

Live and Invest
OVERSEAS



OVERSEAS

Haven Report



Loving Life In The City Of Light



staff

Kathleen Peddicord
Founding Publisher

Harry Kalashian
Publisher

Kat Kalashian
Editor-in-Chief

Sophia Titley
Managing Editor

Cristian Landero
Graphic Designer

If you have queries relating to your subscription, get in touch at:
customerservice@overseaslivingletter.com

For editorial comments and contributions, reach us at:
editorial@overseaslivingletter.com

© Copyright 2021 by Live and Invest Overseas™. All Rights Reserved.

Protected by copyright laws of the United States and international treaties. This newsletter may be used only pursuant to the subscription agreement and any reproduction, copying, or redistribution (electronic or otherwise, including on the World Wide Web), in whole or in part, is strictly prohibited without the express written permission of the publisher, Live and Invest Overseas™, Calle Dr. Alberto Navarro, Casa No. 45, El Cangrejo, Panama, Republic of Panama.

Any investments recommended in this letter should be made only after consulting with your investment advisor and only after reviewing the prospectus or financial statements of the company.

All-New Insider's Manual Reveals:

THE WORLD'S #1 PLACE TO LIVE OVERSEAS

Our Live and Invest in Portugal Manual—along with some other goodies—will help you determine whether or not Portugal and any of its regions within could be right for you.

If it is, then you're well on your way...



[CLICK HERE TO CLAIM IT FOR FREE](#)

Loving Life In The City Of Light

By Kat Kalashian





Americans in Paris.

It's a cliché, to be sure.

From Ben Franklin to Beyoncé, Paris holds an eternal allure for us Yanks.

I feel I don't need to do much to set up this issue... to sell you the idea of Paris... to paint you romantic pictures of cafés on cobblestone streets or to describe what this city looks or feels like for a foreigner. All that has been done hundreds of times and more over the last century and a half.

What can I say that could add any new glory to the litany of appreciation for the City of Light?

How could my voice hold any volume against the literary giants who 100 years ago put Paris on the map for Americans, so that even those who'd never been out of their hometown knew something of this exotic city?

That is, how do I answer the question this issue asks—why would anyone want to move to Paris?—without sounding repetitive?



Place du Tertre and the Sacre-Coeur in Paris, France

...Is there anything new to say?

The history, the art, the food, the fashion, the wine, the architecture, the language, the romance... the *je ne sais quoi*.

It's for all those boilerplate reasons that every American with an ounce of wanderlust from Josephine Baker to Samuel Beckett came across the pond and fell in love. Heck, you don't need to

be American to be lured by Paris. Picasso, Marie Curie, Chopin, and Casanova are just a handful of famous foreign names to make Paris their adopted home.

An artists' Eden in the 19th century, Paris was a high-flying, free-for-all, anything-goes paradise for creativity, attracting writers, intellectuals, businessmen, diplomats, and many more on top of the painters, sculptors, and architects that were thronging in to make their mark on the city. And each of these heavyweights immortalized the city as they saw it.

In many ways, these descriptions remain the same. On many points, there's nothing I can do to more accurately represent the city to you than it already has been—that *je ne sais quoi* that's so famous endures.

The romance, then... that can be left to your own imagination; trust me, if you've read just one book or seen one movie set in Paris, your own mind will do the city every justice. I won't try to compete with those who have committed it all so well to history.

What I can do is update those sepia-toned fantasies. Inject some reality.

Because while living in Paris is a dream come true, it's not all croissants and accordions.

France has the best health care in the world, an enviable quality of life, and some of the best gastronomy the world has to offer. On the other hand, taxes are high, everyone's always on strike, customer service is generally terrible, and the French invented bureaucracy, so getting anything administrative done is a nightmare.

Thinking about Paris in particular, it's one of the most cosmopolitan cities in the world, but all that luxe comes at a cost. It's a gorgeous city to spend time in, which means many people often want to spend time in it... that is to say, there are lots of tourists nearly year-round.

Every city has its share of good and bad. Are Paris' downsides dealbreakers for you? Only you can answer that, and you'll only really be able to do so after coming over and spending some time in Paris for yourself, drawing your own conclusions. Meantime, I can help you out with the Cliff's Notes...

Canadian Connection

Please, dear Canadian readers, excuse my blatant reference to Americans throughout this issue.

Truthfully, when I say American, I'm thinking North American... though I understand that calling us all Americans is inaccurate.

Rest assured that there are just as many Canadians living in Paris as there are Americans. There is no shortage of Canadian Thanksgiving events in October, and you'd never go thirsty patronizing all the Canadian pubs in the city, nor go hungry chasing Parisian poutine.

I have as many Canadian friends here as American, and I just don't think to differentiate between us.

But there is a difference, obviously, and one of the most relevant to this article is the strong connection between France and Canada. During French rule from 1535 to 1763, Canada was even called New France.

In Quebec, Canada's French province, French is the majority and sole official language. Street signs, contracts, menus, the radio... life here is lived in French. French is the mother tongue of some 7.2 million Canadians, which makes up 20.6% population.

Needless to say, if you're Québécois or otherwise are familiar with French thanks to your Canadian heritage, you'll have no trouble sliding easily into life in France. (Though I have to warn you that your accent will be quite distinct from the local lilt.)



A Northern Climate

People often underestimate how far north Paris is... it gets cold and gray up here. The first autumn my husband, Harry, and I spent here, it seemed to rain every single day of November and Harry worried that it would rain like that all winter. It didn't, though, and we even got a few snow days that winter. It's rare to get snow in Paris, so it's exciting when it happens.

And we do get a full four, distinct seasons. Autumns are often gray and rainy; springs are usually brighter and rainy. Winter has just as much blue sky as gray, though coming off a long spell of gray, it can feel disproportionate.

Summers are hot and August is sticky... which is par for the course in much of the world, the difference here is that air conditioning is scarcely to be found. New hotels will have it installed, as do some large chain stores, but it's rare in the majority of businesses and practically unheard of in homes.

Our first summer in Paris I was pregnant and it was the year of record-breaking heat waves across Europe. We bought a portable unit to keep the bedroom cool, and I practically lived in that room for the worst of summer. The chickens came home to roost a couple months later... Electricity bills here are automated based on an average usage. Go over that usage, and it won't be tallied until several weeks later, and then the company ups your bill to cover the overages. We spent about 40 euros a month until one month a bill came for several hundred. It was the comeuppance for all those weeks of cool air.

I've had some difficulty adjusting to daylight hours since moving to Paris... daylight had never occurred to me before living in Panama, it was just something that ebbed and flowed with the year. I took no notice. In Panama, though, I got used to 365 days of 12 hours of light and 12 of dark. For seven years I got up with the sun and commuted home with the sunset.

Moving to Paris in December was a nasty shock—the sun came up just before 9 and set before 5. My

body just couldn't wake up in the dark anymore. And if I couldn't wake up at 6, when could I fit in a work out for the day?

Then there's the summer... the sun rises around 5:30 and sets around 10. It's not at all unusual to find yourself shocked to see it's 2 a.m., but you thought night had just fallen. While pregnant, I often went to bed when it felt like midday to judge by the sun and the amount of activity on the streets.

I'm now coming up on my two-year anniversary living in Paris, and I'd say my body has only just recently begun to find a rhythm that feels natural. In winter, I can wake up in the dark, and my brain no longer starts to shut down around 4 when it seems as though the day is done. In summer, I've learned to pay more attention to the clock... and to wear an eye mask at night.

Paris Today

I've written it before, especially when comparing Paris to other cities: Paris is a staid, steady, consistent place. You might almost call it boring... It never much changes, and that's the way Parisians like it.

While improvements are constantly being made to its infrastructure, these changes are mostly behind the curtain... you won't see any big plans to tear down and rebuild, to clear space for some new project, or for innovative new buildings to go up on the skyline. The last big building to come to Paris back in the 70s, the infamous 58-story Tour Montparnasse, was so reviled that within two years of going up, a law was put on the books that no building would ever rise above seven floors in Central Paris again.

