



THE ULTIMATE EVENT IV QUITO, ECUADOR – MARCH 3-6, 2009

THE *INTERNATIONAL LIVING* NETWORKING HALL: AN OASIS OF OPPORTUNITY

I guarantee the following scenario will happen to you during the conference...at least once: You've just left the best session yet, where you've learned about an opportunity that meets all your criteria...or you've discovered a town where properties cost less than you thought they could...or maybe you've just heard about a new off-plan development and you want in.

That's it...you've discovered the missing piece of your plan...you're ready to make the next move...it's exactly what you've been dreaming about. The presenter has time for just a few questions...but you have tons! As the room breaks out into applause, the presenter says "Thank You" and you start to panic...you turn to your schedule to see if they are speaking again...is there a cocktail party coming up where you can corner them?

Relax! That's what the Networking Hall is for! A relaxed space where you can ask all your questions and swap stories and information...in most cases, you can even handle business details and transactions.

Our presenters pass on a lot of information during their half hour sessions. At first, it may be a little overwhelming. But the idea here is to spark your thinking and imagination, give you a smorgasbord of opportunities to choose from—and then douse you liberally with the time and space to learn more in the Networking Hall.

After all, the process of buying a house in another country isn't always simple...and with differences in language, culture, and bureaucratic systems it can easily become confusing, costly, and frustrating...without the right experts by your side. When you connect with people who know how to navigate the red tape, you'll discover the hidden time- and money-saving tips that can make the process seem almost effortless. And remember, the relationships that you saw here at the conference are likely to serve you well for months—or even years—down the road. You will emerge from these few days with a new rolodex of useful contacts.

If it's true that you can judge a person by the company they keep...then we think this crowd speaks highly of our little organization. Remember, we don't just publish information—we do business, too. We purchase properties in countries around the world, our staff members relocate and travel frequently, and we often have to navigate the same legalities, bureaucracy, and tax issues that our readers do. So the people we invite to come to our conferences are the people we wouldn't mind doing business with ourselves.

Because when you are far from home, the most valuable asset you have—in fact, some would argue the only real currency that transcends national borders—is trust.

We research and even perform background checks on all of our associates around the world. When you meet an exhibitor at one of our conferences, you can be assured they have not been invited in off the street.

Of course, we can't guarantee that everything will go smoothly, no matter what lawyer, real estate agent, banker, or contractor you decide to work with. In the end, always remember when it comes to buying overseas real estate to buy what you see...not what is promised.

Take a moment now to see who is here:

INTERNATIONAL LIVING REPRESENTATIVES



ROBERT E. BAUMAN, JD

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Mr. Bauman is a former Member of the United States House of Representatives from Maryland (1973-1981). He is also a former federal official and state legislator; member of the Washington, D.C. Bar; graduate of the Georgetown University Law Center (1964) and the GU School of Foreign Service (1959), Washington, D.C.

He was the founding editor of *The Sovereign Society Offshore A-Letter*; and is author or co-author of *Forfeiting Our Property Rights*, The Cato Institute, (1995) (with Hon. Henry Hyde); *The Offshore Money Manual 2000*, Sovereign Society (1999); *The Oxford Club Wealth Protection Series*, (1995-2007); editor of *Forbidden Knowledge*, Sovereign Society (2004), author of *The Complete Guide to Offshore Residency, Dual Citizenship and Second Passports*, Sovereign Society (2007); *Where To Stash Your Cash: Offshore Tax Havens of the World*, International Living & Sovereign Society (2007); with articles and reviews for The Cato Institute and in *The New York Times*, *The Washington Post*, *Los Angeles Times*, *The Baltimore Sun*, *The Wall Street Journal*, *Human Events*, and *National Review*. Mr. Bauman also serves as legal counsel to International Living.

Bob will talk about the world's best asset, tax and residential havens.

LEE A. HARRISON

Latin America Roving Editor

International Living

Punta del Este, Uruguay

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Lee came to *International Living* after a 30-year career in the U.S. electric power industry in many diverse locations. After 12 years with Bechtel Power Corporation, where he started as an electrician, Lee moved to Exelon Generation (the nation's largest power generator) where he ultimately served as a director. Taking advantage of a post merger early retirement offer, he left in 2001 at age 49 and moved to Cuenca, Ecuador.

Now he lives and works in Uruguay, spending most of his time at the beach resort of Punta del Este, but also part time in Montevideo as well as the island of Itamaracá in Brazil. He is currently working as *IL's* Latin America Roving Editor, roaming Central and South America in search of the best retirement destinations and property buys.

Lee will be discussing various topics - from early retirement, to the practicalities of living offshore and opportunities to live and invest in Uruguay and Brazil.

STEENIE HARVEY
Roving Europe Editor
International Living
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Steenie Harvey has been writing for *International Living* for the past 14 years. The magazine's "roving Euro Editor", she travels every month—not just to Europe, but also further afield. In the last year she has investigated real estate in Uruguay, Spain, Italy, Slovakia, and Greece. When she's not on the road, Steenie lives in County Roscommon, Ireland. She is the author of *Live Well in Ireland*, and *Adapter Kit – Ireland* and *Adapter Kit – a Guide to European Vacation Rentals*.

Steenie will showcase her unique personality to discuss the opportunities that exist in Italy and France, as well as explaining how to fund your overseas life through travel writing or an import-export business.

SUZAN HASKINS
Latin America Editorial Director
International Living
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Suzan Haskins was born in Oklahoma, and grew up in Kansas, North Dakota, and New Jersey, before moving to Omaha in 1976. She has a degree in journalism from the University of Nebraska. She spent nearly 25 years working in corporate advertising and marketing in Omaha. Finally, she said "not another winter in Omaha" and began looking for a way to live where the weather and scenery were better and she could do more of the things she had always wanted to do.

She was an *International Living* subscriber and started pestering the publisher for a job. In 2001, *International Living* relented, and hired Suzan and her husband, Dan Prescher, to work for *IL* in Quito, Ecuador. From there, the Haskins/Prescher team moved to Mexico. In 2006 and early 2007 they lived in Panama, and Nicaragua before recently returning to Merida, Mexico. Suzan is *International Living's* Latin America Editorial Director and is responsible for the company's Latin America-based publications. She and Dan have just finished renovating a house in Merida, Yucatan, Mexico. They also own property elsewhere in Mexico, and in Nicaragua and Ecuador.

Suzan will talk about life and opportunities in Mexico, renovating a colonial house and outline the steps needed to make the move to any country.

GLYNNA PRENTICE
Editor, Mexico Insider
International Living
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Website: www.MexicoInsider.com

Glynnna got the travel bug at an early age. After traveling around the U.S. with her family as a child, she took on Europe during college, and returned to work as a field archaeologist in the UK before attending graduate school in New York. Later stints abroad included working in Sao Paulo, Brazil, in international banking, and in Spain working as a strategic consultant for (then) Price Waterhouse.

Most recently, Glynnna lived in New York City, where she worked in health care information with a major Internet health care portal. She now makes her home in Campeche, on the Yucatán Peninsula in Mexico.

Glynnna attended college at Bryn Mawr College in Pennsylvania, and also holds an MS in Journalism from Columbia University in New York and an MBA from the University of Chicago.

Glynnna will explain why Mexico is the world's number one retirement destination.

DANIEL JAMES PRESCHER
Publisher and Emcee for the Event
International Living
E-mail: dprescher@InternationalLiving.com

Dan Prescher is a native of Omaha, Nebraska. He earned a degree in Journalism at the University of Nebraska and a Master of Fine Arts from the University of Iowa Writer's Workshop. Dan worked as a copywriter for many years in educational fundraising and electronic fund transfer systems marketing until he met his wife, Suzan Haskins, with whom he ran a successful multi-media marketing business in Omaha until 2001. That's when Suzan suggested selling the house, cars, and furniture and moving to Ecuador to take a job with *International Living*. It was a decision that has occasionally made them (and their friends and family) wonder about their sanity, but one that they have never regretted. Since then, Dan and Suzan have lived and worked in Ecuador, Panama, Nicaragua, and three locations in Mexico for *International Living*. Dan currently lives in Merida, the capital of Mexico's state of Yucatan, where he and Suzan have just renovated a colonial-style home and are now looking for good venues for Dan's band, The Yucatonés.

Dan will be emceeing the event...and, if we're lucky, breaking out his guitar after sessions.

