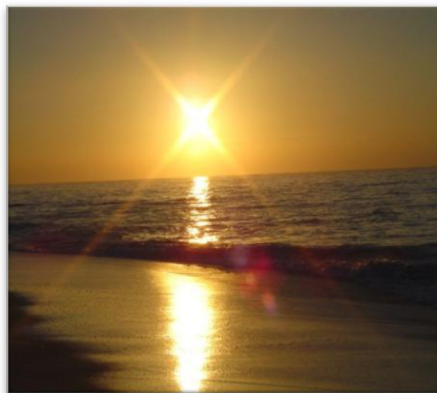


The 8 Best Places To Retire In 2017



The Eight Best Places To Retire In 2017

From the Editors of Live and Invest Overseas

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www.liveandinvestoverseas.com

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The Eight Best Places To Retire In 2017

Cheapest, safest... best weather, best infrastructure, best health care... best tax advantage, and most foreign-resident friendly. Not to mention most romantic, beautiful, exotic, historic, and adventure filled...

We sent our scouts around the world to find the best, the most comfortable, the most affordable, and the most convenient locations for retirement in 2016.

And the winners are: Algarve, Portugal; Cayo District, Belize; Medellín, Colombia; Pau, France; George Town, Malaysia; Las Terrenas, Dominican Republic; Cuenca, Ecuador; and Chiang Mai, Thailand. Each of these places has its drawbacks, of course. No place is perfect. But, all things considered, these eight locations offer the greatest opportunities for enviable overseas retirement living in 2016.

To help launch your thinking, we provide an introduction here to each of these eight top retirement havens. We'll continue this conversation, with more on the world's top choices right now for living and retiring overseas, in [**your free e-letter dispatch, the Overseas Opportunity Letter, which you'll be receiving from us each day.**](#)

Best Place To Retire #1: Algarve, Portugal

Monthly budget: US\$1,410

Monthly rent: US\$600



For the third year running, Algarve, Portugal, is our pick for the world's best place to retire thanks to its low cost of living, low cost of real estate, great weather, established expat community, user-friendly and low-cost retiree residency program, and endless options for how to meaningfully fill your days and evenings.

In addition, you can get by speaking only English (thanks to the region's strong historic and cultural links with England), and I'd say that the stunningly beautiful Algarve coast is one of the safest places on earth right now.

The Algarve is home to more than 100,000 resident foreign retirees, all here embracing the best of Europe, from medieval towns and fishing villages to open-air markets and local wine. This is a land of cobblestoned streets and whitewashed houses with lace-patterned chimneys, surrounded everywhere by fig, olive, almond, and carob trees.

Thinking more practically, the Algarve also offers great weather, with 3,300 hours of sunshine per year, meaning more sunny days than almost anywhere else in Europe, and some of Europe's best-kept sandy beaches. The Algarve's 100 miles of Atlantic coastline is punctuated by jagged rock formations, lagoons, and extensive sandy beaches, many awarded coveted Blue Flags from the European Blue Flag Association. In addition, the region boasts 42 golf courses in less than 100 miles and is generally recognized as a top golfing destination in continental Europe and the world.

Health care is international standard in this part of the world and medical tourism is a growing industry.

The cost of living in Portugal is among the lowest in Western Europe, on average 30% lower than in any other country on the Continent. The affordable cost of living and of real estate is compounded right now by a weak euro, meaning a retired couple could live here comfortably on a budget of as little as US\$1,500 per month. With a budget of US\$2,000 per month or more, you could enjoy a fully appointed lifestyle in the heart of Old Europe.

Further Reading

[Portugal Home Conference Kit](#)—a one-of-a-kind bundle of resources to help you experience Portugal, not as a tourist, but with the help of long-time residents.

You can access full reports on Portugal and other retirement havens **[here](#)**.

For maps, budgets, photos, and general demographic, tax, and government information, **[check out the Portugal page](#)** of the Live and Invest Overseas website.

To find out more about this beautiful country join us at our annual **[Live and Invest in Portugal Conference](#)**.

Best Place To Retire #2: Cayo District, Belize



Monthly budget: US\$1,215

Monthly rent: US\$432

Belize is one of the quirkiest countries in the world. Geographically, Belize is in Central America, yet its strongest ties are to the English speaking Caribbean. Belize is Caribbean, Central American... and, thanks to its history as a former colony, British. Belize City's roadways are built around a system of roundabouts, but shops alongside them sell rice, beans, and tortillas still ground by hand.