So what does change behind the scenes? Mostly just things to make life easier and more convenient for residents. This includes changing public transport vehicles to natural gas or electricity to improve the quality of air in the city. Retrofitting buses and metro stations with wheelchair ramps, elevators, and escalators



(slowly but surely). Paving over cobblestones that are charming but hard on the feet and/or tires. Installing free public toilets around the city. Expanding bike lanes. Or planting new greenery, which is a major undertaking at the moment.

These “structural improvements” take place far below the surface, you just might have to put up with some scaffolding in the meantime. When it comes to appearances, though, on the whole Paris likes to stay firmly frozen in its current guise... which is almost an eternal one, changing so little as it does.

Aesthetic changes come hard in Paris... and when it comes to lifestyle, I'd say Parisians are just as consistent as their city.

Paris is a working city. People make fun of Parisians and their never-ending routine with the joke motto: *metro, boulot, dodo* (metro, work, sleep). And depending on where you live, this routine can be a bedrock of life. If you settle in a working district, or even just in a building that's

mostly commercial with a couple residential units, you'll see the pattern of this daily grind.


But Parisians work to live—it's cliché but it's true. Parisians go to work late, they take a leisurely lunch, often with wine, they end the day early, and they enjoy their evenings with friends and family. Their work hours are regulated by a law that mandates a mere 35 working hours per week.

Parisians stay closed on Sundays, often work only partial Saturdays, if at all, school holidays take place every six weeks (for two full weeks), and the entire country closes down for the month of August when everyone takes vacation. And all of this in a major world city. It doesn't matter to a Frenchie if they can make extra money working during “off” hours or that to be closed for lunch is somehow unprofessional in our modern world... they prefer their personal time to extra cash.

Non-working hours are truly sacred to the French. And that's one of the things I love most about living here—I love that they value work less than



The Drawbridge Has Been Lowered, The Gates Thrown Open... All You Have To Do Is Step Into The Best And Most Enchanting Lifestyle The World Has To Offer...



If You've Dreamt Of Living In Europe
—This Is The Window Of Opportunity
You've Been Waiting For...

Right Now You Have More Options For Affordable Old World Charm In A Variety Of Settings
Than You Could Ever Have Imagined...

CLICK HERE
FOR MORE INFORMATION





personal time and that this idea is reinforced at all levels of society.

All that said, it's important to really scope out a neighborhood before making any commitment, because the feeling of each *quartier* is unique and you might not get a real sense of it until you've spent a couple of full days and nights. I'll walk you through Paris' neighborhoods in this issue, but generalized descriptions of an entire *arrondissement* won't mean much when it comes to a particular area or even a specific street or building. You'll only be able to truly know a place by spending time there yourself.

It was important to me to find a neighborhood that felt residential—one that felt like a community. In a more working part of the *arrondissement*, most of the population commutes in for work and is out by 7 p.m., and there's a feeling of exodus. No sense of permanence, like you could get to know your neighbors and become a known regular at the café. I took care to make sure the part of town we settled in is residential—perhaps a little too much so at times.

The Future

Paris is serious about preparing itself for climate change. By 2050, the city plans to be carbon neutral and well before then to have 50% of the city's surfaces be vegetated and permeable.

While it's an extreme idea, some are projecting a future in which the world has embraced driverless vehicles by 2050, allowing Paris' highways to be turned into playground space. We'll see how far we'll have come in the next couple of decades... but even if we can't count on the downfall of tarmac in the coming century, you can see just how far Paris might take things. Change comes hard, but when it comes to the quality of life and happiness of its residents, Paris will stop at nothing to stake its claim as one of the best cities on Earth for quality of life.

Paris' Mayor Anne Hidalgo did a lot in her first term to improve the city at the street level. She



turned miles and miles of roadway into bike paths, creating an entirely bikeable city with pleasant, safe lanes to enjoy. In her second term, she plans to add thousands of trees to the streets of Paris, with the aim of better air quality and lower temperatures in summer.

Hidalgo's urban forest initiative will plant trees at Hotel de Ville, Gare de Lyon, Opéra Garnier, throughout the city's playgrounds and other park areas, and install greenery along the banks of Seine. It's all ongoing, so next time you come to visit, you might find a new forest has already popped up around a familiar monument.

Paris will host the 2024 Summer Olympics and in preparation the Champs de Mars (the lawns of the Eiffel Tower) will be entirely replanted and expanded. Temporary buildings for the events are already going up, so the coming years will see more major construction zones go up all over. A temporary headache for some parts of the city, to be sure, but Paris does a good job of making sure impositions like this are as mitigated as possible.

Getting There And Away

There are few cities in the world with more daily international flights than Paris, so getting here from anywhere in the world is generally easy. Most major cities fly to Paris direct, so you may not even need to make a connection.

Charles de Gaulle (CDG) international airport is about a 45-minute drive from the heart of the city without traffic... but there's always traffic. An hour is probably the average time it takes to get there, and it can take more than two on a bad day. An Uber or taxi will cost 50 to 55 euros. The RER train (like the metro but with a broader network) to CDG, on the other hand, costs just 10.30 euros and takes only 35 minutes.

Paris is also served by two smaller main airports, Beauvais and Orly.

When it comes to domestic travel, France's local airlines are affordable, and the TGV, the

high-speed rail line, has a thorough network throughout the country and beyond. If you're sticking close to the city, the RER will take you to about two hours outside of Paris and stops at all the fantastic chateaux and historic sites within that radius. An RER ticket costs less than 15 euros depending on how far you're going.

If you prefer to drive to get out of the city, navigating within Paris is a challenge, but once you get out of the city, roadways are pleasant and dependable. It's just a couple hours to get from Paris to Belgium, another couple to the Netherlands. It's about five hours to get to Switzerland or the French Alps bordering. If you enjoy driving and have the means for a car in the city, it's a fantastic option for exploration outside of Paris.

For getting out and about within the city, you rarely need little more than your own two feet. I walk as much as possible in Paris, and although you'll come across cobblestone streets, for the most part Paris is modern paved so walking is comfortable. Overall it's a flat city, with just a couple gradual hills, so walking is easy on the legs in that respect, too.

Handicapped Access

Paris is a pretty mobility-friendly city when it comes to everything but housing...

Sidewalks and public buildings have ramps, buses are all 100% wheelchair accessible, most metro stations have escalators, and I don't think there are any sidewalks made of cobblestone left anywhere...

On the other hand, housing in the city varies wildly in terms of how modernized it is. Some apartment buildings may have elevators, but most don't. Many have rickety or spiral stairs, and interiors may have uneven floors with steps in random places.

Charm comes at the cost of convenience...



You can certainly get all your needs met by foot every day—groceries, bakery, schools, cafés, dry cleaners, pharmacies... all the essentials can be found on pretty much every block, so you never have to venture far.

But when you do want to leave your *quartier* and go a bit farther, my first recommendation is to go by bike. It's the most enjoyable way to get around when you need to go faster than walking and the weather is OK. You can buy your own bike (and most apartment buildings have spaces for bike storage) or you can subscribe to Vélib, the city's main bike service. There are plenty of competing services these days, but most are more expensive than Vélib.

With hundreds of bike stations offering both electric and mechanical bikes all over the city, I find Vélib to be the cheapest, easiest solution. I pay 3 euros a month flat fee, which allows me unlimited biking. The first 30 minutes on a



mechanical bike are free, and you can get just about anywhere in the city in 30 minutes. If you ride beyond 30 minutes or use an electrical, there are extra fees. The most I've spent was when I was nine months pregnant and only using electrical bikes to commute every day. That month I spent about 80 euros, but I don't usually ever spend more than 10 euros per month.

If the weather gets too nasty, though, you'll want to opt for the metro or bus. The Paris metro is one of the oldest transport networks in the world, but it doesn't show its age. The metro network is fantastic, with over 300 stations covering 214 kms, it will get you anywhere you need to go. Plus, it's becoming ever more accessible, with more stations refitted with escalators and elevators each year. That said, not all stations are mobility friendly—some have hundreds of steps and all have at least a few.

