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**OVERSEAS**



# OVERSEAS

## Haven Report

**Montréal, Canada:**  
**Going French Without France...**



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# Going French Without France

By Matt Chilliak

It's not France, but in some aspects it certainly feels like it... It's not America, but the connection is there... It's not even really Canada, in a sense, even though officially it is...

Montréal is one of the most unique cities you'll find in North America. The predominance of the French language gives a European impression in a city that is still very much North American. Centuries-old catholic cathedrals, cobblestone roads, and café patios are situated next to McDonalds, megamalls, and graffiti mosaics.

The city's inhabited with an eclectic array of fashionistas, hipsters, executives, entrepreneurs, proletariats, punks, artists, students, more students, and everyone in between. Montréal's multiculturalism is on full display, and nearly one-fifth of the city's residents speak a language other than French or English at home. Lebanese, Colombian, Jewish, Syrian, Mexican, Jamaican, Italian, Somalian, Chinese,

American, Korean, Polish, and many, many more—the list of different ethnicities and cultures here is endless. If you want a culinary trip around the world without destination hopping, go to Montréal.

Immigrants from all over the world come here, to Canada's second-largest city (with a population of about 4 million), to make their home—and the city is better for it. They brave the cold, harsh Canadian winter because the quality of life here is worth it. The 2015 Global Liveability Ranking by *The Economist* ranked Montréal the 14th most liveable city out of 140 cities in the world. The mixing and interacting of cultures creates a sense of understanding and security and is part of why Montréal is one of Canada's safest cities (Toronto ranks safest; Saskatoon least safe).

The cost of living in Montréal is relatively affordable, too, compared to Canada's two other metropolis destinations. Notoriously high

property prices and general costs of living in Toronto and Vancouver push out anyone who isn't earning six figures a year or inheriting a small fortune. In Montréal, low-income, affordable, rent-controlled housing is available, as are high-income and opulent mansions and penthouses. The key take away is that there are options for all budgets.

## You're All Immigrants

I once had a discussion with an indigenous elder who told me, "The politicians who want to get rid of the immigrants should start with themselves." He went on to explain that he didn't think all the settlers should leave—he is friends with many—but that he simply wanted to point out the hypocrisy of those who forget their ancestors were also immigrants.

He was right. That is to say, the Western Hemisphere's history doesn't conveniently start with the 1492 invasion and the consequent

[Continued on page 11](#)

**HERE'S THE REAL TRUTH  
ABOUT PANAMA,**



**WITHOUT  
THE SUGAR COATING**

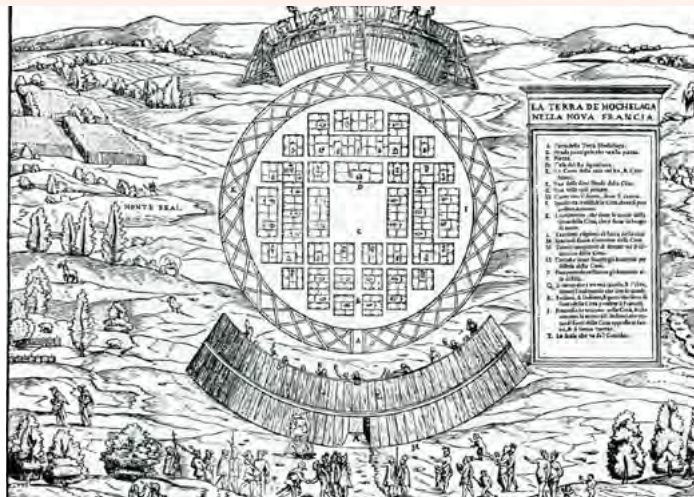
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*Continued from page 2*

genocides. Rather, Canada and the rest of the Americas have thousands of years of history from hundreds of distinct indigenous cultures that existed prior to European colonization. This history has been largely forgotten, intentionally ignored even, by generations of settlers and their governments. Only now are these histories beginning to be taught in Canadian schools and presented in their entirety without whitewashing.

Indigenous people inhabited the island of Montréal some 4,000 years ago, according to archeological evidence. Centuries before European contact and colonization, the village of Hochelaga was established by the Iroquoians. By 1535, French explorer Jacques Cartier visited the village and its few thousand inhabitants and pompously named the nearby mountain Mount Royal, from which Montréal would later take its name. The site is now a designated National Historic Site.

By 1611, the island would be visited by another French explorer, Samuel de Champlain. With the previous settlement disappeared, either due to regular migration, European disease, or warfare, Champlain established a fur-trading outpost that today is the location of Pointe-à-Callière Museum, home to indigenous artifacts highlighting how French, British, and indigenous people interacted and influenced the region and its history. This



**A woodcut engraving of Hochelaga, future site of Montréal, circa 1565**



**Old Montréal, 1870**

museum is also a designated National Historic Site, with over 350,000 visitors a year. By 1642, French colonists arrived with the intent to develop a Catholic mission and founded the town of Ville Marie (not known officially as Montréal until 1705). The small outpost floundered at first, with a population of barely 50 in 1653 and still only 600 by 1685. But by 1867, the year of Canadian Confederation, Montréal had a population of close to 200,000 in its metro area.

By World War I, the tensions between English and French Canada came to a head with the Conscription Crisis of 1917. Canada had entered the war three years earlier but needed to replenish

soldiers after the Battle of Somme, so it looked to conscription to fill the ranks. French Canadians were overwhelmingly against this, as they had little allegiance to Britain, for whom Canada was fighting as a member of the British Empire. A weekend of rioting in 1918 escalated to thousands of dissidents destroying the conscription office in Québec City along with the offices of two pro-conscription newspapers. The War Measures Act was invoked, soldiers were called in, and the end result was several deaths and dozens of injuries. By World War II, those same tensions would again manifest in violence, this time in the Conscription Crisis of 1944.

## **The Rebel Yell *En Français***

“In the name of the old country, in the name of France, I salute you! I salute you with all my heart.”

It was July 24, 1967. On the balcony at city hall was Charles de Gaulle, France’s heroic World War II general turned president, addressing (in French) thousands of cheering spectators and admiring supporters on the street below. The crowd buzzed with emotion, and de Gaulle commented that he had “found [him]self in the same sense of atmosphere as the Liberation.” For about five minutes the speech went on as anybody may have expected. But by the end of his speech, the

applause turned to thunder with his final words: “Vive Montréal; Vive le Québec! Vive le Québec libre!”