JESSICA RAMESCH
Panama Correspondent
International Living
Panama
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Jessica is no stranger to "international living"—she has called the U.S., India, and Panama home, and studied International Politics and Diplomacy with a full scholarship from the University of Richmond. After graduating with honors, she went on to work as a writer for organizations such as the Panama Canal while moonlighting as a GMAT and GRE verbal instructor for Master's level courses at Kaplan Panama.

Before joining *International Living* as our Panama correspondent, Jessica toured the world as head of shipboard guest relations training at Carnival Corporation. Over the course of four years she moved up in rank from Cadet to Second Officer, but then decided to abandon ship and live the good life as a landlubber.

Jessica speaks Spanish and French and is studying Italian and Portuguese. She spends her days writing, traveling, and learning new things, and likes to unwind by scouting out Panama's restaurants for great food and wine.

THE IL EVENTS TEAM

NIAMH CUMMINS
VIP Liaison
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Website: www.InternationalLiving.com



Niamh Cummins joined *International Living* in April of 2007 as VIP Liaison. Originally from Cork, Niamh has traveled throughout Europe including Spain, France, Portugal, England, and Greece. She also lived in San Diego for a short time during her college years. Niamh graduated with a Bachelor of Arts in Marketing from Waterford Institute of Technology. Niamh spends part of her time updating *IL's* online Bookstore, and the rest of her time ensuring VIP members are the first to hear the up-to-date news through her weekly alert.

Donna will be available to assist with any questions and explain IL's unique range of products and services, designed to help you with your overseas plans.

BRIGID DARRAGH

Events Customer Service Liaison

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Brigid grew up in a small farming town in Connecticut. After earning a degree in English and Spanish language and literature from Loyola College in Maryland, she moved to Bangkok, Thailand, to teach English as a second language at Assumption University. She has spent time traveling Southeast Asia, Mexico, and a semester living in Granada, Spain, where she studied at la Universidad de Granada. Brigid is excited to be working for *International Living* in Baltimore, encouraging people to discover life outside of the U.S., as she has had the fortune of doing in the past few years.

Brigid will be available to assist with any questions and explain IL's unique range of products and services, designed to help you with your overseas plans.

DONNA DE REMIGIS

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Donna came to *International Living* after a 15 year career in the travel industry. She grew up in Baltimore, Maryland, and received her Bachelor's degree from the College of Notre Dame, Maryland. She has a degree in Marketing and Communications. She has also studied Ohashiatsu at the Dai Bosatsu Zendo in the Catskills of New York and is a certified Ohashiatsu practitioner. Her passion for travel and the arts has taken her to many countries outside of the U.S. including Panama, Costa Rica, and Mexico. Her spare time is spent practicing Ohashiatsu and working with stained glass.

Donna will be available to assist with any questions and explain IL's unique range of products and services, designed to help you with your overseas plans.

ELAINE FINNEGAN

Event Director

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A graduate of Trinity College, Dublin, Elaine has always had a desire to travel and spent a year living in Australia prior to joining the *International Living* team. This wanderlust serves her well in her current position,

She has been involved in organizing, marketing, and running *International Living's* numerous events for the past five years. These events keep Elaine busy traveling around the *International Living* world and she has run events in France, Italy, Spain, the U.S., Mexico, Nicaragua, Panama, Argentina, and Thailand.

Elaine will be available throughout the conference to assist you with any event needs.

Visit www.InternationalLiving.com/Events for information on our wide range of worldwide events.

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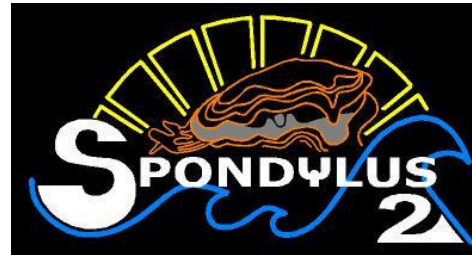
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Winton Churchill is co-founder of Barefoot Consultants, an international training and consulting company headquartered in West Palm Beach, Fl. His firm helps clients find ways to put their skills and career experience on the global market tapping into the 30% to 70% of opportunity most USA-only and Canada-only businesses and individuals leave on the table.

“By taking charge of their earning power, rather than waiting for governments, financial institutions and employers to “right themselves,” the baby boomer generation now has the power and access to put their skills and abilities on the global market regardless of where they live or work now,” according to Winton Churchill, co-founder of Barefoot Consultants.

Winton and his wife Dr. Debi Yohn have developed and 11 step system for putting your skills and experience on the global market to

In addition to consulting, Winton has written and lectured on a broad range of information technology and Internet sales and marketing topics. His opinions are frequently quoted in a variety of publications including The Wall Street Journal, Entrepreneur Magazine, Marketing Sherpa, Inc. Magazine, SoftwareCEO, Sales & Marketing Management and a number of industry related business, Internet and software related publications. He is the author of “Email Marketing for Complex Sales Cycles” (Morgan James Publishing)

Prior to the founding of his own firm, Winton has been involved in a variety of senior sales, marketing and management roles for, Apple Computer, Oracle Corporation, Spinnaker, Contact Software (ACT!), Sun Microsystems, Legato Systems, and Netfish Technologies (now IONA). Winton is Past President of the South Bay Association of Chambers of Commerce. The SBACC serves 18 Chambers and more than 53,000 businesses in coastal Southern California.

In 2007, Winton and his wife made Huatulco, Mexico their primary residence and spend approximately 9 months a year there enjoying all Huatulco has to offer.

Winton will explain the three simple steps for turning your lifetime skills and interests into a lucrative and liberating income abroad.

JOHN CURRAN

Expat, Ecuador

E-mail: misterjohn@mac.com

John Curran is a native of Wisconsin where he lived for 28 of his life before moving abroad. Working 10 years as a charter and tour boat captain to help pay for his education, after nine years in university, the final 6 at the University of Wisconsin-Milwaukee, he graduated with honors earning both a B.A. in Economics and a B.S. in Architecture in 1987 and a Master of Architecture degree in 1990.

On April Fool's Day, 1991, after the first Gulf War ended, John accepted a position at the United Arab Emirates University to teach computers and math. After instructing Emirati men for one year, he spent the next seven years teaching Emirati women before moving back to the U.S. in 1999. He returned to the UAE after being hired in 2000 by the Higher Colleges of Technology to develop a new CAD/Interior Design program for Emirati women. In addition to his development work, he also taught math, drawing and photography classes at the Sharjah Women's College branch of the HCT where he met his life partner, Susan, a native of Alberta, Canada. After the program was in place, he transferred to Dubai Women's College, once again teaching the more in demand subjects of computers and math in the college's student-centered laptop-learning environment.

In July 2007, at the age of 44, John, along with Sue and their three cats, left the UAE for good and "retired" to their property near Vilcabamba, Ecuador where they recently completed building a new adobe house in and around an old rammed earth home while tending chickens and taking care of their property. John's interests, include architecture, construction, photography, graphics, writing, cooking, baking, football—especially the Green Bay Packers and the Florida Gators, stadia design, politics, investing, gardening, landscaping, and animals of all kinds.

John will talk about why he's happy to be no longer riding on the merry-go-round.

JUAN FEDERICO FISCHER

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Juan Federico Fischer is a partner at LVM Abogados & Consultores (LVM), one of Uruguay's leading law firms. Both a lawyer and an M.B.A., he manages the firm's foreign investment consulting unit, advising both multinationals and individual investors in privatizations, real estate developments and acquisition of local companies.

In his 13 years as a corporate attorney, Juan has worked in some of Uruguay's main privatizations (Punta del Este Airport, 1994, Montevideo port, 1995 and 2000); in major local corporate debt restructurings; in international debt restructurings (regional debt-equity swap of Italy's Parmalat, 2004), in mergers and acquisitions (AstraZeneca spin-off of Avecia, 2000, Katoen Natie's purchase of Zonamerica stock, 2000, Katoen Natie's acquisition of the Montevideo port, 2006, Sherwin Williams's acquisition of Pinturas Industriales, 2007).

He has advised and is counsel to dozens of multinationals such as Computer Associates, Bechtel Corp., UBS Warburg, Cable & Wireless, HSBC, and Globo of Brazil, and to multilateral institutions such as the World Bank Group.

Currently, Juan specializes in major real estate developments, including the first community for American retirees in Uruguay, a \$30 million investment near the seaside town of Piriapolis. Juan's firm, LVM, is the local advisor to First American Corp., the world's largest title insurer. LVM is also a leading advisor to individuals seeking to buy properties and to obtain residency in Uruguay.