Everyone you meet speaks English (it's the country's official language), but this belies the stories of their origins. The 350,000 people populating Belize today are descendants of migrants from Britain, yes, but also, more so, the surrounding Central American countries. You've got Mexicans, Guatemalans, Hondurans, and Nicaraguans mixed with current-day generations of the Maya who originally inhabited this land, the pirates who came later, the Mennonite farmers who began arriving on the scene in the 16th century, the British who ruled until 1981, and each other.

Belize is a nation of independent thinkers and doers, a country where you make your own way and where, while you're doing it, no one, including the Belize government, is making any attempt to thwart your efforts. This is a poor country. The government doesn't have enough money to get up to any real trouble.

Arriving in Belize, especially in its interior Cayo District, it doesn't take long for any other reality you've brought with you to fade. In this frontier land of

rivers and rain forest, your mind and your body are occupied with challenge and discovery from sunup until you fall exhausted into your bed each evening.

Belize is a sunny country that's easily accessible from the United States and where the folks all speak English. It's also one of the easiest places in the world to establish foreign residency, as well as a banking and tax haven. You could live and run a business here tax-free.

On the other hand, this is a small country where the infrastructure is most kindly described as "developing." The cost of living can be affordable, even low, but not if you want to live a more "developed world" lifestyle that would mean buying lots of things not available or produced locally. Anything imported comes at an inflated price.

Further Reading

[In Focus: Belize](#)—a FREE twice-monthly newsletter on all things Belize.

[Belize Starter Kit](#)—a one-of-a-kind bundle of resources intended to help you to experience Belize, not as a tourist, but with the help of long-time residents.

You can access full reports on Belize and other retirement havens **[here](#)**.

For maps, budgets, photos, and general demographic, tax, and government information, check out the **[Belize Country Page](#)** of the Live and Invest Overseas website.

To find out more about this beautiful English-speaking country join us at our annual **[Live and Invest in Belize Conference](#)**.

Best Place To Retire #3: Medellín, Colombia

Monthly budget: US\$1,700

Monthly rent: US\$500

Twenty years ago if you suggested that drug- and crime-ridden Medellín would be cleaned up and considered one of the world's best places to retire just two decades later, no one would have believed you. But that is the case.



Medellín is not only no longer unsafe or unsavory, but it is establishing a name for itself as one of the world's most progressive cities. In 2012, *The Wall Street Journal* made it official by naming Medellín the Most Innovative City in the world for that year.

What makes Medellín so innovative? It is a combination of unique public transit infrastructure, well-used and much-loved public spaces, and the accessibility of technology and Internet throughout the city. In addition, Medellín is a city of parks and flowers, pretty, tidy, and architecturally pleasing. Most every building is constructed of red brick and topped with red clay roof tiles. The overall effect is delightful. Medellín is both an industrial, economic, and financial center for this country and a literary and artistic one. Newspapers, radio networks, publishing houses, an annual poetry festival, an international jazz festival, an international tango festival, an annual book fair, and, back in 1971, Colombia's answer to Woodstock, the Festival de Ancón, all have chosen Medellín as their base.

Thanks to its mountain setting, Medellín is one of a handful of cities around the world that bill themselves as lands of eternal springtime. This means no heating or air conditioning is required and, therefore, controlled utility costs. Furthermore, the medical care in Medellín is excellent, with 8 of the 43 best hospitals in Latin America located here.

The European undertones in Medellín are strong, from the way the women dress to the way people greet you in passing on the street. This is South

America, not Central America, and the differences between the two regions can be striking.

Thanks to the current exchange rate between the Colombian peso and the U.S. dollar, all of this is available to the U.S. retiree at a dramatically discounted cost. At the current exchange rate, Medellín is a more affordable place to live and to purchase property than Cuenca, Ecuador, for example, long recognized as one of the world's most affordable retirement havens. It's possible today to enjoy a luxury-level retirement in Medellín on even a modest retirement budget. Medellín stands alongside Portugal's Algarve in offering one of the world's most appealing and also most affordable retirement options.