Québec libre, or “Free Québec.” Those words fueled what was already a fierce desire for Québécois separatism. Independence for the francophone province had been a dream for many ever since the French surrendered Montréal to the British in 1760 during the Seven Years’ War.

Montréal is a rebellious city. Not the kind of rebellion that the United States is used to—flying the stars and bars and warning not to be tread on—but more the type of urban rebellion seen in France. Protests, marches, strikes, and even a riot aren’t uncommon sights. It may be an annoyance, sometimes even a hassle to deal with, but it’s an essential facet of urban life in Montréal. The rebel spirit is a part of the city and its strong sense of independence.

Within just a few short years of de Gaulle’s passionate speech, Montréal would be embroiled in political upheaval and urban guerilla warfare. Kidnappings, bombings, and bank robberies were the preferred methods of the Front de Liberation du Québec, a separatist paramilitary group whose goal was to create a Marxist-Leninist Québec nation separate from Canada. Their resistance culminated in the October Crisis of 1970, when they kidnapped a British diplomat and a Québec minister, eventually (though, accidentally) killing the latter. The crisis would lead to Prime Minister Pierre Trudeau invoking the War Measures Act for the first and only time during peacetime in Canadian history—a decision that remains controversial even today.

Some of the kidnapers fled to Cuba, while others were arrested and imprisoned.

Six years later, in 1976, the sovereigntist Parti Québécois won the provincial election and promised to attain Québec nationhood through the traditional political process. Federalist efforts to get Québec to finally sign onto the Canadian Constitution in the late 80s and early 90s ultimately failed, leaving Québec as the only non-signatory province—a distinction it still holds today.

A few decades later, on one night in 1995, Canada narrowly missed Québec separating from the country via referendum. The results were close, but the residents of Québec ultimately settled on remaining by less than 1% of the vote. Had the vote swung the other way, the geopolitical makeup of North America would likely look quite different than it does today and Canada’s entire confederation would have been jeopardized. The outcome and aftermath of the referendum were so uncertain that the province of Saskatchewan even had a Plan B that included looking at the possibility of asking for U.S. statehood.

## Class Is In

Downtown Montréal is swarming with students, and many of them are Americans.

For many university-bound U.S. students, the debt that accompanies a four-year program seems prohibitively daunting. Comparatively, in Canada, post-secondary schooling is a bargain, even after paying the additional fees for being a foreigner. On top of

the savings, QS University Rankings places Montréal seventh in the world when it comes to the best cities to be a university student. The two most popular English-language universities are Concordia and McGill, often referred to as the Harvard of the North. These schools also attract significant numbers of French students.

## The “Maple Spring” Uprising

Of course, with so many students crammed into the city, all that pent-up youthful angst needs to come out some way or another, and what better way than to protest.

In early 2011, the Liberal government announced that annual university tuition for Québec residents would be raised over five years by about 75%, from close to CA\$2,200 up to about CA\$3,800. Student groups were outraged and organized a strike by early 2012, using a small red felt square pinned to their backpacks or lapels as their symbol of resistance. During the course of the following year, hundreds of thousands of students would partake in protests in what some later dubbed as the “Maple Spring” uprising, à la the Arab Spring the year before.

At its peak, one march through downtown drew approximately a quarter of a million people in support. The government resorted to banning marches near schools, so the organizers planned routes to go by as many schools as possible, despite police standing guard, armed with tear gas, riot gear, and automatic rifles. Some protestors took to less passive measures than just marching, and by the end of the school year dozens had been injured and

thousands arrested in riots and clashes with police.

By September 2012, a tuition freeze was announced, and the students returned to class, though subsequent increases and other issues have kept many students involved in organizing marches and other protests.

Now, years later, it's still common to see people, young and old, wearing the symbolic red squares around the city.



Image from the 2012 student protests

As for finding fellow U.S. migrants who are over the age of 25, it's not hard. Several online websites and forums exist for that purpose, though you probably won't need to bother. The cultural mixing in Montréal means that you're bound to run into some of them eventually.

## Leave The Car Behind

Montréal's high-density design makes getting around easy. Not only are most necessary services and amenities within walking distance, but, should you need to travel further, you have several ways to do so—the least appealing of which is to drive a car.



A city on an island



Montréal's world-renowned metro system



Montréal's BIXI bike rental stations

The most convenient method of transportation in Montréal is the metro. The public transit system consists of 68 stations on four lines, covering a total of 43 miles of track. It's North America's third busiest subway system, with an average of more than 1 million rides per day, behind only New York City and Mexico City in ridership. Young, old, rich, poor, students, professionals, newcomers, French, English—the

metro is utilized by folks from all walks of life.

Active transportation is another cheap, easy, and health-conscious way of getting around Montréal. Most of the central neighborhoods are dense with residential and commercial spaces, meaning anything you want or need is likely within a 15-minute walk. Or you could make use of the extensive

biking infrastructure, with over 300 miles of bike paths and separated bike lanes. One program, BIXI, allows people to rent bikes from public stalls and return them to any other location throughout the city. For less than CA\$100, you could make use of these BIXI bikes for an entire year.

For travel needs that go beyond the island of Montréal, the Pierre Elliot Trudeau International Airport has nonstop flight connections to cities on five continents, as well as to most major Canadian and U.S. cities. The Central Station has train connections with daily trips to Ottawa, Toronto, Québec City, and New York City.

### Underground City

“Going underground” is something we expect to hear from political dissidents or felons on the lam. In literature and film, underground living presents itself in the stories of the Teenage Mutant Ninja Turtles, mole people, Batman, vampires, and other mysterious and dark characters.

In Montréal, the Underground City, also known as the RESO, is neither dark nor mysterious. In fact, it’s quite the opposite. The RESO is traversed by nearly 500,000 people per day. The 4-million-square-meter subterranean downtown consists of 20 miles of tunnels and connects the metro with the rest of downtown—shopping malls, convention halls, cafés, art venues, hotels, universities, office towers, banks, apartment buildings, sports arenas, movie theaters, and more. In the harsh, frigid winters, the underground city allows pedestrians to get around

without having to brave walking in knee-deep snow or temperatures 30 degrees below zero (which is extremely cold in both Fahrenheit and Celsius).

### Canada’s Cultural Capital

It’s a claim that Toronto and Vancouver may take issue with, but Montréal is surely the cultural capital of Canada. Not only is the city the center of Canada’s French television, cinema, theater, radio, and publishing industries, but many English-language artists and entertainers are drawn here, too.

