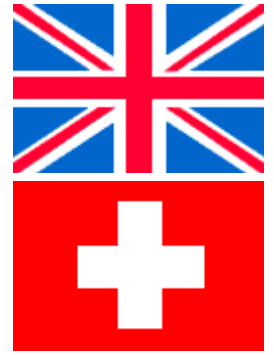




# EXPAT WORLD

“the newsletter of international living”

BRINGING YOU THE WORLD IN A WAY  
YOU'VE NEVER SEEN BEFORE



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September, 2010

## IS THIS REALLY A JOB?

### A SIMPLE WAY TO BANK MONEY ON YOUR TRAVELS

Your editor of Expat World has traveled to 136 countries and counting over his aging lifetime. People say I don't have a real job, but I learned long ago to make a good living and enjoy one of my passions in life. You all know that I write and re search articles for Expat World and turn these opportunities into money in the bank by a variety of means. I've recently added another piece to my money making puzzle -- photo-banking.

Friend and foe alike often say I have their dream job. And it's hard to disagree. Can't think of a better job I would want since I left my pebble pounder (geologist) position some 25 years ago.

To add to the mosaic of the things I do related to travel I now take photos most places I go, and upload photo-bank them to online microstock photo agencies. I don't have to market my images -- the agencies sell them for me. It's something I can do from anywhere in the world where there is an Internet connection. And this system has helped fund my travels to 136 countries in the last 25 years, or in the beginning at least, gave me plenty of beer money!

Who buys my photos? They appear in many places like websites, books, journals, travel newsletters and quite frequently, airline in-flight magazines. Most images are not credited to me, and if they are then they are under a pseudonym. Most of the time the photos are used in places where the photographer remains anonymous, like in advertisements, which is fine by me for I'm not looking to be a world famous travel photographer. I like my anonymity!

Adding another piece to my mosaic on making money in travel related enterprises didn't happen overnight. My photography story began in the Spring of 2005 when taking a 28 day journey throughout Rajasthan, India on the back of an old Enfield motorcycles, a real classic, iron bucket two-wheeler. Traveling with two maniacs also on Enfields, I decided to take a camera along and do a photo essay, something I never did before. I basically didn't take photos on my journeys with few exceptions.

From the India experience onward I started selling photos to online microstock photo agencies as a hobby to keep me occupied while I was on the road. At the time, I was still focused on my "proper" career gathering stories and info

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for publication in Expat World. In the beginning, the income I was seeing through these uploads was really only enough to buy a few extra forays in the land of wine, women and song while on my journeys. Eventually, I turned this venture in photography into a real profit center where I could actually earn a wage to live a good RETIREMENT life in some country like Thailand, Ecuador, Panama, Costa Rica, Mexico, etc.

My income from working at Expat World allowed me enough money to cover me while I was able to build additional income through photo-banking to provide for a retirement income, a real residual income, an income that I continue earning for work that I've already done.

I remember friends joking about my first few sales of 5 cents each back in 2005. In a way, though, it was these first sales that actually got me excited because I was able to calculate potential returns based on a much larger and better portfolio. In the three years, I built up my portfolio to over 2,500 images that are now sold through a variety of agencies. In that time I achieved my income goals.

So my friends and fellow Expat World readers, building a residual income for retirement or whatever at something you like to do is not that hard. I have been lucky in not having to be a wage slave and devote all my time to a fixed work schedule. This has also meant that I've been able to take Spanish classes, I scuba dive the world, fish the world and learned the basics of producing an income through the web. And my photos sales have helped fund my travels through 136 countries from Andorra to Zanzibar when I'm not flying on Expat World's nickel.

### **SO HOW DO I GET STARTED ?**

Starting in microstock photography is open to anyone. Even if you're an awful photographer, you can learn the basics of getting the photos right for the micro stock agencies. Being an awful photographer chances are you're going to struggle in the beginning even if your photos are fantastic. There are still a lot of things you'll need to learn. You can learn the basics of what you need to know by going to: [www.veoelundo.com/photography/advice/microstock](http://www.veoelundo.com/photography/advice/microstock).

Online stock photo agencies like [istockphoto.com](http://istockphoto.com), [shutterstock.com](http://shutterstock.com), and [bigstockphoto.com](http://bigstockphoto.com) are, in general, happy to work with amateurs. But they do expect near-perfect photographs. You need a good digital camera and an eye for composition.

Art directors, ad agencies, businesses, magazines and newspapers, even individuals looking to illustrate a family newsletter or MySpace page are all customers of online stock sites, where they can download images for \$1 - \$20. It doesn't cost you anything to upload your pictures and put them up for sale. When somebody buys one, you get a royalty-usually 20% - 40% of the sale. Though the royalty may only come to 50 cents or so per image, you make up for it in volume. A really good photo can sell hundreds, even thousands of times. The really nice things about micro online stock photo agencies is that you don't have to do anything but upload your images. There's no marketing or selling involved.

To shave years off your learning curve, Expat World recommends that you get a hold of "Turn Your Pictures into Cash" from AWAI a partner of International Living newsletter. You can also try signing up for a free e-letter about funding your travels through photography and travel writing.. Check here: [www.thetravelwriterslife.com/eletter/il/](http://www.thetravelwriterslife.com/eletter/il/).

Here are some references of other online and micro online stock photo agencies:

### **SOME TOP MICROSTOCK AGENCIES**

**Shutterstock**--GET STARTED HERE! Money adds up fast once you get a decent size portfolio online. IT can be tough to get in but keep trying though; its one of the top paying sites (to many it is THE top paying site). I would recommend this as your first site to get started. If you can make it at Shutterstock, then you have a good chance everywhere else. Dreamstime

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**Dreamstime-** Not real picky, but picky. Another great site to start selling your photos online.

**DepositPhotos** – A new site, but they have a great start. They even PAY YOU to upload your photos. Don't miss out on this deal.

**Graphic Leftovers** -- A fairly new site with a good start. When you are new, they would be good to try.B

**Big Stock Photos** -- Good sales. Not too picky. Another good micro stock photo site to sell at.

**123RF** -- New site so sales are slow but they are picking up fast. Not too picky.

**Stockxpert** -- You earn US\$ 0.50 per image. Bigger size images earn more. Of all the site mentioned here, this is the smallest. Uploading and keywording is easy and smooth. Reviews are fast. Minimum payouts at US\$50. Worth joining.

**iStockphoto** -- This site has the lowest payouts – US\$0.20 per image.

Bigger images earn more. There is also a multi-tier payout system. Uploading and keywording is slow and cumbersome. There is no FTP upload. Illustrations MUST be in EPS format. Rejections are high. You need to upload a photo ID to join. I passed up this site.

### **SOMEMORE MICROSTOCK PHOTOSITES FOR PHOTOGRAPHERS**

You can make good money with your hobby or it may even become your profession and full-time business. It's possible to earn \$1000 and more per month with 1000 or less images online. You can also sell your 3D and vector illustrations and video footage. All you need is to meet technical and artistic requirements which are slightly different on each of these web sites.

EW would recommend you to start with your initial 10 image submission at Shutterstock one of the leading subscription microstock photography web sites. Your images must pass the inspection for you to be approved as a contributor. It's not hard, but it is much easier if you have a 6MP+ DSLR camera. Also, make sure you use ISO 100 or 200 settings. Before submission you should always look at them at 100% magnification to check for dust, artifacts and noise. Save files as jpg, with quality level 11. Other good sites to start from are Fotolia and Dreamstime. Good luck!

Sell your photos at Recommended microstock photo sites for photographers and illustrators: Sell your photos and footages at Shutterstock (one of the best places to earn money from selling pictures) Really great place to sell you photos and illustrations. Watch your sales real-time!

You earn \$0.3-0.38 for an image sale (up to 1000 sales a day depending on the size and quality of your portfolio)

You get \$20 for an extended license sale

Also you can sell your video clips there.

Sell your pictures at Fotolia (very friendly and easy to start site) You get 30-50% from your image sales, set your own price for extended license (up to \$200) Standard RF license price \$1-5

Earn money selling your photographs at Dreamstime (simple uploading process and friendly web site) You get \$0.25-\$3 from sales, or \$25 for an extended license sale

iStockPhoto is one of the best sites to sell your photos and footages \$0.2-\$2 for an image plus \$15-\$25 for an extended license sale

You can earn \$2-10 per footage sale at PantherMedia, a new mid-priced stock photography agency. Prices vary from 4.90 euros/image for a small web resolution to 49.90 euros/image. Photographers get

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30%-50% commission.