Further Reading

To find out more about living and retiring in Medellín, Colombia, [have a look at the full report we've published](#) on this beautiful City of Flowers and Springtime.

For maps, photos, and general demographic, tax, and government information, check out our [Colombia Page](#) on the Live and Invest Overseas website.

[Colombia Home Conference Kit](#)—The all-new Expert Recordings and Presentations from our most recent Live and Invest in Colombia live event (a US\$279 value)... These programs will help you learn everything you need to know about buying and selling real estate... renting an apartment... establishing residency... understanding your potential tax liability... opening a bank account and setting up a corporation... forming the right holding structures... obtaining the right health insurance... medical care... employment opportunities and entrepreneurial options...

Recommended Resources

For all legal matters, including thinking through which residency options might work in your situation, we recommend **Juan Dario Gutiérrez**, one of the partners in the firm Gutiérrez Márquez Asesores. You can reach him directly [here](#).

Rich Holman, a native of Texas who established a real-estate agency in

Medellín five years ago, is the first person to visit when you want to rent or buy property in this city. [**Get in touch with him here.**](#)

To find out more about this beautiful country join us at our annual [**Live and Invest in Colombia Conference.**](#)

Best Place To Retire #4: Pau, France



Monthly budget: US\$2,000

Monthly rent: US\$800

No border marks the entry to the Basque region, but you'll know when you've entered this part of France. The most obvious change is the architecture. Every house is painted white with accents of Basque red. You buy the paint at any Home Depot-type store; the can will be labeled "Basque Red." In this part of the world, there's just one red. This collective approach to home decor has the effect of making everything appear pristine and cared for. The Basque people also have their own language, music, dance, sport, cuisine (one of the best in France), myths, flag, and even alphabet typeface.

France's Basque region is made up of seven provinces that sit astride the French-Spanish Atlantic border. The geography is intense, bringing to mind a young child's drawing of the countryside where every type of geographic feature is squeezed onto one sheet of paper. Small steep valleys, rolling hills, towering mountains, meandering rivers, a wild coastline, forests and woodland, all crammed into about 31,000 square feet and all gloriously green and lush.

The water in many parts of the bay is shallow, giving rise to spectacular surf. This coastline, specifically Biarritz, was the birthplace of French surfing in the late 1950s.

France is recognized by the World Health Organization as having the world's best healthcare. The retiree who has dreamt of France but who can't afford

Paris should consider Pau. A couple could retire here on as little as US\$2,000 per month.

Further Reading

[France Starter Kit](#)—A one-of-a-kind bundle of resources intended to help you to experience France, not as a tourist, but with the help of long-time residents.

You can access full reports on France and other retirement havens **[here](#)**.

For maps, budgets, photos, and general demographic, tax, and government information, check out the **[France Country Page](#)** of the Live and Invest Overseas website.

Best Place To Retire #5: George Town, Malaysia



Monthly budget: US\$935

Monthly rent: US\$525

Penang in general and George Town in particular have a great deal to offer the would-be expat and foreign retiree. The natural surroundings are beautiful, and you have many options for how to spend your time. In addition, Malaysian immigration laws are welcoming, including for retirees. For these reasons, thousands of foreigners, both working and retired, have settled in the area, creating a network of support for others who'd like to follow in their footsteps.

Historic George Town, the capital of the state of Penang, got its start in the 18th century, when the British established a colonial outpost to control trade in the Straits of Malacca and exploit a thriving opium market. Commerce prospered and, by the 19th century, George Town had developed a busy financial district, an active seaport, and scores of wholesale shops. Immigrants flooded the town hoping to improve their fortunes.

The city has grown a great deal in the 200 years since, but it has not lost its colonial flavor. Wandering around the historic downtown, it's easy to imagine yourself living in another era and, as well, another place. Here, you're in old China. Around the corner, you could be in India. Another neighborhood is reminiscent of an old Malay village. Impressive British-colonial buildings serve the same functions as they did more than a century ago; they are

banks, churches, and residential mansions. Many of the dilapidated Chinese shophouses have been scrubbed, painted, and renovated into attractive hotels, community centers, cafés, galleries, and private homes.