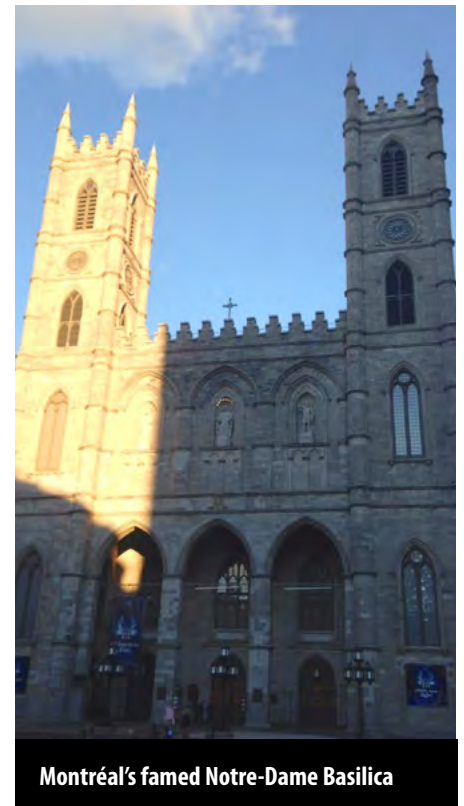
The city’s Quartier Latin, tucked between the Gay Village and Old Montréal, is well known for its theaters, galleries, boutiques, cafés, and general artistic atmosphere. The Place des Arts is nearby, too, home to the Montréal Symphony Orchestra, Les Grands Ballets Canadiens, and Opera de Montréal.



The Old Port along the Saint Lawrence River is no longer the busy trading center it was in the days of French fur traders, but the shorefront area is as busy as ever, drawing over 6 million tourists

annually. Today, the area is host to the Montréal Science Centre and Imax Theatre, the old Montréal Clock Tower (you can still climb 192 steps to the top), the annual winter Igloofest, an urban beach, and various other attractions, including those in nearby Old Montréal.

Old Montréal is a history buff’s dream, with cobblestone streets, various museums, and architecture dating back to the 17th century. After decades of decline and desertion, the old streets of Montréal developed a reputation as a dark and dangerous place by the 1950s. The revitalization took time, and preservation was a struggle with developers, but today Old Montréal is one of the city’s premier cultural and tourist attractions.



One of Old Montréal’s most impressive architectural achievements is its Notre-Dame Basilica, built throughout the 19th century. Aside from the



breathtaking Gothic Revival design of the building (both inside and out), visitors can enjoy an indoor lightshow entitled “And Then There Was Light” in the church every evening from Tuesday to Saturday for only CA\$10. The show tells the story of the original Catholic missionaries’ trials and tribulations as they established themselves on the island in the early days of Montréal, then known as Ville-Marie. The show is narrated on a headset in several different languages. Montréal’s oldest structure, the Old Sulpician Seminary, built in 1685, still stands beside the basilica.



Notre-Dame’s interior

For something a little more modern, check out one of Montréal’s various festivals. There’s the Montréal International Jazz Festival, which is one of the world’s largest, with roughly 3,000 artists from dozens of countries performing hundreds of shows, many of them live, for millions of spectators every year during the end of June and beginning of July. Or you could take in some cinema at the Montréal World Film Festival, which screens over 400 films for hundreds of thousands of viewers every year in late August.

But perhaps the most well-known festival Montréal has is the one that makes it laugh: Just for Laughs. The comedy festival began in 1983 and has become the largest international comedy festival in the world. With stand-up performances in both French and English, the festival has welcomed big name jokesters such as Jerry Seinfeld, Amy Schumer, Dane Cook, Margaret Cho, Drew Carey, Tim Allen, Dave Chappelle, Tom Green, and the list goes on. Basically, if they’re funny and famous, they’ve probably performed at the Just for Laughs festival. The festival’s brand has been so successful that it’s spun off several television programs and specials.

For a festival that’s out of the ordinary, check out Tam-Tams. During the summer, every Sunday around 10 a.m. in the park around the George-Etienne Cartier Monument, hundreds get together for drum circles, musical performances, dances, games, medieval enactments, and a range of other fun activities. The origins of this hippie gathering are unclear, though some accounts trace it back to a group of West Indies students in the 1960s who would gather regularly for drum sessions in the park. Another account claims that it was just a bunch of on-leave soldiers in the 1990s getting high and drumming on their days off. Either way, today, this weekly gathering is an essential part of Montréal’s counterculture and music scene. The laissez-faire attitude of those in attendance means that it’s quite common to catch a whiff of a spliff or a peek of a teat at the gathering.

The music scene in Montréal is much more than just hippies banging

drums in the park, though. From squalid underground basement shows to huge sell-out arena concerts, it’s not hard to find live music any day of the week.

### **Cirque du Soleil— Not Your Average Circus**

The circus in most towns shows up every year, dresses elephants in weird costumes, gets a tiger to jump through a hoop, and tops it off with a trapeze artist doing some pretty impressive feats for a couple minutes. Not to disparage the work of those trapeze artists and tigers, they are nothing compared to the talents of Cirque du Soleil.

Initially known as Les Echassiers, the group was founded in 1980 and toured Québec before receiving a government grant in 1983 and becoming Le Grand Tour du Cirque du Soleil. The group is now based out of Montréal and performs 19 shows in over 271 cities on every continent except Antarctica. Though the group has gone on to have worldwide success and permanent shows in Las Vegas, Broadway, Disney World, and the Riviera Maya, they still perform in Montréal as part of their regular tours.



For those whose entertainment preferences are more of the sporting variety, Montréal doesn't disappoint. The city is home of the legendary hockey squad the Montréal Canadiens, or the Habs as their colloquially known, the Montréal Alouettes of the Canadian Football League, and the upstart Montréal Impact of Major League Soccer. Regrettably, the Montréal Expos of Major League Baseball left the city to become the Washington Nationals in 2004, but baseball fans can rejoice—the Toronto Blue Jays have been playing some of their preseason games in Montréal and intend to continue doing so each year. Formula One is also a regular sporting event in the city.

Other attractions in Montréal include the 1976 Olympic Park, the Montréal Biodome, Montréal Casino, the summit of Mount Royal, and La Ronde amusement park.



Olympic Stadium welcomes the MLB

## More Than Just Poutine

The culinary scene in Montréal is simply amazing.

For starters: poutine. Not many people outside of Canada and the Northeastern United States have heard of it, but it's the dish for which French-Canadians are best known. Basically, it's a simple recipe of French fries, gravy, and cheese curds. But when creative chefs get

going, their deviations and twists give this classic dish a whole new taste. Poutine with maple syrup, poutine with bacon and mushrooms, poutine with jalapeños and salsa—the possibilities are endless, so long as they don't skimp on the cheese curds. Don't let anyone tell you cheese curds can be substituted for other types of cheese, like shredded cheddar or feta or parmesan, because they can't.

