

PERPETUAL TRAVELLER

unbound

ISSUE 01

Citizenship
by Investment

Travel
AZERBAIJAN
SWEDEN

CARIBBEAN

DESTINATION SPOTLIGHT

West Indies

THE
Secure-Private
MINDSET

IMPACT INVESTING
Making a
difference while
making profits

LAYOVER
San Francisco

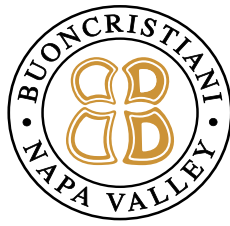




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Letter *from the* Publisher

Cruising Into New Territory

THE SMOOTH HUM OF THE TWIN-ENGINE OTTER LULLS THE SENSES. I CAN BARELY KEEP MY EYES OPEN WHILE DREAMILY STARING OUT THE OLD, SCRATCHED WINDOW AT A KALEIDOSCOPE OF BLUE SOUTH PACIFIC PIERCED BY THE LUSH JAGGED MOUNTAINS.

THE PAST DAYS HAVE BEEN A LONG JOURNEY. my departure from Central Java began with a three-hour taxi ride to go to Jakarta. From there, I hopped another flight to Hong Kong and eventually had a layover in Nadi. When the plane lands, I will have another hour or so of driving to meet up with some friends in Savusavu.

The past 20 years has been a long journey. I have been around the world standing on the wing of a jet; my eco-sensitive desires destroyed by my carbon footprint.

After prep school, I was lucky enough to take a quick trip around the world. My parents hoped that this trip would quench my thirst for travel and allow me to focus on university. Things didn't work out that way.

My life experience is a bit eccentric. I have lived in developing countries for years on less than \$100 U.S.D. a month, experiencing the Third World in a way few gringos have. I have created, managed and invested in companies around the world. I have partied with the jet set in exclusive playgrounds; danced in clubs; enjoyed fast cars; boutique hotels; and swank wine and food. I am comfortable with dirt floors and cardboard walls but intimately know the finer fruits of Mammon.

I lust for adventure; new cultures, people, languages, places and opportunities. I'm

often hiking or camping, exploring unknown beaches and mountain peaks. Sometimes I stay in hole-in-the-wall places, while at others I'll sleep in exclusive villas. There is nothing I enjoy more than the tranquility of lapping waves on a remote island, yet I am often dancing to the rhythmic beat of live music or DJs' mixes in major cities. There is nothing quite like the feel of something new.

Leaving your comfort bubble offers great insights into global issues, presents intriguing offshore investment opportunities and allows you insight into unique worldviews. You'll cross paths with incredible people while traveling, who may become friends for a lifetime, or only five minutes (often simultaneously). Locals have incredible stories that most media doesn't talk about. Ex-pats and other travelers also often share unusually brilliant experiences.

In a modern world with invasive and punitive governments, where masses rule the individual and there are constant rumors of economic collapse there has never been a better time to be a Perpetual Traveler (PT).

As the small plane descends into a simpler world, the deep green jungle contrasts a grey tropical sky. We touch down on the narrow potholed grey airstrip at Labasa. It's time to share a life UnBound. *W*

W. DRIVER

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Are you a Perpetual Traveller?

“ARE YOU A PT?” ASKS THE BORDER GUARD, THUMBING THROUGH ALL THE ENTRY STAMPS AND RESIDENCE VISAS FROM COUNTRIES HE HAS NEVER HEARD OF IN YOUR PASSPORT. IF YOU ARE, THEN YOU KNOW THE CORRECT ANSWER WITHOUT BLINKING: “A WHAT, SIR?”

BY PETER MACFARLANE

PTs were once described as “An amorphous group of freedom-loving individuals.” In fact, you may well already be one without even knowing it. PT is not a club to which you can belong. It’s a lifestyle choice. PTs see themselves as sovereign individuals: untethered to any nation state, they are expatriates but definitely not patriots. Politically, if only you could pigeon-hole PTs (which you can’t) you might describe them as “libertarians who have no interest in politics.”

There are a number of ‘how-to’ books about being a PT, but if you put twenty PTs in a room together you will undoubtedly get twenty different answers about the best ways to implement those instructions. PT, above all, is about individuality and freedom.

Identifying a PT

Whether talking to border guards or to casual acquaintances in bars from Singapore to Stockholm

(and cheaper places in between), PTs are discreet by nature and will always have a cover story. A typical PT will have the outward appearance of a seasoned and rather boring business traveler, disguising the backpacker who wants to overthrow the government, who may be quietly lurking inside. A friend of mine calls them “gold card hippies.” This is the result of several generations of successful adaptation to habitat: such as TSA requirements and the simple realization that Marriotts are more comfortable than youth hostels. PTs know that while there’s no point fighting the system, the system can certainly be played with from within.

The term “Perpetual Traveller” or “Permanent Tourist” was first coined by Harry Schultz in the 1950s. Harry Schultz is a legendary investor, trader and slightly wacky newsletter publisher, now retired and reportedly living in Monaco. I should warn you however that “Privacy Thinkers” are known to get a kick out of spreading disinformation on their whereabouts.

Schultz, who considered himself both a tax exile and a conscientious objector to the military service that was then obligatory in his native U.S.A., wrote about a jet-set lifestyle using three countries or “flags” to legally avoid inconveniences like taxes and conscription. On his travels he quickly discovered that pretty much everywhere you go, governments treat foreigners better than the locals.

Simple then: change citizenship and become “a foreigner.” Live in a different country from the one where your passport is issued. For good measure, keep your money and business in a third country where neither of the other two governments knows about it. As such, one is “Protected Thoroughly” by three flags.

In the 1980s, the next generation of PTs came from writer and lecturer Dr W.G. Hill and Scope International, his publisher based in a large country house in southern England. A series of books with titles like PT1, PT2, and The Passport Report were advertised in magazines and newspapers worldwide. Those who got on

the mailing list received a regular free newsletter called the Mouse Monitor—sub-titled “The international journal of bureau-rat control.” Much of Scope’s material was of course tongue-in-cheek: gems in the PT books include how to be ordained by mail in California for ten dollars; and how to join the ranks of British nobility by buying a square foot of Scottish land that came with a legally questionable title.

The humor of these harmless antics was, however, lost on many as it was undeniably anti-establishment. There was a more serious side too: PT in those days was all about not paying taxes. On the surface, Hill preached legal tax

Today’s young entrepreneurs are more mobile and totally willing to hop on a plane to seek out opportunities, whether in business or with the opposite sex.

avoidance—but many readers were no doubt tempted to cross the line to illegal tax evasion. PT therefore developed a slightly edgy side, with its proponents becoming “paranoid together” and taking on a “trust nobody” approach.

The Flag Theory

As Margaret Thatcher relentlessly knocked down trade barriers and globalization was becoming the norm, Hill developed Schultz’s ideas by adding another two flags, creating the “Five Flags Theory.” Scope relentlessly couriered out expensive, leather-bound books about the five flags to willing buyers in all ▶

Perpetual Traveller//

four corners of the world. Their best moment was when the late Democratic Senator Pat Moynihan, an anti-tax-evasion campaigner, held up one of the Scope books in a televised debate as an example of what the filthy rich were doing and declared, “This is the manual on how to legally avoid taxes.” Sales went through the roof. Even on my travels today, I sometimes recognize these books on the shelves of lawyers or bankers.

Then, in 2006, an anonymous author, writing under the name of “Grandpa,” released a three-volume tome entitled *Bye Bye Big Brother*. Firmly rooted in the internet era and in the post-9/11 surveillance state, Grandpa added the sixth and final flag: Cyberspace.

Having reached a certain age, I can now look back romantically at the more cloak-and-dagger aspects of the PT. I clearly recall, for example, the first Austrian sparbuch anonymous savings account I bought as a student, carefully paying cash for the booklet and having it shipped to a mail drop so it couldn't be traced back to me. The fact that I didn't have any money to hide, especially after becoming the proud owner of a square foot of land in Scotland, didn't deter me in the least!

But can the PT concept survive the new age where “Privacy Thinkers” are being forced through full-body scanners into “Perfect Transparency?” I think they can.

The original concept of PT was living off the books. Early PTs didn't need to bother about the residence flag at all. They could literally officially live nowhere. This doesn't work any longer, except perhaps for a very dedicated few.

Governments around the world have clamped down on hidden foreign bank accounts and penalties for failing to declare have become nothing short of draconian. Passport security has tightened up a lot too.

However, in so many ways I see PT ideas becoming much more widely accepted by society at large. Passports are the most obvious example. Dual or multiple citizenship was a rarity even a decade ago, whereas now it has become the

norm. Surely most of us know many couples of different nationalities who have kids with multiple passports. Yes, dual citizenship, that crucial aspect of PT that governments tried to resist for decades, has finally become totally normal and accepted.

The Internet has also opened up the possibility for any entrepreneur to form a company and open a bank account on the other side of the world for a thousand bucks. “Privacy Tactics,” that used to be reserved for the privileged elite are now accessible to everybody.

And finally, it's no longer about taxes. I think these days it's more a genuine lifestyle choice. Today's young entrepreneurs are more mobile and totally willing to hop on a plane to seek out opportunities, whether in business or with the opposite sex (leading to yet more kids with multiple passports). The next generation of PTs is again adapting to habitat to achieve goals effectively and explore exciting new frontiers of global business.

Yes, that's right, sixty years after Harry Schultz coined the term, PT is going mainstream.

Am I a PT? Most certainly not! But I do know a few. U

PETER MACFARLANE is a financial commentator and editor of the Q Wealth Report (www.qwealthreport.com) who runs a private consulting firm in offshore finance: Peter Macfarlane and Associates (www.petermacfarlane.info) He spends most of the year on the road visiting his portfolio of high-net worth clients, attending conferences and carrying out due diligence on offshore banks.

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6 flags of PT

✓ **CITIZENSHIP:** The passport you carry should be from a neutral, well-respected country so that it has good, visa-free travel possibilities. It should also be a country that doesn't tax its non-resident citizens and allows multiple citizenships. Examples include Canada, most European and Caribbean countries.

✓ **RESIDENCE:** Your official country of residence is the address you give when you check into a hotel, though not necessarily where you spend your time. You will normally have an official document such as a residence permit from this country. It should be from a country that doesn't tax its residents on income generated outside its borders. Examples include Monaco, Andorra, Belize, Malaysia, most of Latin America.

✓ **ASSET HAVEN:** Is one or more stable financial centers where you keep and manage your money, using trusted asset managers and possibly making use of trusts, foundations etc. Examples include Switzerland, Singapore or Panama.

✓ **BUSINESS BASE:** Is one or more countries where you earn your income. Everything you do here is tied up in companies that file their own accounts and pay as necessary. These companies are owned from the asset haven so they don't trigger any requirement to file a personal tax return. These companies can be located anywhere in the world. The PT ideal is to sell goods and services over the Internet so the business base can be a simple offshore company.

✓ **PLAYGROUNDS:** These are countries where you spend your time physically, depending entirely on your personal likes and dislikes. Hot beaches or nightlife, or cool mountains, you choose. If you get bored, you move on. In these countries you are a mere tourist passing through who is welcomed because you spend money and nobody even thinks of trying to tax you.

✓ **CYBERSPACE:** This is your extra-jurisdictional flag that brings the other five together. You can be everywhere and nowhere at the same time. One or more secure data havens or communications centers are essential to today's PT lifestyle.

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A Divine Hideaway

WHEN ONE THINKS OF SWEDEN, DEPENDING ON WHO YOU TALK TO, MANY DIFFERENT VISIONS COME TO MIND IMMEDIATELY: BLONDE-HAIRED, BLUE-EYED WOMEN, ALMOST ALWAYS IN BIKINIS AND MEATBALLS AND VODKA ARE USUALLY THE FIRST IMAGES. SWEDEN'S CAPITAL IS STOCKHOLM, ONE OF THE WORLD'S MOST BEAUTIFUL CITIES. UNFORTUNATELY, THIS IS AS FAR AS MOST PEOPLE GET WHEN TALKING ABOUT OR EVEN TRAVELLING TO SWEDEN. FOR THE PT, THERE IS AN ALTERNATIVE TO THE WELL-WORN PATH OF YOUR GENERIC TRAVEL GUIDE, WHERE YOU CAN LITERALLY FEEL THE VIBE OF A COUNTRY AND ITS PEOPLE: THE VÄSTKUST.

BY VIBENATION

We start in Gothenburg, Sweden's second largest city and Scandinavia's largest port. It sits about half way between Copenhagen, Denmark and Oslo, Norway. Most tourists see it as a nice little stopover for a day or so on their way between the two countries. They're also missing the heart and soul of Sweden's west coast. Just an hour or so north of Gothenburg sits the island of Orust. It's Sweden's third largest island actually, although it doesn't seem like an island in the classic sense of the word. The entire west coast is made up of thousands of little islands that make up the Swedish archipelago. As spring finally turns to summer, the Swedes take notice. It's like the call of the African Serengeti to the grazing herds. That's the way Scandinavians feel about the sun. After eight months or so of dark, cold weather, the sun gives a gigantic shot of adrenaline. The country awakens and there is a freshness and noticeable vibe of excitement in the air. Now is the time to be in Sweden. A particularly festive event is midsummer, or the summer solstice. It is finally

feast time and Swedes tend to cram as much of the good life into those fleeting summer months as is humanly possible. This would be the time of year that probably gives credence to the reputation of beautiful, blonde-haired, blue-eyed Swedes running around naked with flowers in their hair. It's probably why the Vikings never ventured further south into Europe proper. They probably took what they needed from the Brits and hauled it back to the homeland to catch the last month or so of summertime fun time.

Taking to the Water and to Table

But festivities aside, the Swedes are a seafaring people. Sailing is a passion, going back to their Viking roots. It doesn't matter if you have a dingy or a 50-footer, if you have wind, you sail, especially in the summertime. On any given day, the ocean highway that winds through the archipelago and on up into Norway is filled with boats of all types, from day sailors to families, to groups in multi-boat armadas cruising to a different little harbor every day, drinking through the night, then setting sail for the next round of drinks awaiting them at the next port of call. From little seaside villages like Hällevksstrand, Gullholmen, and Mollösund, to Lysekil, Smögen, Fjällbaka and on up to Strömstad further north, it

is like going back in time. It's the sea at its finest, the weary sailor returning home, his little town on the horizon, a warm bowl of fish soup waiting for him and a nice hot cup of coffee to get the blood flowing again with a little schnapps to top it off for good measure.

As summer comes to an end, the days get a little shorter, the sun not so bright and the winds of change start blowing again. It's time for the final summer party. You find an excuse, any excuse, and the Swedes will make a national holiday out of it, especially when staring at impending winter gloom on the horizon.

This is the time for kräftor

(crayfish) parties. The recipe is simple: mounds and mounds of shellfish, lots of schnapps, some funny looking party hats and bibs and traditional Swedish songs. It equals the official "end of summer" party in Sweden. This is the Swedish west coast in the summertime. It is full of people trying to take advantage of the three or so months of good weather, or at least, good weather to a Swede. Their spirits rise, the national pride comes out, and the full bloom of the land of the Viking beckons for the world to see. It is a time to feed your soul and lose yourself in a different culture with a rich history to offer for the PT. [\[1\]](#)



VIBENATION is an entrepreneur who has traveled extensively around the globe. He has diversified in career path to focus on a rapidly changing global business environment. This change has allowed him to spend quite a bit of time in Sweden, where his lovely wife is from.



We develop secure and compliant cross-border wealth management solutions. Our clients are financial professionals, global entrepreneurs, investors and their families: individuals who value a fresh and independent approach by partners who speak their language, based on traditional values such as personal service, discretion and prudence.