Since having a baby and needing to push a stroller around, I've discovered the beauty of the bus—the always-guaranteed-wheelchair-accessible bus. If you need it, you can press a button for the driver to lower the wheelchair ramp, and there are big open spaces reserved for strollers and wheelchairs, as well as priority seats for the injured, pregnant, or elderly. The bus has to be the most civilized public transport method in Paris.

A single metro or bus ticket (they are one and the same) costs 1.90 euros, but if you buy in bulk you save a few bucks.

And, of course, there's no shortage of taxis to hail, and a wide range of ride-hailing services, including Uber, Kapten, Lyft, Caocao (which uses only London black cabs, with their massive interiors), and probably many more that I don't know of. I recommend Kapten for price—it's far cheaper than Uber, which is already cheaper than

cabs. Cabs, though, can be ordered with options like a car seat or for a dog to ride with you.

Finding Your Quartier

Paris is divided into 20 *arrondissements* that spiral out from the center of the city. Generally speaking, the lower the number, the higher the cost, with the exception of the 16th and 17th, which are pricey.

When speaking of sides of the river, we refer to right and left banks. The left bank is south, and the right bank is north. To oversimplify, you could say the left bank is the quieter side of town, while the right bank is for working and/or partying. The right bank (outside of the 1st, 2nd, 16th, and 17th) is generally a little grittier and less expensive.

Historically speaking, Americans have chosen to settle on the left bank, near the Sorbonne and the École des Beaux Arts where they attended as students. Boulevard Saint-Germain, cutting through the 5th, 6th, and 7th *arrondissements*, became the de facto hang out for all the American artists and writers who rollicked through the city in the late 1800s and early 1900s. Brasserie Lipp and Café de Flore still have folks dining out on their Hemingway fame.



Paris *arrondissements*

The 1st And The 2nd

The 1st and the 2nd *arrondissements* are almost entirely monument and museum. There's no part of Paris that is strictly un-residential, apartments are found on every single street of the city, but if there's one place that definitely doesn't feel residential, it's this part of town.

The Louvre and its gardens are located here, and those alone take up quite a chunk of the 1st. On any given day, the streets are packed with tourists and you'll hear every language other than French as you walk through.

The 2nd is the smallest *arrondissement* in the city, and it's likewise mostly given over to institutions, including the stock exchange, which makes it feel like a strictly business district on weekdays. But because of the theaters, library, gardens, and other sights, it still sees its share of tourists, and on weekends it's enjoyed by all.

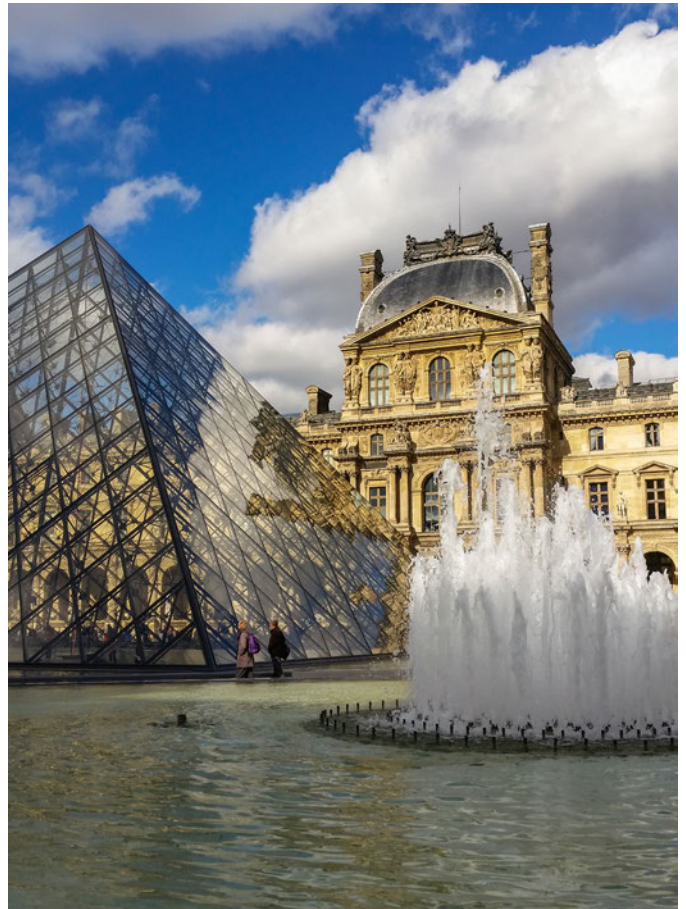
This is also where you'll find some of the best Japanese food in the city, entire streets are given over to noodle shops and more.

The 3rd And The 4th

The 3rd and the 4th are known as the Marais, which means swamp... you can guess what this part of the city was before it was gentrified.

These days, it's of the chicest and most sought after neighborhoods. Full of charm, the tiny cobblestone streets here wind and wend through one of Paris' least Hausmann-conforming neighborhoods, where the sidewalks are so narrow, they force a couple to walk in tandem, and where all the hippest eateries and shops are found. It's not a convenient place to live in Paris, but it's one of the most charming and certainly the trendiest.

The Picasso Museum is located in the heart of the Marais, and there are a couple other museums and the Bastille (site of the former prison) here, but otherwise there aren't many tourist draws other than the neighborhood itself.



Galleries abound here, and on Thursdays, when they unveil new shows, art lovers spill out onto the streets and slip in and out of the galleries with little plastic cups of wine.

This is where some of the best shopping in the city is, from vintage stores to designer boutiques, plus BHV, one of the best department stores in the city.

This feels like the *quartier* of the casually glamorous. Everyone here is effortlessly dressed to the nines in the hippest garb. Men sport elaborate facial hair and women teeter on eight-inch heels and peer from beneath some kind of hat. Everyone always looks like they're on their way to Fashion Week.

This is also the gay district, bedecked in rainbows from chimney tops to pavement—the rainbow in this part of town even extends to the streets' pedestrian crossing stripes.

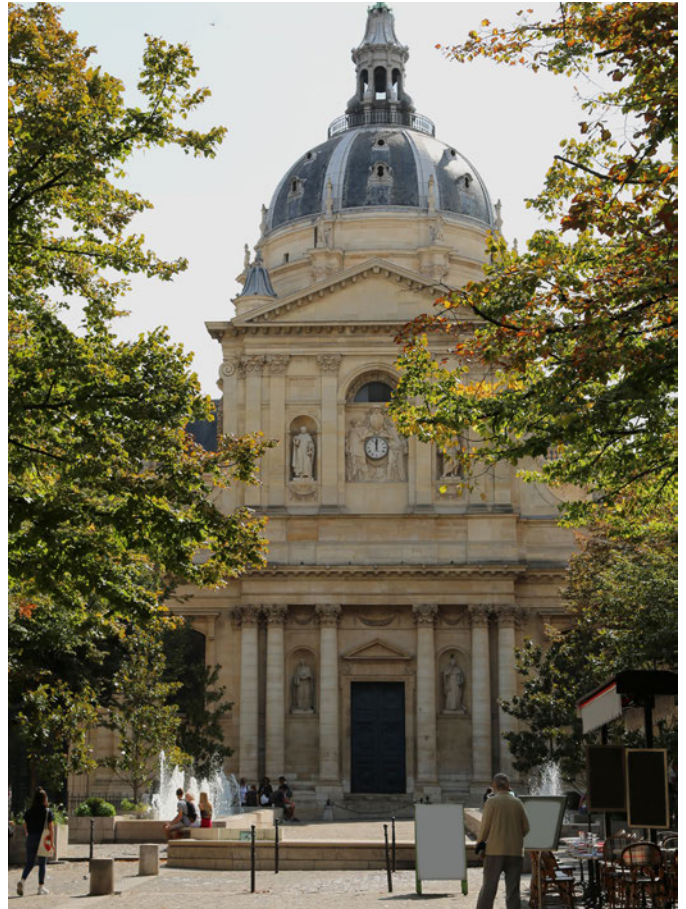
I always thought this was where I'd most like to live in Paris, but after spending more time here over the last couple years, I realized it wasn't right for my phase of life. Just too much of a hassle. Strollers don't always fit on the sidewalks, and when tourists descend, the Marais is inundated.

