as a surfing destination, related businesses like surf shops and surf schools do well up and down the coast. Take on a local crew who know the “secret” breaks, and you can add surf trips to your offerings.

A turnkey surf lodge set on 8 acres on the Central Pacific, essentially a B&B catering to surfers, complete with surf tours, as well as yoga retreats, fishing, snorkeling, and nature hikes, was recently listed at $990,000. You can check it out at www.c21sanjuan.com.

Buying an established business like this—complete with six bungalows and a restaurant, might be pricey, but they already have relationships with travel agencies in North America and Europe and tax breaks from the Nicaraguan government—90% of the businesses income is tax-free.
My Destination Franchise Offers a Website Business Anyone Can Run

By Marcie Miller

Anyone who has ever tried to create their own business website knows it’s not easy. And even when you do get it up and running, after spending hundreds, maybe thousands of dollars to make it look good and work right, there’s no guarantee people are going to be able to find you on the immense World Wide Web. “If you build it they will come” no longer applies.

If you’re living overseas and want to start a website promoting your new location, be it in Latin America, Asia or elsewhere, you’re competing with giants like Lonely Planet and TripAdvisor.

One franchise company has built a business model aimed at leveling the playing field, enabling anyone to get into the travel website business, with a fair shot at success. My Destination (mydestination.com) is a travel information website with content and advertising provided and managed by franchisees who “own” a territory. In return they earn money from the advertising they sell on the site.

Chuck Chastain, an expat in Costa Rica, has tapped into this income opportunity. He had considered starting a tourism website, but decided that My Destination did it better then he could.

“I bought the Costa Rica franchise in 2010 and run it from my home overlooking the ocean in San Josecito. I see a lot of room for growth and I believe in the product,” he says.

Chuck, now 38, had been coming to Costa Rica to surf since he was 22 and moved there with his wife and family six years ago.

His mother, Charity Chastain, is his business partner. She does the bookkeeping, while Chuck does all the selling and much of the content writing. He also employs two staff members. He declined to talk numbers, but expects to see a profit this year.

How It Works

Founded just five years ago by two young British entrepreneurs, James Street and Neil Waller, My Destination is based in London and currently has 88 active franchisees in 46 countries, with 57 more sold and in development.

In return for the price franchisees pay for the franchise, a monthly fee and royalties, the company provides complete multimedia-rich website set up and maintenance, multimedia equipment including a professional digital camera and “virtual tour” lens, social media support, content writing and business training.

There are two parts to running the website: providing content and selling advertising space and business profiles. James advises that its best to have at least a two-person team on the ground—one to run sales and one to write content and do admin work.

While the business may at first seem like an opportunity to “buy” into the travel writing business, James says that’s not really the case. The company has a content writing team in London who can write information for the website, supplementing what the franchisee posts. What’s most important is to be able to get out into the community and make contacts—and sales.

“The ideal franchisee is someone who is super sociable,” James says, “Someone who wants to get out and become an active member of the community.”

You certainly don’t have to be a native of the country to make this business work. James says that in fact expats can make better experts than the locals, because they are excited and see things with fresh eyes. “They see it from more of a tourist perspective and are better able to share it,” he says.

How profitable each franchise is depends on the sales ability and on the information content, although they do go hand in hand: content brings in the customers, who then choose restaurants, lodgings, and activities listed on the site. James say franchisees can expect to earn a good living if they are willing to actively solicit sales. Money is earned by direct sale of ad space on the website, or the sale of business profiles. It’s not based on an affiliate or a “pay-per-click” model.

How Much Does it Cost?

Franchise costs vary, with three levels based on multiple factors, including size of territory, number of hotels, potential advertising prices, volume of market and the competitiveness of relevant search terms on search engines. The individual franchise websites benefit from being part of the main My Destination site, which logged 12 million visitors in 2012.

Some franchisees cover an entire country, while others focus on just one city. Level one, with a buy-in cost of approximately $22,700 includes all countries in Latin America (except the city of Rio de Janeiro); level two, at approximately $40,000 includes “mid level” destinations such as Kuala Lumpur and Munich; level three, at approximately $53,000, includes destinations such as Hong Kong, Rome, and Paris.

James said Latin America is nearly wide open, with franchises only established in Panama, Costa Rica, Ecuador, major cities in Brazil, and Mexico City. They don’t sell more than one franchise in a territory. For example there was only one franchise available in Panama, Costa Rica, and Ecuador.

“We see huge potential in Latin America,” James says. “We just sold Mexico City and we expect other tourist destinations to soon follow.”