Some of Montréal's top spots for poutine are La Banquise, Poutine Centrale, and Greenspot.

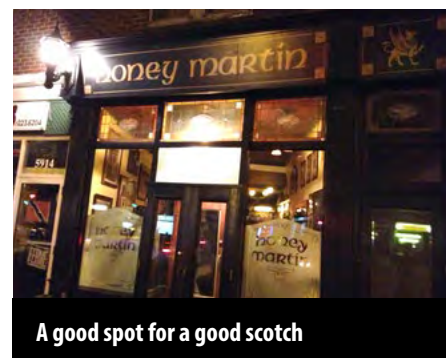


Poutine—the perfect hangover meal

Montréal's restaurants offer more than just poutine, though. The smoked meat sandwiches from Schwartz's are legendary, with lineups almost always going out the door. When it comes to eating at Schwartz's, world famous chef and traveler Anthony Bourdain told the Travel Channel that "You can't not do this when you come to Montréal." For fine dining, there's a multitude of options, but your best bet is to try Joe Beef or Restaurant Le St-Urbain.

Montréal's bar and club scene is too busy to explore here in much detail. However, it's good to know that the obnoxious, rowdy college strip is Crescent Street. There are plenty of better options in Old Montréal, the Gay Village, and along Saint Laurent Street. Barfly is one option for those

who don't mind a place that's a little rough along the edges, and it's right across from Schwartz's, meaning your late-night munchies aren't too far away. For whiskey lovers, Honey Martin is an authentic Irish bar with a large selection of whiskeys, bourbons, ryes, and scotches.



A good spot for a good scotch

As for home cooking, you'll find all types of grocers offering all types of products around the city. Whatever the dish you're wanting to cook, you should be able to find the ingredients you need somewhere in the city. For fresh produce and other non-processed items, go to the outdoor farmers' markets. Opened in 1933 in the Saint Henri neighborhood, Atwater Market is one of the most established outdoor markets, with both local and imported produce, cheese, wine, as well as the popular bakery and restaurant Premiere Moisson. Another popular market is the Jean Talon Market in Little Italy.

## Bill 101 And The Language Police

Language police isn't something that you'd expect to hear about in a relatively free and friendly country such as Canada, where free speech is a fundamental freedom protected by the Charter of Rights and Freedoms. Nevertheless, after centuries of seeing the French language decline and English

speakers dominate corporate offices, upper-management positions, schools, entertainment, and government positions, the province's francophone majority had had enough.

Action was needed not only to preserve the French language but also the Québécois culture. In 1977, The Charter of the French Language, also known as Bill 101, was enacted by the Parti Québécois government.

While Canada has an official policy of French and English bilingualism, Québec is the only province that is explicitly and officially unilingual in French. Most provincial government signage and communications are in French only, as are most billboards and advertisements. There are strict rules about business names, signs, internal memos and communications, labels, manuals, menus, etc. being in French or English, with French usually having to be noticeably predominant.

Certainly, no employer can dismiss or demote an employee on the basis that they only speak French, that they don't speak English, or that they demand to work in French. Only if the nature of the job requires it may employers require knowledge of a language other than French.

Rules regarding French or English schooling state that children's primary language of instruction depends on the primary language of the parents. A child can only attend an English public school if one of the child's parents also received their primary education in English in Canada. Children of immigrants are required to enroll

in French schools no matter what. While this might sound draconian, keep in mind that all French public schools teach English as a second language and that the law only doesn't apply to children attending private schools.

All these requirements and regulations about language might leave the impression that it is absolutely imperative to speak French in order to get by in Montréal. However, that's not the case. Most students today learn both languages, the federal government works in both languages, and business and day-to-day life operates in both languages (and more). Many shops and restaurants have bilingual staff, and government services (including health care) are required to serve in both English and French.

All in all, Montréal is a global city where dozens of languages are used. French is predominant, English is common, and many others are present as well. You don't have to learn French, but if you plan on visiting other parts of the province, especially rural Québec or the provincial capital, Québec City, you should probably bone up. Plus, learning the language shows that you're open to making friends and will go far in expanding your social circle.

## Who Said Open Borders Are A Bad Thing?

Canada and the United States share the world's longest border between two countries, with tens of millions of crossings per year.

Listening to the U.S. election talk about further ramping up border security (both north and south), somehow building a 2,000-mile

## Pardon My French

Aside from the amount of profanity you might hear, there are striking differences between the French spoken in Québec (and other parts of French-speaking Canada) and the French spoken in France.

Like any major language used in different regions of the world, dialect, slang, pronunciation, vocabulary, and even sentence structure differ. The French brought over to Canada four centuries ago is much different than the French spoken in France today. (Not unlike the Brits coming to America... within a hundred years or so the American accent was not only different from that of Britain, but varied across the country, influenced by other immigrants and their native languages.)

An oft-repeated story confirms just how different the two dialects are: An English-speaking Montréaler has a distant relative from France visit for a few days. One evening, his French-speaking Québécois girlfriend comes over for dinner. The relative and the girlfriend are introduced, and then the girlfriend goes into explaining the story of how the two met and fell in love. After several minutes, the relative from France interrupts and asks if they can speak in English, as it would be easier for the both of them. The girlfriend, insulted at the insinuation that her French isn't "French" enough, tells the Frenchman to "f--- off" and asks if he can understand that in both languages.

wall, and beefing up an already-militaristic deportation force, it's refreshing to know that cooler heads still prevail in Canada. The right to a person's free movement still has hope.

Canada's restrictions on U.S. visitors are lax when compared to U.S. restrictions on Canadian visitors, so living in Canada as a permanent tourist is an option. U.S. citizens are granted six-month stays in Canada as tourists, at which point an extension simply means leaving the country and returning. For anyone looking at living only part-time, say during the summer (or the winter, if you're a yeti), then staying as a tourist makes sense.

Of course, staying as a permanent tourist means that you'll miss out on coverage with Canada's socialized universal health care system, known as Medicare, along with other perks of formalizing your stay. For example, you also won't be able to work. But if you can afford to buy your own health insurance and you don't need to earn any income while there, the permanent tourist plan may be worth it.

On the other hand, if you want to live in Montréal long term, formalizing your stay is probably your best bet. You'll benefit from government social programs, you can find work, enroll children in school, and not have to worry about making a border run to the United States or elsewhere every six months.