ShutterPoint is an interesting option to sell your images. You set the price for Extended License Commercial Royalty -- fee starting from \$20. But you should pay for the web space for your gallery. You get 85% from a sale.

A few other online websites where you can upload your stock photographs to be made available for others to license are...

- Shutterpoint
- ImageVortex
- PhotoStockPlus
- Crestock

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## **STUFF**

### **THE STATE OF THE AMERICAN PRESS**

#### **THE TRUTH ABOUT AMERICAN NEWSPAPERS**

1. The Wall Street Journal is read by the people who run the country.
2. The Washington Post is read by people who think they run the country.
3. The New York Times is read by people who think they should run the country and who are very good at crossword puzzles.
4. USA Today is read by people who think they ought to run the country but don't really understand The New York Times. They do, however, like their statistics shown in pie charts.
5. The Los Angeles Times is read by people who wouldn't mind running the country -- if they could find the time -- and if they didn't have to leave Southern Cal. to do it.
6. The Boston Globe is read by people whose parents used to run the country and did a poor job of it, thank you very much.
7. The New York Daily News is read by people who aren't too sure who's running the country and don't really care as long as they can get a seat on the train.
8. The New York Post is read by people who don't care who is running the country as long as they do something really scandalous, preferably while intoxicated.
9. The Miami Herald is read by people who are running another country but need the baseball scores.
10. The San Francisco Chronicle is read by people who aren't sure if there is a country or that anyone is running it; but if so, they oppose all that they stand for. There are occasional exceptions if the leaders are handicapped minority feminist atheist dwarfs who also happen to be illegal aliens from any other country, or galaxy, provided of course, that they are not Republicans.
11. The National Enquirer is read by people trapped in line at the grocery store.
12. The Minneapolis Star Tribune is read by people who have recently caught a fish and need something in which to wrap it.

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#### **ARE YOU UNDER SURVEILLANCE?**

- They can tap your phone.
- They can (legally!) ask your ISP to copy all the internet traffic from your computer, to one of their nasty "data collection centers".

That means:

... your emails are being read!

... your internet banking transactions are visible!

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... even your secret affairs are most likely to be known (keyword: blackmail)

... Everything you buy with your credit card can be so easily accessed that every government agent has legal rights to check your purchases without a warrant.

And that is only the beginning! ... Unless you are OFFSHORE!

For the easiest way to protect yourself get our 4 volume set reduced to one CD of BBBB -- Bye Bye Big Brother. Go to [www.expatworld.net](http://www.expatworld.net) and order on line.

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### **WHO IS SPYING ON YOU TODAY?**

A typical PT is familiar with email, but he (or she) doesn't know too much about technical or security aspects of the internet. If that sounds like you, read on. In today's world it is essential to protect your online privacy against government snoops, bank account hackers, organized identity thieves and more. If you have never thought about computer privacy before, some of what you are about to read may shock you!

Although you may feel your personal level of paranoia doesn't warrant any security, it doesn't hurt to know what there is to know. An ounce of prevention is worth a pound of cure, said Benjamin Franklin.

Most of us don't realize just how much information we leave online. What could somebody learn about you from studying just a few day's worth of e-mails? If someone could watch what you were doing on your computer, would there be any financially or personally sensitive information there?

Some people recognize the need for secure communication, but are lazy about learning the basics. One popular idea is to talk about sensitive topics on the telephone using code words. Investigators may not know what you are talking about. But there's the problem! They will put their own interpretation on such messages. The Eagle has Landed could mean that the dope shipment has arrived safely. Or it could mean I took delivery of my new Lexus today. But a prosecutor would be more likely to persuade the jury that The Eagle has Landed had a sinister meaning.

Others use internet cafes to do their offshore banking transactions, for example. While it may be true that they can't be directly traced to your home, public computers usually have a frightening array of viruses and Trojans. There is a big risk someone will electronically grab your passwords and wreak havoc. You may even be subject to blackmail.

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"EXPAT" One Who Lives, Works, Retires or Visits Long Term in a Country Other Than His "Home Country".

### **TIPS TO CHOOSING WHERE YOU WANT TO BE AN EXPAT**

To launch a new life in a new country, you need to:

1. Create a budget, working backward from how much money you have to spend each month...
2. Research residency options and identify the one that makes most sense given your circumstances (some countries, including Panama, for example, offer many choices)...
3. Get good tax advice (if you're an American, you need this not only in the country where you're going, but in the States, as well, where you never lose your obligation to Uncle Sam)...
4. Shop for health insurance...
5. Get your head around the real estate market in the place where you're headed...

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6. Figure out what to do with all your stuff...
7. Set up a virtual home office...
8. Show up and move in...

You need to consider each of these objectives within the context of your circumstances, your interests, and your priorities...and, as well, the place where you decide you'd like to relocate.

Ah, yah...the place! You can't move too far along this live overseas path until you identify not only the country that calls your name, but also the region, the city, and the neighborhood you'd like to call home.

To choose one country among all the far-flung and tempting options available to you, you must consider, for each choice:

- Cost of living...
- Cost of housing...
- Climate...
- Health care...
- Infrastructure...
- Accessibility to the United States...
- The language...
- Culture, recreation, and entertainment...
- Taxes...
- Special benefits for foreign retirees...
- Education and schools (if you're making the move with children)...
- Safety and security...

One can be torn between Panama, France, and Malaysia? Considering the Dominican Republic, Belize, and Guatemala? Looking down south to Argentina, Uruguay, and Chile? Maybe you have no idea where you'd like to go. All you know is you've got the itch. This is a big, beautiful world, and you'd like to get to know a little more of it, not as a tourist, but as a resident, a local.

Get started now! As an Expat of some 40 years, life doesn't get any better for those with an adventurous spirit and who are tired of the mundane, programmed, orchestrated, over consumeristic lifestyle of the USA, for instance. If you want any advice, EW has consultants who are and have lived as expats for decades who can help you, particularly in the southeast Asia area. Contact the Reverend Gene at Expat World. -- [expatworld@pobox.com](mailto:expatworld@pobox.com)

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## **THIRTEEN THINGS A CAR DEALER WON'T TELL YOU**

1. That car we advertised at the unbelievable price? It's a stripped-down model with a manual transmission, no air-conditioning, and crank windows. But we got you in, didn't we?
2. The best time to buy is at the end of the month, and it's best to negotiate the trade-in separately. Negotiate up from the invoice price (what we paid for the car, easy to find on the Web), not down from the sticker price.
3. Everybody believes his trade-in is worth more. You've got bald tires, chicken bones under the seats, and dust bling from the vents, but you're going to tell me your car is in "excellent" condition? Now who's the pushy salesperson?
4. To get a great price with minimal haggling, call and ask for the Internet manager or fleet manager.
5. Once I'm sitting behind the desk, you'll feel like I'm in control and may be willing to pay a little more. (We learn this during training.)
6. Ever wonder about those ads that promise a minimum \$3,000 trade-in value for your clunker? Those dealerships also pad the sales price to make up for the difference.
7. Never pay the VIN-etch fee. It's a \$250 optional add-on that's almost pure profit for us.

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8. Every spring we have guys who show up and say they're interested in one of our trucks and want to give it a spin. They think we don't see the mulch on the floor when they bring it back.
9. Notice how many times we go back and forth to our manager? The loud music, the gongs, and the blaring flat-screen TVs? All are distractions designed to help you lose track of what we're doing with the deal.
10. Plenty of cars get stolen at gunpoint or knifepoint on test-drives.
11. We're making less money on the car than you think. Our profit margin is typically 2 to 4 percent.
12. We all get our cars from the same place at roughly the same price. So if one dealer is offering to sell it for \$2,000 less, there's probably a catch.
13. If your auto credit score is under 600, expect to get an interest rate over 16 percent and to put 20 percent down. If your score is under 550, we may put a tracking device in your car that will shut it off if you don't make a payment.