A friend who lived there also commented that you feel like you can't leave your apartment without putting on full makeup and dress. It's not a place you want to look like a slob next to the superbly dressed models and gays on the street.

It's still one of my favorite places to walk around, though, and the most fun place to go out at night.

The 5th And The 6th

Home to the Luxembourg Gardens, the Latin Quarter, the Sorbonne, the Pantheon, the Natural History Museum, the Botanical Gardens, the Great Mosque (delicious food and tea in a magical setting), and countless other museums and tourist stops, the 5th and 6th are huge central districts on the left bank. Because they're both so big, they vary greatly one corner to another.



Some parts of the 6th are rowdy and raucous (the Latin Quarter), some are the height of touristy (right next to Notre Dame). But the 6th can also feel like the homiest of neighborhoods, with kids playing on empty streets. The farther south and west you go, the quieter things get. I know one long-time Paris expat who swears the 6th is the only place to possibly live happily and raise a family successfully in the city. She's diehard.

The 5th is even bigger than the 6th and it's farther east, which means it feels more separated from Central Paris at its far end. The west end of it abuts Notre Dame at the borderline with the 6th, so it can also be touristy.

This sprawling district seemed like it might be a good fit for us when we first started looking—we found some apartments at decent prices here. In the end, though, it was too far west for me. I wanted to be in the heart of Central Paris, and where the 5th starts to feel more residential wasn't close enough.

LIMITED OFFER

Invest with only **US\$34,585** and...

Reap Over Half A Million Dollars

With this Truffle investment in **Spain**.



CLICK HERE

To Learn More

The 7th

The 7th is one of the quietest, most traditional, oldest, most expensive, least interesting *quartiers*... It's where our family apartment is located, and it's where I grew up as a teen in Paris. It was so boring and everything closed so early... it was so residential that cafés weren't nearly as numerous as I wanted... we didn't even have grocery stores near us back in the day. I swore when we moved back that the 7th was off limits; I'd never move there.

As irony would have it, though, it's where we ended up. And I couldn't be happier.

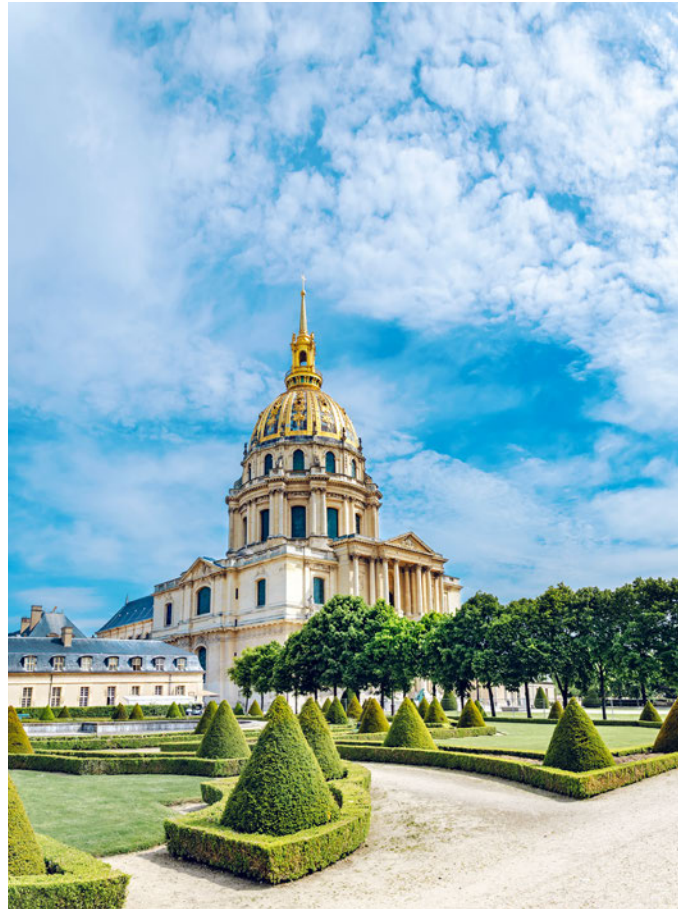
Home to Les Invalides (a big monument, mausoleum for Napoleon, the Museum of War, and housing for vets, plus massive lawns all rolled into one huge complex), the Musée D'Orsay, the American Library, the Eiffel Tower and the Champs de Mars (its gardens), the Rodin Museum, Bon Marché (department store of note), and lots and lots of seniors.

The 7th is a big *quartier*, but it's quite homogenous. It feels more or less the same all throughout—residential and sleepy. Of course at the Eiffel Tower end it's nothing but tourists, but it's easy to avoid that corner.

I wouldn't say the 7th is necessarily a popular expat neighborhood, but it abuts the 15th, which absolutely is, so there's some spillover and overlap.

To be fair, the 7th had some modernizing to do before I'd reconsider it, and it has come leaps and bounds since I moved away back in 2007. Now we've got plenty of grocery stores—one is even open 24 hours, unheard of in France! More shops and restaurants have moved in, and there's even a little trendy movement in the 7th right now, with hip cafés and concept stores moving in.

At this stage in my life, the 7th offers everything I want—quiet streets and nights, wide, tree-lined sidewalks, lots of green space (that's dog friendly), and proximity to most of my and my daughter's friends. I love that kids play on the sidewalks



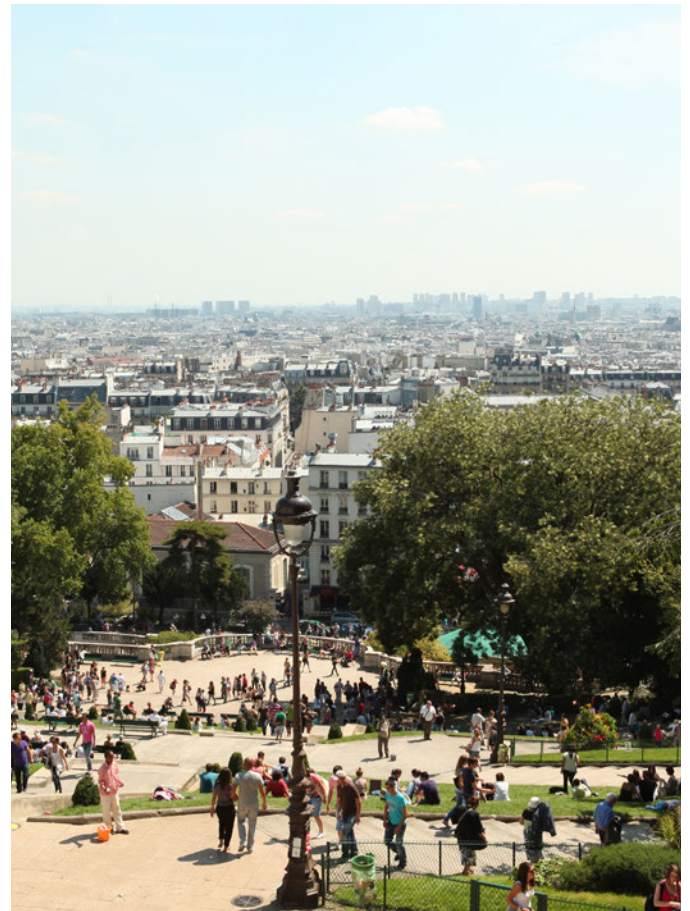
here, that my street gets little traffic, that the monument outside my window isn't a super touristy one, and that I can easily and quickly walk or bike to just about anything I'd want to get to from here.

The 8th And The 9th

These districts are on the whole pretty commercial, and the 8th is a shopping district; you'll find pretty much everything there.

The 9th is where the two biggest department stores in the city are, Printemps and Galeries Lafayette. Each of these behemoths takes up multiple buildings spanning entire blocks throughout the district.

All around them, people get to work. Many office buildings are located here, and you'll feel the business hours living in certain sections here. Suited men and women will rush around for an hour around midday, then all disappear around 6.