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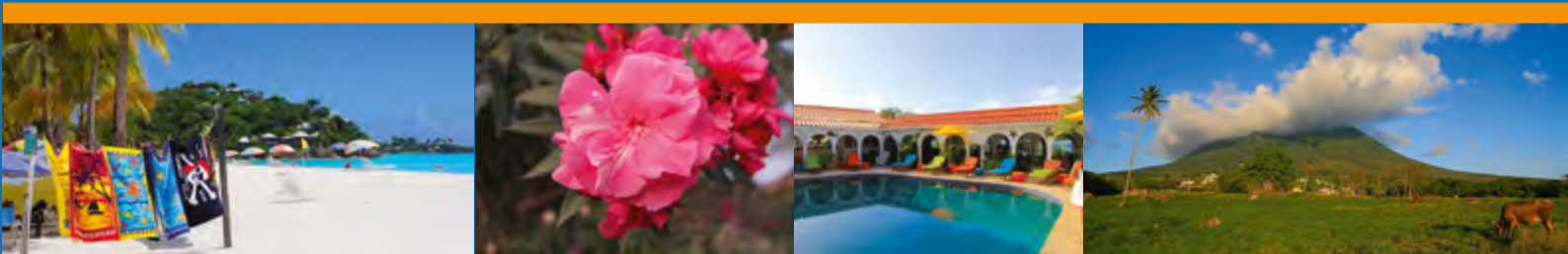
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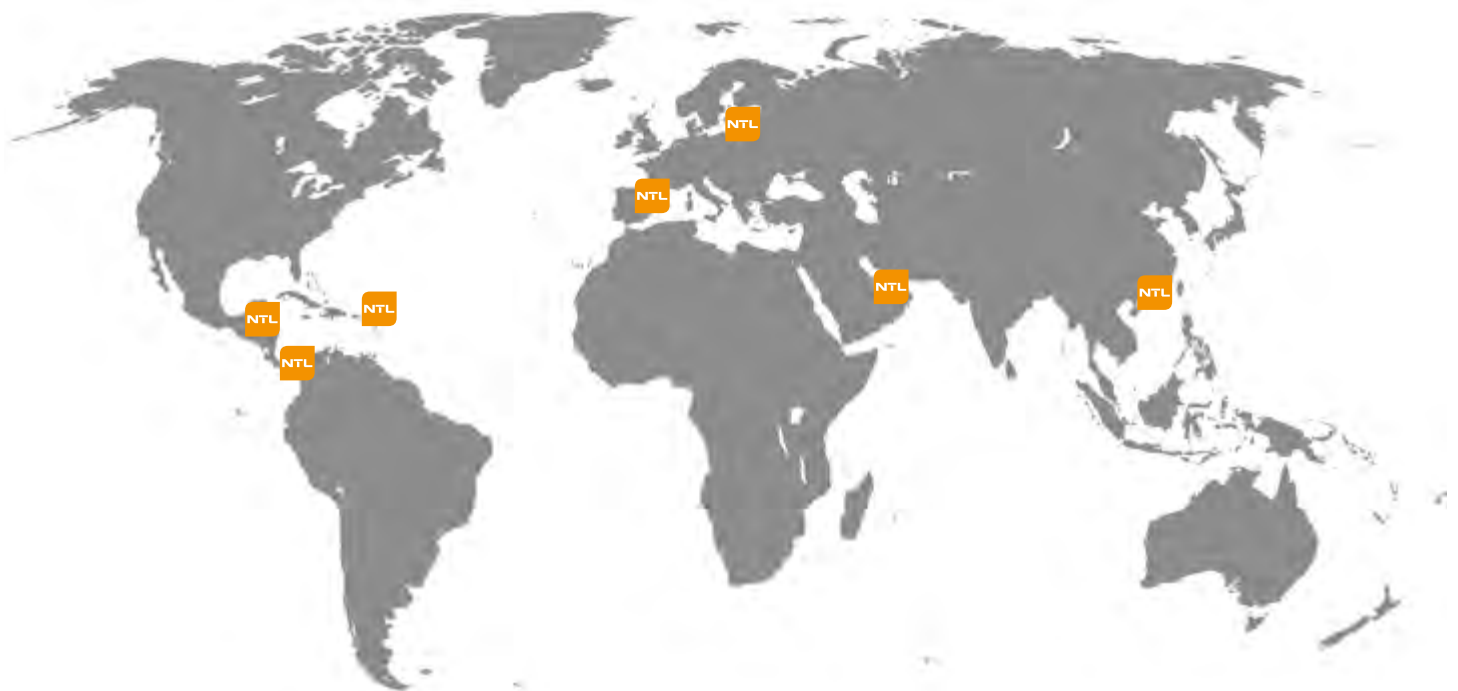
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Cool Stuff//

When living a life unbound, one needs to be current with what's happening to insure quality of life and make sure that we don't fall behind, even if we choose to pass on particular options. Check out these products and new ideas for the perpetual traveler:



Stance Socks

Ever had one of those days when you just can't decide which socks to wear?

Based in the surf capital of San Clemente, California, STANCE, makes some of the best socks anywhere. High-quality materials and smart design make these socks feel great, yet the individualistic styles make you feel like an athlete or an ultra-hipster. As strange as it sounds, these socks feel and look spectacular on your feet. So next time you need that extra accessory to show your unconventional style impress everyone; get a different pair of socks for everyday in the fortnight.

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SnowLizard iPhone Case

Tired of your iPhone's battery dying four hours into your 12-hour flight?

Remember dropping it in the jacuzzi just when things were heating up, or the 3rd time your screen shattered? What about the last time you were hiking or fishing and you just needed to make one call: you had one signal bar, but the battery picture was just a sliver of red? SnowLizard has your iPhone covered with the first ever battery-powered, solar-charged, rugged waterproof iPhone case that is made of polycarbonate, military-standard materials and has rubber grips. It is also waterproof down to two

meters and is designed with extra battery life in mind.

The case is a little bit bulky but the touch screen and buttons work the same as normal with the the only noticeable difference that when talking on the phone voices sounds a bit distant. Additionally you can't plug in your headphones as the ultra-durable case, does completely seal and protect the electronics. Designed with the sea in mind, this case is a great tool for sailing and boating and keeps your electronics from getting wet.

The SLXtreme is available for iPhone 4, 4s, 5, 5s, 6 as well as iPad.

[HTTP://SNOWLIZARDPRODUCTS.COM](http://SNOWLIZARDPRODUCTS.COM)



Decentralization Shift

*How forms of payment
and technology are evolving*

AS ADOPTION OF THE "CLOUD" INCREASES, ANOTHER TECHNOLOGY TREND RIDES ALONG. IT IS A MOVE TOWARDS DECENTRALIZATION OF TECHNOLOGY AND INFORMATION THAT IS PARADOXICALLY RESTORING OWNERSHIP TO THE VERY SAME PEOPLE WHO ARE MOVING THEIR DATA AND APPLICATIONS UP INTO THAT SAME NEBULOUS CLOUD.

BY LEONINE LEE

Unlike like the Gold Rush of 1849, Bitcoins have been mined digitally since 2009. Instead of using picks and shovels to dig gold from a mine, people use computers to create them. So the Bitcoin (BTC) is, in essence, a digital, computerized and decentralized form of currency. No one entity has complete control over its use, supply, or production.

Decentralization may be an old concept but it is at the core of digital currency, social networking, and ultimately the Internet. Keep an eye out on the early adopters of these new technologies and new paradigm shift. They could later be the new trendsetters and change how business is conducted.

Regardless of whatever new technology comes out in the next six minutes, technology will always change. That applies not only to technology, but also to decentralization and ultimately life itself.

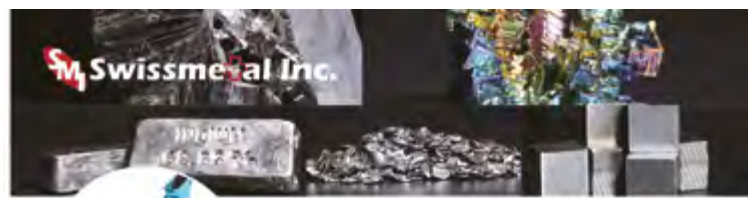
A Look at the Bitcoin

Based on Wikipedia, there is a total limit of how many Bitcoins will be produced which is 21 million. Recent information suggests there are already 11 million of them in circulation.

The Bitcoin works through a distributed and decentralized peer-to-peer network. Using computer algorithms it governs how long it would take for a computer to mine and produce a Bitcoin. As more come into circulation, it becomes harder to produce another one. This prevents any one person from monopolizing the artificially limited supply and renders it is a decentralized, community-driven system of monetary exchange.

This can seem like a virtual video game and public adoption has taken time. In the past few years, there have also been well-publicized cases of hackers breaking into the system and stealing Bitcoins. Like all systems, it takes time to work the kinks out. The constant improvement and innovation will make adoption easier, and more importantly, is likely to boost trust and confidence in the system.

New businesses have been built around the Bitcoin economy, from ATM machines and



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pre-paid Visa and Mastercards, to merchant services. Bitcoins can be exchanged for both currency and precious metals. Near the end of 2012, Wordpress, which provides tools for website production and maintenance, announced it would begin accepting payment in Bitcoins.

Other Payment Ideas

A payment gateway company called Ripple (ripple.com) also intends to make Bitcoin payments easier than PayPal transactions. Ripple is new and still in the testing phase but the Bitcoin community is keeping an eye on this promising company. A generally accepted payment processing system for Bitcoin will add tremendous value. Ripple also offers its own currency called Ripples (XRP) and has set a hard limit of 100 Billion units on it. In that regard, perhaps Ripple will be to silver as Bitcoin is to gold in the digital frontier.

Decentralization has affected other companies in payment processing as well.

Companies like Estonia's Transferwise and France's Paymium are challenging the traditional banking system by offering extremely low-cost money transfer fees, directly competing with the traditional international bank transfers. These companies are also directly competing with PayPal as payment methods.

With new technology come security risks. Companies like BitInstant—which help facilitate exchange between Bitcoin and currencies—have been hacked into causing loss of clients' Bitcoin accounts. To combat the ongoing online attacks; companies in the business of Bitcoin often apply a second layer of password protection for transfers, using Google Authenticator (which is like having a Token), SMS text or other methods. Time will tell what systems prove trustworthy and earn confidence.

Decentralization of money and payment systems has also influenced the social networking

community. Many new networks are popping up, but one in particular took an extra step forward and decentralized their entire social network. Diaspora is a new network that allows you to completely own the information that you produce and gives you full control of what to share.

Changing Social Media

Unlike Facebook, Diaspora does not own any information you post or share and doesn't decide what information should flow into the network. It lets the community members decide for themselves. There have been stories of Facebook shutting down certain sites or posts that it finds to be in conflict with its policies. The founders of Diaspora believe they can help people socialize on the Internet without requiring ownership of other people's

information.

Diaspora's social network operates with computers and servers all over the world

Decentralization has even enabled communities to build up their own hubs and nodes of the Internet.

and claims that, unlike Facebook, even a company shutdown won't stop their decentralized social network from running. A good analogy is to think of Diaspora as made up of member controlled mini-Facebooks, with local control of member's shared and posted information.

Both Bitcoin and Diaspora are decentralized, open-source technologies for community building and growth. Their technology continues to progress and improve.

Decentralization has even enabled communities to build up their own hubs and nodes of the Internet. Traditionally, Internet access is through Internet Service Providers (ISPs) such as cable and telephone providers or Google, Yahoo, or Cisco Networks. An upstart Kansas foundation is offering a solution where groups of people can become their own ISPs, bypassing the traditional ISPs completely. The Free Network Foundation's philosophy is that, ▶

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Money//



“Anyone may join, use and expand the network, and must allow others to do the same.” Using a collection of microwave dishes, small towns, communities, or groups of people can create a wireless Internet connection, hence powering a decentralized Internet.

Along those same lines, Mycelium is powering a decentralized wireless network based upon a swarm of credit card-sized communication devices self organizing into their own communication network. These cards will need to be within about 300 meters of each other, and the company claims that the network is infinitely expandable, with a minimum of a few cards per city block to keep the network active.

The cards are all powered by photovoltaic cells and communicate by radio in a license-free spectrum. The current system goals include pushing personally directed advertising to potential customers, with the ability to charge the maximum the cardholders are willing to pay (price discrimination), based upon their purchase history and what other merchandise they are browsing. The cards will even let merchants

know everywhere the cardholders went in their stores and how much time they spent in each place, as well as their sequence of stops.

The cards should also allow direct card-to-card money transfers and payments without the customers needing to remove the cards from their wallets or purses. The system is also planned to allow passing text messages and pictures.

You can either surf the unforgiving wave of change feeling utterly alive, or get crushed by it and slide away in the undertow. Technological decentralization is exploding the old traditional paradigms, giving people more choices, more possibilities and ultimately more freedom.

So let's go out and surf. [\[U\]](#)

LEONINE LEE has experience in data technology consulting, information architecture and currently focusing on intuitive investing. She witnessed the Dot-com bubble and burst and real estate crash that followed during the late 1990s and the millennium year and enjoys presenting technology at a level where anyone techie or not can understand.



Beating Back Big Brother

The Secure-Private Mindset

BY DAVID EVRY

However, I have found it difficult to stay true to the positive course that *Unbound* has set forth while critically examining the state of Big Brother and his nefarious surveillance state. With the recent revelations of NSA spying from hero and whistleblower Edward Snowden—and the subsequent disclosures regarding cooperative government surveillance—it is easy to become mired in a sense of hopelessness. In this series of articles on Beating Back Big Brother, I will focus on the surveillance state and the role of technology that is being used to control people as well as solutions to defend against the encroachment of Big Brother.

The fact is that there are many things one can do—using a combination of legal structures, investment mix, understanding how technology is an ally and enemy and developing a “secure-private mindset”—to remain free. There will always be people that understand that the world consists of nothing more than artificial, complex systems that tightly regulate and control key areas of our lives and infringe on individual freedom.

These complex systems—political, legal, financial and technical—serve to maintain tight control over property, finances and freedom to travel. These systems suffer from their own complexity and any system can be circumvented

with a good enough one understanding of its workings. As long as there are legal systems, there will be legal loopholes. As long as there is a financial system, there will be arbitrage opportunities and free (but possibly black) markets. As long as there is a technology-driven surveillance state, there will always be software glitches, bugs, points of poor integration and limitations countered by other technologies. Once you understand how these complex systems function, interact and evolve, you have the tools at your disposal to avoid having your property rights and freedom infringed upon. You can use the complexity of the system itself as your ally. 🟡

How to Beat Back Big Brother

Suffice it to say that obtaining or maintaining your freedom of person and property is not an easy challenge in today's world. It requires a wide range of expertise of complex systems that must continually evolve. It requires continuing education and relationships with experts in their respective fields, and it's an evolving process. What's important, however, is that it is possible to make the move to live freely every day. You can live free and outside of the confines of the complexities of the political, legal, financial and technological systems.

With the odor of the 2008 financial crisis still rancid in the air and the foreboding cloud of the next financial crisis on the horizon, now is the time to begin guarding against the next likely act of governments seizing assets to fund their unsustainable policies. As the recent spate of "bail-ins,"—where banks confiscate a portion of investors' bank accounts to cover their debts—illustrated by the events in Cyprus, have shown, governments have a clear desire to ratchet up the level of spying on all people, including their own citizens. If spending largess is to be funded, it will likely be funded from the savings and assets of law-abiding citizens.

From the governmental perspective, the need to track all citizens' assets, cash flows, and behaviors is becoming ever more

critical and the time frame before governments will need access to your assets is getting shorter. That means you must absolutely understand the methods of the surveillance state and take action to protect your privacy in all matters. It may be the single most important time in history to defend your privacy because the degree of your privacy is quickly becoming directly equivalent to your degree of freedom.

The secure-private mindset is all about seeing the weaknesses in these complex systems so that you can take action to defend yourself, your property and your family against Big Brother's control mechanisms.

Defining Freedom

In much the same way that freedom is, first and foremost 95 percent mental, so is defending yourself against Big Brother. For example, as most free-thinking individuals already know, Big Brother has little to no ability to protect people from external threats. For all of the







illusion of security perpetrated by the U.S. Department of Homeland Security, for example, they have never stopped any criminal action: real threats have always been stopped by aware individuals. Why restrict bottles of liquid to 100 ml (three ounces)? Wouldn't real terrorists simply send multiple bottles of explosive material through the security line? Big Brother cannot keep anyone safe: the most it can do is make people *feel* safe. The real terror for Big Brother would be showing the public that they have no power. Shattering the illusion of security is what Big Brother fears.

Recognizing the difference between what Big Brother says and what Big Brother does is what developing the secure-private mindset is all about. To see Big Brother's illusion of security for what it is, understand the approach to surveillance and understand your own vulnerabilities is a learned skill that takes time and practice, but soon it will come with no effort at all.