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## **HACK T-MOBILE PREPAID MESSAGING AND T-ZONES**

*From the remarkable world of hacking via 2600 magazine, you get a hacker's tip that is not too technical for the average bear. Enjoy!*

I am an unrepentant cheapskate and also an information junkie. As you can probably imagine, these two aspects of my personality are constantly at war with one another -- the latter always wanting more and fresher data, the former usually unwilling to foot the bill. The compromises to which they usually come leave them both wanting, and are perhaps best personified by my mobile phone: a vanilla, no-frills "gimme" handheld with T-Mobile prepaid. For the most part, it has functioned adequately for what I need: a short voice call or two per day and the occasional SMS. Even the heavily-castrated (but, all importantly, FREE) "T-Zones" function has worked fairly well and provided data snippets like stock quotes and weather forecasts when I've needed them.

What the phone lacked in PDA function, I worked around using Google Calendar and the very cool GVENT (48368) SMS on-the-fly event creation function, which I could couple with home and work PC's without ever having to physically sync. However, between the sending and receiving of several SMS reminders (as well as the occasional Twitter or regular SMS messages), I found myself burning through more nickels and dimes (literally) than my stinginess could handle.

Furthermore, there have been a few times that I've needed fairly "normal" web access-to win a bet, look up a definition, or what-have-you. The free "T Zones" web access provides direct links to only a few sites (news, sports, "amusing info," etc.), and any attempts to enter URLs pointing anywhere outside of this handful of pages would return the always-nasty message: "your plan does not support this feature."

So T-Mobile keeps their prepaid customers on a pretty strict data diet, right? No, not so much. By utilizing the steps below, you can work outside the margins that T-Mobile has established for its prepaid customers. The steps involved are not always time-effective, but they do provide some options to soup-up your prepaid plan at no cost.

First of all, you may notice that at the top of the T-Zones page, there is a search box. Typing anything in there and clicking "Search" takes you to a Yahoo! Mobile oneseach results page.

So, now we know that Yahoo! Mobile, though not referenced anywhere in the T Zones menus, is not part of T-Mobile's DNS blacklist (probably because many of the handsets include a podunk Yahoo IM client).

So then you'll see that if you point the WAP browser to the URL: <http://us.m.yahoo.com/>, you get a fairly full page of options. Bookmark this page. Now, you can see that one of the options there is Yahoo!

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Mail-and bear in mind that we are still in the FREE area of T-Zones. So go ahead and send and receive messages with wild abandon... 'T-Mobile's prepaid per-message charges do not apply here. At this point I went ahead and stopped my SMS Twitter alerts and pointed them instead to my Yahoo! Inbox --ditto with SMS event reminders from my Google Calendar account (which I retained because it is superior in all respects to Yahoo!'s).

And now that I have access to a regular mobile inbox, by extension I also have access to essentially the full internet. I can do this by use of web-by-email services such as [www.@web2mail.com](http://www.@web2mail.com) (enter the target URL in subject) or [www4mail10@wm.ictp.triese.it](http://www4mail10@wm.ictp.triese.it). (enter target URL in body), which will pull the current page and send it to your yahoo! Mobile inbox.

There are some even faster work-arounds that can be manipulated by use of the oneseach function. If you enter "wiki" and your search term in the search box, a mirrored Wikipedia entry for your search term (retrieved from a still accessible Yahoo domain) can be received.

Some other sites that do not appear on the T-Zones menus but are accessible by URL entry include: [mobi.traffic.com](http://mobi.traffic.com), [radar.net](http://radar.net), [41NFO \(wap.4info.net\)](http://41NFO(wap.4info.net)), and even amazon ([www.amazon.com/gp/aw](http://www.amazon.com/gp/aw)).

Again, none of these methods or WAP sites are particularly suave, but they get the job done and don't cost a penny. Even if I ever put my tightwad days behind me and (gasp!) get on a contract plan, I'll always retain my trusty T Mobile prepaid (with a couple bucks balance to keep it alive), which, in a pinch, will be able to provide me free web access for life.

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## **BENEFITS OF THE PHILIPPINES**

### **FROM GRAND PA**

Personally, I'm a big fan of the Philippines. I rate it highly as a place to do business, and as a place to live well and very cheaply. It's a sex haven too — with many college girls seeking a foreign sugar daddy to pay their tuition and support them in return for delightful services... They convince themselves they are in love, and you will probably find yourself feeling the same way!

One night stands are always how these relationships begin. And that is easy to arrange in any decent sized city. There is an amazing percentage of unmarried women there who are still virgins. You will find several thousand to choose from, with pictures and bios on various websites like [FilipinaHeart.com](http://FilipinaHeart.com)

IMO Filipina women are the most accommodating girlfriends on Earth. Most are pretty hot numbers too. Great honey-colored skin and they age well. At 40 they still look like 25.

They will be excellent mothers for your kids. That will be true even if the kids are yours by a previous relationship. All Filipinos just love kids.

Watch out for the excessively jealous ones though. If your Filipina girlfriend or wife has low self-esteem and is therefore worried about losing you they can be clinging vines, a pain in the butt. At worst they will become a screaming banshee if you so much as ogle or dance with another woman.

Most Filipina women will accept that you have relationships on the side as long as it is done discreetly. If you are lucky, you may even get a wife or girlfriend who will set you up with other women she deems suitable for one-night stands. But an important rule is "never try to seduce a relative or close girlfriend of your own squeeze". Your girl would lose face, and probably never forgive you.

What about second passports and dual citizenship? If your wife or girlfriend is Filipina, your kids (regardless of where they are born) are entitled to a Filipino passport. As a husband of a Filipina, you also have the right to a long term visa, and upon application, a Fila resident's card.

There are many places in the Philippines and you can take your choice between a seafront place away from the crowds, and big cities.

Any good sized town, especially Manila or Cebu, is a place to eat very well. There are fantastic

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ethnic restaurants – Korean, Cantonese, Japanese, Portuguese, Spanish, Italian , French, German, etc. If Pizza Hut, McDonalds, or Starbucks are more your cuppa tea, they are there too.

The Philippine Islands are a generally a very friendly and hospitable place. But what about Thailand? I've spent a lot of time there too, especially when I was younger. Thailand is more "tourist oriented." There are more activities there. But if you don't want to drive a Formula 1 car, or fly a Russian Surplus MIG 15 jet, you can enjoy more traditional and less exotic activities in the Philippines.

For paid sex, the hostesses in Bangkok definitely know a lot more tricks — but for a loyal faithful wife or girlfriend (assuming you don't get a bar girl) you can't beat a normal, good Christian Filipina. They will do anything a boyfriend or husband asks of them – even kinky stuff – if you are in a monogamous relationship.

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## **MONTENEGRO'S INSTANT PASSPORT PROGRAM**

Montenegro's announcement of its new instant second passport by investment program this past week shocked the world.

Many are interested.

Nobody knows all the details yet.

Yes but what EW does know is that it is super expensive at US \$500,000.

If this is more beer money than you have to spend, contact Expat World and ask about another country that is offering an instant 2nd nationality and PP for about 3.5percent of that \$500,000. If you're really interested you will take the time to figure out what 3.5% of 500,000 is , then contact EW via email (expatworld@pobox.com) with PPG in the subject heading. We will send all the information and application material as well as answer any of your questions.

### **WHY WOULD YOU WANT A 2ND PASSPORT**

In this global world, a second passport gives you many more opportunities and also increases your privacy and personal choices. Just a few examples:

Planning a trip to Brazil? Americans need a visa...Irish nationals for example do not.

Want a bank account in Europe? An EU passport will open the doors of many bankers who otherwise might ignore your knocks.

Thinking you'd like to live or work in the EU? Good luck, my fellow American. No problem, though, dear fellow citizen of the Emerald Isle (or any other EU country).

Interested in traveling in the Middle East? In some countries, your blue passport with the eagle on the cover might seem a liability...but a red one with a harp on front won't raise anybody's eyebrows.

A second passport expands horizons and fosters opportunity. It allows you to live, work, and invest more freely.

A passport for an EU member country brings special advantages, but it can also be the hardest to come by these days (with important exceptions, related to genealogy).

You have a number of other good alternatives, as well, in the Americas and the Caribbean.

Information on residency, citizenship, and second passports is easy to come by in this Internet Age. The trouble is, googling "foreign residency" or "second passports," you don't know whether you can trust the information you find.

Expat World does advertising on a commission basis for a few immigration consultants who have programs available that have been running successfully for up to 15 years. They also have on retainer the author of the famous PT book, The Passport Report, the Bible of second passport availability.