In Canada, immigration is handled both by the Canadian and provincial authorities. Québec has a special agreement with the federal government allowing the province to choose which immigrants it will

accept, with the federal government having the final say on whether someone is or isn't admitted. Québec has immigration programs mostly for workers and students, though, like the Canadian government, it also has a family sponsorship program.

With the Québec Skilled Worker Program, you must first complete an application based on a point system that is heavily determined by your ability to speak French, as well as by education level, work experience, how many dependent minors are accompanying you, and your financial self-sufficiency. Having a job offer isn't necessary, but is certainly an important factor.

The Self-Employed Worker Program is available for those who want to take the initiative to create their own job by practicing their profession or trade in the province. You must have net assets of at least CA\$100,000 in assets and at least two years of experience being self-employed in your profession or trade. Like the Skilled Worker Program (and all other immigrant programs in Québec), your French language skills are an important factor to your acceptance.

Québec's Entrepreneur Program for immigration is another option for moving to this province. To be eligible, you must have CA\$300,000 in assets, at least two years of experience running a business and managing it alone (with at least 25% capital equity) during the previous five years, and either a business project plan or proof of an acquired business already in Québec. French skills, your age, and your preparedness for your project are some of the qualifying factors in being accepted.

If you're worried that your lack of French will hinder your chances of being accepted for any of these immigration programs, start practicing. A good plan would be to move to Montréal (or rural Québec where English is almost nonexistent, if you're really ambitious) and practice your French while you're there.

Application fees for these programs are about CA\$500 for the principal applicant, plus about CA\$150 per spouse or dependent child if you're coming from the United States. You will also have to pay another fee for the Québec Selection Certificate of about CA\$775, plus an additional CA\$165 per dependent. Additional fees for things like medical exams or validating your accreditation will cost a few hundred dollars more. Of course, you should also budget a couple thousand dollars for immigration lawyers, whose knowledge and insights are indispensable during the entire process.

Another program is the highly successful Quebec Immigrant Investor Program. Under this program, 1,900 investors are granted visas if they have a net worth over CA\$1.6 million, commit to making an interest-free investment of CA\$800,000 in a prescribed (government guaranteed) investment for a period of five years, intend to settle in Québec, pay a CA\$15,000 application fee, and have at least two years of managerial experience with a private enterprise, partnership, NGO, or government body, in the previous five years.

After holding permanent residency in Canada for at least four out of

the past six years, being physically present in the country for at least 183 days in each of those four years, a permanent resident can apply for citizenship. A recently proposed change to this would see the requirement dropped to three years out of the past five and would allow applicants to count up to one year in Canada regardless of residency status at the time.

And, yes, dual citizenship is allowed, meaning you won't have to give up your U.S. passport if you don't want to.

## No "Death Panels" Here

Don't believe Fox News or Trump's tirades. There are no "death panels" in Canada's health care system. There are no massive queues leaving patients dead while waiting to get treatment. There are also no bankruptcies due to health issues. And, perhaps most importantly, there are no deaths due to lack of insurance coverage.

Is it perfect? No. But what system is?

Canada's socialized health care system gets no love from its U.S. adversaries, and thanks to the power of U.S. news propaganda, many misconceptions about it exist. One of the biggest misconceptions, though, is that all health care costs in Canada are socialized. The reality is that, in the end, Canada's socialized costs aren't much more than the United States', with their own Medicare and Medicaid programs. Still, in the end, Canada spends less overall than its southern neighbor and still gets better results. Life expectancy is longer, infant and maternal mortality are lower, and obesity, diabetes, and other illnesses and diseases are less prevalent.

The Canadian Medicare system provides the national framework that mandates universal coverage for essential health-care services, but the provinces manage delivery and administration. Many expenses aren't covered with Canada's universal system, including pharmaceuticals, dental and eye care, ambulance fees, mental health care, and other "nonessential" care. For those nonessential services, many people have personal supplementary insurance plans to cover the costs, but in Québec, criteria for benefiting from coverage for these services is the lowest among the provinces. Unlike most other provinces, Québec provides prescription drug coverage for the large majority of residents.

Recently, attention has turned to an increasing prevalence of a dual two-tier system spouting up in Québec. Doctors are providing expedited care privately, outside of the public system, for those who can pay. While this contravenes the parameters of the Canadian Health Act, Québec knows the federal government won't intervene and cause a showdown in enforcing the act with Canada's only province that isn't signatory to the constitution. Many people in the health profession are pushing for the new Prime Minister Justin Trudeau to step in, but early signs are that the feds will continue to look the other way.

Coverage in Québec is granted once a resident registers with the provincial health insurance board, the Régie de l'assurance maladie du Québec, and after a subsequent three-month waiting period.

## Going Offshore, Upshore

Which countries come to mind when you think of offshore tax planning? Panama, the Cayman Islands, Bermuda, Belize... but what about Canada?

Canada, land of socialized health care and subsidized post-secondary education, is hardly a low tax jurisdiction. The overall tax burden for the nation is about 30% of GDP; whereas in the United States it's about 24%. However, for many business immigrants, Canada provides an opportunity to distribute accumulated profits from their foreign businesses in a tax-efficient, possibly even a tax-free manner.

The opportunities aren't offered to Canadian-born citizens, as they are designed to attract foreign capital from abroad. Because Canada doesn't require corporations to pay tax on earnings from foreign subsidiaries, a Canadian address allows them to collect and distribute foreign profits without having to pay any additional tax. Recently, this became a heated issue when Burger King announced it would move its corporate headquarters north to save on its tax bill, a process that was widely reported on in mainstream media as "inversion."

Even if you're able to benefit from Canada's foreigner-friendly tax scheme, you can't escape the long arm of the U.S. tax system completely. As the United States' closest ally, Canada was an early signatory to FATCA, the law requiring foreign financial institutions to automatically report account information of U.S. clients to the IRS.

Canada's signing on to FATCA wasn't without controversy, though. Canada's then financial minister, the late Jim Flaherty, called the bilateral agreement a "waste of resources" to enforce and raised concern about "far reaching and extraterritorial implications," which he feared would cause Canadian banks to become minions of the IRS, endangering Canadian privacy rights. Luckily, Canada and the United States do have a double-taxation treaty that covers most forms of income.

Additionally, unlike the United States, Canada doesn't require a tax return to be filed if no taxes are due—if you don't earn any income in Canada, you have nothing to worry about.