I make this generalization, but there are certainly pockets of both of these neighborhoods that have a wonderful homey feel. Occasionally my husband and I have found ourselves in some amazing part of town we didn't know, and when we looked around to find out which *arrondissement* we were in, it was the 8th.

The 10th, 11th, And 12th

These burgeoning *arrondissements* have all become much more desirable over the last few years. When I lived here over a decade ago, there was little reason to come to this part of town... not much to see or do.

When we first came back to Paris in 2018, we had our hearts set on this area. It's hip but not trendy, it's young, it feels like an alternative Paris for hipsters. We settled in the 11th and loved it. Prices are comparatively very affordable and it's a hopping part of town. Where we were was young, gritty, right between Little Africa and Chinatown—so we got amazing food, and it was always exciting.

It's probably the most fun part of Paris... a little too much fun once I got pregnant. The streets are rowdy at all hours, bums abound, and it's ground zero for many protests in the city. If only we'd been able to enjoy that lifestyle a little longer... but alas, I quickly grew to despise our location.

The 10th is still quite central, so prices are higher here, but they decrease the farther east you go. Once in the 11th, they dip, and they take a plunge once in the 12th.

If I were to buy property in Paris, I'd likely try to buy in the 11th. The values will only go up, and it's a fantastic place for young renters in the meantime.

There's also a part of the 12th, Bercy, that's enjoying huge popularity with Parisians right now. Completely overhauled, this is as close to a pre-planned community as you might find in Paris. Most homes here are newly built condos, and while some historic building facades have been retained, Bercy looks nothing like the Paris you'd

picture. But Parisians hate the charm of the old and want only the convenience of the new, which is what Bercy caters to.

The 13th And 14th

These far-flung districts are at the bottom of the city limits and they are your ticket to a 100% French Paris experience if you're looking for it. Few expats ever find their way here, let alone settle here. You don't hear or see foreigners on the streets, and there's a quiet and homey feel to both these *arrondissements*.

The 14th is massive, and at its northern tip, it's all business all the time. Montparnasse tower is here, and at its base are many more commercial buildings. Not far from Montparnasse are the Catacombs, which is the only tourist draw in this part of town.

Otherwise, there are no sights or museums here, so there's not really any reason to come to these parts of town unless you live in them. And that's their appeal.

The 15th

You'll hear plenty of English on the streets here, but these speakers are usually expats, not tourists. Home to UNESCO offices, this is where many foreign UNESCO workers on contract settle to be close to work, so the 15th has a high volume of foreigners and is mostly residential.

I can't say you get much of a feeling of romance or charm from the 15th... it's a workaday district and it's pretty quiet throughout. There's no shortage of residential housing, both new-build and old.

The 16th And 17th

If you're looking to go where the majority of expats are, this is the part of the city to look in. But it won't come cheap. These districts are the chicest of the chic, the richest of rich.

Many corporations have offices on this side of the city and place their contract workers there, so I know a couple dozen English-speaking families



who are all there for a couple years right now. When they move on to their next post, those apartments will be turned over to new foreign workers.

It's a funny thing, these neighborhoods feel so family-oriented and wholesome, but so many of the families aren't permanent... it's something to consider.

But these neighborhoods are *gorgeous*. And if you can afford the apartments in them, they are cavernous and exquisite.

This is another part of town where I'd feel scrutinized if I left the house in sweats... you feel like even the buildings might judge you, better dressed as they are.

The 18th

Ah, the lewd wonder and illicit temptation of the 18th. For over a century, this seedy little district has been Paris' dark, salacious little denizen of delights.



At the top of Paris' highest hill, Basilica Sacré-Coeur looms over Montmartre, an ironic symbol for the ribald *quartier*. It's the sex district and the artists' district, where rent is cheap and so is everything else... at least for Paris.

Montmartre is as fun as the 11th, perhaps more so, with just as great a nightlife (and far more of it), but all in the company of tourists. There's so much diversity in this part of town, so many interesting things to try—and I'm not talking about the sex clubs.

Apartments in this part of town are some of the most affordable in what you'd think of as Central Paris. Geographically, the 18th isn't central, but it has the same feel and appeal of the heart of the city. And apartments here are full of old Paris charm. I'd consider it the best bang for your buck when it comes to rent and squeezing every little drop you can from a Paris experience.

While the 18th is mainstream, there is an entire boulevard dedicated to sex shops and strip clubs,

I pass it all twice a day on my way to and from our LIOS office here, which is located in the 18th. It might be a bit shocking to a fellow foreigner who was unprepared for it, so you might warn visitors before they visit you in your Montmartre apartment.

The 19th And 20th

The 19th has been hugely developed over the last few years, with La Villette, a giant entertainment and park complex, now the heart of this newly appealing district. Parts of the 19th are beautiful and charming, especially near Jaurès, where a canal begins and leads up to the park. You can walk along the water all the way to the park.

Prices are fantastic, and the neighborhoods have a nice family feeling to them. But it's far from Central Paris and it's not nearly as attractive. If I were to make an investment, the 19th would be a competing choice with the 11th for where to buy, but I think you'd have longer to wait for significant appreciation and that in the meantime the area is less desirable.

Père-Lachaise Cemetery (home to countless famous corpses) is just about the only tourist draw in this part of town, but not many make it there. Parc des Buttes Chaumont, located in the 19th, is probably the best park in Paris, with water features, acres of grass, and fun little follies to explore.

The Price Of Paris

Paris is an expensive city... that's a fact. Property prices both for owning and renting are sky high for very little space.

But Paris can be more affordable than most people imagine...

In fact, we spend about the same per month as we did living in Panama City.

Utilities of all kinds are generally cheaper on this side of the pond. *The Hustle* reported last year that, "The average American household spends twice as much on cell phone bills as the average French household. For internet, many Americans have the choice between Comcast and, well, Comcast—while French people typically have at least five providers to choose from."

Our utility costs—electricity, internet, phone service—are probably half as much. Rent is more; we could spend less but we are happy to pay more for more space and a central neighborhood. We spent far less on rent living in the 11th, but it wasn't as family-friendly of an environment and it was a little farther from the heart of the city.

We spend far less on food per month here than in Panama... probably 75% or less. The lifestyle here lends itself to making small shopping trips for fresh food every couple of days as needed rather than buying longer-lasting products once a week, which are always more expensive.

Plus, we indulged in imported goods in Panama—some from the States, just because they were available, but also many from France. Here, we relish all the locally made products and never buy imported. American goods aren't commonly found, so we aren't tempted (though if you do hit an American store here, you'll dearly pay for it).



We indulge more than we should on eating out, but that's also one of the reasons we live in Paris and we want to enjoy it. Eating out, funnily, costs about the same per head as it did in Panama City on average, but we ate out far less there. If you don't get anything to drink, eating out is typically 20 to 40 euros a head here in Paris. Beverages add up, even sodas, which can cost as much as a cheap glass of wine.

The best time to eat out is for a weekday lunch, when you can get great *formules*, prix fixe menu deals, on the dishes of the day. Starter and main, main and dessert, all three... sometimes main course and wine or coffee, and these menus can be as cheap as 10 euros if you hunt around. Working neighborhoods are where you'll find the best of these, but they're usually only served from noon to 1 p.m., so don't dawdle.

Paris Budget Breakdown

[For my full breakdown of the cost of living in Paris, go here.](#)



It's not out of the question to have a cleaner help out here, either. We have a guy come every other weekend for 15 euros an hour.

Pet food costs about US\$20 less per month than in Panama. I expected it to cost more, which it does from grocery stores, but you can also order in bulk online.

The big slash to our budget coming from Panama was losing the car... gas wasn't too expensive there but maintenance really added up over the years. Here, I spend less than 20 euros a month on transport and my husband, who commutes more than I do, probably spends about 40. We walk most places, and take bikes for anything too much further unless we're in a hurry or weather is bad.

If you're only counting the necessities of life, Paris is affordable for a two-income household. Where costs can easily escalate is in entertainment.

Setting Up Your Parisian Life

Getting yourself established in France is no small task...