Think about some of the basic necessities you use every day: electricity, running water delivery, snail mail, access to the Internet, phones and communication devices, travel, convenient access to food, credit cards and bank accounts, legal title to property, etc. Note that these are also, no coincidentally, the most heavily regulated, monitored, and controlled areas of society. They are the weak points where your personal



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freedom and property collide with Big Brother's desire for control.

Understanding the Mentality

The secure-private mindset is all about seeing the weaknesses in these complex systems so that you can take action to defend yourself, your property and your family against Big Brother's control mechanisms. First you must identify your own vulnerabilities. To take a timely example: if your business depends heavily on communicating with customers, and you make extensive use of Microsoft products in your communications, then the PRISM system and the NSA have a ridiculous level of information about you, about with whom you communicate. This data is regularly used to build a profile of you. Combine this information from the technology system known as the surveillance state with the wrong political and legal systems, and you may very well find your business, finances, and freedom at risk, even if you've done nothing wrong! In fact, the very act of divulging wrongdoing is now a crime. Given the trend of more government and corporate control, how long before something you did years ago, which was not a crime then, could be

used against you simply because you didn't develop a secure-private mindset?

The obvious solution is to minimize your dependency on Microsoft while not becoming dependent for communications on another entity. It's time to look at other options that aren't controlled by a few companies that act as key control points for Big Brother. Alternatives to Skype, Microsoft Outlook, Microsoft Office, Microsoft Windows, Google, Mac OS, Android, iOS and other technologies exist, those should be considered. Generally speaking, open source technologies like Jitsi, Mumble, Thunderbird, Open Office, Linux, DuckDuckGo, Startpage and literally thousands of others are available and are founded by security-conscious software developers worldwide. This is a transition that can be started right now, with little to no cost and only a time investment in understanding the options available.

Start looking at your own vulnerabilities: what do you depend on that is controlled by some other larger, more powerful entity? What can you do to remove some or all of the risk? Are you still receiving your bills via snail mail? Since electronic copies exist, can you remove

the risk of physical snooping on mail? Are you reusing the same passwords over and over again on all of your sites? If one account is hacked by Big Brother then all of your accounts are at risk and you may never even know. Are all of your assets in one location and are they easily traceable back to your name? Do you have the maximum ability to travel and relocate at will? Do you own property in your own name so it's an easy target for confiscation because it's tied to you?

Ask these and any other questions you can. Start observing what Big Brother is actually doing versus what he is saying. Don't buy the illusions: look for the vulnerabilities. Remember, the only one looking out for you, your personal liberty, and your assets is you.

In future articles we'll be focusing primarily on the control points of the surveillance state and how technology is being used so that you can better understand where you are vulnerable and what you can do about it. Between now and then, take an honest look at where you, your family, and your business may be vulnerable to intrusion. Remember, you don't have to be doing anything wrong to be a target. Your ultimate goal is to legally put yourself in a position to beat back Big Brother. **U**

DAVID EVRY is CEO of Xortech.net, a technology security company dedicated to providing security products and services to businesses and individuals that care about their privacy. David is also an aerospace engineer with 20 years of experience in the embedded systems space in both technical and business roles. Combining an interest in complex systems with advanced technology and access to a global legal team, David is focused on providing privacy tools and techniques for individuals in an increasingly surveilled world. For more information, contact him at secure.mindset@cryptogroup.net.



The Layover

*Passing a few well-spent
hours in San Francisco*

WHEN IT COMES TO LAYOVERS, FOR THE MOST PART YOU ARE LEFT TO DECIDE BETWEEN AIRPORT MAINSTAYS, SUCH AS TGIFRIDAYS, THAT MAKE YOU FEEL COMFORTABLE. BUT IF YOU ARE IN SAN FRANCISCO, THE RUN OF THE MILL CHAINS' DO NOT CUT IT HERE.

BY MARC STAUDENBAUR

If you have a day to stretch your legs, fill your belly and soak up the cultural melting pot San Francisco is a great place to do it. Your palate can travel the world in the city's 49 square miles. Here are some tips for a quick stay you'll pick up many more along the way as the locals love to share their favorite places with guests:

On a trip to the Lower Haight, which severs as the more grown up and elegant neighborhood of Victorian homes to the "peace and love" Haight-Ashbury blocks, you will find one of the best beer selections in the world at Toronado. There are Belgian beers here that the Belgians can't find at home.

You've had half your beer now time for some grub, so great over to Magnolia Gastropub or a great burger or ask your bartender to keep an eye on your beer and head next door to for the best sausage sandwich this side of Munich at Rosamunde. Be prepared to choose between the beer sausage, Knocwurst, duck and fig, wild boar and chicken habanero. Naming all of the toppings would require another paragraph, I'll just say don't overdo it if have to get back on the plane before long and the sausage stands on its own without needing too much help. Bring your sandwich back over to Toronado and enjoy the legendary food pairing of sausage and beer at its best.

No harm spending the rest of the day there but the legs need

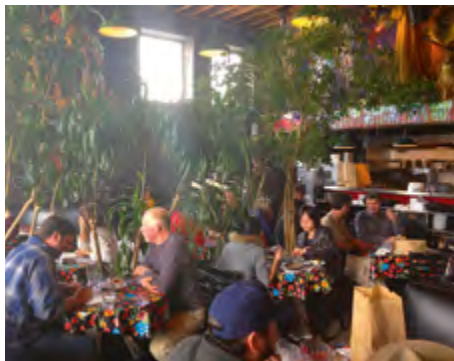
to be stretched so take a walk up Haight Street and check out the block that never moved past the 1960s. It is a sight to see and who knows you may run into an old friend. You've earned another drink after this experience. Stop by Hobson's Choice for some rum punch or ChaChaCha for some sangria.

If you stay in the neighborhood for another meal give Prada 22 a try, authentic Puerto Rican food at a great price. The fried chicken and plantains are worth the extra mile you'll have to run when you get home.

Time to head downtown to Union Square for a well-made cocktail at the The Clift Hotel's magnificent Redwood Room.

For late-night action visit Vessel, Infusion or Otis Lounge which are all a stone's throw from any Union Square Hotel.

If you are an excellent planner or just have good timing the World Champion San Francisco Giants are in town and playing a 1 pm game at AT&T Park. Daytime baseball is America at its best and at this beautiful ballpark on the bay is in a league of its own. The pre- and post-game options have increased every year since the 11-year-old park opened. Momo's, Pedro's and Polo Grounds are few bars where you will instantly feel like you are back at college party with your best friends. So maybe the Giants are not in town, there's





still plenty to enjoy by day in the world's best adult playground. Start at the Ferry Building at the end of Market Street. You will find the specialty stores offering chocolate, meat, ice cream, mushrooms, olives, cheeses and wines. The scene is busy with many good perches to watch the ferries come in and people watch but my favorite is at Hog Island Oyster Bar and The Ferry Plaza Wine Merchant.

On a stroll or bike ride (you are never far from a place to rent a bike) you will pass the cruise ship terminal, the Exploratorium, TCHO Chocolate Factory, America's Cup Boat race headquarters and Pier 39 shops on your way to Fisherman's Wharf. Fisherman's Wharf is somewhat of a tourist destination but fresh seafood can be found on every corner.

When you reach the end of Jefferson Street you have arrived at my favorite place in San Francisco- Aquatic Park and the

San Francisco has only one drawback — 'tis hard to leave. — RUDYARD KIPLING

Dolphin Swimming and Boating Club. It is open to the public for \$6.50 visitors' fee. It has been there since 1877 and has extraordinary views of the bay. Seeing the wooden boats and pictures on the wall will give you a sense that the past is still here and that you are now a part of the history.

I hope you have your swim suit, if you don't there is probably one in the lost and found that you can use, ask anyone walking around to point you in the right.

It may sound crazy to swim in 53 degree water but if you can get through the first minute and a half it will be something you can reflect on the rest of your life.

After your swim it's off to the sauna where you will receive countless more suggestions of places to eat and stuff to do from the club members warming up. The hardest part will be pulling yourself away so you can catch your flight. 🏊

MARC STAUDENBAUR grew up in sunny San Juan Capistrano, California with the swallows. After realizing how great he looked in a speedo, he decided to take up water polo and earned himself a scholarship to play at UMass, Amherst. He then found himself traveling North America organizing and marketing sporting events and competitions. As an avid fan of all sports, Marc decided to settle in the best sports capital of the world-San Francisco. Now, in between swimming in freezing cold water, basketball, football, tennis, baseball, and water polo games, Marc fills his time trying to help cure cancer with Aqua Hydrate.



Enjoying Napa's Finest

Sips and bites off the beaten track

FEW TRIPS TO THE BAY AREA ARE COMPLETE WITHOUT A STOPOVER IN WINE COUNTRY. NAPA HAS APPROXIMATELY 500 WINERIES AND DOZENS OF RESTAURANTS THAT RANGE FROM BURGER JOINTS AND OYSTER SPECIALISTS TO HIGH-END FRENCH DINING. HOTEL CHOICES CONTINUE TO EXPAND AS ARE TRANSPORTATION OPTIONS UP TO, AND IN, THE VALLEY. THE BEST OPTIONS INCLUDE RENTING A CAR OR HIRING A LIMOUSINE FOR THE SLIGHTLY MORE THAN AN HOUR RIDE UP FROM THE CITY. FERRIES ALSO SERVICE VALLEJO, APPROXIMATELY A HALF AN HOUR SOUTH OF THE TOWN OF NAPA.

BY LIZA B. ZIMMERMAN

The Napa Valley has an enormous amount of sub-climates, wine styles and producers. Guests can sample everything from big, tannic Cabernet Sauvignons to cool-climate Sauvignon Blancs and crisp sparkling wine. What you can do in a day or a weekend will depend on what types of wines you want to taste and if you want to take in views and stunning architecture. I am offering a handful of classic suggestions in all categories:

The Classic: Domaine Carneros looks like a French Château perched on a hill just outside of Napa. Enjoying the house's bubbly on the terrace on a sunny day is divine. They also offer super-informative tours on the sparkling wine production process.

The Stunner: Castello di Amorosa was built by Daryl Sattui in 2007. He brought Italian builders over to recreate a 107-room castle with faux frescos (and a moat in case the winery across the street "Sterling invades," he jokes). The winery makes



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some delicious Italian grape varietal-based wines. It may be better to visit during the week because of the hordes of tourists that can descend on the property.

The small family winery:

The Buoncristiani brothers have been producing wine in Napa since 1999. The establishment is run by four brothers who are ambitiously constructing a huge underground wine cave on a hill slightly north of the town of Napa. The 20,000 foot space will be called “The Caves at Soda Canyon” and will feature the wines of three producers. The “Buon Brothers” have always excelled at blends, like their splendid OPC—short for Ol’ Pa’s Cuvee—a mix of Bordeaux red varietals blended with Syrah. They also make a great Sauvignon Blanc and when the cave opens—targeted for September and by appointment only—it is going to make for a stunning event and tasting space.

The Educational Tour for Wine Geeks:

Robert Mondavi’s signature winery has long been a classic house of pilgrimage in the Napa Valley. As an educator, I have always sent students here for the amazing tour of the gardens and chance to taste, and look at, the bounty of grape varietals in the vineyard. The tour is informative, intimate and allows guests to sample quite a few of the winery’s vintages.

The Make-an-Appointment Visit

Producer: too many guests to Napa, or any wine-growing region in general, are hesitant to reach out to wineries that aren’t generally open to the public. They are missing out on some great opportunities: including



Life is too short for bad wine.

a chance to taste wines with the owners; experience older vintages; and the ability to taste, and discuss, in relative peace and quiet. Cathy Corison is a fantastic producer of Cabernet Sauvignons and Cabernet Franc, and the winemaker is often present at the winery. A phone call is all it takes to gain entrance and you may be the only person at the tasting bar.

Where to eat, drink and enjoy the scenery in the Napa Valley: Restaurants

abound in both the town of Napa and along both arteries into the Upper Valley (and the towns of St. Helena and Calistoga) which are Route 29 and the Silverado Trail. Luxurious French food is easy to find, while other cuisines, great views and the occasional cocktails aren’t.

The Cocktail Destination:

Goose & Gander, which took over a classic restaurant space on a downtown street in St. Helena, has a classic small-plates menu. The restaurant, located on two floors with an outdoor patio, also has a San Francisco cocktail master at the helm. Scott Beattie, known for having created the legendary bar program at Cyrus in Healdsburg, runs the downstairs bar program. His focus on local and fresh ingredients incorporates vegetables, herbs and flowers which deck the bar.

The Alternative Dining

Place: having lived in Napa I always craved alternative culinary flavors, which are few and far between. Tarla, a Turkish-inspired restaurant in Napa, has upped the ante by providing Mediterranean-influenced dishes—think lots of chick peas and lamb—as well as classic Turkish ones and a great and well-priced wine list.

The View: despite all the hills in the Napa Valley, few places have as beautiful a view as ▶

NAPA, CALIFORNIA



NAPKINS

Bar & Grill

Napkins Bar & Grill: offering modern American cuisine with a global influence - seasonal farm fresh dishes, exquisite cocktails, happy hours and late night menu. All corkage fees are donated to local charities and only collected on Friday & Saturday.

About the Name: The community was asked for their input and the resounding request was “Napkins.” This name has a special meaning for the residents of Napa. It refers to people who live and breathe the “Napa life,” everyday. It expresses the love and appreciation for the beautiful Valley we live in and the pride of being able to share this place with all the travelers who happen upon it. *Come visit us soon!*

PLEASE VISIT US IN NAPKINSNAPA.COM



Auberge du Soleil on the Silverado Trail. You can have a glass of wine at the bar or on the patio with a small plate. The restaurant offers wraps for the ladies when a cool wind blows and offers a fantastic-local wine list.

The Classic Italian: Michael Chiarello's La Bottega has been heralded since it opened in 2008. I tend to be suspicious of chefs with multiple operations—and TV appearances—but this guy (and his chefs) can really cook.



The restaurant features classic and new interpretations on Italian dishes in the charming city of Yountville. The patio is divine and heated.

Don't Miss: buying strawberries on the Silverado Trail, there's a little shack on the right-hand side of the road, heading south, just before you hit Trancas and after Soda Canyon Road. These are the freshest and sweetest in the Bay Area. She also sells cherries and vegetables when in season. [U](#)

LIZA ZIMMERMAN has been writing, educating and consulting about wine, cocktails and food for two decades. She is the principal of the San Francisco-based Liza the Wine Chick writing and strategic consulting business, assisting wine and cocktail producers and marketers fine-tune messaging, branding and other materials. She has visited all the world's major wine growing and spirits producing regions—50 plus countries and counting—is one of several hundred people in the U.S. to hold the Diploma of Wine & Spirits (D.W.S.), the three-year program that is the precursor to the Master of Wine.

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Leading the way in a resurgence of Roots Reggae on the West Coast, the band has cultivated a large following around the western world.

Fronted by the enigmatic Harrison Stafford, the band uses only the same instruments as were present in the first wave reggae of Jamaica. "No digital, we don't work with synthesizers. Just like in the 1970s we stick to that format."

The music's flow centers on the spiritual side of life with a definite Rastafarian style. Although strongly planted in the fundamentals of earlier reggae

artists, the progressive fusion style of Groundation, smoothly meshes jazz and Latin styles with roots and dub reggae.

Where many bands are often made to spotlight the lead artist, Groundation is a collaboration of unique, inspired musicians. The concert randomly weaves it way through spectacular jazz style trumpet and trombone solos adding a soulful energy to the crowd. Drums and percussion jump to the forefront as the rhythms take hold. The bass line and the keyboard tones guided me throughout the show.

The chorus girls, often a dancing sideshow in many bands, take the limelight,

directing the show with soulfully deep vocals and solos. The individually harmonic, almost shaman like, voice of the lead singer, rivals some of legends of reggae.