Juan graduated from Uruguay's Catholic University's School of Law in 1994, and in 2002, he obtained an M.B.A. degree from Northwestern University's Kellogg School of Management, where he majored in strategy and finance.

Juan was born in France and besides Uruguay, has lived in Washington D.C., New York, Chicago, London, and Central America. His overseas work experience spans deals in the United States, most of South America, Mexico, Britain, Spain, Italy, and Romania. Juan is fluent in Spanish, English, and French.

Juan will explain the keys to immigration, taxes, banking, and purchasing property in Uruguay.

DOUGLAS HENDLER

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Doug received his Bachelor of Arts (Economics and Political Science) from McGill University in 1968. He then obtained his law degree (J.D.) from the University of Toronto in 1971. He was called to the Bar of Ontario in 1973 and the New York State Bar in 1984.

Douglas speaks French fluently and provides legal services to a number of Quebec-based clients. He practices primarily in the areas of corporate commercial law, real estate, and institutional financing. His corporate/commercial practice includes all aspects of legal services required by the business community. Doug regularly provides ongoing advice to business clients and acts on mergers and acquisitions, the sale of businesses, the structuring of business transactions and on the drafting and negotiation of agreements for businesses.

Doug's real estate practice includes most aspects of land development, condominium law including the registration of condominiums and drafting condominium documents, lease work on behalf of both landlords and tenants and the purchase and sale of all types of real estate, including office buildings, apartment buildings, shopping plazas, and single family residential real estate. Doug also acts for both borrowers and lenders in institutional and other financing transactions, including the financing of businesses and real estate, the structuring of loan transactions and the drafting and negotiation of loan agreements and security agreements. He also does estate planning work for individual clients.

Doug is a member of the Law Society of Upper Canada, the New York State Bar, the Ontario Bar Association, and the Canadian Bar Association. He is a former member of the Faculty of Continuing Education at York University and has been an occasional speaker to the Canada Real Estate Association, law schools, and other organizations.

Doug will explain the considerations for Canadians going Offshore.

ROBERT G. KROESEN

United Nature

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Robert G. Kroesen is a Panamanian of Dutch origin. He lived for many years in the U.S. where he obtained his marketing degree and worked as a consultant with a marketing research firm. He later returned to Panama and has, for several years, advised companies and several Panama law firms on their global marketing and public relations strategies.

Robert also became involved in one of the largest reforestation projects in Panama and, together with some of the most important legal firms and consultants around the world, is advising individuals on how to maximize their forestry projects through proper management and how to take advantage of the visa/residency applications of their forestry projects.

Robert will explain the residency and other benefits of investing in a Panamanian teak plantation.

PETER VESTBIRK LAUB

Vice President

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Peter Vestbirk Laub, Vice President of Jyske Global Asset Management (JGAM), entered the financial industry more than 10 years ago, having started his career in technological surface treatment and chemicals. Coming from a position as Marketing Manager with Jyske Bank Private Banking, Mr. Laub joined JGAM in 2008 as Vice President, Business Development. Mr. Laub is a popular speaker at seminars and events in the U.S. and Central America, and has extensive knowledge on the advantages of investing offshore.

Jyske Global Asset Management (JGAM in short) offers Discretionary Portfolio Management services and Advisory Account services to U.S. clients, even for IRAs and 401(k)s. The services include the opportunity to be exposed in all asset classes from all over the world and leveraged investments. The company is located in Copenhagen, Denmark and is under supervision of the Danish Financial Supervisory Authority and registered with the U.S. Securities and Exchange Commission (SEC) as a Registered Investment Adviser.

Peter will discuss the advantages of international diversification and offshore investments.

RAINELDA MATA-KELLY

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Rainelda Mata-Kelly practices commercial and shipping law at the Law Offices Rainelda Mata-Kelly. In 1982, she graduated Magna Cum Laude with a degree in Law and Political Science at Santa Maria La Antigua University in Panama. She then went on to Cornell University Law School and obtained a Masters of Law, specializing in Commercial and Maritime Law. Upon graduation, she became the founder, resident lawyer, and manager of the London office of a Panamanian law firm. In 1991, she became a Miami Correspondent for *La Prensa*, the Panamanian newspaper and then went on to be the Executive Editor of *La Prensa*.

Ms. Mata-Kelly has been External Legal Advisor to the *Asociacion de Usuarios de la Zona Libre de Colon* (Colon Free Trade Zone Merchants Association), member of the Editorial Board of *La Prensa*, and External Executive Director and Legal Advisor to INTERED (Internet Service Providers' Association). Since 1989, she has also owned her own private practice in the areas of corporations, immigration, commercial, real estate, and shipping law of Panama, which in 2005 was incorporated as a law firm and has now been expanded to include four other lawyers.

Rainelda will discuss the legal landmarks for settling, investing, and doing business in Panama.

SHERVIN JACOB MELLEGARD

Associate Director

Sovereign International Asset Management

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International living is a way of life that best describes Shervin Mellegard. Born in Sweden, Shervin practically learned how to cross country ski before walking. He has sailed the frigid seas, canoed to Norway, and one summer, he lived amongst the Lappish tribes within the Arctic Circle. With a Swedish father and Persian mother, cultural differences were never an issue and he was tri-lingual at the age of seven. His family later moved to Iran where his father worked for an American company and Shervin and his siblings attended the American International School. That chapter of his life closed suddenly when they all moved to England.

Upon completing his international baccalaureate degree in London, Shervin went on to earn his Bachelor degree at Cornell College in Iowa, followed by an MBA at Thunderbird Graduate School of International Business Management in Arizona. His career started at Merrill Lynch in Florida and went on to Barclays Private banking in London. Shervin has conducted seminars and built client relationships throughout the U.K, in Paris, Amsterdam, Frankfurt, Madrid, Barcelona, Geneva, Lugano, Singapore, Dubai, and Kuwait. He is now advising and managing client investments at Sovereign International Asset Management in Florida, where his broad knowledge and experience is proving highly beneficial to U.S clients.

Shervin will give you all the facts about investing outside the USA.

ROBERTO MORENO

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Roberto was born in Ecuador and graduated from Catholic University Law School in 1995. Since then he has been assisting both corporate and individual clients from all over the world to invest in property, obtain visas, and create new business in Ecuador.

He has worked in the legal department at Citibank, became an attorney (Jurisconsultant Doctor Degree) in 1995, and became a partner of Bustamante & Bustamante in 1996. In 2007, he founded Moreno di Donato Law firm, where he works as a partner. His specific skills are insuring Spanish and non-Spanish speaking clients receive good, solid advice for their investments.

Roberto has advised international companies in Ecuador, such as Bumble Bee Seafood Inc., for more than 10 years, worked for Hutchison Port in the Port of Manta since 2006, and helped the consortium that built the airport of Manta in 2000. He has acted as lawyer for the major real estate projects in Manta, such as Santorini and Alcantara Building. Roberto also has experience in trademark and copyrights, and he has helped international corporations with trademark matters in Ecuador.

Roberto's professional memberships include the Young International Arbitration Group (London Court of International Arbitration) and the Inter-American Bar Association.

Roberto will discuss the legal considerations to live & invest in Ecuador.

OSWALDO MUNOZ

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Oswaldo holds a degree in agronomy from Universidad Central del Ecuador and is currently working on his doctorate in ecotourism marketing. An instructor in guiding techniques, free-lance writer and consultant in sustainable tourism development policies, his 39 years of experience "in the field" have been shared at international workshops in Costa Rica, Cuba, Venezuela, Peru, Germany, Paraguay, Spain, China, Brazil, Panama, Bolivia, Sweden, Iceland, Argentina, Japan, Canada, United States, among others.

In 1973, he participated in the construction of one of the first sustainable eco-lodge concepts in the Ecuadorean Amazon, and six years later founded Nuevo Mundo Expeditions, an in-bound tour operator. From December 1990 to July 1998 he headed the Ecuadorean Ecotourism Association (EEA), establishing a close collaborative link to The International Ecotourism Society (TIES). "Green Evaluations for Nature Tour Operators", a pilot program launched in 1995, was one of the major programs he directed in Ecuador for TIES and is co-author of *International Eco-lodge Guidelines* which was published in 2002. He is also a contributor to "Ecuador & the Galapagos Islands" from Lonely Planet Publications, as well as the *Quechua Phrasebook* from the same publishers.