If you are earning an income in Québec, provincial income tax rates for 2016 were:

- 0% on earnings up to CA\$14,437
- 16% on earnings from CA\$14,438 to CA\$42,390
- 20% on earnings from CA\$42,391 to CA\$84,780
- 24% on earnings from CA\$84,781 to CA\$103,150
- 25.75% on earnings of CA\$103,151 and up

Because Québec opts to receive some of its federal health and social funding in the form of tax points instead of cash, federal personal income tax on income earned in Québec is reduced by 16.5% of the federal tax. Canadian federal income tax rates—before the Québec reduction is applied—for 2016 were:

- 0% on earnings up to CA\$11,474
- 15% on earnings from CA\$11,475 to CA\$45,282

- 20.5% on earnings from CA\$45,283 to CA\$90,563
- 26% on earnings from CA\$90,564 to CA\$140,388
- 29% on earnings from CA\$140,389 to CA\$200,000
- 33% on earnings of CA\$200,001 and up

It's important to note that you could be considered a taxable resident if you live in Canada for 183 days. As Canada taxes on worldwide income, if you're living in Montréal as a permanent tourist, you could assume a Canadian (and/or Québec) tax liability.

There are taxes you will have to worry about in Québec (and Canada) that can't be avoided. Québec charges a provincial sales tax of 9.98% on top of the federal sales tax of 5%. Additional taxes on tourist and hotel lodgings can reach up to 3.50%.

Dividend income is taxed by both the provincial Québec and federal Canadian authorities, with multiple brackets ranging from about 5% up to close to 44%. Federal corporate income tax is 15%, and Québec's provincial rate is 11.90% and 8% for active business income. Half of corporate capital gains are taxed as income. Québec has a payroll tax of 4.95%, as well as smaller rates for employment and parental insurance premiums, pension plan contributions, health services funds, and other social programs.

Property taxes in Montréal vary based on neighborhood and property type. Generally, most residential properties are taxed somewhere around 1% of the assessed value, and non residential

properties somewhere closer to 4% of assessed value.

## The Bubble Has Yet To Burst

Housing in Canada's big cities has been heating up during the past decade and a half to the point where many are expecting an imminent U.S.-style crash. Purchasing a basic detached bungalow for less than CA\$1 million in either Toronto or Vancouver is nearly impossible. Values in those two cities even reached double-digit percent increases, annually. From January 2013 to July 2016, Vancouver was experiencing 1.7% increases per month.

And while the Canadian mortgage industry has been regulated to a greater extent than the anything-goes system in the United States, governments at all levels in Canada have decided more needs to be done.

Recently, the federal government tightened mortgage regulations that require all insured mortgage recipients to undergo a street test to determine if they could handle their payments with higher interest rates or a lower income. Previously, such stress tests weren't required if you had a fixed-rate mortgage of longer than five years. (All mortgages bought with less than 20% for a down payment are required to be insured by the government institution Canadian Mortgage Housing Corporation.)

The federal government also noted that an exemption on capital gains tax for the sale of a principal residence will only be available to Canadian residents going forward, and families will only be allowed

one primary residence for the exemption purpose.

Meanwhile, in Vancouver, where foreign capital has been the main motivator for sky-rocketing housing costs, the municipal government took a drastic measure and instituted a 15% foreign-buyer tax. The tax came into effect in August, and the impact couldn't be clearer. In October, sales were down 39% from October 2015, with prices for detached homes down nearly 1% from the month before. One economist told CBC News that Vancouver is now in the midst of a "full-blown correction."

As attention turns away from the overpriced markets in Vancouver and Toronto, many analysts and market-watchers expect long-dormant and still-affordable Montréal to heat up. Montréal hasn't typically been a huge market for out-of-town investors, and certainly not for the Chinese and other Asian buyers who fuelled the increase in Vancouver. Only about 1% of Montréal's condos are owned by nonresidents, and of those most come from France and the United States. But, still, prices are already inching up in Montréal, with year-over-year prices increasing by about 5% in the city and 18 of the previous 19 months experiencing increases in home sales.

Montréal has been the affordable choice of Canada's big three metropolises (Toronto, Vancouver, and Montréal) for at least half a decade. According to the

Canadian Real Estate Association, the average home price in June 2016 for the greater Montréal area was CA\$310,200, for the greater Toronto area was CA\$647,600, and for the greater Vancouver area was CA\$917,800.

## Progressive And Proud

Montréal is a progressive city in the most political sense of the word. One just has to see how enthusiastically inclusive and welcoming the city is of LGBTQ people to understand this.



Montréal's Gay Village

The annual Pride festival sees hundreds of thousands of visitors, gay and straight, and touts the week-long festival as the largest in the Francophone world, with 125 activities, events, concerts, comedy shows, panel discussions, sport competitions, and art exhibitions.

Aside from the annual Pride parade, Montréal has an active LGBTQ community. Since the 1980s, Montréal's Gay Village, a mile-long stretch of Saint Catherine Street on the city's east end, has been home to bars, shops, and clubs that cater to the diverse LGBTQ community. But the inclusivity and gaiety doesn't stop there, as neither do people who

identify as LGBTQ. Montréal's gay scene exists citywide.

Like most cities in North America, Montréal wasn't always so open. Prior to hosting the World Fair with the 1967 Montréal Expo as well as prior to the 1976 Montréal Olympics, many businesses in the Gay Village faced repression and raids. The discrimination continued into the 1980s and even led to trumped-up legal charges for some owners and patrons. On July 19, 1976, the largest equal rights demonstration until then was held to protest this treatment.

Today, there's nothing being hidden or shut down anymore—it's easy to find several directories, blogs, groups, forums, and guides online for exploring Montréal's gay scene.

## Not Always Smiles And Rainbows

While Montréal certainly is an inclusive and tolerant city in many ways, that's not to say that there aren't problems when it comes to civility.