The Passport Report EW recommends everyone read. We here at Expat World have it available on CD along with 4 other classic PT books on the same CD available for only US \$100. Just go to our website (www.expatsworld.net) and order. The book details how to acquire residency in the world's top

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overseas havens, as well as the current best options for obtaining dual nationality and a second passport.



## **MEDICAL TOURISM**

*So You Can't Afford Medical Care in the United States Medical Centers Worldwide That Have First Class Service and Top Doctors at Pennies on the Dollar Compared to USA Prices*

You may be surprised to know that nearly one-half million Americans and more than two million international citizens travel out from their home country abroad EACH YEAR to take advantage of affordable health-care services, treatments and surgeries including dental work.

You'll find as you read through EW's list below of good places to have both cosmetic and necessary surgery, that you may have already been there but had no idea you could have combined a vacation with a medical procedure that would cost you pennies on the dollar compared to U.S. prices.

There are many stories EW has heard about including a personal friend who is living in the USA and traveled to India for a double hip resurfacing operation. In the U.S. The cheapest price he could find to get it done was nearly \$60,000. His cost in India was US \$15,000 INCLUSIVE of his airfare and accommodations in India.

Our Canadian friend who needed some extensive dental work was quoted 1/3 the price in Costa Rica of what it would have cost here in Toronto. He could have had it done even cheaper in Hungary, the world's best medical tourism dental place in the world, in EW's opinion. He chose Costa Rica because it was closer to home and provided a warm weather destination in the height of a Toronto winter. By the way, his dentist in Costa Rica was a U.S.-trained oral surgeon who had all the essential state-of-the-art equipment and materials needed as if he was practicing in the USA.

Nearly every standard medical procedure (and some that aren't available in the USA) is available abroad. Typical savings range from 15% to as much as 85% of American prices. The most favorite treatments patients seek overseas are: Orthopedics, cardiovascular surgery, cosmetic surgery, dental care and cancer diagnosis and treatment. In addition there are many successful treatments that are practiced regularly overseas that are not yet permitted in the USA. These include: in vitro fertilization (IVF), bariatric surgeries, as well as certain stem cell treatments.

### **A FEW COST COMPARISONS**

In almost all instances the cost savings are dramatically cheaper. After all they don't have the AMA, price gouging hospitals, immoral insurance companies and the politics of the new US universal health care system to contend with.

- In the USA -- heart bypass surgery typically runs anywhere from US \$ 70,000 to about double that at US \$135,000

In India -- US \$7,000

In Thailand -- US \$22,000

- In the US hip replacement surgery cost approximately US \$50,000.
- In Singapore, Malaysia, Thailand, India and South Korea about, US \$10,000
- In the USA a facelift costing US \$10,000 to \$16,000
- In Thailand -- US \$2,400
- In Singapore, South Korea and Mexico -- US \$ 4,000 to US \$8000
- In the USA dental procedures like a set of upper and lower dentures -- \$5,000
- In Hungary and Costa Rica -- US \$1500

(Continued on page 11)

*(Continued from page 10)*

- In the USA expensive crown, inlays, onlays and implant procedures -- Big Bucks!
- In Costa Rica, Hungary, Thailand and Mexico all known for high-quality dental work these procedures and surgeries are approximately 1/4 of the costs.

### **RULES OF THUMB**

These figures EW gave you not only reflect the cost of procedures but also the hospital stay in a private room. To get a ballpark estimate of total costs, patients should add about \$5,000 for themselves and a companion. This amount is based on airfare costs and hotel rooms averaging \$150 per night. This amount can easily be cut in half if you shop for airfares and accommodations. When considering a procedure being done overseas, use \$6,000 as a rule of thumb. That is, if you're quoted at least \$6,000 for a procedure in the U.S., that you can most likely get the same procedure and quality for less in at least one of the top 10 international destinations-even if you include the cost of travel and lodging. And plus you get a vacation to boot. The higher the quote in the USA is above the \$6,000 the more dramatic the savings.

### **WHAT QUALITY OF SERVICE AND PROCEDURES SHOULD I EXPECT OVERSEAS?**

In today's world of medical tourism many hospitals and treatment centers in the top countries for medical tourism already have Joint Commission International (JCI). JCI is an top accreditation organization. For a medical facility to be accredited, JCI requires it to meet rigorous U.S. health-care standards. The standards are applied comprehensively to medical staff, procedures, medical equipment and instruments, and administrative infrastructure. Even hospitals that are not yet JCI-accredited must satisfy or exceed strict standards imposed by their own countries.

Don't stop after checking what type of accreditation a hospital has. Study your doctor's or surgeon's educational background, certification and affiliations. The JCI website carries lots of information about all accredited institutions.

Here are the top countries for health care travel. In each of these countries, medical tourism services are gaining ground: The number of reliable agents, recovery accommodation and travel support services expands each year. (EDITOR'S NOTE: Singapore is getting into BIG TIME medical tourism with some of the finest US hospitals having branches there and some of the top medical practitioners from the US who are fed up with the US medical system.)

### **REGIONALLY HERE ARE SOME OF THE TOP COUNTRIES PROMOTING MEDICAL TOURISM**

- COSTA RICA -- Amazingly almost 15% of international tourist visiting Costa Rica take advantage of their cheap but high quality health services, Mainly cosmetic surgery and dental care. The capital, San Jose, and its surrounding suburbs are home to hundreds of board-certified doctors, surgeons and dentists. Costa Rica is in the top five medical tourism destinations for Americans.

- MEXICO -- Because of its convenient location Mexico is in the top draw for most US citizens. More than 70% of Mexico's U.S. patients reside in California, Texas or Arizona. Patients from San Diego, Los Angeles, Phoenix, Tucson and Brownsville make the two-to six-hour drive across the border to a clinic, stay a couple of nights in a hotel and then return Stateside. Many come each year for checkups, dental cleanings, physicals and other treatments that cost much less than in the U.S and gives them a mini-vacation south of the border.

- BRAZIL -- You wonder why those Brazilian chicks always look so good? It may be because Brazil is the home to the highest per capita number of practicing cosmetic doctors in the world. Brazil attracts medical tourists not only to Rio de Janeiro and Sao Paulo but also to smaller cities, including Porto

*(Continued on page 12)*

*(Continued from page 11)*

Alegre and Santos to get "Bodies Built in Brazil." Common procedures, such as tummy tucks, breast augmentations, facelifts and rhinoplasty, cost typical US \$3,000 to US \$6,500.

- HUNGARY -- Famous for its mineral springs, lakes, baths and spas, Hungary now has more dentists per capita than any other country in the world. Cheap economy plus massive competition in line with quality work and internationally and US trained dentists have made this a mecca for mouth. The dentists are found not only in Budapest, but also in a small towns of +/-30,000 like Mosonmagyaróvár near the Austria border that claims over 160 dental offices. Although we know American EW readers that have gone to Hungary for dental work, many European Union visitors come there for major dental care, including cosmetic oral surgeries, full-mouth restorations, crowns and implants.

- TURKEY -- Medical tourists are usually astonished to know that the Eurasian country of Turkey is home to more JCI-accredited health care facilities than any nation outside the U.S. Health care costs compare extremely well even to those in Asia, and the medical system has plenty of doctors who are Western trained and fluent in English. Furthermore, the Turkish government enforces strict quality standards in every area of medical technology, facilities and personnel. Düyüce, a suburb of Istanbul in particular, is a center for ophthalmology. It has the world's largest private eye hospital with 14 eye clinics as well as pretreatment clinics.

- INDIA -- More Americans travel here for cardiac and orthopedic procedures than for all other treatments combined. India offers top private hospitals, especially in the larger cities of Bangalore, Delhi, Chennai and Mumbai. Medical travel to India is growing by 30% a year, thanks particularly to the increasing numbers of Americans, Canadians and Europeans- especially those seeking expensive cardiac and orthopedic surgeries. These often cost tens of thousands of dollars less here than in their home countries.

- SINGAPORE -- As a medical tourism veteran, I can tell you that this tiny Asian nation has a health-care system that the World Health Organization ranks as the best in Asia and sixth best in the world. Singapore's specialties cover a broad range, including cardiology and cardiac surgery, general surgery, hepatology, neurology, oncology, ophthalmology, orthopedics and stem cell therapy. Recent additions include the \$300-million Biopolis, a seven-building biotechnology research center that opened in late 2003. The Biopolis includes a stem cell bank, thanks to Singapore's liberal laws on using human embryonic cells for research.