In the past, he Vice-Chaired the Board of Directors at TIES for eight years, was Technical Chair of the Pacific Economic Cooperation Council in ecotourism for the Ecuadorian Ministry for Foreign Affairs, Board Member of the Chamber of Tourism for Pichincha, Board Member of the Tourism Committee at the Ecuadorian-American Chamber of Commerce and ecotourism advisor to the Ministry of Tourism. He also organized and chaired the First Ecotourism Forum for the Pacific Economic Cooperation Council – PECC, that took place in November 2002 in Quito, Ecuador. As a result, the PECC Charter Agreement for Conservation & Ecotourism was drawn up and signed by 25 member countries during this event.

In 2000 Oswaldo received the "Ecotourism Excellence Award" from Conservation International. Since July 2003 he has held the position of Honorary Consul General of Iceland in Ecuador. He is also a volunteer warden for the American Embassy in Quito, providing first-hand travel advisories to tourists visiting the country.

His most recent project was the general organization of an Ecuadorian Cultural Festival held in October, 2008 in the city of Kópavogur, Iceland, by invitation of its municipality and the Icelandic private sector. The five-week exhibit included painting, textiles, jewelry, archaeology, music, dance, feature films, photography and natural history. This was the first time a South American country was invited to this unique venue. Previous exhibiting countries have been Canada, Spain, Russia, and China. As a by-product of this meeting, it is hoped that Iceland will lend Ecuador technical assistance for the implementation of clean, geothermal energy.

Oswaldo will present the natural and cultural wonders of Ecuador.

TURALU BRADY MURDOCK**First American Title Insurance Company, Latin America/ Caribbean Division****Office address: Title Company of the Americas, SA, Edificio Discover, Oficina #2-C, Frente al Club Terraza, Villa Fontana, Managua, Nicaragua****U.S. mailing address: 7311 NW 12th St, #12, NI-728, Miami, FL 33126****Tel. +505-278-5380 (Nicaragua), (714) 662-7140 (U.S.); Toll-free: (877) 641-6767; Fax (954) 838-9228****E-mail: tmurdock@firstam.com****Website: www.firstam.com**

Turalu (“Tuey”) Brady Murdock is Vice President/Counsel of the Latin America/ Caribbean Division of First American Title Insurance Company, based as a consultant to Title Company of the Americas, SA, in Managua, Nicaragua. She has been employed by First American since 1976 in various capacities.

In the Santa Ana, California, National Legal Department, she was a National Title Counsel; in the Denver Regional Office, she functioned as the Rocky Mountain Regional Counsel, and in the New Orleans Regional Office, she worked as the Southeast Regional Operations Manager.

Tuey received her B.A. from the University of California, Berkeley, and a J.D. with scholastic merit from Western State University College of Law, California. Tuey is a member of the California and Colorado Bar Associations. She has also been active in the California Bar Legal Education Section, the American Land Title Association and the American Bar Association Title Insurance and International Law Sections.

Tuey is active in many church, community, and civic organizations; she was a Peace Corps Volunteer in Colombia, South America, for two years, and a teacher for eight years prior to entering law school. Tuey served for many years as a National Board Member of the National Peace Corps Association, Washington, D.C. She is a founding board member of the Association of Nicaraguan Investors and Developers (ANID). Tuey is married with four children and three grandchildren, and lives in Managua, Nicaragua. She has lectured extensively on title insurance related issues throughout the United States, the Caribbean, and Latin America.

Tuey will explain why, and how, you should guarantee your overseas property.

JOEL M. NAGEL**Nagel & Associates, LLC****435 Broad Street, Suite 210, Sewickley, PA 15143****Tel. (412) 749-0500; Fax (412) 759-0505****E-mail: jnagel@nagellaw.com****Website: www.nagellaw.com**

Joel M. Nagel is founder and managing partner of the international law firm of Nagel & Associates, LLC. The firm is Pittsburgh’s first law boutique focusing exclusively on international commercial transactions and immigration. Nagel & Associates has grown 30-fold in business activity since its inception in 1992.

Much of Mr. Nagel’s focus is on helping clients select the right jurisdiction for a transaction and the best vehicle to reduce taxation and protect assets, such as joint ventures and other international legal structures. In Belize, he has pioneered the licensing of international structures for foreign banks, mutual funds, hedge funds and insurance companies. He created the firm’s Personal Asset Protection Program and has developed sophisticated international estate plans encompassing trusts, corporations, partnerships and insurance products.

In addition to his work as a lawyer, Mr. Nagel is known as a visionary and dealmaker, providing international business leverage for leading corporations, entrepreneurs, and individuals. Among Mr. Nagel’s recent accomplishments is structuring a 2,500-acre international hotel resort complex in Nicaragua for an investor group. He also has structured a 3-acre boutique resort in Ambergris Caye, Belize; helped create the first African and Central American motorbus distribution facility for a major U.S. bus line; and established worldwide financial institutions for banks, insurance companies, hedge funds and mutual funds. He serves on the advisory board of the Western Pennsylvania Adventure Capital Fund, which invests in early stage, mostly technology companies in southwestern Pennsylvania.

Mr. Nagel has been quoted in U.S. News & World Report on the benefits of retiring abroad. He has authored articles for *International Living*, The Oxford Club, Island Properties and Hemispheres newsletter and has lectured at conferences and seminars sponsored by the Central American International Investment Symposium, International Living and Assetstrategies.com, The Oxford Club, The Sovereign Society, The Hermitage Forum and The Money Expo.

Joel will talk about global asset protection and tax considerations when living or investing in Panama.

LIC. ERNESTO ARRAÑAGA PATRÓN,
Chief Executive Officer and Attorney
Inter Lex Mexico Foreign Investment and Corporate Law
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Ernesto Arrañaga Patrón was born and raised in Merida, Yucatan, where he now resides. He attended university and obtained his law degree at the University of Mayab (1996-2001). In 2003 he traveled to Spain and obtained a masters degree in International Tax Law at the University of Salamanca in 2004. After returning to Mexico he joined the Ernst & Young Firm in Cancun office (2004-2007) as Legal Manager. Two years ago he returned to Merida and founded Inter Lex Mexico, a foreign investment and corporate law firm. He is attorney of record for many of the area's largest real estate projects and real estate companies and he is licensed to provide legal assistance to clients in Yucatan and Quintana Roo.

Ernesto will explain the legal practicalities to make Mexico an easy place for you to live or invest.

LUIS FLAVIO MARTINS PINTO (FLAVIO PINTO)
Attorney-at-Law & Real Estate Development Consultant
MPinto Real Estate Development & Magno Pinto Advogados Associados
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Website: www.mpinto.net; www.flaviopinto.com.

Flavio Pinto graduated in 1989 from the Law School of the Federal University of the State of Ceara (UFC). In 1991 he became a member of the Realtors Council of the State of Ceara.

Since then Flavio has been partner of Magno Pinto Associate Lawyers, an attorney-at-law firm which has advised on real estate and building matters, contracts and other legal issues for more than 45 years. Clients have benefited from the knowledge, confidence and security of the Magno Pinto firm. Some of the biggest and best Brazilian builders and developers are clients of the firm.

Flavio's primary activities include combining his talents and specialties with those of other professionals in the architectural, engineering, environmental, accounting and real estate fields to build and market companies and new developments. He deals with investors and developers, performs due diligence investigations, drafts and analyzes contracts, and procures land and contracting services.

Flavio manages a professional legal and accounting team to secure Brazilian permanent visas and other official documents for clients. His team facilitates the set up and operation of companies and administers their local accounting and legal representation.

As a result of his close contact with real estate developers, Flavio has participated as legal advisor in major developments, such as the Shopping Center Del Paseo. With this project Flavio joined The Mall Selling and Contracting Council handling all its planning, building and tenant relations phases between 1995 and 2000. In the Council, Flavio assumed responsibility for all contracts drafts and analysis.

Flavio founded, owned and managed Conecta Servicios, a credit collect agency which has been working since 1998 for such large financial institutions as Citibank, Goldman Sachs, Itau Bank, Caixa Economica Federal and Orbital Credit Card Services. During his eight years managing Conecta the firm won numerous awards for client service. In 2006 Flavio sold his interest in this company to maintain focus on his real estate advisory services and the ever-growing development of Fortaleza and the state of Ceara.

Flavio is fluent in English and Spanish. Due to his professional activities he has attended numerous conferences, fairs and seminars in Canada, the Netherlands, Germany, Spain and the United States.

Flavio will discuss the legal considerations to live & invest in Brazil.

CHRIS RUSCH

Tax Attorney

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Chris Rusch is an international tax lawyer. He handles a wide range of planning and controversy matters for U.S. and foreign-based companies and individuals. Mr. Rusch offers demonstrated expertise in international formations, asset protection, and banking.