I've been listening to reggae music since my childhood and have seen some of the greats during my life. This slightly chilled night in San Francisco with two of my best friends, we experienced Groundation perform as complete musical experience." It was undoubtedly one of the best reggae shows I have ever attended. [\[U\]](#)

.....
www.groundation.com

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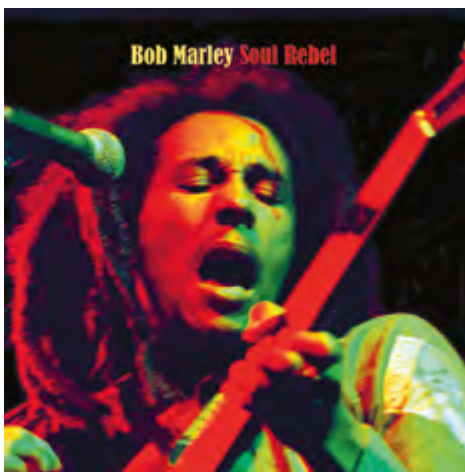


Evolution of Reggae: its roots run deep



FROM SALSA AND MARANGUE, SOCA AND CALYPSO; THE CARIBBEAN HAS LONG BEEN A CAULDRON OF INTERNATIONAL MUSIC IN THE 1960S, SKA, THE JAZZ-INFLUENCED MUSIC THAT DOMINATED JAMAICA, EVOLVED SLOWLY, AND SLOWED DOWN INTO ONE OF THE MOST INFLUENTIAL MUSIC STYLES FROM THE ISLANDS: REGGAE.

BY STUART MAYHEW



Although there were many artists experimenting with unhurried tones mixed with Rastafari spirituality, daily life and struggles of poverty, none was as influential the Wailers. Originally formed as a Ska group, they trailblazed the development of reggae. With the help of producers like Lee 'Scratch' Perry, and led by icons Bob Marley, Peter Tosh and Bunny Wailer, the band expanded Jamaica's global musical influence, which peaked in the 1970s.

A second wave of reggae left the warm Caribbean and hit the more northern (and much colder) islands of the United Kingdom. England's

economic struggles late 1970s led to aggressive punk music; a faster, less structured version of rock. Punk's focus on the urban struggles, resistance to government and political oppression was very similar to reggae's and the two very distinct music styles began to foster each other. Leading influential punk band, The Clash, began incorporating reggae beats and rhythms, and reggae continued to grow. The Police originally formed as a reggae-influenced band. Soon the reggae-ska movement gave birth to Rudeboys, The Specials, English Beat and The Selecter. Heavily produced, reggae contemporary, UB40 went mainstream, creating new fans globally. With plenty of islander transplants such as

Pato Banton, England's roots with Jamaica have always shown through, but the irie vibe was already growing across the pond.

Just as Punk music grew organically and independently in New York City, reggae also grew in the island communities of the Big Apple. California's surf and hippie culture provided fertile soil for the island sound. When famous recording start Eek-A-Mouse relocated to San Diego the writing was on the wall. Reggae had taken root on both coasts.

Even though the Caribbean islands continue to be the heart of the reggae movement, it has now gone global. Constant concert touring of icons, Burning Spear, Yellowman, Black Uhuru, Third World, and Steel Pulse have created millions of fans from Europe to Japan. Today, a new breed of reggae continues to sweep the world. The music from Groundation, Matisyahu, Slightly Stoopid and Rebelution, brings in a new generation of fans. [U](#)

STUART MAYHEW is an avid music fan who is always looking to catch a live show where ever he may be in the world. He understands how music connects people and reflects society and culture. Through an understanding where music comes from and how it evolves, we get a clearer understanding of the world: and sometimes a bit of a hangover.

RASTAFARI MOVEMENT

Rastafari is not a highly structured religion, but a Way of Life. Here are some basic terms of the Rasta path:

JAH — God. Rastafari has many Jewish and Christian beliefs and accepts the existence of a single god.

HAILE SELASSIE — With direct genealogical ties to King Solomon, the former Emperor of Ethiopia (1892 –1975) is worshipped as God incarnate, the reincarnation of Jesus Christ or God's chosen king on earth.

BIBLE — Rastafarians accept much of the Bible, although believe that its message has been corrupted by Babylon.

BABYLON — The degenerate society of materialism, oppression and sensual pleasures; or Western Society.

ZION — reference to Ethiopia, the birthplace of mankind, the Promised Land and Heaven on Earth.

HEALTH — The body is a temple and the Rastafari place much emphasis on a healthy lifestyle with many living a vegetarian or vegan diet. Alcohol and other drugs, are looked down upon as a corruption of Babylon which destroys the mind.

CANNABIS — Smoking «the healing of the nation» (marijuana ganja, herb, weed, sinsemilla), is a spiritual act, which cleanses the body and mind, heals the soul, exalts the consciousness, facilitates peacefulness, brings pleasure and brings them closer to Jah.

LION — A symbol of Royalty, The Lion of Judah is an important symbol.

RED YELLOW GREEN — Red is said to signify the blood of martyrs, green the vegetation and beauty of Ethiopia, and gold the wealth of Africa. The colors are present on many Caribbean flags.

DREADLOCKS — growing natural, matted locks is considered a journey of the mind, soul and spirituality.

IRIE («EYE-REE») — is a term used to denote acceptance, positive feelings, or to describe something that is good.



When is a Dogg a Lion?

Who am I (what's my name)? After a recent sabbatical to Jamaica to get in touch with his African roots, Snoop (Dogg) Dogg has now reinvented himself as the reggae artist - Snoop Lion.

Citing his children as his inspiration (he won't perform his profanity-laced rapping in front of them) Snoop has jumped into the reggae world.

With Reincarnation, a new album and accompanying documentary movie out in 2013, Snoop Lion is looking to a new genre to conquer the charts once again. Using his trendsetting lyrical style and unmistakable voice to the spread a positive rasta energy, Snoop is in uncharted waters. However, no matter what his name is, it still "ain't no fun if the homies can't have none."

John Brown's Body

If Groundation is leading the way in the West, then John Brown's Body rules the Eastern USA. An experienced jam band firmly planted in reggae, this distinctively American northeastern group has been touring the world since 2003 promoting their Future Roots Music sound.

On a recent trip, I caught JBB playing a local club in a ski town. Although it was well

below zero outside, the show highlighted their progressive sound and superb talents blending contrasting styles from Old School roots to modern electronic dubstep (and a bit of everything in between). The combo was keeping the predominantly granola snowboard and ski crowd warm and grooving all night.

.....
www.johnbrownsbody.com



.....
www.snooplion.com

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(St. Kitts)

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Bankie Banx

A musical legend

BY STUART MAYHEW

BANKIE BANX IS ONE THE UNDISPUTED REGGAE LEADER OF THE WEST INDIES. BORN AND CURRENTLY LIVING IN ANGUILLA, BANKIE HAS BEEN INSPIRING REGGAE FANS FOR MORE THAN FIVE DECADES. HIS BAND, THE ROOTS AND HERBS, HAVE RECORDED NUMEROUS ALBUMS SCORING MANY CHART-TOPPING SONGS.



His beach bar, The Dune Preserve, located on south coast of Anguilla, is home to the Moonsplash festival, which he cofounded in 1991.

Moonsplash is now one of the premier music festivals of the Eastern Caribbean. A top showcase for vintage reggae acts and emerging talent, headline performers have included: Steel Pulse, Third World, Inner Circle, Buju Banton, Gregory Isaacs, Culture, Toots & The Maytals, Jimmy Buffett, Black Uhuru and many others of note.

I recently had the chance to sit down and chat with the Anguillan Bob Dylan legend over dinner and cocktails. Here are some of his perspectives on the music business.

Early Reggae in the Caribbean

When everything started going, it was crazy. There was no place to perform, no equipment. Marley and Tosh: they couldn't put on a concert in the Caribbean; there was no place for them to play; only the big festivals could handle them. There weren't a lot of concerts in the West Indies. We had to travel with all of our equipment flying from island to island. We had to go everywhere with amps, speakers, everything: those were some crazy times.

The Caribbean was a different place back then people weren't always ready (for the music). I remember the first concert we did in Nevis, we had all this smoke made from dry ice to start the show. People had never seen that, they thought the place was on fire and most of them ran out. After a while people came back in and got into the music. They loved it, but it was really different back then.

Anger must be harnessed to create a positive energy that thrives.

Anger and Emotions

We all have ups and downs, but you have to control it. Don't express yourself when you are mad. Don't share that energy with the world. Anger must be harnessed to create a positive energy that thrives.

Politics

Once I got involved to help improve the conditions for some foreign construction workers and it was horrible. They were almost being treated as slaves, horrible food, and horrible conditions. We organized a protest and got things changed. After that people asked me to go into politics on the island, not me, I don't put governments together. I take them apart.

Today's Music

There are some great musicians today, great talent with great exposure to the world's cultures. Unfortunately corporate culture has made pawns of many of them. I think that people should be able download all the music they can. Music is about sharing culture and life.

Unfulfilled Dreams

I want to get on a boat and sail the whole Caribbean; I mean the whole thing. Leave from here, head towards Jamaica, Caymans, Central America, down to Panama, Venezuela, then all the way back. Just go see it how it was meant to be seen. **U**



STUART MAYHEW is an avid music fan who is always looking to catch a live show where ever he may be in the world. He understands how music connects people and reflects society and culture. Through an understanding where music comes from and how it evolves, we get a clearer understanding of the world: and sometimes a bit of a hangover.



WEST *of dynamic assortment of islands* INDIES

BY FIONA SAWERS





The Caribbean, located south-east of the Gulf of Mexico and North America, east of Central America and to the north of South America, takes its name from the Carib, an indigenous tribe of the region. Situated on the Caribbean Plate, the region actually comprises of more than 7,000 islands, most are unpopulated and these islands are collectively called the West Indies.

Many of the residents are descendants from the West African slave ships, brought in to work on sugar plantations and as slavery ended, they, unsurprisingly, decided to remain in these paradise-like conditions. The culture,

religions and languages of each country and dependency are unique, due to the different ruling influences during the slavery period. For example, the islands of: Haiti, Martinique and Guadeloupe have a very rich French heritage; while Cuba and Puerto Rico are strongly Spanish based.

These influences extend to the food with African, Spanish, Chinese, and East Indian flavours battling amongst themselves. Spices, peppers and many different types of herbs and seasonings are heavily used to prepare most meals. Popular dishes are jerk chicken, fried flying fish, seafood, including 35 species of lobster prepared in many different ways and stewed peas and beans—such as like pigeon peas. Roti, which is East Indian based, contains curries and spices. Callaloo Soup, made of dasheen leaves—a relative of taro—spinach, okra and sometimes crabs, was recently voted the winner for Dominica’s national dish due to the near extinction of “mountain chicken,” (which is a local species of frog with unusually large and delicious legs)!

Thanks to the filming here of the Pirates of the Caribbean trilogy, The Thomas Crown Affair and Speed 2 to name but a few and not forgetting 007’s adventures in Jamaica as Dr. No, coupled with music ranging from Billy Ocean’s ‘Caribbean Queen’ to 10 cc’s Dreadlock Holiday, the region now enjoys a celebrity vibe. In fact, the pontoon off Sandy Lane’s beach in Barbados is just dripping with celebrities taking selfies every winter season.

Some of the more popular local styles of music are reggae, soca, calypso, salsa, rumba, chutney and pan music, culminating in music festivals throughout the islands that attracts international stars.

The Caribbean entices not only vacationers but also the

The Caribbean entices savvy business investor and the adventure seeker exploring both luxury resorts plus the eternal quest to discover the undiscovered.



savvy business investor and the adventure seeker exploring both luxury resorts plus the eternal quest to discover the undiscovered, for example, Terre-De-Haut, Îles Des Saintes, Carriacou, Grenada and Anegada, in the British Virgin Islands, to name but a few.

Wherever your travels take you, immerse yourself in the Caribbean vibe, always say “Good Day” and above all remember it’s all about the journey and a ‘likkle’ bit of patience and a great sense of humour en route won’t go amiss. **U**

Second only to the Mediterranean, the Caribbean is nirvana for the sailing and boating world, either in a traditional sloop (top left) or a luxury yacht (above). The love of life is expressed in the festive culture of the Islands (bottom left).

.....
FIONA SAWERS is a Partner at Move to Dominica, a relocation specialist, Editor of 100+ Things To Do in Dominica and a volunteer at St Luke’s Primary School, Pointe Michel.

West Indies//FACTS



WHY WE LIKE THE WEST INDIES

- Incredible natural surroundings – clear waters, lush vegetation.
- Close to and yet very far from both North/South America and Europe.
- Spicy and delicious food from the land and the sea.
- Dynamic Culture: Each island is complexly different, yet vaguely the same.
- Great offshore legislation, 2nd Citizenships, and private banking.

GEOGRAPHY & DEMOGRAPHICS:



	St. Kitts & Nevis	Antigua & Barbuda	Dominica	Grenada
Capital City	Basseterre	St. Johns	Roseau	St. George's
Total Area	261 km ² / 104 mi ²	440 km ² / 170 mi ²	750 km ² / 290 mi ²	344 km ² / 133 mi ²
Population*	75,000	100,000	75,000	110,000
GDP	US\$900 million	US\$1.2 billion	US\$1 billion	US\$825 million
Language	English	English	English	English
Independence from UK	1983	1981	1978	1974
Main Islands	St. Kitts Nevis	Antigua Barbuda Redonda	Dominica	Grenada Carriacou Petit Martinique

* approx

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— REAL ESTATE —



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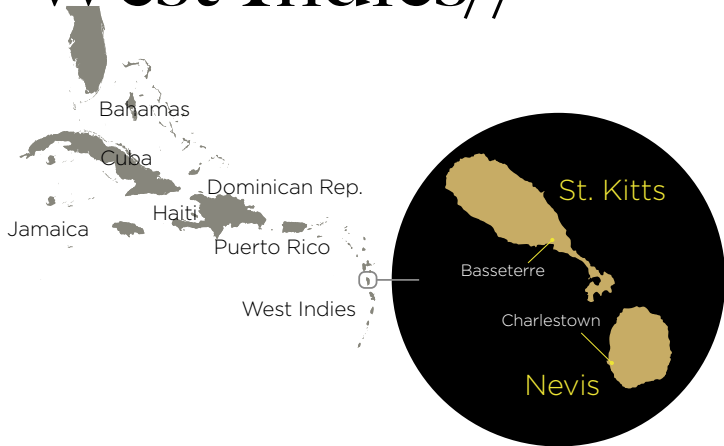
- Meet and greet on the tarmac by a concierge.
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- Ground handling.
- Flight Dispatch
- Dedicated crew rest area.
- Fuelling arrangements.
- Aircraft Catering.



West Indies//



These two islands are the Caribbean's oldest colonised territories and the Carib people were on island when Columbus explored it in 1493. He named it after his patron saint, St Christopher and later was shortened to St. Kitts, his nickname.



St Kitts & Nevis

FEDERATION OF SAINT CHRISTOPHER AND NEVIS

Historic lands

It was considered the mother colony with the locals known as Kittitians and Nevisians respectively. Basseterre is the capital located in St. Kitts. The British settled on St. Kitts & Nevis in 1623 and in 1672 the French settled on St. Kitts with Anglo-French rivalry spanning 100 years.

A crucial British victory over the French at Brimstone Hill in 1782, gave the British control until its independence in 1983. The main industry of St Kitts and Nevis consists of tourism, sugar processing, salt and cotton and the people here mostly

cultivate rice, sugarcane, yams, vegetables and fish. Both islands are volcanic with a warm, wet climate and sandy beaches.

Since the 1970s, tourism has replaced sugar as the traditional mainstay of the economy. Following the 2005 harvest, the government closed the sugar industry, after several decades of losses. To compensate for lost jobs, the government has embarked on a programme to diversify the agricultural sector and to stimulate other sectors of the economy, such as export-oriented manufacturing and offshore banking. [U]

The undeveloped beach at Majors bay (far top). Kittitians are always willing to share a story and a laugh (top left). The roots of an old growth tree on Mt. Nevis expanding in alien-like fashion (opposite page right). The first view many see of St. Kitts is Basseterre from above (opposite page - far right).



Cockleshell Beach, on the south side of St. Kitts lures tourists and locals alike with shallow clear waters and tasty beach restaurants.





↑ The **Brimstone Hill Fortress National Park**, known as the Gibraltar of the West Indies, is now a UNESCO World Heritage site and is a must see during your visit. Prepare to have your breath taken away by the views.



⇐ Watch out for **African green, or vervet monkeys** (*Chlorocebus aethiops*) who have lived on the islands for more than 300 years, and may outnumber the humans.