- MALAYSIA -- Malaysia has more than a quarter of a million medical travelers each year. Malaysia compares favorably to India, Thailand, and neighboring Singapore in terms of its medical facilities, skill and costs. As well as having special burn treatment centers, Malaysian hospitals have created "well man~ and "well-women" packages that include extensive, low-cost physicals and tests promoting preventive care. A battery of tests, including blood work, bone density scan, chest X-ray and treadmill, usually runs just \$340, compared to \$2,500 in the U.S.

- THAILAND -- An established leader in cosmetic surgery, with an excellent medical infrastructure. Thailand turned the crash of its baht currency in the late 1990's into economic opportunity by attracting patients from near by Japan, Vietnam, China and South Korea. Eventually, Westerners joined the flow to Bangkok and Phuket, primarily for elective surgeries whose low cost more than makes up for the long flight and other travel expenses. But Phuket is one of the top tourist destinations in Asia. One can have a bunch of fun there while doing elective surgery. Rub and a tug, anyone?

*(Continued on page 13)*

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- SOUTH KOREA -- One of the world's most technologically and scientifically advanced nations. South Korea has earned a reputation for spinal surgeries, cancer screenings and treatments and cosmetic surgeries. Many South Korean hospitals are fully digitized, with electronic health records as the standard. Daegu, in the center of the nation, hosts a well-known herbal medicine market dating to the '7th century. On the southern seacoast, Busan attracts many medical travelers to the local Hanyang University Medical Center for low-cost, comprehensive health screenings.

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## LETTER FROM SINGAPORE

### SINGAPORE RETAINS NUMBER #3 POSITION

SINGAPORE has held on to third place in a global competitiveness ranking to remain true to form as the fastest recovering economy post-recession.

It lost out only to Switzerland, which retained top spot, and Sweden, the new No. 2 in the latest World Economic Forum (WEF) annual Global Competitiveness Report, which was released in Tianjin, China yesterday.

The United States, still suffering the fallout from the financial crisis, fell two places to fourth, having conceded the No. 1 ranking to Switzerland last year'.

The WEF said that aside from macro-economic imbalances building up overtime in the US, there has been a weakening of the superpower's public and private institutions, as well as "lingering concerns about the state of its financial markets".

Nordic nations Sweden, Finland seventh), Denmark (ninth) and Norway(14th) again dominated the top 15, but Asia was also strongly represented by Japan (sixth), Hong Kong (11th) and Taiwan (13th).

The report measures the productivity of an economy and its capacity for sustainable growth over the next five to 10 years.

#### GLOBAL COMPETITIVE INDEX

Economy	2010-11	2009-10
Switzerland	1	1
Sweden	2	4
Singapore	3	3
United States	4	2
Germany	5	7
Japan	5	8
Finland	7	6
The Netherlands	8	10
Denmark	9	5
Canada	10	9
Hong Kong	11	11
Britain	12	13
Taiwan	13	12
Norway	14	14
France	15	16

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The WEF based its study on publicly available data and a survey of business leaders. This year, more than 13,500 of them from 139 economies were polled.

At No. 3, Singapore remains the highest ranked Asian economy, and came in tops for both the lack of corruption in the country and government efficiency.

In other separate categories and sub-indices, Singapore also came in tops for the efficiency of its goods and labor markets, second for its financial market sophistication and fifth for infrastructure. But while its competitiveness was anchored by its strong focus on education and providing individuals with the necessary skills in a rapidly changing global economy, Singapore was still found wanting in a few areas. They include innovation (ninth), business sophistication (15th) and market size, where it placed 41st. "In order to strengthen its competitiveness further, Singapore could encourage even stronger adoption of the latest technologies as well as policies that enhance the sophistication of its companies," added the WEF report.

Looking at the broader picture, Professor Xavier Sala-i-Martin of Columbia University and co-author of the report said that, while concerns about the outlook for the global economy remain, policymakers must not lose sight of long-term competitiveness fundamentals amid short-term challenges". "For economies to remain competitive, they must ensure that they have in place those factors driving the productivity enhancements on which their present and future prosperity is built."

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## **EXPAT WORLD'S WORLD OF TRAVEL ALL ABOARD EW's TEN BEST TRAINS IN EUROPE**

Much of European train travel is about efficiency and comfort-punctually leaving and arriving and having a cozy seat or sleeper compartment in which to devour the local newspaper. But train travel in the United Kingdom and on the Continent goes beyond efficiency. It's also about experiencing "THE JOURNEY": gaping out the window at Alpine glaciers, sharing a bottle of vodka with rank and-file Russians, savoring gourmet cuisine in a restored last-century dining car, Thus, our ten favorite European trains don't necessarily offer the fastest journeys- just the most memorable. The routes range from the British Isles in the west to Siberia in the east, The length of our journeys last from under an hour to almost three weeks, and include posh private-rail car trips and the train equivalents of roughing it. All aboard!

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- The Chocolate Train

Sweet Switzerland

ROUTE: Montreux to Broc, Switzerland

DURATION: 9 hours, 45 min., roundtrip

This train running in summer and fall climbs from Montreux (of Jazz festival fame) overlooking Lake Geneva to the medieval town of Gruyeres, population 1,600, home to the cheese of the same name. You can tour the cheese factory and the local castle, have lunch, then reboard the train and continue on to Broc. There you'll bus to the Cailler-Nestle chocolate factory, tucked between Lake Gruyeres and mountain peaks, for free samples, before making the return trip. Noteworthy: Choose between an elegant 1915 Pullman carriage or an ultramodern railcar with panoramic windows to fully take in the sweeping views above Lake Geneva. <http://bit.ly/9MakRM>

- The Bernina Express

Tunnels Galore

ROUTE: Chur, Swiss, Tirano, Italy

DURATION: 4 hours, 14 minutes

This narrow-gauge, vertigo-inducing train takes on seven-percent inclines, and a 360-degree spiral, 55 tunnels, and 196 bridges-reaching an apex of 7,391 feet and then descending 5,905 feet before coming to a stop. The word "express" refers to the availability of short-notice seat reservations, rather than the train's velocity as it cruises through the Alps south from Switzerland's oldest town to a charming Italian town of just under 10,000 people. The Bernina Line celebrates its centennial this year. Part of the route is a UNESCO World Heritage site. Noteworthy: Views of the Morteratsch Glacier as the train curves almost back on itself and of the highest peak in the Eastern Alps, the Piz Bernina (13,284 feet), the intriguing mix of Swiss and Italian scenery, culture, and cuisine highlighting the route. <http://bit.ly/dbHGvI>

- The Francisco de Goya

A Hotel on Wheels

ROUTE: Paris to Madrid

DURATION: 13 hours, 30 minutes

This train leave Paris in the evening where you enjoy a three-course dinner and the increasingly rural scenery while you slumber to the soothing rhythm of the rails, and wake the next day as you arrive in Madrid, rested and ready to tour the third-most-populous city in the European Union. Noteworthy: Three other Elipsos Train Hotels, named after master artists, traverse Spain, Italy, France, and Switzerland, timed so you can spend the day exploring a great city, then board the train for an overnight to your next destination. Grand class includes a welcome drink, gourmet dinner, breakfast, and an in-room bathroom with shower. <http://bit.ly/anlWHH>

- The Castles of Britain

Reliving the Age of Chivalry

ROUTE: Inverness, Scotland to Gwynedd, Wales

DURATION: 15 days

Discover the United Kingdom's historic fortresses on this itinerary combining a two-week BritRail

*(Continued on page 16)*

*(Continued from page 15)*

pass with the Great British Heritage pass. You'll get entry to 580 attractions, as you hop off for local touring. Start in Inverness, Scotland, near Loch Ness, to tour Urquhart Castle. Continue south to Stirling Bridge, where William Wallace triumphed over the English in 1297 and on to Edinburgh Castle, which sits atop an extinct volcano. English sights include Dover Castle, with its wartime tunnels. In Gwynedd, Wales, tour Caernarfon Castle, a world Heritage site where the investiture of Prince Charles was held. Noteworthy: Leeds Castle features an aviary, a spiral yew maze, an underworld grotto decorated with scary beasties constructed of rocks, wood, and shells; and, surprisingly, the Dog Collar Museum, displaying chic canine wear going back five centuries. [www.britishheritagepass.com/castles](http://www.britishheritagepass.com/castles).