Approximately 30% of his practice involves planning and forming international structures and 70% is dedicated to defending clients who used a noncompliant offshore structure or another Federal or State tax dispute. These disputes include audits of U.S. citizens and residents with unreported foreign income and bank accounts, offshore credit cards, international seizures, and extraditions.

Mr Rusch is a leading authority on the Internal Revenue Service's Offshore Voluntary Compliance Initiative, Abusive Transaction Settlement Initiative, and "Last Chance" settlements. His experience in international audits and the defense of offshore structures makes him uniquely qualified to plan, form, and manage international businesses and asset protection strategies that comply with U.S. tax law.

Mr. Rusch's recent international formation projects have included various personal asset protection trusts and related management companies, holding and investment companies, three Swiss venture capital firms, a Cayman Island based business with 600-plus employees and independent contractors, an offshore bank and insurance company, and many other unique structures.

Chris will cover US tax considerations for living, investing and working overseas.

GARY SCOTT

Contributing Editor

International Living

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Gary Scott is a Global Economist, Publisher, and International Investment and Business Advisor. Gary writes a daily investment and business e-zine and international investment letter. He manages a strategic alliance with Jyske Bank, Denmark's second largest international bank, to conduct an online, real time, multi-currency investment course. Gary and his wife Merri also publish *Ecuadorliving.com* the online e-zine about Ecuador real estate, lifestyles, and living.

Gary began his career in international investment and banking 40 years ago when he served as director of an international mutual fund, bank, and insurance company. He has written and published 36 books and reports on international investing and business.

Gary was one of the first advisors to suggest global investing many decades ago. He has appeared on numerous TV and radio shows and was heard weekly for years on the syndicated radio program, Market Rap, which was broadcast by WEVD in New York City. He was a monthly columnist for, *On Wall Street*, one of the largest circulation magazines for U.S. stock brokers under the byline *The Global Guru*. He wrote a column for *The Global Guide*, a newsletter published by one of Canada's top portfolio managers, appeared in federal court as an expert witness regarding international economics and managed a multi million dollar portfolio for one of Austria's leading international investment banks.

Gary and Merri divide their time between their farm in the Blue Ridge Mountains and their hacienda and hotel in Ecuador.

Gary will talk about life and opportunities in Ecuador and explain how to fund your overseas life through international business opportunities and import-export.

KENT AND CHRISTINE ZIMMERMAN

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When their son graduated from college Kent and Christine decided that they wanted something different. Not exactly something more as it seemed they had all they could use...plus a storage unit.

A year ago, they gave notice—she as a high school language teacher, he as the long time CEO of the CU Alumni Association and an Executive with The University of Colorado Foundation—and headed out into the world on a “career break”. Argentina, Ecuador, Uruguay, The Virgin Islands, Germany, Croatia, Bosnia, Montenegro, Finland, Italy, Spain, Sweden, Norway, Austria, and France...they checked them all out.

They are the “newbies” to international living and feel that many attendees may be able to identify with that. A semi-young couple that took a calculated risk and with eyes wide open jumped into a different life. The antics of their travels and the amusing and interesting everyday situations they have found themselves in around the world are the genuine truths of the international lifestyle. They have been making all the fun and dumb mistakes that everybody else hopes they can avoid or won't admit to, reflecting a wacky but wonderful world with fresh eyes.

Their goal is helping others who at this point seem totally paralyzed with fear, to stop dreaming, get off the couch, ignore the questions of “aren't you afraid?” or “how can you live like that?” and realize that international living does not mean living in the jungle, battling off boa constrictors, paddling dugout canoes and trading bananas. It is a wonderful choice of rejuvenation, exploration and just plain fun.

Kent and Christine will share their tales of making the leap into the unknown.

REAL ESTATE DEVELOPERS & CONTACTS

PATHFINDER

Pathfinder's name is new, but they're definitely not the new kids on the block. Pathfinder's in-country representatives are the same knowledgeable contacts *International Living* readers have been hearing from for years. In fact, until 2007, they were *International Living*. The same ones who told you about Nicaragua, Panama, Honduras, Argentina...long before the rest of the world had caught on to their incredible bargains and engaging lifestyles.

At Pathfinder, their mission is to scour the globe to find the most unique and value-oriented real estate projects the world has to offer. Their place is ahead of the curve. They're your eyes and ears on the ground, around the globe, leading you to the best and most unique offshore real estate values available. They work for you to find that beachfront lot...that city condo...that mountain retreat you've been looking for. And they get you in early for the best possible deal...often at a price you thought was consigned to the history books.

Every year they investigate hundreds of projects around the world. Most don't stand up to their rigid scrutiny. The small percentage that do make the cut—the projects with a vision they readily understand and share, that they're convinced have the ability, experience, and resources to deliver on that vision—are the only ones they'll tell you about or introduce you to at an *International Living* event. Each and every developer and real estate company you meet at events, or read about on their web pages and e-letters, have stood out because of their integrity—and because their projects offer you a leading-edge offshore real estate opportunity.

Global events can create opportunities...but they can also turn a promising opportunity sour. In either case, you need to be armed with the most in-depth and updated information to capitalize on the situation. That's where Pathfinder excels. By leveraging their many in-country experts, professional contacts, and other sources throughout the world, Pathfinder digs deeply into the geo-political, economic, and other factors that influence property values—the likely effects right now and the possible trends in the future—to keep you ahead of the curve in real estate opportunities. A lot of sweat upfront...and this is the reason why Pathfinder has become the go-to source for offshore real estate opportunities.

While Pathfinder is a fee based advertiser for client developers, and will receive a fee if you buy from any of the developers present, they are extremely selective about the projects they work with. Pathfinder's goal is to recommend real estate opportunities you can be confident in, and to provide you with all the information you need in order to begin your own due diligence process to determine if a particular opportunity is right for you.

Of course, they always recommend the use of a qualified legal professional to help with any real estate transaction, and they always strongly advise the purchase of title insurance. They also remind you that in many offshore markets, the ownership and development process is very different than in the U.S., Canada, and Europe. For this reason you should always buy what you see and not just what's promised.

Pathfinder representatives at the Ultimate Event are:

RONAN MCMAHON

Executive Director

Pathfinder Real Estate

Website: www.pathfinderinternational.net

A finance graduate, Ronan McMahon worked in the e-business consultancy and dot-com industries before joining *International Living* as Real Estate Marketing Director in January 2004. Ronan has been an active real estate investor since his early twenties and joining *International Living* gave him the opportunity to marry his personal and professional interests. Last year Ronan took up the position of Executive Director with Pathfinder. Pathfinder is *International Living's* preferred Real Estate advertising partner. Pathfinder scours the globe to find the most unique and value-oriented real estate opportunities.

Ronan also writes *International Living's* Real Estate Trend Alert and regularly contributes to *International Living's* print and online publications. International Real Estate investment is his beat. Ronan has travelled to 15 countries in the past 12 months alone, following trends that could offer profit opportunities. Instinct, experience and an unrivalled black book of contacts give him direct access to the inside track to profit opportunities.

Ronan will teach you how to be a global real estate investor and the opportunities you need to be aware of to stay ahead of the curve.

MARGARET SUMMERFIELD

Managing Director

Pathfinder

E-mail: msummerfield@pathfinderinternational.net

Website: www.pathfinderinternational.net

Margaret was born in Ireland but has spent her most of her adult life living outside her home country. In late 2005 she decided to return to the Emerald Isle, and landed a job with Pathfinder, before wanderlust set in again. When offered the opportunity to move to Panama with the company in early 2007, Margaret packed her bags, and now resides in Casco Viejo.

Margaret is Managing Director for Pathfinder, and travels extensively in Central and South America, scouting new properties, and new opportunities, off the beaten track.

Margaret will explain how Pathfinder uncovers the best real estate opportunities for you.

ARGENTINA

PAUL REYNOLDS

Reynolds Propiedades

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Websites: www.ArgentinaHomes.com; www.reynoldspropiedades.com; www.Uruguay-Real-Estate.com

Paul A. Reynolds graduated with a BA from the University of Calgary, Alberta, Canada, and has obtained the Certified International Property Specialist designation from NAR. For the past 30 years, Paul has combined his financial services and real estate experience in Canada and Argentina. He and his wife, Maria, are the principal owners of Reynolds Propiedades & Relocation.