The city is home to at least a dozen museums. Venues for indulging in high culture include the Penang Philharmonic, ProArt Chinese Orchestra, Performing Arts Center, and the Actors Studio at Straits Quay. Free concerts are offered in various locations across Penang Island during the summer months. Jungle parks reveal secluded beaches and indigenous wildlife. Amusement parks provide family fun. Expat clubs meet regularly to serve the large and growing foreign community. And everywhere are eateries serving delicious and inexpensive gourmet fare. When the sun goes down, cooking smells permeate the air and tables fill with enthusiastic diners from around the globe. Unless you're eating in an upscale restaurant, you can eat very well for about US\$3 per person.

Indeed, the low cost of everything is a big part of George Town's appeal. In some Asian cities, it's easy for a foreigner to feel something akin to a walking wallet. Not in Malaysia. Foreigners pay the same prices as the locals. In addition, health care is first-rate, public transportation is modern and efficient, and the tap water is safe to drink. Beautiful beaches are just a short drive or flight away, cool mountain retreats can be reached in less than an hour, and the thriving city-state of Singapore is easily accessible in a few hours by car, train, or bus, or an hour by plane.

Further Reading

For more nitty-gritty details on living, investing, and doing business in Malaysia, access our country reports [here](#) and the [Country Page](#) on our website.

[Around Asia Kit](#)—Follow some of the world's most intrepid travelers as they take you on a journey through Asia unlike you'll find anywhere else.

In this brand-new and fully illustrated guide, our editors introduce you in real time, and a very real-world way to the cities, villages, and beaches of this region that we've identified as holding out real potential for the adventurer retiree.

Recommended Resources

For more information on the Malaysia My Second Home residency program, [go here now](#).

Mike Soo, our trusted residency and real estate resource in Malaysia, can answer all your questions about living, retiring, and investing in this country. [Get in touch with him here](#).

Best Place To Retire #6: Las Terrenas, Dominican Republic



Monthly budget: US\$1,670

Monthly rent: US\$885

The final landing place in the New World for Christopher Columbus and his crew in 1493, today the Dominican Republic is a white-sand haven that is surrounded by warm turquoise waters and enjoys year-round sunshine. This affordable island paradise boasts not just beaches—both remote and resort—but also virgin jungle and mountain hideaways (often with ocean views).

The Dominican Republic is the Caribbean but more, a melting pot with an eclectic population and a diverse history informed by Afro-Antillean, European, North American, and Latin cultures. This not-so-little island is one of the most affordable spots in the whole of the Caribbean, a place where you could embrace a white-sand retirement even if your retirement nest egg is nothing more than a monthly Social Security check. If you can swing a travel budget, island-hopping around the Caribbean could be your new retirement hobby from this convenient base.

The Dominican Republic makes establishing residency easy, and the country embraces—even rewards through incentives—foreign investors. Residents are eligible for local home financing, can import household goods and a car tax-free, and can qualify for citizenship (and thus a second passport). As a fun bonus, residents pay for higher education in pesos, while nonresidents pay in dollars. If you're looking to take a class or two in retirement, the cost would be trifling.

In addition, residents can and do work here. Some expats own and operate gyms, hotels, boating and surfing schools, restaurants, boutiques. Others capitalize on skills from previous lives and careers, skills that are often much needed and valued locally (pool building, architecture, mechanics, etc.). These enterprises often fully fund the expat's local lifestyle. Las Terrenas, once a hamlet and still largely unknown among North Americans, was discovered in the 1970s by Europeans looking for an affordable Caribbean getaway. Today, Las Terrenas is a vibrant international community with residents from all over the globe, including French, German, Polish, Swiss, Italian, Dutch, and British expats. The eclectic population means you can find exotic food imports from Europe in the supermarkets, freshly made Swiss cheese and German sausage at the local shops, excellent international restaurants, and an active and mixed group of folks to welcome you to their well-established community.

Despite its thriving foreign population, costs in Las Terrenas have remained local. A couple could live well here on just US\$1,200 a month. The Las Terrenas property market bubbled through 2008 then crashed, and prices remain down. You could buy a loft-style apartment, ready to move into, for less than US\$100,000, a townhouse in a gated community for less than US\$200,000, or a private villa for as little as US\$250,000.

Further Reading

[Dominican Republic Home Conference Kit](#)—The all-new Expert Recordings and Presentations from our most recent Live and Invest in the Dominican Republic live event (a US\$279 value)... These programs will help you learn everything you need to know about buying and selling real estate... renting an apartment... establishing residency... understanding your potential tax liability... opening a bank account and setting up a corporation...forming the right holding structures... obtaining the right health insurance... medical care... employment opportunities and entrepreneurial options...