- The Transiberian Railway  
The Epic Journey  
ROUTE: Moscow -Vladivostok, Russia  
DURATION: 19 days

This fabled route, an icon of Russian culture crosses eight time zones to connect the Russian capital with a port on the Pacific Ocean. On board, poor mingle with rich, young with old, foreigners with locals. Social barriers disappear as passengers share a unique rail experience-and shots of \$3-a-liter vodka. Noteworthy: Siberia's Lake Baikal, holding roughly 20 percent of the world's fresh water and several unique species of aquatic life-, you can book a private car via a tour operator for added comfort, schedule any number of side excursions from trekking and scuba diving to city tours. [www.transiberia.com](http://www.transiberia.com)

- The Flam Railway  
Waterworld  
ROUTE: Flam to Myrdal, Norway  
DURATION: 1 hour

A must-do on any tour of fjord country, the Flam Railway, rising from a village on the shores of Aurlandsfjord, then mounts a steeper climb than any other non-cog, normal-gauge railroad in the world. In just 12 miles, the train climbs over 2,838 feet to reach the mountain plateau of Myrdal in under an hour. The Flam celebrates its 70th anniversary this year. Noteworthy: Seeing the Rjoandefossen waterfall with a free drop of 459 feet; and the Kjosfossen waterfall, plunging 305 feet, where the train makes a photo stop during the summer. Working farms cling precipitously to sheer mountain slopes while 20 tunnels cut through the alpine peaks. [www.visitflam.com](http://www.visitflam.com)

- Intercity Express  
Bavarian Bullet  
ROUTE: Munich -Nuremberg, Germany  
DURATION: 1 hour

Want to travel real fast on a train? This high-speed wonder zooms you between two historic Bavarian cities at speeds up to 199 miles an hour. It's amazing to watch the landscape change so quickly. The train is completely quiet inside. Vibrations are barely enough to cause ripples in your strong German coffee. Noteworthy: The beer-making hops region outside of Munich and the wine country surrounding Nuremberg are pleasant sites in December, visit various German cities via the ICE rail network to take in traditional Christmas markets selling seasonal, foods, handmade gifts, and gluhwein, a mulled spiced wine. <http://bit.ly/bAAkKN>

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- Venice Simplon-Orient Express  
The Elegance of Yesteryear  
ROUTE: London to Venice  
DURATION: Two days, one night

Step aboard the VSOE, as the train is known, and the calendar turns back to the 1920s and '30s, the golden age of rail on the continent. The operator spent \$16 million restoring 35 sleeping cars to their original art deco sophistication. Passengers are expected to dress elegantly for dinner: at a minimum, suit and tie for men and the equivalent for women - black tie and gowns encouraged. Noteworthy: Awaking to the sight of the snowcapped Alps and learning the story behind each of the restored carriages. (Sleeping Car 3309, for example, used on the original Orient-Express, was trapped in a snowdrift outside of Istanbul for ten days in 1929; passengers survived thanks to Turkish villagers, an event reported to have partially inspired Agatha Christie's 1934 detective novel, *Murder on the Orient Express*.) <http://bit.ly/EUh7E>

- Balkan Express  
Roughing it by Rail  
ROUTE: Belgrade, Serbia, to Bar, Montenegro  
DURATION: 10 hours, this leg

Explore the heart of the former Yugoslavia via a Balkan Flexipass (which offers unlimited travel for five, ten, or 15 days through Bulgaria, Greece, Macedonia, Montenegro, Romania, Serbia, and Turkey). Start in Belgrade, with its glitzy all-night club scene, hop off at any of various stops to shop or overnight, then board a later train to continue on to sleepy Bar, an ancient town influenced by various conquering cultures on the sun-swathed Adriatic. "Relax, and budget extra time for the inevitable delays. The trains are run down, and the local characters you meet are salt-of-the-earth types. Noteworthy: Passing glimpses of history (crumbling brick watchposts built by occupying Nazis in south Serbia) and natural beauty (the 4,265-foot-deep, 51 mile-long Tara Canyon in Montenegro, second longest canyon in the world. Interact with locals, who are generally friendly, open, and spontaneous. <http://bit.ly/9EC9Dh>

- The Transylvanian Odyssey  
Luxury on Wheels  
ROUTE: London to Istanbul, Turkey  
DURATION: 8 days including stays in Budapest and Istanbul

At the top of the food chain among European trains is the Danube Express, a private train with classical elegance, modern conveniences, and fine dining. On this route, which begins in Budapest after your flight from London, you penetrate the heart of Transylvania and enjoy a walking tour of the medieval town that was the birth-place of Vlad the Impaler. Eventually you approach Istanbul along the Bosphorus, where the Topkapi Palace marks the skyline. Noteworthy: A champagne reception in the former waiting room for royals at Budapest's Nyugati station, with its soaring glass and ironwork roof designed by Gustave Eiffel. Rivers and waterfalls cascade down mountainsides and past your window as the train twists through the ravines of Transylvania and the Carpathian Mountains. View Veliko Turnovo, Bulgaria, a city perched on the side of a hill overlooking the Yantra River. [www.danube-express.com](http://www.danube-express.com)

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## POST CARDS AND JOURNALS GO ELECTRONIC

Several websites allow even the feeblest of computer users to create their own travel blog, a home page that you can update anywhere to fill in relatives and friends on your adventures. You can even illustrate your online journal with photos downloaded from your digital camera. Here are five of the best free DIY sites:

**ROUGH GUIDES** The well-organized site holds your hand every step of the way, with tips that make it very easy to set up an account and post messages. [travel.roughguides.com/planning/journalhome.html](http://travel.roughguides.com/planning/journalhome.html).

**TRAVELLERSPOINT** Fast sign-up (a rarity), straightforward navigation, and cute emoticons are a few of the pluses. Security is as good as it gets, with safeguarded message exchanges; too bad it won't let you ogle other travelers' diaries.--[travellerspoint.com/onlinedairy.cfm](http://travellerspoint.com/onlinedairy.cfm)

**VIRTUALTOURIST** You get a VT e-mail address and plenty of options to customize pages, with spots for personal mottos, photo albums, maps, and diary chapters. It's easy to quickly scroll through tips offered by members, which range from the best bowl of soup in Bolivia to the location of a secluded take in Bavaria. [virtualtourist.com](http://virtualtourist.com).

**TRAVELBLOG** The unlimited space capacity is appealing if you write like Tom Wolfe (or even if you just write as much as Tom Wolfe). Scores extra points for encyclopedic blurbs on every country in the world. [travelblog.org](http://travelblog.org).

**BLOGGER** The Google-owned site isn't geared to travelers, but it does a good job anyway. You choose a Web address, select from over 30 templates, and build a chronological diary with search-able archives. Bonus: spell-check! [blogger.com](http://blogger.com).

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Email [office@expatworld.net](mailto:office@expatworld.net) with IDL in the subject heading for the full info  
and application material.



## INTERNATIONAL SNIPS AND CLIPS



### **\$12 ANTI-FUNGAL DRUG CAN HALVE COST OF CHEMO**

By pairing it with drug used to treat cancer, researchers were able to reduce chemotherapy concentration level by 40%

A \$12 ANTI-FUNGAL drug used to treat everyday infections such as dandruff and athlete's foot can help halve chemotherapy costs for advanced breast cancer patients, Singapore scientists have uncovered.

Researchers from the Cancer Science Institute of Singapore found that ketoconazole, the anti-fungal drug, complements chemotherapy treatment as it blocks an enzyme in the body from breaking down a drug used to treat cancer.

Docetaxel is a drug used in chemotherapy to treat breast, lung, stomach and prostate cancers, and each cycle, given once every three weeks, can cost between \$1,800 and \$2,500. A typical chemotherapy treatment requires a patient to go through four cycles. But by pairing docetaxel with ketoconazole, researchers were able to reduce the concentration level of the chemotherapy by 40 per cent – thereby reducing costs by almost half as well – yet achieving the desired results.