Reynolds Propiedades has provided expatriate real estate and relocation services in Argentina for 40 years. The firm has three offices in Buenos Aires, a representative in Patagonia, and two offices in Uruguay (in Montevideo and Punta del Este). Their 80 team members are internationally trained and are 100% bilingual (Spanish and English). Reynolds Propiedades & Relocation are members of both the Argentine Canadian and British Chambers of Commerce and sole Argentine member of Leading Real Estate Companies of the World.

Paul will talk about opportunities in Argentina and Uruguay.

BELIZE

ANN KUFFNER BRUNETTE

Gran Baymen

Email: annb@grandbaymen.com

Ann received her Master of Science degree in environmental engineering from the University of California, Berkeley, and spent over 25 years working in the environmental field. But, in 2000, while working as a Vice President of environmental marketing for a major corporation, she started planning to transition to a different type of life, in Belize.

In February 2000, Ann and her husband, Mike, first traveled to Belize on an *International Living* trip. An avid scuba diver, during that trip she convinced Mike to purchase their first properties in Belize. One thing led to another and Mike, a contractor, built their first home in Belize in 2001.

Ann and Mike developed a long-term plan to escape to Belize. Next they purchased a six-acre parcel of property ½ mile from downtown San Pedro. A lifelong dancer, Ann regularly attended dance aerobics classes in athletic clubs in the Bay Area. She knew she'd miss having a clean, spacious athletic club where she could workout. She and Mike quickly recognized that Belize's "Temptation Island" needed a nice athletic club with a country club feel. In 2003 they took the leap and opened the San Pedro Fitness Club, complete with three tiered pools, tennis courts and a full gym. It's an exotic, one-of-a-kind facility. Their club offers memberships to both locals and expats.

Recognizing this fantastic asset, Exotic Caye International (ECI) purchased the Brunette's property and the San Pedro Fitness Center in 2007 and combined it with the Exotic Caye Beach Resort. This property has been converted into the Baymen Garden Condominium development. The San Pedro Fitness Club provides the outstanding amenities for the condo development.

Ann lives fulltime in San Pedro Town and is both the Club Director and the Vice President of Sales for Grand Baymen. Most mornings you can find her at the Club, teaching salsa aerobics, taking a Tai Chi or water aerobics class, or assisting members. The rest of her time is spent on Grand Baymen business, or enjoying the laid back "Isla Bonita" life style.

Ann lived in the San Francisco Bay Area for over 30 years and traveled extensively for both work and pleasure. She thoroughly enjoys her San Pedro Town lifestyle. As a Belize Qualified Retirement Person, Ann can explain the benefits of this unique residency program. She represents the Grand Baymen condominium development, in San Pedro, Belize.

Ann will be available at her table to talk with you about Gran Baymen in Belize.

PHILIP M. HAHN

Chief Vision Officer

Great Land Holdings

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Website: www.orchidbaybelize.com

Philip Hahn is a co-founder and general partner of Great Land Holdings (GLH). Phil has served in various capacities in several real estate investment companies. Today, as Chief Visionary Officer for Great Land Holdings, Phil applies his expertise to identify and develop new properties in Belize.

Phil is undoubtedly experienced. He has been designing, building, and developing properties for over 20 years. His firm, Nautilus Design Group, Inc., has been responsible for the design and construction documents of over 6,000 homes in the Southeastern U.S.

Phil saw the potential for development in Belize in 2003, when he first purchased the property for Orchid Bay. At Orchid Bay, Phil combined his experience with quality coastal home design with his love of classical architecture to create a unique and beautiful community. He has spent much of the past five years in Belize, building relationships within the Belize business community and government. These relationships help ensure that GLH communities have the infrastructure support and sustainability required to protect homeowner's investment.

As witnessed in his development at Orchid Bay, Belize, he is committed to preserving the environment and culture of this unique region. Phil's talents extend beyond those of a developer or designer. He has a proven track record in creating opportunities that prove profitable for all concerned. Phil's vision has helped GLH gain control of approximately 5,800 acres with 12.5 miles of waterfront throughout Belize.

Phil received a bachelor's degree from Florida State University and is certified by the Institute of Classical Architecture in New York.

Phil will be covering the opportunities to live & invest in Belize.

BRAZIL

MAURIZIO DOTTORE

Brazil Land Consult

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Aldeota – Fortaleza, Ceara, Brazil

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A native of Worcestershire, England Maurizio has an eye for undervalued Real Estate and an ability to identify opportunities for profit both for himself and for his clients. Maurizio spent his early career in the cruise ship and insurance industries. In the mid nineties Maurizio identified the potential of the Real Estate market in Marbella, Spain. In 1997 he moved to Marbella. By 2000 his Real Estate agency was booming with several offices dotted along Spain's Costa del Sol. In 2005 he decided that Real Estate opportunities and his future lay elsewhere...in a market he considers to be The Next Big Thing. In 2006 he moved to Brazil. Initially he focussed on Florianapolis where he successfully played the preconstruction market. Having seen the potential of North-east Brazil he finally settled in Fortaleza. BLC Brazil was born. BLC Brazil focuses on offering foreign clients access to pre construction deals from Brazil's top developers. Maurizio believes in buying quality, at the right price and time. He believes he is again in the right place at the right time.

Maurizio will be available at his table to talk with you about opportunities in Brazil.

COSTA RICA

STEVE LINDER

Sales Manager,

Pacific Lots of Costa Rica

Tel. (305)295-0137, (toll free) 877-481-0300

E-mail: Steve@PacificLots.com

Website: www.pacificlots.com

Steve Linder is from Cambridge, Massachusetts and currently lives in Key West, Florida and Ojochal, Costa Rica in the winter months and Salem, Massachusetts in the summer. Steve attended Northeastern University in Boston for both undergraduate and graduate (MBA) business school and majored in International Business. Steve is the Global Sales manager for Pacific Lots of Costa Rica. He also recently served as president of the board of directors for the Banyan Resort in Key West. Steve has nearly 25 years experience in property sales and management.

Pacific Lots developments are located near the beaches of the Southern Pacific Region of Costa Rica and boast a 19 year history with hundreds of homes and thousands of owners. Their developments are one of the largest and oldest in the country, encompassing land holdings of over 13,000 acres. They have hundreds of homes in developments as well as 15 phases of home sites, with over half of the phases completely sold out.

Pacific Lots is located less than 10 minutes from the brand new Hospital De Osa and about 20 miles from the site of the new international airport being built in Palmar Sur. Lots start at \$60,000 and all are fully improved with road, water and electric. Ocean view lots start at about \$100,000.

Pacific Lots of Costa Rica build custom homes for clients at \$85 per square foot and have no homeowners association fees. They have no time limit to build and will allow you build your own house or hire any other builder of your choice. Ojochal, Costa Rica is well known as a hot spot for international residents and is noted for its great restaurants and hotels.

Steve will discuss the opportunities in Costa Rica and help you decide if it is right for you.

ECUADOR

DAVID MORRILL

Cuenca Real Estate

E-mail: dmorrill@cuencarealestate.com

Website: www.CuencaRealEstate.com

David Morrill is the author of *International Living's* Ecuador Owner's Manual and is a contributor to *International Living's* website and magazine. He has been a book reviewer and columnist for newspapers in the U.S. and U.K. and writes for Ecuadorian newspapers and magazines. He lives in Cuenca where he is editor of CuencaHighLife.com and a partner in Cuenca Real Estate.

David will be available at his table to discuss living in Ecuador and real estate in Cuenca and the southern Andes.

RICHARD PARKER

Ecuadorean Coastal Properties, LLC

E-mail: aica0203@yahoo.com

Website: www.ecuadoreancoastalproperties.com

Richard is a licensed marketing professional that has extensively traveled the world several times in search of the perfect location for weather, culture and low cost of living. He now lives in Manta, Ecuador for the past two years and has made many in country contacts to assist you in your search for your own happiness. Seeing the need for a professional real estate office in the fastest growing city in Ecuador he started his company, Ecuadorean Coastal Properties, LLC and has quickly spread throughout the coast.

Ecuadorean Coastal Properties is an enthusiastic team of real estate professionals who love Ecuador, and offer you more than real estate--they give you the opportunity to choose your new lifestyle in beautiful properties in the city, mountains, islands or on one of Ecuador's many beaches. They have an extensive network of contacts, attorneys, builders, architects, and accountants. ECP can also help with visa extensions, visa applications, incorporation and bank or brokerage account introduction. They have offices in Manta, Bahia De Caraquez/Canoa, Guayaquil/Playas and Quito. We are available to assist you with all your needs and relocation services.