You can access full reports on the Dominican Republic and other retirement havens [here](#).

For maps, budgets, photos, and general demographic, tax, and government information, [**check out the Dominican Republic Country Page**](#) of the Live and Invest Overseas website.

To find out more about this beautiful country join us at our annual [**Live and Invest in the Dominican Republic Conference**](#).

Best Place To Retire #7: Cuenca, Ecuador

Monthly budget: US\$1,210

Monthly rent: US\$500

If you're looking to retire overseas on a budget and live better for less, Cuenca, Ecuador, can be hard to beat. This is a beautiful colonial city in a fascinating and diverse country. The historic center measures roughly 12 by 20 blocks, big enough to be interesting but contained enough to be manageable without having to invest in owning a car.



Many of the Spanish-colonial structures that line the streets of central Cuenca are given over today to cafés, restaurants, bars, and bookshops, operating alongside the traditional butchers, tailors, repair shops, and bakeries. At the heart of the city is the town square, anchored by the original cathedral at one end (dating to 1557) and the “new” cathedral at the other (dating to the 1800s).

Perhaps the biggest appeal of Cuenca is its cost of living, which is among the lowest in the Americas. Real estate prices, too, are rock bottom, if you’re interested in owning a home of your own in retirement. The health care is high quality, honest, and, like everything else here, inexpensive. The climate is temperate 12 months a year, and the city’s large and growing expat community is one of the most diverse and well-blended in the world.

Cuenca offers the retiree the interesting and engaging colonial-city lifestyle it has long offered. However, for 2016 it does not rank among our top 5 picks. A soaring U.S. dollar makes other more fully appointed lifestyle options more affordable than they’ve been in many years and more affordable than Cuenca is today. In addition, the infrastructure of Ecuador in general cannot compare or compete with that in Portugal, Colombia, or France, all of which do make it in our top 5 for 2016.

Further Reading

We published a full report on this little Andean gem, which includes an overview of the real estate market and comprehensive information on what to do in the city and how much the cost of living is. You can access it [here](#).

[Ecuador Home Conference Kit](#)—The all-new Expert Recordings and Presentations from our most recent Live and Invest in Ecuador live event (a US\$279 value)... These programs will help you learn everything you need to know about buying and selling real estate... renting an apartment... establishing residency... understanding your potential tax liability... opening a bank account and setting up a corporation... forming the right holding structures... obtaining the right health insurance... medical care... employment opportunities and entrepreneurial options...

For maps, photos, and general demographic, tax, and government information, check out our **[Ecuador Page](#)** on the Live and Invest Overseas website.

Recommended Resources

For help with legal issues you can Bruce Horowitz (email: **bhorowitz@pazhorowitz.com**), while our correspondents at **[Cuenca Real Estate](#)** are on call for anything real estate related.

Best Place To Retire #8: Chiang Mai, Thailand



Monthly budget: US\$1,095

Monthly rent: US\$432

Thailand has some of the best beaches in the world, lush mountains and jungles, a laid-back, welcoming culture, and a foreigner-friendly infrastructure. Thailand also has one of the world's lowest costs of living. For these reasons, tens of thousands of foreigners have settled in this country, including in Chiang Mai.

Chiang Mai offers not only a super low cost of living, as does Thailand in general, but also great weather, less typical in this country. The high quality health care and health-

related services are also big pluses for foreign retirees, as are the city's modern infrastructure and abundance of Western amenities.

Chiang Mai is a place where it can be possible for foreign retirees to find work if they're interested in supplementing their retirement nest eggs or simply looking to become involved in their new community; many Westerners are employed in Chiang Mai in language schools, universities, medical facilities, and tourist-related industries.

It used to be possible to stay indefinitely in Thailand with a tourist visa, making visa runs to a neighboring country every month or so. However, the relevant laws were changed a few years ago. Now a foreigner who wants to live in Thailand long-term needs a visa. No problem, as Thailand now offers several attractive residency visa options.

Further Reading

We've published a full report on Chang Mai, which includes an overview of the real estate market and comprehensive information including cost of living and activities. The report is available [here](#).