First, to rent as a foreigner can be hard, and even harder if you're here on certain kinds of visas. You'll need to prepare a dossier of documents to present if you find a place you like, and you better have it ready in advance, because once a dossier is accepted that's it.

If accepted, you'll have to meet for the lease signing and what's called the *état des lieux*, a lengthy process depending on the state of the apartment. This process is either done by the real estate agent, the landlord, or a third party. The inspector goes room by room, inch by inch, notating everything. Listing every flaw and every single item (and its description and condition). In a furnished place, it could take hours. You have to do this upon exit, too. It's normal to do a deposit inspection in the States, but this is a formal, legal step in the rental process and it's a much bigger deal.

Depending on your visa type and your history in France, you may not be able to convince anyone to rent to you without a guarantor, either a personal one or a bank. If they'll accept a personal



Top Health Insurance Options For The Retiree Abroad

If health care is one of your biggest concerns about moving overseas, you need to take your research seriously. Our Retire Overseas Index covers the basics, but only scratches the surface of all the ins and outs of health care overseas.

Our Complete Guide To **Health Care And Health Insurance Options Overseas** is your detailed, comprehensive, and current guide to your best choices right now for health insurance and health care as an expat or retiree abroad.

Spanning the globe... From Ecuador to France... from Belize to Thailand... and from Panama to Spain... this new guide is the most complete resource available on this important topic. This is the retire overseas resource you can't afford not to have.

This all-new, updated, and expanded kit is not 1 new report but 7 important resources you shouldn't be without!

[**Click Here To Learn More**](#)

guarantor and you know a French person (or someone with strong legal ties to France) willing to vouch for you, great. If not, you could choose a bank guarantor, which basically means you put several months rent aside in an untouchable account for the length of your rental contract. Either six months or an entire year's rent is put aside, not going towards rental payments and not earning any interest for however long you live in the place. Draconian.

To do many things (like join a gym, start your internet or phone contract, and more) you'll need a bank account in Europe, because the only way to pay for the service is through direct debit and an American account won't work. But it's beyond difficult to get a bank account opened as an American in France. It took us months to get one opened.

What to do?

Luckily there's a digital German bank, N26, that allows you to open an account quickly and easily. With that, we were able to really get a life started here.

We did manage to finally get an account opened at BNP Bank after being refused at Credit Agricole and Banque Populaire. The good news is that if you're refused by three banks, the banking authority here has to intercede on your behalf, ordering a bank of their choosing to allow you to open an account. To do that, you need formal letters of refusal, so ask for them on the spot when you are in the interview.

Cancelling any contract you have in place is quite the lengthy ordeal, too. You'll need to write a formal letter and mail it to any company you want to cancel something with... and sometimes you have to do this to get refunds. Archaic, to say the least, but the French love their paperwork.

Generally speaking, everything takes longer and is more complicated to get set up than in the States. Keep your expectations low when setting up in your new home.

Working In Paris?

I know plenty of people who have come to Paris for a job—that is, the job sent them there—but



few people who have come and found work. It's not impossible, though... one mother I know teaches English in her spare time. Another found work as a sales associate for a British company that does online retail here. Another friend who works with CRMs has found work in an American company with a base here.

All these friends had a difficult time, though, and it took months and months for them to find anything. If you don't speak French fluently, it won't be easy to find a job.

And France is probably one of the least business friendly countries in the world from the entrepreneur's perspective, so I wouldn't come here with the dream of opening a business.

The Expat Exchange

Perhaps one of the greatest benefits to living in a capital city is the density of potential new folks to befriend. In Paris, it's not so easy to break into the local social scene, but there are thousands and thousands of expats here, and they are easy to find and get to know.

When trying to meet people, start with your interests and research groups dedicated to them. You're nearly guaranteed to find a devoted group that already exists. There are also plenty of more general groups, like InterNations (which is mostly working folks), several women's groups and parent groups. And if you can't find a group already set up, once you get involved in one of the more generic groups, you can start your own offshoot. I've done that within a couple of my mom groups.

Your best bet for finding all these groups is through social media. Even if you hate Facebook, create a profile (even just a fake one) in order to get to know your local community. Check out [meetup.com](https://www.meetup.com), a great resource for finding meet ups with folks you have something in common with.

You'll also meet people and find out about other events through organizations like the American Church and the American Library or just by going to American or British restaurants and shops.



Paris Pride

Paris is absolutely an LGBT-friendly city. Again, the Marais is generally known as the gay district.

The annual Paris Gay Pride Parade crosses much of the city, but it's not the only prideful event of the year. The Techno Parade feels like a second Pride Parade, and there's also a newer Drag Parade. Walking down the street in the Marais, you're as likely to see a supermodel as you are a group of a couple dozen leather daddies.

Bars, cafés, clubs, shops, restaurants... much of the Marais is gay-owned and operated. Whether you're looking for a neighborhood to settle in or just where to go clubbing on Saturday, this is the ultimate *quartier* for queer inclusion.



Parlez-Vous?

There are so many stereotypes about the French and their language... to varying degrees of truth. It's true that the French won't offer to speak another language without some kind of effort made on your part. But it's also true that many Parisians speak English. The question of whether they'll use their English with you entirely depends on how you approach the interaction.

Politesse is important to the French. Never forget to say hello and goodbye when shopping, and always start by speaking in French, even if yours is no good. If the only sentence you learn is *parlez-vous Anglais?*, it won't be a wasted effort. Start a conversation with that and you're likely to get English in reply.

However, my husband, who doesn't yet speak French beyond the basics, expected to find more English speakers in Paris than he has. In theory, anyone under 30 is pretty familiar with English, those in the 30 to 50 set should know some, and those older may understand none at all. But that

hasn't always held true. We've met plenty of folks since moving here that we felt "should" have known more English than they did. English isn't a mandatory second language here as it is in some countries, so it's hit and miss.

Tourist areas and service providers catering to tourists will always speak enough English to accomplish their jobs, but if you limit yourself to these kinds of establishments, you're not taking part in an authentic lifestyle.

Likewise, you could certainly live exclusively in English if you exclusively made expat friends. There are enough that you could have a full and satisfying social life interacting with them alone.

My recommendation, though, is to come to France with the intention of learning French to the best of your ability. You don't necessarily need to become fluent, but the closer you get to it, the richer your life here will be. The bare minimum would be to take a language course when arriving to just get a beginner base.

Many English speakers live in Paris with nothing more than those basics, but I find that their lives are limited because of this, and they often have anxiety about interacting with locals because they feel so uncomfortable not being able to communicate seamlessly. It's an easy hole to fall into, and it will chip away at your quality of life over the years.

By contrast, by trying to speak a little bit to everyone you interact with, those moments become less torturous after just a few weeks. I force myself to make some unnecessary comment to almost everyone I interact with just to practice. Sometimes I trip over my own tongue and feel foolish. But sometimes I don't. And that is so exciting that I feel like a kid who just rode a bike for the first time. If you try just a tiny bit every day, I can promise that you'll soon find each interaction to be a joy, and you'll begin to feel really integrated in your new home.

All that said, everyone needs an escape in their mother tongue, and Paris offers those in spades. Between the expat groups, the English book stores, English publications, the American Library and Church, bilingual classes, and so much more, you'll never be stuck in French for long.

Joie De Vivre

To live in Paris is to be part of what many consider to be ground zero of refined Western culture. Paris oozes culture and history, for access to the historical, architectural, and social heart of Western culture, there is no better location.

From the countless churches and cathedrals, to the dozens of museums and hundreds of galleries, to the universities and varied classes of all kinds you could enroll in... this city offers the culture vulture a lifetime's worth of fodder.

We find out about random events all the time—last weekend we went to a classical concert for kids, the weekend before we went to a bilingual music class for babies, for Halloween several of the American organizations organized trick or treating. Some of these are free, some have a nominal fee.

The cost of visiting museums can add up (though students and kids are free and seniors discounted), but if you have a favorite, the annual pass is often a great deal, paying for itself within just a few visits. Plus, all museums have free days and some offer free access after hours on special days.

Although you wouldn't typically think of Paris as being an outdoorsman's paradise, there's actually plenty of green space and opportunity for more rugged activities.