↑ St. Kitts is the wilder of the sister islands: Don't miss **Reggae Beach** - the place to chillax and at night don't miss the undisputed No. 1 hotspot The Strip on Frigate Bay for dancing and party lovers.

St. Kitts
follow your heart



St. Kitts Scenic Railway



Welcome to St. Kitts, an enchanted island of expansive rainforests and stately sugar plantations. Home to forgotten coves of turquoise waters, lush green mountains and a thousand natural treasures. And not a single traffic light. This is St. Kitts. Still unspoiled. Still a sanctuary of inner beauty. Still all yours to discover.

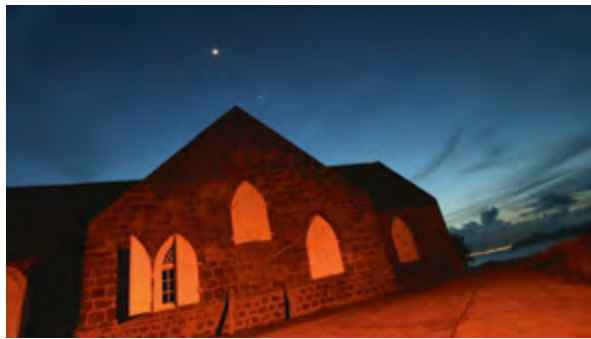
Explore www.StKittsTourism.kn

 /StKittsTourism  /MyStKitts



⇐ In an effort to go green, **The Wind Watt Wind Farm**, an independent power producer, is a joint venture between Canadian and Nevisian firms and commenced operations in 2010. There are also plans for geothermal energy production in this eco-conscience island.

⇒ The First Anglican Church in the Caribbean, and the oldest church on Nevis, **St. Thomas' Lowland** was built in 1643. It is located on the main road about three miles north of Charlestown, and was built to serve the town of Jamestown, the island's original capital that disappeared. The church is perched high on a hill overlooking St. Kitts.



Mt. Nevis is often covered with a small white cloud, which can look like snow from passing ships. Hence "Nevis" comes from the Spanish word "Nieves" or snow, but good luck finding any snow here.

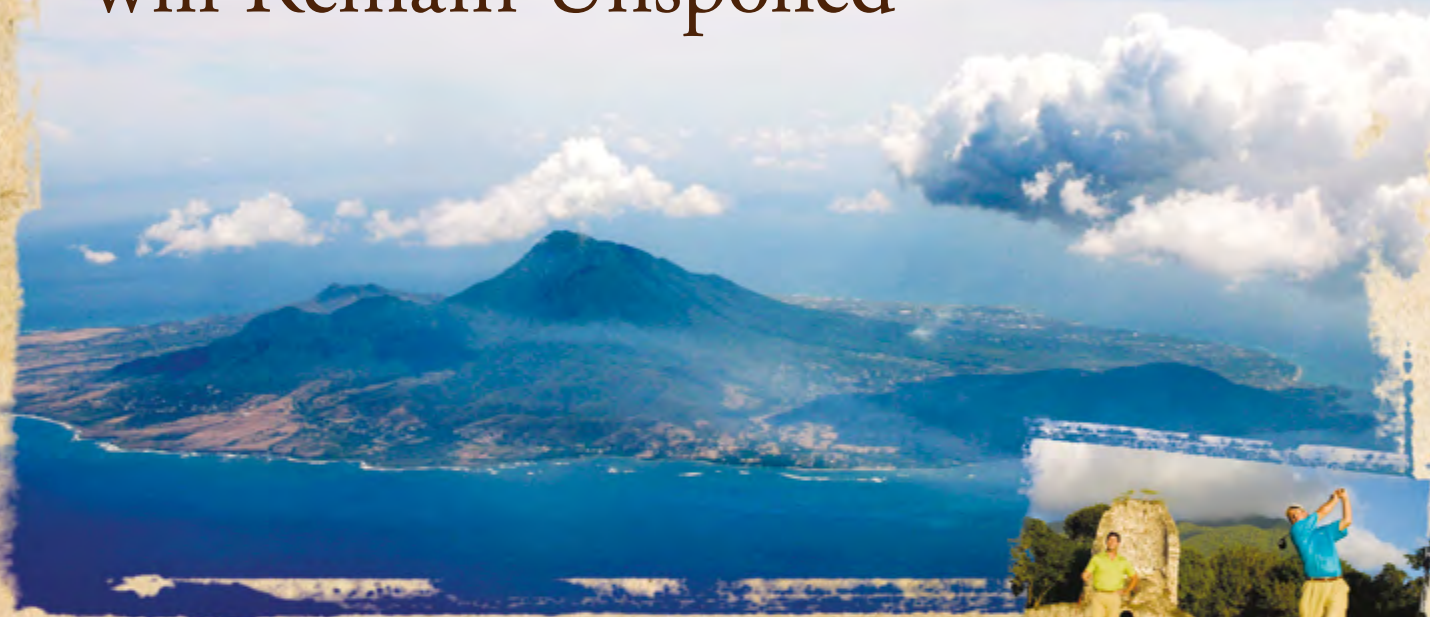


↑ **Alexander Hamilton.** The Founding Father of the United States, was born in Nevis in approximately 1755.



⇐ **Hiking Mount Nevis Peak**, referred to locally as "The Trail," is one of the Caribbean's tougher hikes. Climb to the 3,500-foot-high crater rim of Mount Nevis' dormant volcano. Again, you can enjoy a spectacular view, if it is not cloudy.

Only the Island will Remain Unspoiled



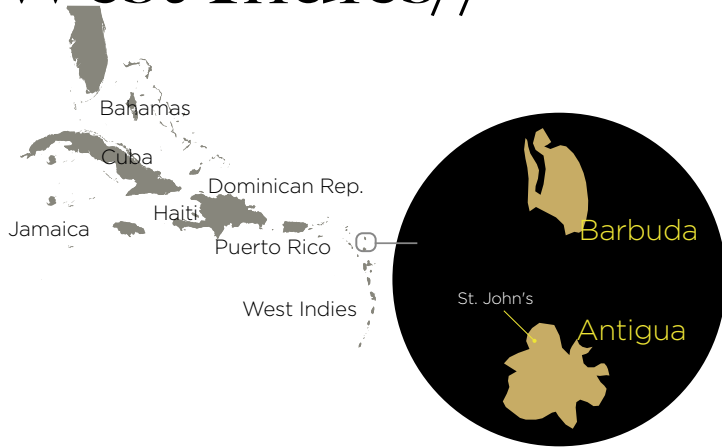
Nevis is one of the last unspoiled places on this earth. Everywhere you look you'll see our preserved natural history. As a visitor here, however, be prepared to be spoiled at every turn. Whether you stay at a plantation inn, or our award-winning five-star resort, we welcome the opportunity to pamper you with kindness and care.

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Nevis
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West Indies//



Antigua is approximately 14 miles by 11 miles wide with a coastline peppered with numerous coves and bays, many with beautiful white sandy beaches. The south west corner is quite hilly, rising to 402 metres at the island's highest point. Barbuda, a low-lying, coral island located 32 miles north of Antigua, has a land area of approximately 64 square miles and encompasses the expansive Codrington Lagoon, which is bounded by a long undeveloped beach.

Eyes on Antigua

An island with rich history

Amerindians were the early settlers on the island, calling it “Wadadli,” meaning “our own” with Christopher Columbus later naming it Antigua after an icon in the Seville Cathedral. The early European colonists of Antigua and Barbuda were from Spain, France and England. In 1632, a group of English settlers left St. Kitts for Antigua. Englishman Sir Christopher Codrington established the first permanent European settlement. From that point on, Antigua's history took a

dramatic turn. Codrington guided development on the island as a profitable sugar colony. For a large portion of Antigua's history, the island was considered Britain's “Gateway to the Caribbean”. It was located on one of the major sailing routes among the region's resource-rich colonies. Lord Horatio Nelson, a major figure in Antiguan history, arrived in the late 18th century to preserve the island's commercial shipping prowess and got married there as well. Apparently he liked the “wedding package “of wife: Frances “Fanny” Nisbet, the





Even after a day of non-stop beach activities, even the sun has to set on Dickenson Bay Beach (left). Contrasting colours spring to life everyday on the Antiguan coastline (opposite page). A small church located on the road to English Harbour (bottom opposite page). Jolly Beach always gets a thumbs-up as one of the most awe-inspiring beaching in the region (far left).



Smaller Islands

The tiny uninhabited island of Redonda, now a nature reserve, is part of the group of islands and was an important source of phosphates with removal of this taking place between 1869 and the beginning of the First World War, when the last inhabitants left the island. Redonda, along with Antigua and Barbuda, became a self-governing state in the British Commonwealth in 1967 and gained full independence in 1981.

The main contributors to its economic growth were construction, banking, insurance, and communications and today it is heavily reliant on tourism.

Despite its small population, Antigua has given the world

some of the best cricketers including Sir Vivian Richards, Richie Richardson, Andy Roberts and Curtly Ambrose. Besides the island's amazing, picture perfect, white powder beaches, visits should include the historical Nelson's Dockyard National Park, a hike up to Shirley Heights from English Harbour and Devil's Bridge: a natural limestone arch at the meeting point of the Atlantic Ocean and the Caribbean Sea.

For yachting enthusiasts, every April, four days of racing mark the end of the classic sailing season in the Caribbean, bringing together dozens of classic and vintage ketches, sloops, schooners and yawls, to create an extraordinary spectacle. **U**

widowed daughter-in-law of a Nevis plantation family, the Nisbets. You can still have dinner in Nisbet Plantation's great house, which was the Nisbet family's residence.

Antigua and Barbuda became a self-governing state in the British Commonwealth in 1967 and gained full independence in 1981.



↑ **365 Beaches.** The island is home to spectacular white, sand beaches. One for everyday of the year.

Daily flights from Europe and North America make this island one of the best connected in the West Indies. With a new airport being built with the help of the Chinese, Antigua is poised to become an even larger travel hub in the future.



↓ Striking bays and harbours make Antigua a **major boating hub for yachting enthusiasts.** Every April, four days of racing mark the end of the classic sailing season in the Caribbean, bringing together dozens of classic and vintage ketches, sloops, schooners and yawls, to create an extraordinary spectacle.

↑ Besides the island's amazing white powder beaches, visits should include the historical **Nelson's Dockyard National Park**, a hike up to Shirley Heights from English Harbour and Devil's Bridge: a natural limestone arch at the meeting point of the Atlantic Ocean and the Caribbean Sea.





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West Indies//



Dominica, often called the “The Nature Isle” is one of the geologically youngest islands in the Caribbean chain and still evolving with continuous geothermal activity.



Divine Dominica

Exploring an unspoiled island

Dominica’s first inhabitants, the Ortoroids, arrived from South America around 3100 B.C., and remained on the island until around 400 B.C. Next came the Arawaks, who settled in about 400 A.D. By 1400, the Kalinago people or “Caribs,” moved aggressively up the Caribbean from South America, eliminating the Arawaks from the region, including Dominica.

Columbus renamed the island Dominica in 1493 when he landed. The Caribs successfully resisted efforts of Spanish

colonization, but the British and French followed in the 1600s battling each other and the Caribs, to claim the Island. The Caribs gradually lost control of the island, fleeing back to South America. However, today approximately 2,000 Caribs remain, most living in the Kalinago Territory.

On November 3, 1978, the island gained independence from Great Britain. This era of freedom and independence brought many challenges. Economic and political struggles, among others, shaped this society. However, by the mid-1980s, Dominica had settled down



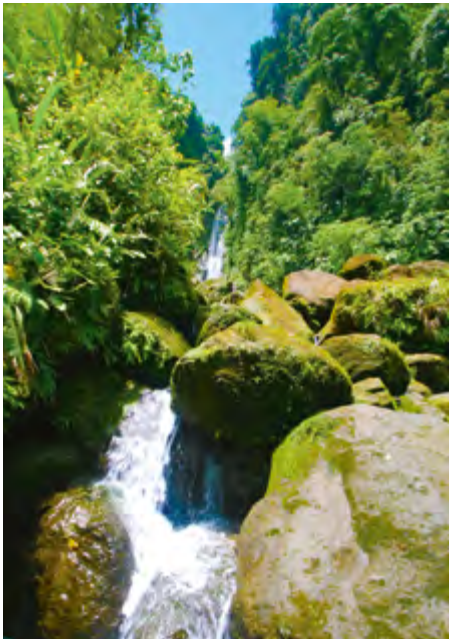


Scott's Head divides the Atlantic Ocean from the Caribbean Sea (left). The view from Soufriere Village (top). Rustic details enhance the islands mystic (top opposite page). The laughing of a local child. Tropical flowers cover the island (opposite page).

as a stable and peaceful country. The success of the banana trade, the island's major export, brought economic buoyancy to the island. Unfortunately, by 1992, Dominica's banana exports declined sharply with the loss of its preferential access to the UK market.

Today, the Government of Dominica is investing heavily in tourism to drive economic development focusing on the

island's unsurpassed nature and the popularity of diving, hiking (the Waitukubuli National Trail is a unique crisscross island hiking experience) and its unrivaled health and wellness benefits. Dominica remains one of the few accessible places where it is still possible to explore virgin rainforest and mountains and to be truly at one with nature. [U](#)



↑ **365 Rivers!** Fresh, clean water runs down from the mountains and there is a river for every day of the year and over 30 waterfalls.



Soak in hot sulphur springs: there are many in Dominica of varying temperatures which offer a detoxifying experience.

↑ The **Waitukubuli National Trail** is approximately 115 miles long and split into 14 segments of varying degrees of difficulty and duration.

↑ **Morne Trois Pitons National Park** was the first UNESCO World Heritage Site in the Eastern Caribbean. Within it are numerous majestic mountains. Morne Diablotin is its highest peak at 4,747 feet. It is home to cascading waterfalls, lakes, the spectacular Valley of Desolation and the famous Boiling Lake (which is the second largest in the world).



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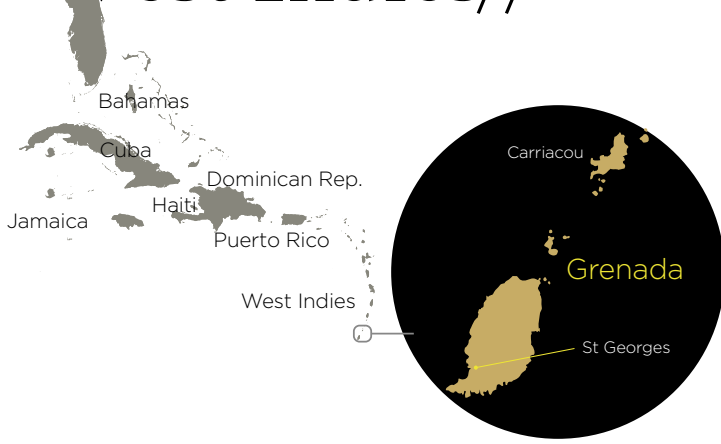
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West Indies//



Relaxing on the Levera beach overlooking Sugarloaf island.

Grenada *Spice and chocolate galore*

Grenada is made up of three islands: Grenada, Carriacou and Petit Martinique with Grenada being the largest of the three with a total area of 131 square miles. Carriacou is tiny at 13 square miles with white sandy beaches and is home to the Carriacou Museum which depicts the fascinating history of Grenada.

Today's catch at the Grenville fish market. Orange tile roofs and red flowers of St. George's contrast the deep blues of the natural harbour (left). A child offering her homemade necklaces of exotic seeds and flowers for EC\$10 (opposite page top). Colourful flowers flourish in tropical rains and sunlight (opposite page).

Petite Martinique is just 586 acres and is relatively unknown and undiscovered. This island is the tip of a volcano rising to 756 feet above sea level. The 900 inhabitants here earn a living primarily through fishing and boat building.

Grenada is known as Spice Isle as it exports vanilla, clove, cinnamon and ginger, nutmeg and mace with the latter two making up 20 percent of the world's market. In medieval times, it was believed that nutmeg could ward off the plague. These trees were not indigenous to Grenada but were planted on the island during the Napoleonic wars by the British, who governed at the time.



Ancient History

Before Christopher Columbus, the Carib Indians had called it “Camerhogue”. Then Columbus who only sailed past the island in fact, called it ‘Concepcion’. Next the Spanish, who never even controlled the island, renamed it ‘Grenada’ because they loved it and it reminded them of their native country.