For maps, photos, and general demographic, tax, and government information, check out our [Thailand Page](#) on the Live and Invest Overseas

website.

Thailand, as well as other top destinations in Asia, are covered in our *Around Asia* package, available [here](#).

Recommended Resources

Real Estate

Chiang Mai House (sales and rentals) 2/7 Serm Suk Road, T. Chang Puek, A. Muang, Tel. Office: +66(0)5340 4035 Mobile: +66(0)89756 8137

Satihoga-Tropical Homes (sales and rentals) 79/157 Moo 2, Chiang Mai-Doi Saket Rd. T. Taladkhuan, A. Doi Saket; Tel. +66(0)89953 4981

Further Live and Invest Overseas Resources

Free Twice-Weekly *Offshore Living Letter*

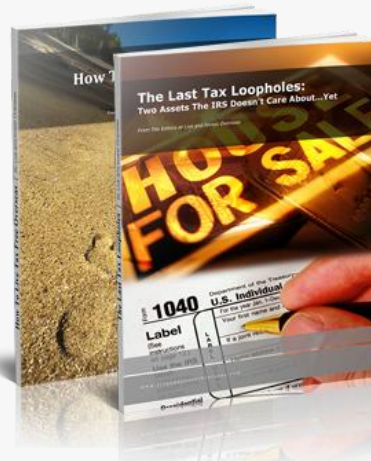
Totally free, *Offshore Living Letter* is sent twice a week from the desk of Live and Invest Overseas Editor Lief Simon. Lief knows more about the advantages of an international life and how to seize them than anyone you're likely to meet.

Offshore Living Letter is full of free information on tax-saving strategies, second citizenships, investment opportunities, dollar and euro alternatives, and much, much more.

What's more, when you sign up to receive *Offshore Living Letter* today, we'll send you two critical free reports that showcase and explain—in simple language—two of the most important (and easy-to-implement) tools in an expat's tax toolbox.

The reports, **How To Earn US\$202,600 A Year Tax-Free** and **The Last Tax Loopholes: Two Assets The IRS Doesn't Care About**, are both free for you today when you sign up for Lief's free service.

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Top Retire Overseas Options Revealed In Full

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Plus most beautiful, romantic, exotic, historic, and adventure-filled... [Find out more here.](#)



Overseas Retirement Circle Membership

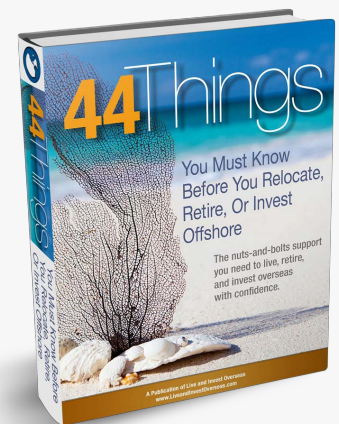
Members of our Overseas Retirement Circle are part of an inner circle working together, with full support from us and complete access to our extensive Live and Invest Overseas resources. [Find out more here.](#)



44 Things You Must Know Before You Relocate, Retire, Or Invest Offshore

The nuts-and-bolts support you need to live, retire, and invest overseas with confidence.

[Find more here.](#)



Top Health Insurance Options For The Retiree Abroad

Health insurance is a top priority for anyone considering a move overseas. Within the pages of this two-manual kit, learn the difference between local insurance and international policies. [Find more here.](#)



Global Property Advisor

As founder of International Living's *Global Real Estate Investor*, Lief led his readers to a number of remarkably profitable investments in markets from Croatia to Mexico... from Argentina to the coast of Spain... from Romania to Honduras... Now he shares his unique and extensive experience with members of his *Global Property Advisor*. Before you take off for your new life in Paradise overseas, let us show you... [Find more here.](#)



Live and Invest Overseas Live Events

The best way to consider the best options for your new life overseas. Our live events introduce you not only to our key overseas experts for each country, including local attorneys, insurance providers, bankers, real estate professionals, tax advisors, residency consultants, and more, but also to expats and friends who've already launched new lives in the world's top havens... and who can tell you, from firsthand experience, of the advantages and the disadvantages, the pluses and the minuses, the distresses and the delights... and why they've never looked back! [Go here now](#) to review our entire calendar of events.



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