Said principal investigator Lee Soo Chin: "The Medisave withdrawal limit for a chemotherapy cycle is \$1,200 a month. With the finding, this would make an expensive treatment like docetaxel more affordable."

More than 1,000 women here are diagnosed with breast cancer and of this number, between 20 and 25 per cent are in the advanced stages – about 10 per cent in stage 3 and another 10 to 15 per cent in stage 4.

Dr Lee and her colleagues conducted the trial between July 2005 and September 2006. A total of 31 patients in advanced stages of breast cancer or with large tumours were given the anti-

fungal treatment for three days before chemotherapy cycles started.

Another 51 such patients, treated with the conventional method of 100mg to 140mg of docetaxel between April 2002 and July 2005, were used as the control group.

A breast cancer patient who participated in the "cocktail" trial was housewife Gladys Goh, 58.

She was diagnosed with stage 3 breast cancer in June 2006 and went through four cycles of the anti-fungal and chemotherapy drugs.

"After the first cycle, my tumour was greatly reduced and after all four I was able to go for surgery to have it removed," she said.

The results of this clinical trial were published in April's Annals Of Oncology, the official journal of the European Society for Medical Oncology and the Japanese Society of Medical Oncology.

"These two drugs are existing ones, so doctors can apply them to their patients suffering not only from breast cancer but also from stomach, lung and prostate cancers," said Dr Lee. "But they have to be mindful their patients may be on other medication and our study here is on only two singular drugs."

To take the findings further, the team is now fine-tuning the clinical trial. "We want to take the study further by tweaking dosages according to the size and weight of the patients," said Dr Lee.

"The second part of the trial is turning to healthy volunteers. We are looking at 72

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volunteers from the three ethnic groups and Caucasians to help distinguish the differences in drug reaction among the various races.”

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**200,000**

Number of people in India infected with chikungunya fever— a mosquito-borne illness similar to dengue fever — since its re-emergence there in 2005. The disease reached Italy last summer, and recently Singapore has reported outbreaks

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**45,000**

Number of Congolese dying each month because of war, disease or malnutrition. In the past decade, war and its aftermath have caused 5.4 million deaths in the Democrat Republic of Congo — a figure equivalent to the entire population of Denmark

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**INDIA, INDONESIA WORST FOR RED TAPE IN ASIA**

SINGAPORE - Regional financial centres Singapore and Hong Kong have the most efficient bureaucracies, according to the survey of expatriate business executives by the Political and Economic Risk Consultancy (PERC). Government bureaucracies in some Asian countries have become 'power centres' in their own right, allowing them to effectively resist efforts toward reforms by politicians and appointed officials, the Hong Kong-based firm said.

Indonesian President Susilo Bambang Yudhoyono's failure to carry out reforms contributed to the resignation last month of respected finance minister Sri Mulyani Indrawati, who accepted a senior position at the World Bank, PERC said. 'Despite President Susilo's strong election mandate, he lacks the power to really shake up Indonesia's bureaucracy,' the consultancy said.

Ranking 12 key countries and territories on a scale from one to 10, with 10 as the worst possible score, the business executives in the survey rated India as having the region's most

inefficient bureaucracy. India had a score of 9.41, followed by Indonesia (8.59), the Philippines (8.37), Vietnam (8.13) and China (7.93).

Malaysia was in sixth place from the bottom with a score of 6.97, followed by Taiwan (6.60), Japan (6.57), South Korea (6.13) and Thailand (5.53). Singapore was ranked as having the most efficient bureaucracy, with a score of 2.53, followed by Hong Kong with 3.49.

PERC said 1,373 middle and senior expatriate executives took part in the survey carried out earlier this year. Singapore was also number one and Hong Kong was in third place globally in the World Bank's latest survey on the ease of doing business, which covered 183 economies.

PERC's 2010 Survey Results	
Region	Score
India	9.41
Indonesia	8.59
Philippines	8.37
Vietnam	8.13
China	7.93
Malaysia	6.97
Taiwan	6.60
Japan	6.57
South Korea	6.13
Thailand	5.53
Hong Kong	3.49
Singapore	2.53

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**CALL YOUR FRIENDS AND FAMILY ANYWHERE IN THE WORLD FOR LESS**

Skype introduces new monthly calling subscriptions to 170 countries

People can now call landline and mobile phones worldwide more simply and affordably than ever before, thanks to the new monthly calling subscriptions offered by Skype. Starting tomorrow, Skype is rolling out calling plans to more than 170 countries that provide customers with a savings of up to 60 percent compared to Skype's standard Pay As You Go rates. Customers will also have more choice with subscription plans available in 60-minute to unlimited packages, and the ability to buy 1-

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month, 3-month and 12-month calling subscriptions. Skype's range of subscriptions start from as little as €0.89\* (\$1.09/?.69) per month and offer effective rates as low as €0.01 (\$.01/?.01) per minute to almost any destination around the globe. With the new subscriptions, Skype users have the flexibility to customize their calling plans in just three easy steps:

1. Select the countries you want to call
2. Decide whether you want to call mobile phones, landlines or both
3. Choose the plan that best suits your needs from 1-month to 12-months or 60 minutes to unlimited "Skype's new monthly subscriptions lower the cost of international calling and make it simple to choose the plan that best meets your needs," said Neil Stevens, General Manager of Skype's Consumer Business Unit. "People around the world can now have the simplicity and flexibility to call almost any phone in the world for less."

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### COSTA RICA WANTS YOU

The Costa Rican government wants to position Costa Rica as a true retirement heaven and has declared retirement communities aimed at U.S. pensioners to be "of national interest."

Initial plans are to create "retirement clusters" in a number of locations near hospitals. Lake Arenal, in the north central part of Costa Rica; Marimar, in the central Pacific province of Puntarenas; Cartago, east of San Jose.

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### MALDIVES

#### GOING GREEN TO SURVIVE

With his low-lying island nation at risk from rising seas caused by global warming, President Mohamed Nasheed has announced a plan to make the Maldives the world's first carbon-neutral country. Under the plan, the Maldives would generate electricity with wind turbines and solar panels and buy emissions credits from the E.U. to off-set air travel for the estimated 600,000 tourists who visit its Islands each year.

.....

## WASHINGTON

### SUPREMES RULE ON RACE

In a 5-4 ruling, the Supreme Court narrowed the scope of the landmark 1965 Voting Rights Act, passed in 1965 in part to increase the number of black officeholders. The Justices ruled that the act requires states to create new voting districts only when the new district will have a minority population greater than 50%. Dissenting Justices argued that even districts without such a majority are worth creating, because they encourage the election of minority candidates with the help of concentrated minority populations and so-called voters. Later this year, the court will rule on whether states with a history of racial discrimination must get federal approval before changing their voting procedures.

.....



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## PARAGUAY RESIDENCY AND CITIZENSHIP INFO

PRIVATE AND CONFIDENTIAL TO EXPAT WORLD READERS ONLY

How does it work? What is the process?

Stage One is obtaining the necessary documents. These are:

- Birth certificate
- Marriage and divorce certificates if applicable
- Certificate of clean police record
- Bank reference (this is required for bank account opening in Paraguay and does not have to be certified)

The client will also need a tourist visa for Paraguay if required, depending on client's citizenship. (US and Canadian citizens for example DO require visas, Europeans generally don't) Tourist visas are issued in one day usually. Obviously a valid travel document is required to enter Paraguay.

Stage Two is filing the application. For this all applicants must travel to Asuncion, Paraguay in person. It is theoretically possible to file the initial paperwork through a consulate but we do not recommend that route, as it takes much longer and you would anyway have to go to Paraguay to get the documents once approved, so there is no advantage or saving using the consulate. Quite the opposite in fact.

For this client should ideally allow a whole working week in Paraguay, though it can normally be completed in 3 days. Client's personal presence will only be required for approximately two mornings (a few hours for signing, taking photos etc.) During this time our local representative will arrange everything with the local government offices, provide your virtual address, arrange medical test etc. The rest of the time you can be on vacation or get to know the country.

During the trip you must open a bank account and deposit at least \$5000 per person. It is easiest to bring cash US dollars for this to avoid delays with other forms of payment. This money will be held on a blocked account (earning interest) for 6 months, after which time you are free to withdraw it.