My Destination also features a booking engine, so customers can make travel reservations directly through the site, which Chuck thinks will increase profits in the long run.

Chuck advises that the most important skills are to be a good manager if outsourcing the work, or to be a jack of all trades if going solo. “You’ve got to be able to get out there, shake hands and kiss babies,” he says, adding that he is always looking to hire help and expats with sales experience and/or enthusiasm are welcome to apply. For more information contact Chuck via the Costa Rica site at mydestination.com/costarica.

James says there’s one more thing a My Destination franchise owner needs to do: enjoy yourself. “We’re sure one of the fundamental reasons for someone looking at an opportunity such as this are the benefits of being your own boss, getting to decide your own working hours and the satisfaction that comes with seeing the fruits of your labor,” he says.
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Expat Café
Manager Wanted, Malaysia

Penang is Malaysia’s number one tourist destination, a combination of historic charm and bustling modernity. And with 18 public holidays, even working expats have plenty of time to chill over cold drinks in a beautiful café.

Chinahouse, a combination restaurant, café, bakery, and art gallery in Penang, Malaysia, is seeking a manager for a three-to-12-month contract.

Café and barista experience are necessary. You would report to the owners, who are Australian and English and who are also very hands on.

You would be overseeing the daily operation of Chinahouse, with direct responsibility for the café. For more information contact: narelle2@bontonresort.com.my.

Irish Pub for Sale in Singapore

Want to enjoy the spice of Singapore, washed down with a nice cold Guinness? There’s an Irish pub for sale in Singapore that is as close to the “auld sod” as you can get without hopping on a flight to Dublin. But you might want to consider changing its name from the groaner “O’Bama’s.”

This is one of seven Irish pubs in Singapore, but the only one in Singapore’s conservation area of Tanjong Pagar, also known as Chinatown. The conservation area designation means that historic buildings, and the character of the area, are protected.

Tanjong Pagar has been revitalized and is now a fashionable district, with thriving businesses, cafés, bars, restaurants, and a performing arts center.

The pub has been in operation for more than 10 years and has a well-established clientele, and more than 1,000 Facebook fans.

The asking price of $100,000 includes all licenses and stock, but doesn’t include the historic building.

To check it out visit: http://intliving.com/irishpub.

Expat Entrepreneurs in Chile Can Now Start Business Online

Brush up on your Spanish—a Chilean law which goes into effect this month enables entrepreneurs to register a new company in just one day, using a new online application process. And it’s free.

This makes Chile one of the fastest countries in the world in which to start a business, and one of the friendliest.

The government passed the law in January and it went into effect May 1.

This is good news for expats thinking of heading to Chile to take advantage of a government program aimed at fostering high tech startups, called Start-up Chile. This program provides up to $40,000 in equity-free seed capital and a temporary one-year visa for entrepreneurs, who then have six months to develop their “globally-minded” projects. Entry to the Start-up program is by application—tell them your idea and you can be eligible for one of more than 100 spots available.

The Start-up Chile application period is June 11 through July 9 this year. Applicants can be from anywhere in the world, and the application is in English.

For more information on the business registration law and Start-up Chile, visit startuchile.org.

Medellín, Colombia Named “Innovative City of the Year”

Few cities have transformed the way that Medellín, Colombia’s second largest city, has in the past 20 years, with many factors pointing to opportunity for enterprising expats looking to get in on the ground floor.

There are many niches to fill in the burgeoning city, and there is serious demand and plenty of potential for businesses such as teaching English, translation services, accommodations, restaurants, and bars.

Multinationals are moving in and expat hangouts are packed with resource contractors. On Wall Street they call Colombia “the next Brazil,” with good cause. Colombia has gold, oil, and hydroelectric power. Debt levels are low and the population is young.

The city has built public libraries, parks, and schools in poor hillside neighborhoods and constructed a series of transportation links from there to its commercial and industrial centers.

The local government, along with businesses, community organizations, and universities have worked together to modernize Medellín. Transportation projects are financed through public-private partnerships; engineering firms have designed public buildings for free; and in 2006, nine of the city’s largest firms funded a science museum. The city boasts 20 public libraries, 40 museums, 21 public parks, and 28 theaters.

And it isn’t going unnoticed.

Citi and the Wall Street Journal recently selected Medellín over 200 candidate cities as “Innovative City of the Year.”

The two teamed up with the Urban Land Institute, a non-profit dedicated to the advancement of sustainable cities, in making the selection. Factors considered for the selection included the economy and investment potential, the environment and land use, technology and research, urban development and more.