In 1877 Grenada became a Crown Colony, and in 1967 it became an associate state within the British Commonwealth before gaining independence in 1974. Despite the island’s long history of British rule, the island’s French heritage (both colonial and revolutionary) survives in its place names, its buildings and its strong Catholic tradition.

Today, Grenada relies on tourism as its main source of foreign exchange especially since the construction of an international airport in 1985. Hurricanes Ivan (2004) and Emily (2005) severely damaged the agricultural sector—particularly nutmeg and cocoa cultivation—which had been a key driver of economic growth. Strong performances in construction and manufacturing, together with the development of tourism and an offshore financial industry, have also contributed to growth.

One of the most amazing treasures to discover here is the underwater sculpture gallery built by artist and diver, Jason De Caires Taylor in 2006, after a hurricane wiped out much of

the coral reef. Twenty-four feet down, the gallery serves as an artificial reef and safe haven for marine life. It was also built as an attraction for divers and to lessen the strain on the surviving coral reefs.

For chocoholics, a visit to the Chocolate Factory on the Belmont Estate is a must. They have more than 200 acres of organic cocoa farms in a cooperative which grows, ferments and processes its own chocolate.

To work off those calories, a stroll around the old part of the capital St George is worthy of a morning and then at the spectacular Seven Sister’s Falls is the perfect spot for a cool down.

📖



↑ **Waterfalls.** Cool off at the spectacular Seven Sister's Falls, which is the perfect spot to relax.

↓ For chocoholics, a visit to the **Belmont Estate** is a must. They have more than 200 acres of organic cocoa farms operate that produce chocolate, from the planting and growing of the cocoa trees to the fermenting of the fresh cocoa beans to the processing of this internationally award-winning organic fine dark chocolate.



↓ **Rivers Rum** is made the traditional way with waterpower, local sugar cane and no additives. Rivers only produces un-aged white rum as the employees explain, "We haven't any time to age it," notes an executive. Their most popular rum on the island, the 150 proof, is too explosive to be shipped via airplane, and thus in 2002 a 138 proof was created for the international markets.



↑ **Carib Leaps.** In 1650, after a violent battle with French troops, the last survivors chose the quick death of jumping off the cliffs, instead of submitting to the European rule.





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Carnival on the Islands

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BY FIONA SAWERS

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However, the best thing about Caribbean carnivals, those in the British islands at least, is that you can join in. You turn up ahead of time, buy your T-shirt or costume and you can join the parade. The dancing is not difficult, mainly the “chip”, a sort of flex-kneed left and right shuffle, but it is certainly saucy. Carnival in Grenada is held every year for 10 days in August. Originally, the festivities were held a few days before the start of Lent, just like Mardi Gras but recently it moved to August to celebrate their emancipation. Being the hottest month of the year doesn't seem to dampen the spirits either. The colourful costumes, music, dance, parades, food and plenty of rum has influenced other Caribbean carnivals.

Celebrations on Other Islands

Carnival, or “The Real Mas” as it’s known in Dominica, is a pre-Lenten festival, and usually falls in February or March each year and spans a month of activities. The Queen Contestants, Calypsonians, Princess Show Contestants, the most popular bands, people in sensory costumes, the ‘Blackies’, stilt walkers (moko jumbies), cheerleaders and many more people parade through the streets in a kaleidoscope of colours, encouraged by a huge and very noisy crowd of on-lookers.

For the history of the Antiguan Carnival, you have to step back in time to 1st August 1834 when slavery was abolished. People immediately celebrated by taking to the streets to celebrate their freedom and express their joy and happiness. Over the years there was a return to this informal celebration, until 1957 when the first official Antiguan Carnival was organised. Since then the festival has developed into 10 days of music, dance and partying, with street marches, jump-ups and formal evening shows — calypso, pan, and Carnival Queen pageants — always around the last week in July to the first week in August.

There’s no better way to enjoy St. Kitts over the holidays than by attending the St. Kitts & Nevis carnival. Carnival begins in mid-December and spans three fun-

Carnival begins in mid-December and spans three fun-filled weeks of pageants, parades and bacchanalian splendour, culminating with the Grand Carnival Parade on New Year’s Day.



filled weeks of pageants, parades and bacchanalian splendour, culminating with the Grand Carnival Parade on New Year’s Day. The Carnival is the only one in the Caribbean that blends the spirit of Christmas with the colourful display of the nation’s culture and African heritage. [U](#)

FIONA SAWERS is a Partner at Move to Dominica, a relocation specialist, Editor of 100+ Things To Do in Dominica and a volunteer at St Luke’s Primary School, Pointe Michel.



A Young Family in the West Indies

Taking the Crucial Jump

WE QUIT OUR JOBS, SOLD OUR STUFF AND MOVED TO A TROPICAL PARADISE. THAT'S WHAT WE'D ALL LOVE TO DO, WOULDN'T WE? WE ALL WANT TO TAKE A BREAK FROM WORK, BE FREE TO MOVE ANYWHERE AND EXPERIENCE LIFE IN OUR DREAM LOCATION, WHEREVER THAT IS. BUT IS IT REALLY POSSIBLE? DO YOU REALLY HAVE WHAT IT TAKES TO LET GO OF YOUR STABLE INCOME, SELL THE THINGS THAT ARE TYING YOU DOWN AND SET UP HOME IN A FOREIGN LAND? AND IF SO HOW DO YOU DO IT?

BY HEDDA WIENPAHL

Adventurers all have those fears of failure. We're all scared to give up our income and sell the clothes, cars or house we love. The thought of moving somewhere we've never been before, thousands of miles from our friends and family is terrifying.

It wasn't like we had been extremely adventurous before, but somehow we were that different couple who could take chances together or apart. Originally from Norway, I've also lived in Switzerland and France. Christian had been living in Germany and Austria as well as Norway

My husband and I moved to the Caribbean island of Nevis with our two children, ages three and a half and five close to a decade ago.

Leaving Oslo

Before moving to the Caribbean, we lived in Oslo, Norway, where we had our own real estate business. We were 'flipping' houses and apartments.

It took us many years to build our business earnings up enough to not just survive, but thrive. The Oslo housing market was booming at the time. We would turn cheap, rundown three- or four-bedroom apartments into high-end, stand-out properties. At the same time we renovated the houses we lived in, and sold them at a profit after a year or two. We were slowly building up our savings, and were taking lots of chances, but if you don't take a chance you can never win.



After some months of debating about taking the risk of shutting down our business we decided to move to our paradise.

We were lucky enough to have already seen our paradise. We had come to Nevis on a cruise ship many years earlier. The island that was stunningly beautiful, pristine, untouched and welcoming. The island kept calling us back, so we returned to Nevis for holidays each year and sometimes twice a year. It was just the place that felt right for us. At that time my parents built a second home on the island.

After some months of debating about taking the risk of shutting down our business we decided to move to our paradise. We knew if all else failed we could always come back and start over. Yes, we'd be back to square one but at least we'd have some great stories and unforgettable memories to fuel us into old age.

So we started to look around for places to invest in on the island. We were looking at different options. One option was to buy a piece of land and build two houses, one for us and one to sell. But when we found out that the 16-room beach side Inn at Cades Bay was for sale, we couldn't resist. It took a lot of effort to buy it. So we took out big loans and bought the place. We invested everything we had built up in Norway. But we were now hotel owners, managers and restaurateurs, for the first time in our lives.

We sold nearly everything we owned, starting with our home, which was one of the oldest houses in the best part of Oslo. It had a huge garden with full of different types of fruit and roses. The house was a dive when we bought it, but we'd spent two ▶

West Indies//



years of hard work and money renovating it. It wouldn't be easy to replace either because the house with sun, privacy, a pool and a lovely garden. Plus there was an emotional attachment. I had grown up in this area, so I had felt I was finally home, after moving seven times before buying there.

It wasn't just me and my husband whose lives were going to be turned upside down: it was our children. Selling the house was hard but it was harder still to sell my children's toys, especially for them. We kept about half a container of belongings including family photos and some very special pieces of furniture. We sent a few treasured personal items in five boxes to Nevis, with which to start our new life.

As young as our children were, this move was also potentially

We picked Nevis because Nevis is the heart and soul of the Caribbean, an exotic tropical volcanic island with an abundance of palm-fringed beaches, warm sparkling water, English-speaking and life-loving locals.

about us being the type of irresponsible parents who would move their children from a beautiful stable environment on a wild trip into the unknown. A lot of family and friends said we were crazy to move to an island, but we did the only thing we could: developed a thick skin and kept our eyes firmly on our dream.

How We Moved to Our Tropical Paradise

We picked Nevis because Nevis is the heart and soul of the Caribbean, an exotic tropical volcanic island with an abundance of palm-fringed beaches, warm sparkling water, English-speaking and life-loving locals, a wealth of land and water based activities, a great choice of delicious international cuisines and a background soundtrack ▶



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West Indies//

of soul and reggae. Another plus was helping our children to grow up bilingual. They arrived knowing only two words of English and in only two months, they were fluent.

Most of our friends and banking facilities couldn't cope with such a vague destination: many didn't know where Nevis even was. But life went on and people started to get interested in this paradise of ours. They have kept coming to visit and they have understood that it is possible to live a normal life on an island a thousand of miles away from Norway.

Our children have now gone to five different schools and have been getting good grades. They are also learning French and Spanish. The school system is good enough, but we had to make some decisions during the way. They have been home schooled by Canadian and French teachers and they have gone to a Montessori school. Their next step on the school journey is to take the ferry every day over to the mother island, St. Kitts to continue high school over there.

The children love the Nevis life and they have learned to play tennis, golf, swim, sail, water ski and dive. They have learned to recognize and name most wildlife in the sea and appreciate the delights of good fresh food.


Best of all, Nevis's wildlife exceeded our expectations. We not only constantly see donkey spiders akin to a tarantula and



*Life in Nevis is just
delightful.
It has the perfect
environment
for my children to
grow up in.*

monkeys, we also get them in our gardens. I regularly have to escort errant wildlife out of our house including giant bugs such as cockroaches beautiful hummingbirds and even bats. Sheep, goats, cows and donkeys are also to be seen all the time in the wild. They normally enter our garden and eat our delightful lawn and flowers.

Life in Nevis is just delightful. It has the perfect environment for my children to grow up in that is away from stress, shopping, unnecessary needs, traffic and pollution. It's Paradise.

So why not try it yourself. Don't you see how easy it can be? 

.....
HEDDA WIENPAHL is originally from Norway. She's designer, developer and a restaurateur in Nevis, St. Kitts & Nevis. Her son Christopher is now 14 and daughter Lympia is 12.



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Second Passports in the Caribbean

A CLOSER LOOK AT CITIZENSHIP BY INVESTMENT IN ST. KITTS & NEVIS, ANTIGUA & BARBUDA, DOMINICA AND GRENADA

BY ROBERT MARTIN

The West Indies are a great place to explore; island hope, drink rum, bath in clear warm waters and getting a sunburn. Another interesting similarity—shared by the island nations of St. Kitts & Nevis, Antigua & Barbuda, Dominica, Grenada—is the existence of their Citizenship by Investment programs (CIP).

You might wonder why you need a second passport. The actual reasons for multiple citizenships are much more rational than that, but it is true that many people do not need or want a second passport. For others it can dramatically change their lifestyle and their family's legacy for generations to come.

For Perpetual Travelers, having multiple passports is an essential part of the lifestyle. Others collect

passports as a hobby. Whatever the motivations in today's world, you don't have to be James Bond to value individual privacy and the options available to you.

Different Regions: Different Reasons

One has to simply look at the world we live in, and restrictions placed on individuals from certain countries and regions, to see the motivation behind having multiple citizenships.

Travel is often limited by your home country's current and past international relationships. There are many good, law abiding citizens around the world who enjoy travel, but find it hard to get tourist and work visas so travel plans must be made months ahead of time and involve heavy paperwork. Others feel that they may upset their



governments, or call unneeded attention to themselves, by traveling around the world on their “home” passports. With what careful choice of adopted country, visa-free travel to most of the world is available.

Many regimes restrict investments and business opportunities available to their citizens. Aside from the obvious travel benefits, Asians in particular use second citizenship as a way to invest back into their own countries and regions, often receiving many benefits of holding assets and companies in foreign (sometimes public) entities. Many countries protect foreign investment rights more than those of their own citizens. In China, there is a well documented case of a successful businesswoman who acquired

a second passport, transferred her assets to a new entity, and completed a lucrative IPO for the company on the Hong Kong Stock market: something that would have not been permitted to Chinese nationals.

Individuals from the USA and EU may find that they cannot invest, bank or participate in certain markets (foreign exchange or precious metals) without major government babysitting, and restrictive limitations. Americans are not always invited to invest because their international counterparts may not want to deal with the prying eyes of American regulation.

A new citizenship can alleviate the above mentioned obstacles, opening new revenue streams and often lowering your tax profile.

Security, Options and Legality

Safety also plays a major role in the decision to acquire another citizenship. Your native citizenship may be not your best friend when doing business in certain parts of the world. Although a U.S. passport is one easiest to travel with, it can also put one in danger, as Americans are often targeted abroad. Sometimes the threat is in your home country. Perhaps your assets are targeted, or worse, your family persecuted for being financially successful. All the money in world is worth nothing if you and your family aren't secure at home.

With constantly changing governments and threatening economic or social restrictions, individuals are looking for a Plan B. A second citizenship can be 🟡

Dramatically change their lifestyle and their family's legacy for generations to come.

West Indies//

used as escape hatch in case their government aggressively starts enforcing religious or political beliefs or imposes draconian laws and punitive taxes.

The majority of people who obtain citizenship by investment do not renounce their home passport, their homelands or their day-to-day life. They have simply added options in case they need to “get out of Dodge” whatever the circumstances may be. Waiting until problems solidify is almost always a very bad plan, as you may not be able to leave. You could be stuck

governments at all levels and are 100 percent legitimate: there are absolutely no bribes. Your passport is renewable and you become a citizen of the country.

The application process takes three to six months in most cases and then you become a lifetime citizen of an independent sovereign nation. Nationals of these countries are allowed visa-free travel to 100+ nations, including Europe and Asia. Visas for travel to other countries are standard, but with much less hassle than many “home” countries. Additionally there is

Third party investigation firms, as well as island government investigators also screen applicants. Serious crimes or evidence of fraud will disqualify applicants from the process. Health records (HIV Tests), source of funds, professional and bank references are required.

It is important to note that with the Citizenship programs in the West Indies you will become a true citizen with rights, in contrast to merely holding documents. Panama for example, has been known to issue passports to ex-pats living in the country under the retirement pension program. This facilitates travel through Latin America, but does not include citizenship, and therefore includes no rights for the holder.

Beware of illegal passports offered by independent agents or government officials from other countries around the world. There have been many scandals in emerging markets, where a passport may have been illegally issued, quite possibly with the ID of another citizen. These often do not work, or cannot be renewed. There have been cases of the officials and the passport holders being prosecuted and imprisoned for the falsification.

Not Selling Passports, Just Building Countries

With the cost to obtain citizenship options starting with a few hundred thousand and ranging to over half million it is hard to say that the CIP

A second citizenship can be acquired today, and held in reserve until an unforeseen change in the political or military climate requires you to play your hand.

with the masses awaiting refugee status, jail or other types of persecution that have repeatedly occurred throughout history.

A second citizenship can be acquired today, and held in reserve until an unforeseen change in the political or military climate requires you to play your hand.

The CIP Programs of St. Kitts & Nevis, Antigua & Barbuda, Grenada and Dominica are completely legal. The laws have been approved by the

little or no required travel to the West Indies.

St. Kitts & Nevis, Grenada and Dominica have no required residency in the islands, while Antigua & Barbuda require only 5 days residence over the course of five years. Grenada requires residency only if real estate is not purchased.

The due diligence process is fairly involved and applicants must submit plenty of documentation about who they are and where they come from.



programs are simply selling passports. The investment required to qualify is directed into programs benefiting the local populations, which strive to build a base for economic stability into the future.

Investment is used to develop crucial industries for the survival of these small island nations such as creating jobs, providing small business loans and creating much-needed infrastructure. The acquisition of authorized real estate, construction jobs are immediately created then management and service related employment follow, then lodging. Then, as always, the tax base is increased.