Out of Paris' 65 square miles, more than 11 are reserved as protected woods and parks. To get to these wide-open spaces and lakes you could boat or swim in, though, you generally need to head to the edge of the city. There are a number of outdoor activities you could pursue here... horse riding, boating, hiking, or simply picnicking.

Dozens of smaller parks can be found throughout the city—it would be hard to walk more than 15 minutes without coming across some green—but they're not always big enough for practicing any real sport.

If you're into soccer, tennis, swimming, and the like, these are things you can pursue through athletic clubs of the city, but generally indoors.

You'd be surprised at how outdoorsy life in Paris could be... A big factor is the element of walking and biking—most residents use their feet more than public transportation, meaning you get a healthy dose of exercise and sunshine every day just by going about your business.

Golf lovers even have a chance to practice here at the historic Morfontaine course just outside the city. This 27-hole club is made up of a 9-hole course, built in 1911 and known as Valliere, and the 18-hole championship course, built in 1927.

A French Education

One of the reasons I moved back to France now in life is because I was ready to start a family and I wanted my children to have the benefit of some French schooling. Public schools here are some of the best in the world. There's a joke here that you

don't go to private school in France unless there's something wrong with you—you've been kicked out of the public system and they won't have you.

From 10 weeks old, kids can go to daycare practically free of charge, and they can stay in that free system until they graduate.

The Furry Family

Paris is a dog-friendly city, and dogs are allowed in most businesses and restaurants. When it comes to renting, it's against the law to discriminate against renters with pets and there's no need to disclose your pet ownership to the landlord. While it's technically against the law, a landlord might find some "other reason" to reject you if they find out you're a pet owner, so it's best to keep this to yourself if you're concerned.

The main cab company, G7, offers an option to bring a dog in the car if you ever need to get a taxi with your pet. Dogs are allowed on all forms of public transport, though beyond a certain weight dogs are meant to be muzzled. In practice, this

isn't much enforced. When riding the rails with my dog, I always have her muzzle in my purse just in case, but in all but one case the security who stop me just inform me of the rule for next time.

Importing pets is easy, especially if you're coming from North America. The documentation is standard, and when arriving in France all you do is find your pet at the oversize baggage belt (assuming they rode cargo) and head out. I tried to find a customs agent to review my pets' importation paperwork and officially welcome them to France, but there was no such check. It was far easier than moving my cat from the States to Panama 10 years ago!

Staying Healthy In Paris

The health care in France is arguably the best in the world and is first in the WHO's ranking of international health care. Living in Paris, you'll have access to the best medical care in the country and it's all within easy access—you won't have to go far to find any of the care you need.



Plus, doctors still make home visits in France, and you can expect even a basic consultation to last half an hour.

And, if you're a member of French Social Security (if you're paying taxes in France), most of the cost of this extraordinary health care is covered.

Even if you're not, the care is affordable. I'm not able to take advantage of the free health care yet, but I've seen my share of doctors since moving thanks to pregnancy and childbirth.

I've only had private care, and the most expensive test I had was 145 euros... and only a couple of tests were over 100. Ordinarily, specialist visits are about 50 euros, a clinic visit just 25. To have my baby in one of Paris' most recommended maternity wards cost about 5,000 euros for a stay of four days, which is the minimum time you'll be kept in the hospital after birth here. I had to pay out of pocket, but my private insurance reimbursed me for all of it.

Eye care and dentistry is likewise affordable out of pocket. A cleaning plus x-ray costs about 60 euros (just 40 for cleaning). A friend has an American therapist here and she pays 30 euros per hour session—no insurance.

If you're adamant about seeing American doctors, the American Hospital is a great if expensive institution. There's also the Franco-Britannique, with British doctors. Doctolib.fr is a great online resource for finding doctors, and you can filter to search for those who speak English.

And if you're too sick to leave home, there are a couple of services that offer house calls by appointment. The most well known is SOS Medecins, and you can make appointments through their site or by phone. I used them myself just a few days after giving birth, and within a few hours a proficient doctor came to examine me and write a prescription. Easy peasy.

All that said, when you're under the weather here, don't go right to the doctor. Start at the pharmacy on your block. Here in France, your pharmacist is someone you know and usually



someone you spend some time talking to, even if you're just picking up band-aids. Anyone who works in a pharmacy in France is trained in pharmacology—no one is simply there to work the register—so anyone can help with any health-related question. Whatever your ailment, do your best to describe it or simply show the pharmacist if it's visible and ask what they recommend. Odds are you won't need a doctor at all. I can't count the times I've bypassed a doctor visit by going right to the pharmacy.

Staying In France Long-Term

U.S. and Canadian citizens are automatically granted a 90-day tourist visa when entering the country for business or personal travel. In English this is referred to as a "short-stay" visa (type C), but is officially called a *Visa de court séjour Schengen*, a short-stay Schengen visa, as it allows you 90 days within the Schengen Zone at large, not just France.

It's nearly impossible to obtain or change visa status while in France, so if you intend to stay

Why Settle For Just One?



Can't decide between
two havens
that seem to have
all the same benefits...?

Or sick of reading about beach escapes and wondering
what all your cool-weather options might be in the world...?

**Latin America
Cool-Weather Escapes**

The Best Of Ecuador

The Best Of Philippines

**The Best Of
Seaside Europe**

Our Live and Invest Overseas Bundles are the perfect solution...

Learn about all your best options for one low price...

► Browse The Bookstore Here

longer than 90 days, you'll need to request permission to stay from the French consulate before leaving your home country.

There are several types of long-stay (type D) visas. Many expats go for the VLS-TS—*Visa De Long Séjour Valant Titre De Séjour*, or Long-Stay Visa Valid As A Residence Permit. This allows you to enter and stay in the country for four months to a year. You'll need to register with the French Office of Immigration and Integration (OFII) to validate it within three months of arrival.

To do this, you'll have to fill out a form that was provided to you by the consulate and mail it to the OFII office nearest you (along with copies of your passport ID pages and any pages used to enter the country). Once received, your application will be registered and you'll be given an appointment date to be given a medical checkup and be interviewed by OFII.

At this appointment you must bring your passport, proof of domicile, a photo ID, tax stamps, and the medical certificate if done in advance. To renew the visa, you must apply for an extension with local authorities (*préfecture*) in two months preceding expiry.

Many retired expats go for the Visa "*Carte De Séjour À Solliciter Dans Les 2 Mois Suivant L'arrivée*" (or the Residency Permit To Be Requested Within 2 Months Of Arrival Visa). This allows you to enter the country and request a residency permit at the *préfecture* within two months of arriving. It allows you to request a stay of one year, multiple years, or 10 years once you're in country.

Most European countries grant residency to foreigners who can prove they will be able to support themselves. The minimum wage (which varies according to region) can be taken as a guideline for this amount, but generally, it's easy to get a one-year, long stay visa if you can prove sufficient funds and assets, including health insurance to US\$40,000.

If you want to stay longer than one year, you must apply to extend your visa with the local



authorities in France. Again, you will have to prove that you can support yourself. Assuming that all progresses smoothly, you will be given a permanent resident card, the *Carte de Séjour*. To read more about your residency options in France, [go here](#).

Taxes

France taxes residents on their worldwide income and nonresidents only on their locally earned income.

When you do the math, you find that, an American living in France wouldn't likely pay any more in taxes than they would living in the United States.

First, France has a taxation treaty with the United States effectively eliminating the risk of double taxation. Second, in France you have only the central government tax to worry about, no state taxes. In the United States, you have state taxes in



most states, and, in some, you also have a county or a city income tax to worry about.

Finally, the way that income taxes are calculated in France (it's a complicated and unique system) means that your tax rates are greatly reduced if you're a couple or a family.

One additional tax to be aware of here is what's termed a wealth tax, which is a consideration for expats after five years of residency. Historically, this was charged on a household's total wealth, but after tax reform that went into effect on Jan. 1, 2018, it only applies to real estate assets.

French Foibles

What's not to love?

The multitudes of seemingly unnecessary paperwork required...

Customer service is laughable at times...