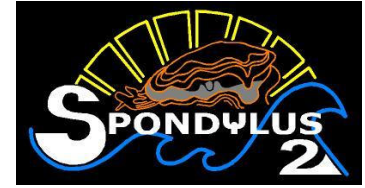
Richard will be available at his table to talk with you about real estate opportunities in Ecuador.

AMY PINOARGOTE

Spondylus II

E-mail: gpinoargote@yahoo.com

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Sponsor of the Farewell Cocktail reception on Friday, March 6

Less than a two-hour drive from the international airport in Guayaquil, Salinas is at the southern end of *La Ruta del Sol* (The Sun Route), a string of fishing and beach towns stretching up Ecuador's southern Pacific Coast. Its crescent-shaped, 9.5 miles of wide sandy beach have made it Ecuador's "in" playground for sunbathing, boating, surfing, sport-fishing, and just about any other water or beach activity you can think of. The beachfront, or *Malecón*, is lined with upscale high-rise apartments, hotels, excellent restaurants, shops, and discos...giving Salinas a stylish, Miami-Beach ambience.

A new project here is Spondylus II, a condominium community being built at the edge of a tranquil, semi-private beach a few miles north of the Malecón in the *Costa del Oro* area of Salinas. It's located near the Puerto Lucia Yacht Club, a popular destination for international sailors and an embarkation point for world-class deep-sea fishing charters.

The developer is offering units at special pre-completion prices, starting at \$101,500. For just over \$100,000, you're locking down a piece of prime beachfront real estate in an area that is just now emerging on the offshore market. And with the way beachfront property is grabbed up once word gets about a new "discovery"...a couple of years from now you very well may look back on this opportunity as a real steal.

Amy will be available at her table to talk with you about Spondylus II in Ecuador. She will also be in the VIP lounge on Saturday afternoon as a sponsor of the coffee break.

MIKE SAGER

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The typical bio starts out with lots of history, schooling, accomplishments and on and on...I am not your typical person and very thankful for that. If I was typical I would still be delivering the mail in Wenatchee, WA and just now getting ready to retire. If I was typical I would have missed out on the following....

At 36 I woke up one day and decided to quit the USPS when they needed me most....the Christmas holidays. With that final punch at 3:15 pm on December 15th a new freedom rang out in my life. I had decided to become my own boss and control when I went on vacation, took a day off, even when I could go to the bathroom without asking someone. Hopefully you have that freedom also.

My first adventure was in the financial world as a stock broker and financial consultant. This was the most eye opening event in my life. I recognized that NO one will take care of your financial future like YOU. I was licensed with every securities license you could get and helped people realize that if they didn't take control of their finances the future and retirement wouldn't be all that exciting.

After working with over 500 families in five years, I decided that I would pursue my other love and that was music. I started a sound contracting business that evolved into a music store and recording studio. I did the marketing and outside sales (business/marketing was my major in college). This business grew to be the most successful store in North Central Washington.

So how can I be of benefit to you and people like ourselves that want something different...and not be typical...I have searched for over 15 years for a place that would meet all my expectations and allow me a comfortable, fun and exciting retirement...WAY before I was 65. After exploring most of Mexico and Central America I found my new home in Ecuador. The cost of living in Ecuador is better than I ever imagined and the people are fantastic!

What I can offer to people is a straight forward honest take on living in a Latin American culture. It isn't for everyone, but

those that love this type of culture and life style will most likely fall in love as I have with Ecuador. I will tell you the Good, the Bad and the Ugly of my experiences here.... there is way more Good than Bad and Ugly.

So pack you bags and make what could be the most incredible journey of your life (or at least one of the most incredible) to Ecuador. Please feel free to contact me with your questions and thoughts.

Mike will be available at his table to talk to you about life and properties in Ecuador.

GARY SWENSON

Coco Beach Village

Ecuador

Email: garyswenson2000@yahoo.com

Throughout his life, Gary has always been an adventurer. His career started during high school when his mother took him to a drag race and he proudly proclaimed that he was going to be a race car driver for a living. He accomplished this dream and set 158 International track records over his 30 year career. He also owned and drove the World Land Speed Record challenger, American Eagle One, which is a 50,000 horsepower, jet powered vehicle, and appeared on the Regis and Kathy Lee show, Jay Leno and others.

Gary has had a number of successful businesses. He has always believed that business should also be fun. At one point, Gary sold his businesses, bought a 45 foot sailboat and traveled the Pacific for four years, spending a year and a half in Mexico, one year in Central America, and a year and a half in Ecuador and the South Pacific, including Tahiti and Bora Bora. While in Ecuador he fell in love with the people and the country and bought his first property there, before making the 5000 mile, 35-day passage to Tahiti.

However, he couldn't get Ecuador out of his mind, so he sold his boat in Tahiti and returned to Ecuador within a month. During the last 8 years spent living in Ecuador, he has married his girlfriend from Bahia, with whom he now has a 3 year old son, built the Marina in Bahia called "Puerto Amistad" for the cruising sailboats from other countries, created jobs for the local people, invested in nearly 30 beachfront properties, and developed a special, beautiful property named Coco Beach Village.

Gary and his brother Larry will be available at their table to talk to you about Coco Beach Village.

CARL WESCOTT

Hacienda San Joaquín (Vilcabamba, Ecuador) and Sunrise (Vilcabamba, Ecuador)

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Hacienda San Joaquín is a project of Unexpected Development and Joe Simonetta. Unexpected Development is a privately-held Delaware LLC. The partners provide health- and environmentally-conscious individuals with the highest-quality home sites, residences, and communities for vacation, retirement, and life.

Carl Wescott, a graduate of Stanford University who completed his Master's degree and PhD work at the University of California-Santa Cruz, is the founder of Unexpected Development. He is a licensed real estate broker who has bought, sold, and developed numerous properties around the world. Mr. Wescott grew up in Europe and Asia, living in Finland, the Netherlands, Switzerland, Malaysia, and Japan, and now spends about half of his time in Latin America .

Hacienda San Joaquín, a 663-acre ranch, is located in the beautiful Andes Mountains in southern Ecuador. The ranch is approximately two miles from the attractive, quaint, and internationally renowned village of Vilcabamba, the jewel of Ecuador. The property is bordered and protected on three sides by the Andes Mountains and on the fourth by the Vilcabamba River. The setting, within one of the world's most spectacular regions, is extraordinary. and tranquil. There is a special feeling on this ranch noticed and commented on by visitors. An oasis, Hacienda San Joaquín is an uncommon place on the planet.

A limited number of unique riverfront and hillside home sites, each of various sizes and amenities, are offered for purchase. The majority of the property is being preserved in its natural habitat, ideal for hiking and horseback riding.

Sunrise adds a new dimension to our neighboring ranch, Hacienda San Joaquin. It includes 26 mostly hillside home sites, a mountain-top hotel with 43 guest cabanas, and a riverfront health spa. The panoramic views from Sunrise are breathtaking. Each home site varies in size, orientation, vegetation and view. All home sites are provided with access to electricity, internet, and excellent water from our wells.

The 60 beautiful one- and two-bedroom, two-bath cabanas feature architecture similar in style and quality to the hotel. Each features living, dining, entertainment, study, and loft spaces, full kitchens and laundries, skylights and porches. The views from these cabanas, like those from the hotel, are truly amazing. Sizes vary from approximately 1,200 to 1,500 square feet. The cabanas, turnkey and beautifully finished and furnished, will be offered for purchase in our revenue-sharing plan. Revenues will be shared 50-50 with the hotel, which will manage and maintain the cabanas. Owners (one per cabana) will hold title to the cabanas and their lots and are entitled to four weeks' free usage.

Carl and Yadira Alarcon will be available at their table to explain the opportunities at Hacienda San Joaquin and Sunrise in Ecuador.

CARL WESCOTT
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Sponsors of the Welcome Cocktail Reception

Hacienda Palo Alto is a planned residential community fewer than 9 kilometers north of the coastal surf town of Canoa, Ecuador, on 183.5 hectares (453 acres) which includes 1.2 kilometers of beach. It consists of 165 lots (almost 2,000 square meters on average) plus homes and fractional ownership opportunities, some retail buildings for local shopping, and other future amenities still in the planning stage. There are also many hectares of the property which are currently planted to noni and other fruits and vegetables.