Stage Three is approval of the application. This typically takes 2-4 months. Once the residence is approved our attorney will pick up on your behalf your Permanent Residence card and your Cedula (ID card) These can then be sent by DHL (not really recommended as US and other customs typically open and inspect such packages), held for pick up at our lawyer's office, or hand carried by a personal messenger at client's expense.

Important: Once granted the residence is valid permanently. There is no need to renew each year, which is a big advantage over other countries. The cedula can be used as a travel document and/or for tourist visa exemptions within the Mercosur countries.

Citizenship (and passport) can be applied for after three years of residency. (Some laws say two but in practice the government insists on three years) This starts from the date the Permanent Residence is approved. The citizenship application must be submitted in person – usually with the help of a lawyer.

Drivers License can be obtained separately. It is easier and therefore cheaper once Permanent Residence has been approved, but can also be applied for in advance and indeed obtained with no need to wait for residency approval.

Family members: the procedure and cost is the same for everybody. The only difference is that minors (under 18) are not required to produce police certificates.

Groups: the cost of the actual immigration processing is the same for 1 client or 20. Government fees do not change and we must for example provide different individuals with different residential addresses in Paraguay. We cannot claim 20 people living at the same address. Some savings are possible on the "hand holding" part of our service if various clients process their applications at the same time.

Pricing: the cost of this procedure depends on citizenship of the applicant. The Paraguayan government informally makes things much easier or more difficult depending on the current (not

*(Continued on page 26)*

## ADVERTISERS

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heading.

(Continued from page 22)

necessarily birth) citizenship. The procedure is easiest (and therefore cheapest) for North Americans and Western Europeans.

What's included: Once you have provided the documentation we take care of everything including the best high level local and international professional assistance, all taxes, fees, incidentals, transport in Asuncion. All you need to pay extra is your flight, hotel and meals etc.

What are the differences between permanent residency and naturalization? In Paraguay itself the only difference is that permanent residents are not allowed to vote in elections, whereas citizens are. Naturalization is the grant of citizenship. However Permanent Residents have all rights to work, invest, run businesses etc. Paraguay's economy is very laissez-faire. However the key difference for international clients is the Passport. Citizens (whether by birth or naturalization) are entitled to Paraguayan passports, whereas Permanent Residents are not. Expat World has an associate who will hand-hold you through the entire process until you get your residence AND passport. One price includes all except your trip(s) to Paraguay, your hotel and meals and personal expenses while in Paraguay.

IF YOU ARE SERIOUS ABOUT GETTING THIS 100 PERCENT WHITE GLOVE PROGRAM WHERE EVERYTHING IS LEGAL AND ABOVE BOARD IN A GREAT COUNTRY FOR A HIDE-AWAY, INVESTMENT, LAID-BACK LIVING, CONTACT WONKO WAKARIS AT EXPAT WORLD THROUGH EMAIL [expatworld@pobox.com](mailto:expatworld@pobox.com). Please put Paraguay in the subject heading of your email. NO wannabes or time wasters wanted . Serious candidates ONLY.

## **CRAPPER RAPPER**

### **POINTS TO PONDER ON THE POTTIE**



#### **My Living Will**

Last night, my kids and I were sitting in the living room and I said to them,

'I never want to live in a vegetative state, dependent on some machine and fluids from a bottle. If that ever happens, just pull the plug.'

They got up, unplugged the computer, and threw out my beer!!!!

The little bastards.....

.....

#### **ARMSTRONG'S SECRET, GUARANTEED TO MAKE YOU SMILE**

In case you didn't already know this little tidbit of trivia, it might make you chuckle when you read it.

ON JULY 20, 1969, AS COMMANDER OF

THE APOLLO 11 LUNAR MODULE, NEIL ARMSTRONG WAS THE FIRST PERSON TO SET FOOT ON THE MOON.

HIS FIRST WORDS AFTER STEPPING ON THE MOON, "THAT'S ONE SMALL STEP FOR MAN, ONE GIANT LEAP FOR MANKIND," WERE TELEVISED TO EARTH AND HEARD BY MILLIONS.

BUT JUST BEFORE HE RE-ENTERED THE LANDER, HE MADE THE ENIGMATIC REMARK "GOOD LUCK, MR. GORSKY".

MANY PEOPLE AT NASA THOUGH IT WAS A CASUAL REMARK CONCERNING SOME RIVAL SOVIET COSMONAUT.

HOWEVER, UPON CHECKING, THERE WAS NO GORSKY IN EITHER THE RUSSIAN OR AMERICAN SPACE PROGRAMS.

OVER THE YEARS MANY PEOPLE QUESTIONED ARMSTRONG AS TO WHAT THE 'GOOD LUCK, MR. GORSKY' STATEMENT MEANT, BUT ARMSTRONG ALWAYS JUST SMILED.

ON JULY 5, 1995, IN TAMPA BAY, FLORIDA , WHILE ANSWERING QUESTIONS FOLLOWING A SPEECH, A REPORTER BROUGHT UP THE 26- YEAR-OLD QUESTION TO ARMSTRONG. THIS TIME HE FINALLY RESPONDED.

MR. GORSKY HAD DIED, SO NEIL

(Continued from page 26)

ARMSTRONG FELT HE COULD NOW ANSWER THE QUESTION.

IN 1938, WHEN HE WAS A KID IN A SMALL MID-WESTERN TOWN, HE WAS PLAYING BASEBALL WITH A FRIEND IN THE BACKYARD. HIS FRIEND HIT THE BALL, WHICH LANDED IN HIS NEIGHBOR'S YARD BY THEIR BEDROOM WINDOW.

HIS NEIGHBORS WERE MR. AND MRS. GORSKY. AS HE LEANED DOWN TO PICK UP THE BALL, YOUNG ARMSTRONG HEARD MRS.GORSKY SHOUTING AT MR. GORSKY.

"SEX! YOU WANT SEX?! YOU'LL GET SEX WHEN THE KID NEXT DOOR WALKS ON THE MOON!"

TRUE STORY.

•••••

### **YOU KNOW YOU'VE BOOKED A CHEAP FLIGHT WHEN...**

\* As you board the plane, you notice the co-pilot is frowning and wearing an "I'm with Stupid" T-Shirt.

\* The Captain announces over the intercom the flight is delayed while he looks for his keys.

\* The Airline mechanics, wearing propeller beanies, seem to be pointing and laughing an awful lot, and drinking something from inside brown paper bags.

\* The Ground Crew are seen using pennies to check tyre wear

\* A man with an oily rag hanging from the back pocket of his dirty coveralls, and sadly shaking his head, turns out to be the airline's C. E.O.

\* A voice on P.A. system warns you to keep your heads and arms inside the aircraft at all times, while the plane is in motion.

\* The air sickness bags have the Lord's Prayer printed on them.

\* Jumper Cables are dangling from the door to the cockpit.

\* A man in clerical garb walks thru the plane, sprinkles all the passengers with water, mumbling something in Latin & exits.

\* A telephone with a really long cord connects the plane to the control tower.

•••••

### **GRASS SANDWICH**

At a local college dance, a guy from America asked the girl from Sweden to dance.

While they were dancing, he gives her a little squeeze, and says, "In America, we call this a hug".

She replies, "Yaah, in Sveden, we call it a hug too."

A little later, he gives her a peck on the cheek, and says, "In America, we call this a kiss".

She replies, "Yaah, in Sveden, we call it a kiss too."

Towards the end of the night, and a lot of drinks later, he takes her out on the campus lawn, and proceeds to have sex with her, and says, "In America, we call this a grass sandwich".

She says, "Yaaah in Sveden, we call it a grass sandwich too, but we usually put more meat in it."

### **OUR POLICY**

EXPAT WORLD strongly supports the idea of Freedom of Speech, and will publish ANY articles which we feel are of sufficient quality. These articles will often contain material offensive to certain people. If you cannot handle this, please do not read the newsletter. This information includes (but is not limited to) information on getting second nationalities, out of the norm international lifestyles, anti-government (Big Brother) material, personal and financial privacy tactics in the international areas of lifestyles and ideology, anti-nationalism, sexual values, and freedom to cross international borders unhindered. If strong or deviant opinions on subjects like this offend you, do your reading elsewhere, do not read EXPAT WORLD.

We do not promote illegal activities - we write about them from time to time on a "this is what's being done basis." and a "You should not participate" point of view. Everything we write is protected under the First Amendment of the United States Constitution.