Creating a successful vacation destination is very difficult. In order to attract resort

developers, the destination must show the ability to successfully maintain a high occupancy of travelers, who require ample airlift. Conversely, the airlines require stiff guarantees that the planes will be full, which depends on the existence of multiple resorts, vacation homes, restaurants and other underpinnings that can cost billions to develop. These economic citizenship programs can be the lifeblood of a remote island, allowing these countries to break out of this dilemma; building the required tourism backbone, which then attracts the airlines, while simultaneously providing revenue, not costly expenses, for the small governments. The citizenship by investment programs are key elements to the success of these island nations and the economic success of their individual citizens.

Federations of St. Kitts & Nevis

The two-island nation of St. Kitts & Nevis citizenship initiative is the oldest and, in one-way or another, the base for all the other programs. Indeed the first draft I saw of another country's program actually still had "St. Kitts & Nevis" in the wording. The program began in 1984, is well accepted by the locals. This successful CIP has helped create one of the largest economic middle classes in the Caribbean and became the envy of other island nations during the latest recession. The bureaucratic ▶

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nature of the island has translated into a program that is run in a professional manner attesting to the tenure of the program.

The SKN Program offers two options to qualify for citizenship, through a charitable donation to the government to run the Sugar Industry Diversification Foundation (S.I.D.F.) or the acquisition of authorized real estate.

The S.I.D.F. donations range from US\$250k for an individual to US\$300k for a family of four, and more for larger families. Due Diligence and professional agent

and professional agent fees, but the government also charges individual processing fees, so that total investment for a family of four is around US\$600k. The property must be kept for a minimum of five years, at which time it can be sold on the open market, with the new buyer also qualifying for citizenship.

The cabinet has accepted a third option, not officially included in the CIP Act, which is the purchase and or investment of shares in an authorized project. The Park Hyatt resort, which is currently under construction,

Investment is used to develop crucial industries for the survival of these small island nations such as creating jobs, providing small business loans and creating much-needed infrastructure.

fees apply, but other government processing fees are included.

With real estate, the applicant must purchase authorized, tourism-based real property with a minimum value of US\$400k. Developments offer full and fractional options, and strive to make all other fees inclusive or at least not complicated with rental and lease back programs available. For example, the blossoming Kittitian Hill development, which is a private and government venture, offers a guaranteed return on the purchase price, comparable to a CD. With the real estate option there are the same due diligence

has been funded in this manner, with hundreds of citizenships currently being processed.

This new investment option has created many investment opportunities in the island federation and has spiked the growth of new projects.

Unlike other Caribbean nations offering these programs, St. Kitts & Nevis has no formal ties with the People's Republic of China, (they recognize Taiwan!), which is attractive to Chinese nationals who value privacy. Economic citizenship in the Federation of St. Kitts & Nevis is a solid and established option for today's world citizens.



Antigua & Barbuda

In March 2013, the Senate of Antigua and Barbuda voted to establish a citizenship by investment program to spur growth in the islands. Antigua has long been an international hub for the West Indies. With some of the best beaches in the Caribbean it already has a fairly robust tourism foundation. However, with the recession of the past years, combined with the Stanford Economic scandal—the overall economy has deteriorated, stranding some resort developments in the construction phase. The new CIP program is breathing life into the tourism and financial sectors.

The locals often don't understand the CIP program and are skeptical, as the funds have just started to flow into the country in the summer of 2014. I feel the program will be a success in the islands, as the strength of the passport, availability of flights and a well-established travel network will lend it a strong future.

Almost identical to neighboring St. Kitts and Nevis,

Nationals of these countries are allowed visa-free travel to 100+ nations, including Europe and Asia.

the options for qualifying are through a government contribution (called the National Development Fund) or authorized real estate of US\$400K. The associated due diligence, processing and legal fees are slightly higher than in many other West Indies countries, but the difference is negligible. As of fall 2014, Antigua & Barbuda is the only Caribbean CIP to offer Visa-Free travel to Canada.

Antigua & Barbuda also formally recognize two other options, a donation to specifically named charities and investment into island-

based businesses. The minimum investment in a company with minimum capital of US\$5m is US\$400 for each applicant, or US\$1.5m for an individual wanting to set up a smaller company.

Although travel to the island is not necessary to receive citizenship, the new citizen is required to visit the islands for a minimum of 5 days over the first five years or risk forfeiture.

Antigua & Barbuda have taken the foundation of a successful program and attempted to improve on it, upping the ante in the budding competitive CIP market in the Eastern Caribbean. An established destination, with solid base, Antigua & Barbuda is the new kid (with a lot of experience) in the financial investment game.

The Commonwealth of Dominica

Since 1993, Dominica has been the most economical choice. The island is under developed and financially limited, and yet, in my opinion one of the most beautiful places in this world. Even with an increase in investment in September 2012, the program still offers an incredible passport and citizenship at a value price.

Currently an individual can apply with US\$100k, while a family of four qualifies with US\$200k, donations to the government plus due diligence and processing fees. The required documentation and process ➤

West Indies//

seems a bit tedious compared to their counterparts a bit to the north, but the lower entry fee is enticing.

Dominica is currently launching a real estate option with a minimum investment of only US\$200k plus processing fees of US\$25-50k per individual. There should be some interesting developments announced over the next few months.

Although economically struggling, the spectacular island of Dominica is making strides in the right direction. An uptick in international business, paired with major investment from China, highway construction between the two main cities and the airport, gives Dominica incredible potential for the eventual future. Without question, Dominica is a solid option for many who are considering a second passport.

Granada

In fall 2013, the Island of Spice launched the reincarnation of its Citizenship by Investment program. The act, which has been law for many years was postponed in 2001. Grenada's CIP is a bit different than the others. First and foremost with a promised processing time of 2-3 months it is the quickest option available.

Instead of having multiple options for real estate investment, until now the government has chosen to select only one resort as approved investment. The Mount Cinnamon Beach Resort, (rumored to be a

Conrad International resort) has been selected as the pilot development. Lately a few other projects have been approved for the Grenada CIP, but whereas Mount Cinnamon is ready to begin construction, the other projects are in various stages of the approval and development process.

Additionally the minimum real estate investment is US\$250k, plus additional fees bring the total investment for an individual to under US\$350k. A family of 4 or 5 can apply for citizenship for less than US\$400k. Grenada is quickly establishing itself as a viable option for CIP investors.

Grenada also offers a two-step donation option, where as the individual pays US\$75k and spends approximately 14 days on island to establish

residency. A year after residency is established, Citizenship can be applied for, with a US\$125k government donation – processing, due diligence and other fees apply. The donation option in Grenada has had a rocky launch. The agency contracted by the government to promote the option in Asia has been reprimanded for offering residency with no travel to the islands- which is contradictory to the CIP laws, and may have included some under the table negotiations.

West Indies Options

The West Indies is an exciting place to live, visit and explore. There is always an interesting conversation to be had with a local whose family has been on the islands for generations or the ex-pat sailors just passing through. The citizenship through investment programs offered here are very attractive to the PT or to anyone wishing to add travel, security and privacy options to their lives.

Whatever your reasons, if you are interested in acquiring a second citizenship, make sure that you are being processed by a reputable authorized local agent. There are many immigration agencies throughout the world that can help you through the process. Although it is not necessary to travel here, please take the time to come and visit this incredible world sandwiched between the Caribbean Sea and the edge of the Atlantic. [\[U\]](#)

VISA FREE EUROPE

Citizens of St. Kitts & Nevis and Antigua & Barbuda have long enjoyed visa-free travel to Europe. Until recently, Grenada and Dominica citizens have required a visa to travel to the EU. Recently the inclusion of visa-free travel to the Schengen area of Europe, definitely increases the attractiveness of these citizenship programs. Although the visa-free travel has been approved, and are currently in effect, the changes have not been fully announced. The visa-free status will be formally applied in Q1 2015, at which time all four Caribbean citizenship initiatives will have very strong passports.



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Making a Difference While Making Profits

BY CHIP FEISS

FOR THOSE INTERESTED IN TAKING A MORE ACTIVE ROLE IN ALIGNING THEIR BUSINESSES AND OR MONEY WITH THEIR VALUES, THESE ARE EXCITING TIMES. THERE ARE NOT ONLY MORE OPPORTUNITIES THAN EVER BEFORE BUT THERE IS AN INCREASING SOPHISTICATION TO THE DEAL STRUCTURE ALLOWING FOR BETTER AND EASIER ACCESS TO THESE INVESTMENTS. THIS IS PARTICULARLY SO FOR PERPETUAL TRAVELERS AND THE LIKELY READERS OF THIS MAGAZINE.

The opportunities to help people in less developed or frontier markets to rise out of poverty and lead healthier, more connected lives are truly massive. What's more the capital market infrastructure is being developed to encourage and finance these kinds of enterprises.

There have been many terms used to describe



“Impact Investing” (II) including: social entrepreneurship, triple bottom line, environmental social and governance (ESG), sustainable, corporate citizenship, socially responsible investing (SRI) and green investing.

In order for us to all be on the same page I want to be very clear what I mean by impact investing. My definition comes from the idea of blended value returns as developed by Jed Emerson. This refers to using capital to maximize total, combined value in relation to multiple aspects of performance (financial, social and environmental).

Simply put, what I am talking about is for-profit investment with a social mission. It is the intersection of profit and purpose.

The modern financial world is comprised of three sectors; private for-profit, public (government), and non-profit organizations (NGOs). For the most part the lines of each sector were strictly demarcated.

Funds and opportunities did not flow across them with the exception of philanthropic giving. This is beginning to change.

Today there is a blurring of the lines between these sectors brought on by the burgeoning global movement known as Impact Investing. Beliefs and Investments Go Hand in Hand

The idea behind it is not new. In the Western world it goes back at least to the 17th century Quakers who aligned their investments with their principles. More recently in the late 1970s we experienced the rise of “Socially Responsible Investing” (SRI) in which investors used a variety of social screens to help them invest in accordance with their values.

The rapid growth of SRI and its use of negative social screens to assist in weeding out publicly traded companies with values or products not aligned with the investor was a surprise to many. It was also challenge to Milton Friedman’s perspective that “the social responsibility of business is to increase its profits.” By 2007, one out of every nine dollars under professional management in the U.S. was invested using social screens and clearly showed that people wanted to invest in accordance with their values.

During this same period of time — the 1980s to 2005 — the number of non-profit organizations and NGOs exploded. This growth was a direct reflection of many people’s frustrations and disillusionment with traditional business and government. It was apparent to even the most casual observer well before the financial collapse of 2008 that many of society’s chronic problems were not being adequately addressed.

The financial meltdown provided more impetus for change. Impact Investing, while still in a nascent stage, was a direct beneficiary of the 2008 fallout as people from all corners of the globe began to

re-evaluate the financial system, their role in the system and their investments.

While related to socially responsible investing, II has been applied primarily in smaller, non-publicly traded companies that are proactively creating positive financial, social and environmental benefit. Impact Investing fills the gap between philanthropy and the traditional “business as usual” for-profit sector. If you think about the hierarchy of available capital resources you quickly realize that philanthropic dollars are the most precious because people can only afford to give away so much money no matter how passionate they are about the issue. That has been a constraining

factor to the scalability of most non-profits and NGOs. The problems that they are trying to solve are huge but their financial resources are very limited. If however, those same people could invest in those organizations on a for-profit basis and get a decent return on their investment, the allocation of dollars would increase substantially. That is where II comes in: it represents the intersection of values and profits.

The capital markets are arguably the most powerful force for change (both positive and negative) on the planet, and that if you want to create large-scale, sustainable economic development and social change then you need to be able to invest on a for-profit basis in enterprises that are working to create that change. Apparently many other people around the world feel the same way. Since 2008, the finance sector in general has experienced massive layoffs while at the same time Impact Investing is growing rapidly.

For those entrepreneurs and investors who are interested in investing in accordance with their values there has never been a better time. A 2010 report authored by the Rockefeller Foundation and the Monitor Consulting Group estimated “that within ten years Impact Investing in just five sectors ▶

*People wanted
to invest in
accordance with
their values.*

Invest//

[housing, rural water delivery, maternal health, primary education and financial services] offers the potential for a \$400billion to \$1trillion U.S.D. of invested capital and profit of \$163 to \$667 billion.”

The infrastructure of the II sector is being created. New corporate structures are being designed in the United States such as B Corps and L3Cs, which seek to protect both the financial interest of the investor and the social mission of the business. The creation of systems and metrics to measure social value and impact; new tax policy that considers the social benefit delivered by impact-driven enterprises, as well as the creation of social capital markets for improved financing of impact businesses is all being established.

Unique funding sources are being developed. II stock exchanges are in the planning stage in at least six countries, the first one—IIX Impact Investment Exchange—recently opened in Singapore. In addition, specialty Impact Investing Boutique Firms are offering a broad range of equity and venture funds in different sectors and with diverse return strategies. These include bonds and loan guarantees, as well as mixed for-profit and non-profit funds. II are well on their way to becoming their own asset class.



obviously different. The investor or entrepreneur has to consider different work values, levels of

Micro-loans have improved the lives of millions of the poorest people on the planet.

To date probably the best known II is microfinance. Although now mired in controversy over some funds’ lending procedures and what is perceived to be predatory interest rates, over the past twenty years micro-loans have improved the lives of millions of the poorest people on the planet.

While there are many inspiring stories from all over the world, including the more developed OECD countries, the opportunities for Perpetual Travelers in the developing markets covered in Unbound seem to be the easiest to spot, because these countries pretty much need everything and it’s cheaper to start a business there. The risk is

education, rule of law, technological sophistication and government support for business in each country. While Impact Investing is challenging and there have been no monster, Google-size companies to date, there have been many successes.

Some Examples

An agriculture fund that is providing low cost capital to farmers in Africa, and other frontier markets, has funds invested in return for a discounted portion of the farms’ crop production. In addition to receiving low cost capital, the

SOME NOTABLE II

The cell phone is incredible technology and is being used in a variety of creative ways to tackle difficult issues. In the belief that connectivity increased productivity, Iqbal Quadir founded Grammen phone in Bangladesh. Over an eight-year period he brought 200,000 phones to Bangladesh's poor rural villages. At one point 400 people were using each of the phones so he had brought connectivity to 80,000,000 people. His initial investors who had invested a total of \$1.65 million U.S.D. sold their stake eight years later for \$33,000,000.

In India cell phones are currently being used for medical care in rural villages that have no access to physicians or hospitals. Photographs are taken with the cell phone and those along with a written report are sent via the phone to doctors in places such as the Mayo Clinic for review and diagnosis.

In Africa cell phones using a Vodafone mobile banking application are used to provide mobile banking services in areas where people have no access to banks. In Latin America a cell phone application to solve unemployment issues is being tested.

The phone is being utilized as a job bulletin board for both short term and long term jobs.

Aside from the use of cell phones there are numerous other inspiring stories:

In 2005, Mumbai, a city of almost 11 million people (today about 13million) did not have an adequate and reliable EMS and ambulance service. That year Dial 1298 For Ambulance in Mumbai was launched with \$400,000 of investor funds and one ambulance. By 2010, Dial 1298 For Ambulance had 240 ambulances and \$80 million in government contracts to expand the service outside of Mumbai.

Until recently many subsistence farmers in Africa have had to sell their produce the day they harvested it due to lack of storage facilities.

Investor funds are being used to build warehouses and form agricultural co-ops. This will give the farmers more control over their business. The ability to store their crops provides flexibility regarding when to sell their product enabling them to negotiate for a better price.

farmers are getting both technical and agricultural assistance in order to improve their yields.

II presents the opportunity to do both well and good. The message is appealing to many as can be seen on college campuses across the U.S. and Europe where social enterprise courses are the amongst the most popular.

This popularity is by no means limited to college students. A banker at JP Morgan decided to start a social finance unit at the bank and within a week had received 1,000 calls and emails from others at the bank wanting to get involved.

Impact Investing is not easy. As Larry Summers wrote, "It is hard in this world to do well. It is hard to do good. When I hear a claim that an institution is going to do both, I reach for my wallet. You should too."

While I agree, I am encouraged by II which appeals to a larger part of the human spirit and experience than some of the traditional business models. It is not easy, but the rewards in terms of financial gain as well as the satisfaction derived from investing in something you feel is important can be great.