The majority of the property will be left in its natural state and features creeks, trees including some huge ceibo trees that the property is named for, wild orchids, parrots, howler monkeys, and many other flora, fauna and animals. The beach is mostly sandy, has a gentle slope which allows walking dozens of meters out into the ocean, and is a nesting area for sea turtles. The waves provide excellent surfing and bodysurfing opportunities for Hacienda Palo Alto's property owners and their guests, and humpback whales visit off-shore from July through September each year. Though beaches are public in Ecuador, there is no easy way for the public to get to the beach in this area, so for all intents and purposes, we'll have a private beach for owners in the community.

Hacienda Palo Alto is a project of Unexpected Development and John Yeager. Unexpected Development is a privately-held Delaware LLC.

John Yeager, the local partner on the ground in Cabuyal, Ecuador, has a plethora of international and investment experience. He initiated his travels as a student in Florence, Italy. Post-graduation from University of Wisconsin-Madison, he joined the Peace Corps in Cameroon, Africa. He has lived and worked in Latin America, Europe, Africa, the Middle East, and North America. Mr. Yeager has held positions as a financial director, community development coordinator, investment manager, entrepreneur and real estate developer. He has traveled in over 100 countries and takes great pride in his cultural acclimation acumen. Mr. Yeager holds degrees in Biology, Finance, Nursing, and certificates as a Chartered Financial Analyst and Certified Financial Planner.

Carl will be giving a presentation on Wednesday at 5 pm about Hacienda Palo Alto in Ecuador.

MEXICO

BENJAMIN BEJA LEZAMA

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The Mexico Alive team is familiar with all things in Mexico, from its stunning seaside settings to its charming historical towns and exciting cities. We will help you find the perfect place to purchase—not only to enhance your time here, but also **with investment potential** for your future. Mexico Alive is constantly searching for the best in new developments throughout the country, and we handle only residential projects meeting the highest standards in construction, services, and luxury.

The dedicated Mexico Alive team investigates every aspect of a real estate project before considering it acceptable to present to clients. Knowledgeable professionals apply their business acumen to a careful inspection of the finances, background, builder's reputation; architects' plans are thoroughly examined and a complete assessment made of the amenities and services that will be available. Rely on Mexico Alive's experience and knowledge in making your property choice.

Mexico Alive introduces you to **our** three-day Discovery Weekend. You will meet with leading experts like Tom Kelly, author of "*Cashing in on a Second Home in Mexico*", who can answer all of the questions you have about real estate investment, using retirement funds, Title Insurance, loan providers, health care, taxes, and more. All of our experts are top in their field and have personal experience investing and living in Mexico. Imagine getting all of the answers you need in one place!

From developments in Puerto Vallarta, Riviera Nayarit and Riviera Maya, Mexico Alive is the gateway to real estate in Mexico. In addition to amazing locations, spectacular design, and superb construction, the Mexico real estate residences offered by Mexico Alive will provide an array of services such as concierge assistance, housekeeping, and airport pickup. Enchanting amenities such as luxury spas, health clubs, pools and beach clubs, as well as on-site bars and restaurants, grace their most desired developments.

Benjamin will be available at his table to talk about real estate in Mexico.

NICARAGUA

KENT PAYNE

Gran Pacifica

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Kent Payne was educated at the University of Oklahoma, and spent the next 40 years in sales and finance with large regional retail and home construction companies. Having studied Latin cultures in school, he and his wife Denise have always had an interest in living and working in a Central American country. He brings experience from the last 15 years as a new home consultant in the United States to ECI Development as they expand their holdings into Nicaragua, Belize, and Costa Rica.

He has been in Nicaragua for the last three years with Gran Pacifica, and is currently supervising the sales and coordinating the builders of homes and *casitas* in this Pacific community. He has relocated to the resort along with scores of expats, and is representing Gran Pacifica to investors, retirees, and vacationers. He also works with the concierge at Gran Pacifica, as the first condotel has opened for rental and pre-sales of two new condominium projects are underway.

Kent will be talk about to living and investing in Nicaragua.

MARC BROWN
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Marc grew up in California and obtained a BA in Economics from the University of California at Santa Barbara. He then spent 11 years in the software business providing systems and application management solutions to Charles Scwhab, The Gap, Wells Fargo and VISA.

Looking for a change in pace and lifestyle, he and his wife and two daughters (at the time 2 & 4 years old) moved to Rancho Santana in Southern Nicaragua. He and his Business Partner started NicaraguaSurfReport.com which has become the most visited website in Nicaragua. Over the last four years he opened a full service real estate company and is a Principle Partner in a boutique residential beach development in Southern Nicaragua.

In November of 2008 he joined Rancho Santana to lead their Sales Team.

He enjoys surfing, diving and spending time with his family. His surfing has taken him to Indonesia, Australia, New Zealand, El Salvador, Costa Rica, Mexico, Europe, Fiji, Brazil, Argentina, Cuba, and many other countries.

Marc will be available at his table to talk about Rancho Santana and Nicaragua.

PANAMA

FERNAN LUIS GONZALEZ
Real Estate Agent - Panama
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Having studied hotel administration, been a Cordon Bleu Chef, a former record executive as well as a commercial attaché for the Panamanian Embassy in Paris, France, FernanLuis Gonzalez is as dynamic and engaging as any one real estate professional could possibly be.

Well versed in four languages (Spanish, French, English and Italian), FernanLuis is ready, willing and able to give the straight scoop on what's happening in the Panamanian real estate market to anyone willing to lend an ear.

Although born and raised in Panama, FernanLuis spent 26 years in Paris before returning to his homeland to "retire" in 1999. However, unable to sit idle for too long, FernanLuis quickly reinvented himself as the ever prideful and honest Panamanian real estate expert he is today.

If you are considering investing in Panama or at least giving the country a sincere look, contact FernanLuis Gonzalez before you make the trip. Not only is he an outstanding ambassador to his country and an authentic example of the delightfulness of the Panamanian people, but he is also a trustworthy professional who strives to provide his clients with excellent service.

However, because the Panama real estate market is becoming more and more popular everyday (or because FernanLuis is such a savvy yet humble businessman), Fernan often calls upon his closest friends and colleagues (made up of experienced real estate, marketing and financial professionals), to insure that all of his clients experience the best service possible while they are in Panama under his care.

Fernan Luis will be available at his table to talk with you about real estate opportunities in Panama.

URUGUAY

DAVID JAMES

Sugar Loaf Ocean Club & Spa

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David James is a developer who has been in Latin America for 13 years. He sailed from Texas to Guatemala in 1991 and never came home. He has lived in Ecuador, Brazil, Mexico, and Japan, and currently lives between Nicaragua and Uruguay, where he is developing two properties, Apanas Lake Estates in Nicaragua and Sugar Loaf Ocean Club & Spa in Uruguay. Both projects have distinct and exceptional qualities. Apanas is a beautiful mountain lake with a perfect climate year round. Sugar Loaf, David's latest project, is 180 degrees of spectacular ocean vistas in the heart of Uruguay's key attractions near white beaches, quaint villages, and sophisticated cities.

David will be available at his table to talk with you about Sugar Loaf Ocean Club & Spa in Uruguay.

CARL WESCOTT

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Laguna Tranquila is a project of Unexpected Development and Juan Lemos. Unexpected Development is a privately-held Delaware LLC. Juan Lemos is a resident of Buenos Aires whose family firm is in construction and real estate development. The partners provide health- and environmentally-conscious individuals with the highest-quality home sites, residences, and communities for vacation, retirement, and life.

Carl Wescott, a graduate of Stanford University who completed his Master's degree and Ph.D classwork at the University of California-Santa Cruz, is the founder of Unexpected Development. He is a licensed real estate broker who has bought, sold, and developed numerous properties around the world. Mr. Wescott grew up in Europe and Asia, living in Finland, the Netherlands, Switzerland, Malaysia, and Japan while growing up, and now is in Latin America about half the time.

Laguna Tranquila is a new community overlooking the Rocha Lagoon near La Paloma, Uruguay, by the beach and ocean. It will feature a boutique hotel and spa as well as 146 homes, fractionals, and home sites ranging from approximately 2500 square meters to over a hectare. The views of the ocean, lagoon, and La Paloma lighthouse are beautiful and invite further exploration of the area on foot, by horse, or by bike. The lagoon and beach are both walking distance from the property, and feature over 220 species of birds and many native plant, butterfly, and fish species. While the town of La Paloma is within striking distance, Laguna Tranquila is its own quiet and beautiful world – that's why we call it Peaceful living in Paradise.

Carl and Juan Lemos will be available at their table to talk with you about Laguna Tranquila