Sunday morning market at Place de Saint Michael, Bordeaux

You'll need to learn French...

Taxes might be high...

Charm is as charm does. This is not a user-friendly place to live...

Someone or other is always protesting, or marching, or striking and throwing a wrench into your life...

Living spaces are all small...

Crowds of tourists are a nightmare...

The cost of living is high...

The trash collection is loud. Depending on where you live, you might be woken up at 6 a.m. by cascades of glass breaking as the recycling truck picks up all the glass containers...

Merde. Yes, the reputation is well-earned, Paris is a poop city. Parisians are getting better at picking up their dog droppings—it's far better now than it was 10 years ago—but you'll still see it all over... and hopefully manage to avoid it...

Winters and summer weather can be extreme, along with the hours of daylight...

It's not easy to make local friends...

Paris Potential

Think Paris sounds like the city for you?

If you're a city person at heart but still appreciate a more traditional, less streamlined way of life... If you want to go to the opera one night and a local produce market the next morning... If you love being active and walking everyday... If you never tire of museums... If you live for a spontaneous café lunch... If you want to easily make expat friends after arriving... If you want to hop around Europe, exploring every country on the Continent...

If any of the above sound like you, then Paris might be your Shangri-La. Whether you're retired, working, raising a family, or are just a kid, Paris' lifestyle will suit.

Between the food and the wine, the museums and the monuments, it's easy to fall in love with Paris at first sight. But if you think you can stomach all the little quirks and annoyances, too, the love might last a lifetime... 🇫🇷



About The Author

Kat Kalashian has grown up around the world, living in the United States, Ireland, France, and Panama, and has traveled extensively in her few years. Growing up as a young expat she is familiar with the trials and tribulations of an overseas move and the adjustments that must be made in every new destination. Living and learning through experience, she now considers no one place home and feels more comfortable in new environs than in familiar ones.

After living in Panama for seven years, where she enjoyed living for a stint in the tropics, she and her husband relocated back to Paris, France, in 2018 where they now live full-time with their American cat and Panamanian dog. Her post as Editor-in-Chief of Live and Invest Overseas keeps her busy... whether it's spearheading a big new project, MCing Live and Invest conferences, or scouting out new locations for coverage, she's always on the move and eager to discover new things.

For Your Eyes Only

**Special Thanks for Being
A Preferred Reader...**

Get 12 Additional Reports For Only US\$2 Each...

Dear ***Overseas Haven Report*** Buyer,

I hope you enjoyed reading about one of the world's greatest overseas havens.

I'd like to let you in on something: Each one of our Overseas Haven Reports is but a single element of the greatest resource available today on the world's top overseas retirement havens.

This unique subscription service is called ***Overseas Living Letter***.

Every month, subscribers to ***Overseas Living Letter*** receive an honest, current, and complete introduction to one of the places we've identified as offering tremendous advantages for the would-be retiree abroad...

These are the locations that should be on your radar, either for your immediate retirement or as places to invest today as part of a longer-term plan. Each of these comprehensive reports addresses not only the pros, but also the cons of each destination featured.

This is critical if you want to make a smart, informed choice.

Overseas Living Letter has correspondents all over the world who are living the life you've been dreaming about, right now!

And, over the three decades I've been covering this beat, I've known literally many thousands of people just like you who've taken the leap.

Retirees who have built the lives of their dreams, and yours, overseas... and who are right now enjoying a retirement lifestyle that goes far beyond what you might believe is possible.

This extensive network of contributors will provide you with all the tips, tricks, and firsthand insider intelligence you need to follow in their footsteps...

- Where to look to find the kind of life that suits you—at the beach, in the mountains, among the vines, in the big city...
- Insights into what the community is like, who your neighbors would be (locals, expats, or both), and how they live...
- What it would cost you to live there, including detailed monthly budgets...
- Whether it's better to rent or to buy, given the local market right now...
- What to take with you, what to ship, and what to leave behind...
- Which visa options would make most sense for you and how you qualify...
- Who to contact for legal help, health insurance, banking, shipping, residency, taxes...

Read our correspondents' firsthand reports every month. Email them your questions (yes, they'll respond!). Search the archives, available to you free, for more information on the locations that interest you most.

In short, I'm offering you a bridge to the retirement of your dreams... and a chance to try it out for a special discounted price of [less than US\\$2 an issue](#).

Start laying the plans for a retirement that **so far exceeds your expectations... and even your current lifestyle...** that if you hadn't read so many reports from people actually living it today—you wouldn't believe it possible.

All I ask is this: If you like what you read in your *Overseas Haven Report*... keep reading. Subscribe to ***Overseas Living Letter***, and then, every month, you'll receive in your inbox a new, up-to-the-minute, information-packed Overseas Haven Report providing another from-the-scene guide of the good life in another of the world's premier overseas retirement havens. I predict it will become your favorite read each month.

In each issue you'll read about the world's most affordable places to retire... the friendliest places to live... best weather... lowest tax burdens... the most beautiful, most exciting, most infatuating places to hang your hat...

From Chiang Mai, Thailand, and Cuenca, Ecuador (cheapest)... to Ambergris Caye, Belize, and Kuala Lumpur, Malaysia (foreign resident friendly)... from El Valle, Panama (sweet mountain living in a top tax haven)... to Mendoza, Argentina (wine country on a budget)... from Dumaguete, Philippines (exotic and ultra-cheap)... to Algarve, Portugal, and Languedoc, south of France, (Old World living on a budget)...

What are you waiting for? [Take me up on this special subscription price, here now.](#)

The World's Best Value Destinations For Living and Investing

Plus, When You Subscribe to *Overseas Living Letter*—Risk-Free—Today, You'll Receive 3 Special Reports (US\$115 value)

Because right now you can get 12 monthly issues of *Overseas Retirement Letter*—for just US\$24, only US\$2 an issue (regular rate US\$76). You save US\$52 with this special introductory offer.



- **SPECIAL REPORT # 1:** The Live and Invest Overseas Annual Retire Overseas Index—one bumper report each year... (retail price: US\$49).

- **SPECIAL REPORT # 2:** The Top Ten Ways To Make Money While Traveling... (retail price: US\$39).

- **SPECIAL REPORT # 3:** 6 Passive Income Opportunities To Help Grow Your Nest Egg And Fund Your New Life Overseas... (retail price: US\$27).

Plus, [sign on today for 24 monthly issues of *Overseas Living Letter*](#)—for a locked-in rate of US\$42, or only US\$1.75 an issue—and you'll receive two additional special reports—and you'll receive a fourth special report, again with our compliments...



- **SPECIAL REPORT # 1:** FAQ—The Most Frequently Asked Questions Related To Living And Invest Overseas... (retail price: US\$19).

- **SPECIAL REPORT # 5:** Travel Tricks: How To Travel Better But To Pay Less... (retail price: US\$19).

That's a total value of US\$153.

What are you waiting for?

I'm putting my entire network of experts and resources at your disposal, in order to help you:

- **At last, figure out the best place in the world for you for part- or full-time living...**
- **Start living the good life from as little as US\$892 a month...**
- **Say goodbye to financial worries (I'm going to arm you with the information you need to fund your new adventure overseas whenever you're ready... you do not have to delay)...**
- **Learn the practical, nuts-and-bolts things you need to help you set yourself up overseas with the least hassle and the greatest success...**

We have no time to lose... let's get started.

[Start now and claim your free reports here.](#)



Kathleen Peddicord
Founding Publisher,
Live and Invest Overseas™

Kathleen's Personal Guarantee

I guarantee that my *Overseas Living Letter*—delivered monthly via email—is the most straight-shooting, tell-it-like-it-is report available about the best-value destinations on the planet for living and investing abroad.

But if you don't feel *Overseas Living Letter* delivers the kind of make-your-nest-egg-last-forever opportunities you're looking for, you can cancel at any time. If you do, I'll promptly reimburse you for any issues remaining in your subscription, no questions asked.

The Special Reports are yours to keep, no matter what.

[Subscribe now!](#)



SATISFACTION GUARANTEED
100%



SATISFACTION GUARANTEED



OVERSEAS
Haven Report