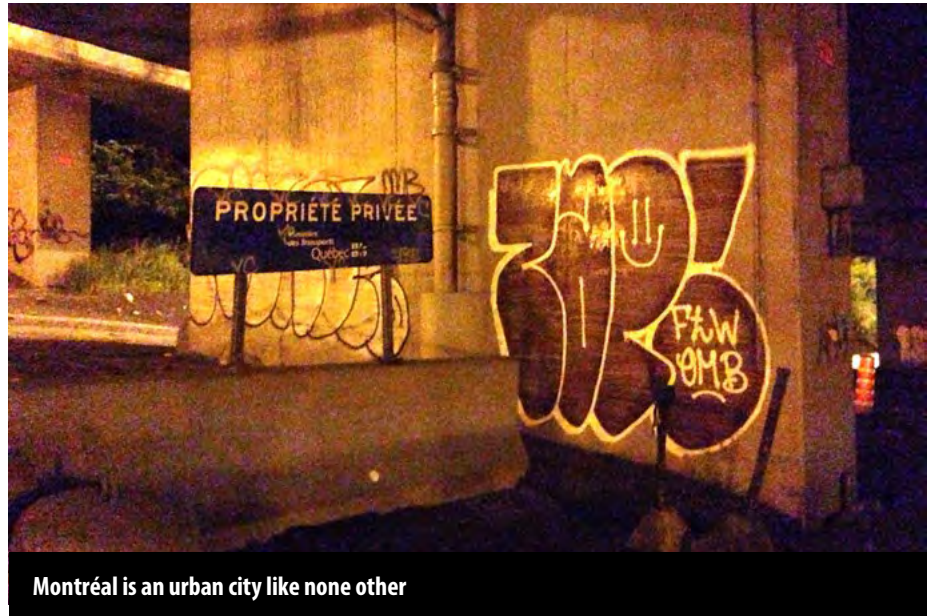
Despite the multicultural makeup of the city, tinges of xenophobia exist. Many in the Francophone community who view their language and the Québécois culture under threat are hostile toward non-French speakers, especially immigrants, as they tend to prefer using English instead of French. When the province came within a few thousand votes of separating in 1995, this xenophobia was put in the spotlight in a highly emotional and tense situation.

The concession speech from then Québec premier and one of the leading campaigners in the separatist “yes” camp, Jaques Parizeau, rambled on to blame “money and the ethnic vote” for the loss. Of course, there’s no way that immigrant voters could’ve carried the vote alone. The premier resigned the next day.

Tensions often run high over language here, though hardly ever on an individual level. While you might get a nasty glare or snarky remark when asking for directions or information in English, most French speakers are understanding. The real strain comes from businesses in contravention of the language laws.

And while complete sovereignty has been largely given up by the Parti Québécois and greater sovereigntist movement, it remains a possibility. However, you probably don’t have to worry about a revolutionary government rounding up non-French speakers for deportation. The Parti Québécois has held government as recently as this decade, yet Québec still remains in the Canadian confederation. The goal of greater autonomy within Canada has substituted full-out sovereignty, as public opinion shows the majority of Québec residents favor remaining in Canada.

Talking to any of the city’s newcomers, you’re more likely to hear that the biggest downside to life in Montréal isn’t any pent-up xenophobic hostilities but rather the icy, dark, miserable winters. While temperatures in the winter months regularly dip well below freezing to as low as



Montréal is an urban city like none other

negative 30 degrees Fahrenheit, in the summer months the temperatures are warm, and the days long. But it’s all a matter of perspective... Ask anyone from Canada’s prairie provinces or far north—where temperatures can reach as low as negative 50 degrees or worse—and they’ll scoff at the idea that Montréal’s winter is anything but pleasant.

## The Real City

Montréal’s residents come from all walks of life and all corners of the globe. It’s multicultural... it’s French... it’s Canadian... it’s even American in some ways.

It’s one of the realest cities you’ll find, where everything is proudly on full display... from the down and dirty... the nitty and gritty... the posh and luxurious.

The allure of moving to France has been around for decades. The practicality of moving to Canada has become especially poignant with the recent U.S. presidential election. Moving to Montréal realizes the best of both.

If you think Montréal is the city for you, better move fast. You never know when a wall might go up along the border. 🇨🇦



## About The Author

Matt Chilliak is a political consultant from Saskatoon, Saskatchewan, with an honors degree in political studies from the University of Saskatchewan and minors in economics and Spanish. He has traveled throughout Canada, the United States, and Latin America, including Mexico, the Dominican Republic, Cuba, Colombia, and Panama. He also holds certification from Fine Art Bartending School and mixes a mean Old Fashioned.



## Video Resource

To view our November Overseas Living Letter video feature “Live and Invest Overseas in Montréal, Canada,” click the link below.

[Montréal, Canada, Overview](#)



# Montréal Shopping List

Local currency is the CDN  
Go here to convert into U.S. dollars  
at today's exchange rate.

## Beverages

Wine, Amoretti

CA \$11.<sup>49</sup>  
1L

Filtered Water

CA \$4.<sup>99</sup>  
24x500 ml

Lipton Tea

CA \$4.<sup>99</sup>  
20 pack

Orange Juice

CA \$2.<sup>99</sup>  
1.75L

Nescafe Coffee

CA 5.<sup>99</sup>  
170g

Coors Beer

CA \$16.<sup>99</sup>  
12 pak

Coke or Pepsi

CA \$2.<sup>99</sup>  
2L

# Fresh Fruit And Vegetables

**Naval Oranges**

CA \$4.<sup>99</sup>

1.36 kg

**Apples**

CA \$0.<sup>99</sup>

1 lb

**Tomatoes**

CA \$0.<sup>99</sup>

1 lb

**Grapes**

CA \$0.<sup>99</sup>

1 lb

**Bananas**

CA \$0.<sup>39</sup>

1 lb

**Potatoes**

CA \$3.<sup>00</sup>

5 lbs

**Onions**

CA \$2.<sup>50</sup>

908 g

**Cauliflower**

CA \$1.<sup>99</sup>

1 head

**Cucumber**

CA \$1.<sup>50</sup>

1 each

**Shallots**

CA \$1.<sup>99</sup>

100 g

**Garlic**

CA \$1.<sup>99</sup>

3 pack

**Broccoli**

CA \$1.<sup>99</sup>

1 head

**Sweet Red Pepper**

CA \$1.<sup>99</sup>

1 lb

**Leaf Lettuce**

CA \$2.<sup>00</sup>

1 head

**Eggplant**

CA \$0.<sup>59</sup>

1 lb

# Staples And General Groceries



**Sliced White Bread**  
CA \$3.29  
1 loaf



**Ice Cream**  
CA \$6.69  
300 ml



**Snickers**  
CA \$1.19  
44 g



**Oreos**  
CA \$5.49  
500 g



**Potato Chips**  
CA \$4.49  
255 g



**California Raisins**  
CA \$1.10  
100 g



**Basmati Rice**  
CA \$6.49  
1.36 kg



**Strawberry Jam**  
CA \$3.99  
500 ml



**Salt**  
CA \$6.49  
1.36 kg



**Kellogg's Corn Flakes**  
CA \$3.99  
440 g



**Spaghetti Sauce**  
CA \$3.56  
650 ml



**Soy Sauce**  
CA \$2.99  
475 ml



**Mayonnaise**  
CA \$1.99  
475 ml



**Ketchup**  
CA \$4.59  
1 L



**Flour**  
CA \$10.99  
10 Kg



**Sugar**  
CA \$3.99  
2 K



**Sweetened Condensed Milk**  
CA \$2.69  
300 ml



**Tabasco Sauce**  
CA \$2.89  
57 ml



**Spaghetti Noodles**  
CA \$2.00  
900 g



**Tuna Fish**  
CA \$1.49  
170 g



**Cooking Oil**  
CA \$5.99  
500 ml



**Crackers**  
CA \$4.99  
448 g



**Peanut Butter**  
CA 3.99  
500 g



**Campbell's Soup**  
CA \$1.19  
284 ml



**Tomato Sauce**  
CA \$0.59  
1 lb

# Meat, Fish, And Poultry



**Beef Strip Loin**  
CA \$5.<sup>99</sup>  
1 lb



**Hot Dogs**  
CA \$3.<sup>49</sup>  
450 g



**Bacon**  
CA \$5.<sup>49</sup>  
375 g



**Fresh Shrimp**  
CA \$7.<sup>99</sup>  
347 g



**Beef Top Ground**  
CA \$0.<sup>99</sup>  
100 g



**Chicken Quarters**  
CA \$1.<sup>32</sup>  
100 g



**Salmon Fillets**  
CA \$1.<sup>99</sup>  
100 g



**Sliced Ham**  
CA \$4.<sup>99</sup>  
175 g



**Pork Chops**  
CA \$1.<sup>10</sup>  
100 g

# Eggs And Dairy



**Milk**  
CA \$3.<sup>79</sup>  
2L



**Cheddar Cheese**  
CA \$6.<sup>49</sup>  
170 g

**Eggs**  
CA \$3.<sup>99</sup>  
1 dozen

**Yogurt**  
CA \$3.<sup>99</sup>  
2L



**Philadelphia Cream Cheese**  
CA \$3.<sup>49</sup>  
227 g



# Household Goods And Toiletries

**Paper Towels**

CA \$4.<sup>98</sup>

6 rolls

**Disposable Razor**

CA \$5.<sup>99</sup>

3 pack

**Toilet Paper**

CA \$10.<sup>99</sup>

24 rolls

**Laundry Soap**

CA \$4.<sup>99</sup>

2L

**Pantene Shampoo**

CA \$3.<sup>99</sup>

375 ml

**Hand Soap**

CA \$2.<sup>49</sup>

434 ml

**Pedigree Dog Food**

CA \$21.<sup>79</sup>

8 kg

**Energizer Batteries**

CA \$5.<sup>99</sup>

8 pack

**Colgate Toothpaste**

CA \$3.<sup>29</sup>

130 g

## Miscellaneous

**Dish Soap**

CA \$2.<sup>99</sup>

1.14L

**Cigarettes,  
Marlboro**

CA \$11.<sup>03</sup>

1 pack

**Gasoline**

CA \$1.<sup>174</sup>

1L

## EATING OUT:

A beer **CA\$6**

Rum & Coke (or other local drink): **CA\$5**

A coffee: **CA\$3**

A sandwich (or equivalent): **CA\$9**

Average cost of a meal out per person:

Lunch: **CA\$15**

Dinner: **CA \$20**

# Monthly

# Budgets



[Go here to convert into U.S. dollars at today's exchange rate.](#)

## Penny-Pincher's Budget (for a couple, bare minimum costs)

Item	Cost	Notes
🏠 Rent	\$450	Single bedroom in a shared apartment
🚌 Transportation (bus, taxi, etc.)	\$85	Public transit only
🔥 Gas (cooking/heating)		Included in rent
⚡ Electricity		Included in rent
💧 Water		Included in rent
🌐 Internet	\$45	
😊 Entertainment	\$400	Bare bones, eg. dinners at cheap, local places, etc.
🛒 Groceries	\$300	
<b>TOTAL</b>	<b>\$1,280</b>	

## Apartment or House Rental Budget (for a couple)



Item	Cost	Notes
🏠 Rent	\$900	In a desirable part of town (city center, if applicable), unfurnished, two-bedroom, comfortable apartment.
📁 Property Taxes		NA
🚗 Transportation (bus, taxi, etc.)	\$120	Monthly metro and bus passes plus some taxis
🔥 Gas		Included in rent
⚡ Electricity		Included in rent
💧 Water		Included in rent
📶 Internet, Cable, Phone bundle	\$100	Bundle
🧹 Household help	\$300	Three hours per week
😊 Entertainment	\$800	Eating out twice a week at a mid-range, local restaurant; (local) drinks twice a week at a nearby watering hole; movie theater trip twice a month.
Gym Membership	\$60	Per couple
🛒 Groceries	\$400	Basic items for a couple
<b>TOTAL</b>	<b>\$2,680</b>	



## Apartment or House Ownership Budget (for a couple)

Item	Cost	Notes
🏠 Mortgage	-	Not included here as too variable.
HOA Fees	\$300	
📁 Property Taxes	\$240	
🚗 Transportation (bus, taxi, etc.)	\$120	This assumes some walking and “retiree” travel about town, not a worker’s commute.
🔥 All Utilities (Gas, water, electricity)	\$95	Used for cooking, hot water, and gas dryer.
📶 Internet, Cable, Phone	\$100	Bundle
🧹 Household help	\$300	Three hours per week
😊 Entertainment	\$800	Eating out twice a week at a mid-range, local restaurant; (local) drinks twice a week at a nearby watering hole; movie theater trip twice a month
🛒 Groceries	\$400	Basic items for a couple
Gym membership	\$60	Per couple
Medical appointment		Covered by public health care system
<b>TOTAL</b>	<b>\$2,415</b>	



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- 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...

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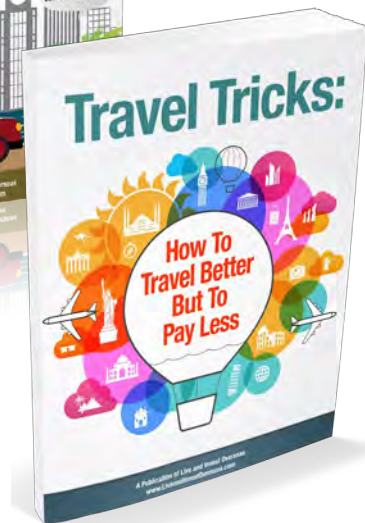


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Publisher, Live and Invest Overseas

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