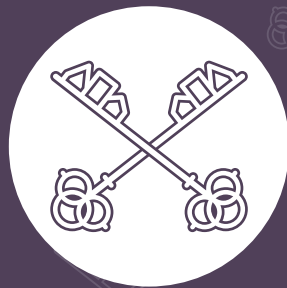
Today, II is starting to influence traditional investing. A number of the large, traditional investment banks are looking at allocating capital to II funds. Carlyle, the giant private equity firm, has established a sustainable investment practice. Can II be a source of not only great profitable investment and or companies but serve as a driving force a better future?

As Wayne Gretzky famously said, "I skate to where the puck will be not where it is." By the same token we can choose to work in the world the way it is or in a way that fosters our vision of where we would like it to be.

For those interested in either starting an impact investment enterprise or investing in an existing one, there are more resources available now than ever before. [U](#)

CHIP is the CEO of M2 Inc. a boutique financial advisory and venture capital firm. He is an advisor to a number of venture philanthropy funds, Impact Investing entrepreneurs and businesses as well as family offices looking to build an Impact Investing strategy and presence. Chip was a Senior Fellow at Harvard's Kennedy School of Government where he worked on for-profit Impact Investing models to drive economic development and social change. He received an MPA from Harvard and a MBA from the Thunderbird Graduate School of Global Management.

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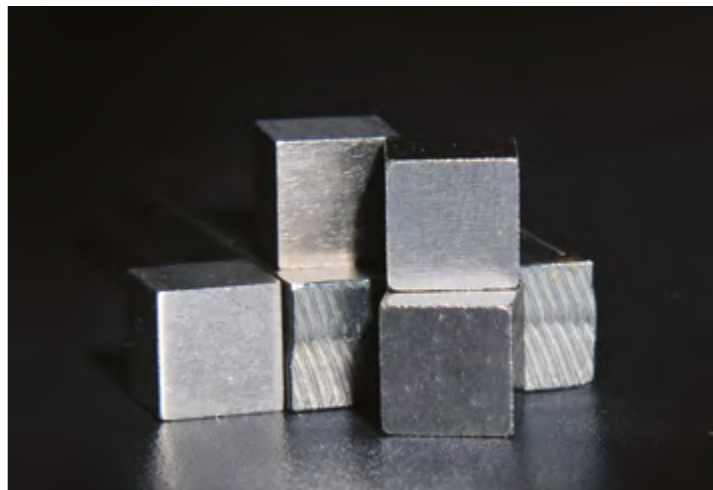
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Are Strategic Rare Metals the Perfect Asset?

BY KNUT ANDERSEN

RARE STRATEGIC METALS ARE ONE OF THE BEST TOOLS AVAILABLE FOR ADVENTUROUS TRAVELS, LUXURIOUS RETIREMENT, AND A PROSPEROUS FUTURE.

In today's world of stock market manipulation, banker bailouts, government snooping, confusing tax code, and currency depreciating faster than the water from Venezuela's Angel Falls, its obvious –

If you want to be free, and offer a good lifestyle for yourself and family, you need to chart a course different from what the system teaches its slaves.

Today, you have two choices if you want more than the meager existence most citizens' fall into. You can either fight the system. Or you can use available tools to work the system from the inside.

While part of me respects those who take the first route, it's a sure path to kidnapping (jail). Or death (if you resist). And it's not a path I recommend. Perpetual travelers and other freedom seekers, after all, prefer living life to the fullest – as opposed to becoming a martyr to their cause.

The second choice of working the system from within though, has proven to be a reliable, healthy route to a prosperous future, adventurous travels,

Traditionally, one of the routes smart individuals have used to protect their assets from inflation is gold. Most freedom seekers own at least a small stash.

For thousands of years, it's stayed strong, and kept up with inflation. And through the collapse of many currencies. If owned in physical form, it is still a powerful tool for inflation protection.

However, two elephants sit flush in the middle of the room. And while I'm still a fan, one elephant makes gold a risky proposition. And the other keeps it from being a useful tool for building wealth.

First, because of gold's popularity, it's traded as paper on the stock exchange. This has resulted in more "paper" gold sold daily than exists. So prices are driven much the same way as stocks and bonds – by perception. And they're open to manipulation due to large entities who control the market through massive futures positions.

Owning physical gold, especially if you keep it

The dollar has lost 95% of its value since elitists dreamt up the Federal Reserve.

and full retirement. Without gray striped pajamas, and a concrete and metal view.

Anyone whose looking knows the US dollar, along with other fiat currencies, is a failing system. The dollar has lost 95% of its value since elitists dreamt up the Federal Reserve as a way to enslave the population. And while talking heads in the media, at the bid of their handlers in the government, tell you inflation is only 2% the truth is, the number means nothing. How inflation is calculated has changed so many times since the 1980s it's almost useless.

John Williams of Shadowstats pegs inflation closer to 10 percent, but even that number is unimportant. What matters, is the pinch you feel every time you buy groceries, eat out, fill your tank, or do anything else on a daily basis.

Regardless of how you look at it, inflation is theft, and as long as you keep your assets in currency, you will be a victim.

outside your nations borders, protects you from a "run on gold," where there wouldn't enough gold to cover the sales. And protects you somewhat from the manipulation of spot prices set online. But...

The next elephant is that historically gold merely keeps up with inflation. It doesn't make you profit unless you get lucky playing the volatility mentioned earlier. It will protect your buying power over the long term. But it not likely to make you wealthy.

There's one other small problem with gold. Not quite an elephant, let's call it the hippo in the room...

Gold doesn't have much industrial demand. It's been used as currency for thousands of years, and it's needed in a few electrical components. But other than being a pretty yellow metal used in jewelry, if things ever got catastrophic economically, there isn't much driving its value. 🟡

Rare strategic metals, or technological metals, on the other hand, will be crucial to survival on the planet, regardless of what happens. They're a set of metals used in 95% of the products you use every day.

Products like modern land, sea, and air transportation... computers... cell phones... iPods... LCD monitors... surgical lasers... jet engines... pills and medicines... electric and hybrid cars... solar panels... most green technology... ointments and creams... and even the clothes you're wearing... Just to name a few.

Regardless of good or bad economic times, technological metals will always be in demand. Because they are a vital physical metal, they'll keep up with inflation over the long term, just like gold. But because they're so difficult and expensive to

- The war machine shows no sign of stopping, and military technology, and most other technology, feeds on these metals

Thanks to the law of supply and demand, prices for strategic metals are on the brink of a major explosion.

Rare strategic metals give their owners security against falling currency. You can own them 100% privately (and legally) offshore, and they show massive profit potential. Better yet, you can cash them out in any currency worldwide. So your assets are available and follow you regardless of where your travels take you. Legal, private, portable asset protection – the perfect way for perpetual travelers to work the system from within.

There's more to learn about strategic metals than

Rare strategic metals give their owners security against falling currency.

come by, and because demand is skyrocketing, the future profit potential is incredible.

Consider this:

- Over 1 Billion people are emerging from poverty over the next few years, and will want the products you and I take for granted
- The EU just signed what's being called the most ambitious climate change agreement ever, mandating green technology over the next several decades
- China, soon to be the world's largest economy, signed a massive emission's agreement at the latest G20 summit, forcing new green technology as part of their economic plan
- India is installing solar panels on all commercial buildings
- Pratt and Whitney just signed a deal worth over 50% of the world's rhenium (one of the strategic metals) for the next 10 years

fits in this short article. But I'm sure you'll agree, if you're committed to freedom, and the ability to chart your own course, on your terms, they call for further investigation.

We only have one life to live, so choose to be happy, prosperous, and free. While the choice is still available. [U](#)

KNUT ANDERSEN is a lifelong traveller and native of Norway, Knut Andersen currently calls Panama home. Years of successful business experience throughout the Far East, Australia and southern Europe and Latin America have led him to rare and strategic metal. As President and CEO of Swissmetal Inc. (SMI), Knut has become a familiar speaker at Sovereign Society, Agora, and Oxford Club events.



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Digital GOLD

TODAY TANYA OF UNBOUND IS SPEAKING WITH
J. Bradley Hall

FOUNDER, CHAIRMAN & CEO OF ICON CAPITAL RESERVE SA.
GOLD BACKED DIGITAL CURRENCY

Tanya: Hi Brad it is great to reconnect with you after seeing you when spoke at the Citizenship Summit event in St Kitts.

Brad: My Pleasure Tanya, I know both John (Gainor ICON-COO) and I really enjoyed St Kitts and Nevis.

Tanya: I recall from your presentation you were talking about digital currencies and gold, topics that are important to our readers, so let's start there. What is all the fuss about Bitcoin?

Brad: Tanya that is great place to start. Bitcoin is certainly the most well known of about 500 digital currencies that have been recently launched. Admittedly most of these are a bit of a joke (pun intended) but Bitcoin is being taken seriously as there are now about US\$5 billion of the tokens circulating.

Tanya: Brad, so Bitcoins are tokens that circulate on the web. Is that correct?

Brad: Well sort of. Bitcoins are actually a catch all that refer to the tokens but also the protocol or block-chain that the tokens are registered on. Now stick with me here. The block-chain acts like a distributed ledger system or a global financial database where you can digitally make ledger entries and the tokens represent those ledger entries and can be exchanged between parties in a transaction.

Tanya: And these tokens have traded for as much as US\$1100 right?

Brad: That's correct and now they have dropped about 70% year over year, so they are currently trading at US\$325.

Tanya: Ouch. That must sting. So let's say I had my tokens last year and they have gone off a proverbial cliff. What can I exchange them for?

Brad: I'm glad you asked that. Perhaps you can find someone who will give you US\$325 for

them. Or you can exchange them for an asset that someone wants to sell.

Tanya: So the coins themselves have no real or what do they call it? Intrinsic value?

Brad: Correct. We can talk about the difference between price and value all day.

Tanya: But what about those guys, I think they call one of them Bitcoin Jesus, who claim that Bitcoins are going to a million dollars?

Brad: (laughing) Ah yes, you're referring to Roger Ver. And I actually bumped into him in the Islands after the conference. He is a bright guy and has been involved since early on and I would place him in the category of those who think there is more upside than downside with the tokens.

going short. Keep in mind the tokens themselves have proved that the blockchain works but they have no intrinsic value. I'll dip into my book of metaphors for a moment. Imagine that the block chain is a giant virtual safety deposit box. The keys to the box are the tokens and in the case of Bitcoin tokens the box is empty.

Tanya: Presumably you can put something in that box though?

Bead: Exactly! And that is where this gets interesting. What we at ICON do is take those tokens and redefine them. We turn them into DIGITAL BEARER BONDS™ (DBB's) and use applied mathematics to create a description of what the bonds can be redeemed for. For example we have created DBB's called AUREALS™ that are

Imagine that the block chain is a giant virtual safety deposit box

Tanya: That seems a little crazy to me.

Brad: We agree on that point. In fact the federal reserve was quoted as describing BTC tokens as “an electronic token without reference to any underlying commodity or sovereign currency, and is not a liability on any balance sheet. Owning bitcoins amounts to nothing more than having the ability to move these bitcoins in the Bitcoin ecosystem. As such, a bitcoin has no intrinsic value.” We at ICON agree and see the tokens as a claim check with nothing to claim.

Tanya: So what will happen to all these tokens if they crash?

Brad: Well I suppose that is why there are two sides to every trade. Those going long and those

defined as a 1 gram weight and measure of gold. Now you have tokens that have universal value and we actually vault gold in free zones around the world that you can exchange the AUREALS™ for.

Tanya: This sounds like modern day alchemy.

Brad: (laughing) In a sense it is. We can take any set of cash flows or real assets and create a description for them using applied mathematics. Again using math and encryption we register these assets in the block chain and then issue digital tokens we call DIGITAL BEARER BONDS™ that are like your keys to that virtual safety deposit box I described earlier. Once you have registered the assets and have the keys, you can trade them securely and discretely anywhere in the world, in seconds. ▶

Tanya: So If someone in Russia or China for example wants to transfer funds from their country, they can use your DIGITAL BEARER BONDS™ called AUREALS™?

Brad: Exactly! We utilize the most cutting edge cryptography to create a secure and discrete way to exchange value and we marry it to gold, the worlds most trusted store of value.

Tanya: I just had a light bulb go off. AUREALS™ could actually be an alternative to SWIFT?

Brad: A quicker and much more cost effective alternative I might add.

Tanya: So why would anyone use the bitcoin tokens when you appear to offer all the function and utility of the tokens and the added value of gold?

Brad: The short answer is they wouldn't and in fact we are offering existing bitcoin token owners the ability to seamlessly convert to AUREALS™, which with fungibility with gold, offer a real store of value.

Tanya: Very cool. What else can I use AUREALS™ for?

Brad: Well we are working with a group in Switzerland to convert every financial instrument currently traded into an algorithm that we can register on the block chain and trade. Think about that for a second.

Tanya: Ok now I'm having visions of JP Morgan and Goldman Sachs. Are there use cases for AUREALS™ for our readers interested in Second Passports?

Brad: Yes there certainly are and this is a dialogue we have just opened with a number of Caribbean government officials. You may agree we have 3 key constituents in the world you operate in.

First, are your customers, who can purchase AUREALS™ using Rmb, Roubles, USD\$ or any currency they use in their home country. So let's say they purchase US\$400k of AUREALS™ in Shanghai using Rmb. This is now secure and discrete and can be transmitted anywhere in the world in seconds. The holder has been issued two encrypted keys to the AUREALS™ (US\$400k worth) sitting in the virtual safety deposit box. The same amount of gold is sitting in a non bank vault in the free zone in Shanghai, Singapore or Hong Kong.

Second are the developers who are marketing the passport-approved projects. A buyer can deliver one of the two keys to the developer who can verify (again in seconds) that the AUREALS™ (US\$400k worth) have been registered in the block chain or distributed ledger system. Once registered they are what is referred to as atomic and that means no charge backs. Third are the governments who process the applications. We could even register the applications, id, police checks, everything in the block chain which is encrypted and can only be viewed by the holder of the keys which could be sent to the government in seconds.

When the applicant is approved, they send the 2nd key to the developer who now controls the AUREALS™. They can be used to pay suppliers, buy land, distribute dividends or converted to gold or USD\$ or EC (or any other currency) on the island.

Tanya: It sounds like you remove the friction in a process that can get complicated.

Brad: Indeed we do. Seamless exchange of value, securely and discretely.

Tanya: The gold also offers insurance if things get choppy in the world economy as many expect.

Brad: Indeed. Gold is unique as a store of value. Holding gold and AUREALS™ is fatca compliant which is increasingly important and of course, think about the implications for local governments to accept AUREALS™ in their donation programs. Gold is a tier 1 reserve asset. Think of local island

governments issuing AUREAL™ denominated bonds. The gold fungibility would probably drop yields from 15 or 16% to 4 or 5%. But I digress.

Tanya: I really had no idea how powerful the implications of AUREALS™ are. Will you come back and speak with us again in our next issue?

Brad: It is my absolute pleasure. We at ICON are changing the way that people can think about creating, trading and storing value and hopefully this was a thought provoking introduction into some of the possibilities.

Tanya: It was. Thanks again Brad!

J. BRADLEY HALL is the architect behind the launch of a number of successful companies and enjoys a reputation as a focused, energetic entrepreneur with 28 years of finance, M&A, operational, gold trading and fund management experience. Brad is a thought leader who has deployed disruptive new business models that challenge out dated and often vulnerable incumbents across cultures and geographies including: the Americas, Brasil, Western/ Eastern Europe, the CIS and Asia. Brad's extensive experience includes various successful start ups and hedge funds with investments in digital currency and physical gold trading, as well as pre-IPO software fund and a pioneering automated software factory. He is currently the Founder, Chairman and CEO of ICON Capital, which is launching a new digital currency based upon physical gold assets. Brad graduated from Seneca College in Toronto where he focused on International Business, Finance and Economics.



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Currency Wars

IS ANYONE WINNING?

BY BITB

It was the strangest of times, it was the... Oh well, I'm not sure I can complete that using any statement that might have you believing that there is any "normalcy" left in the markets these days.

Keynes would be downright proud of the current central bankers' attempts to inflate, devalue, quantitative ease, etc. each country's or union's economy into near oblivion. Keynes envisioned a world currency that he named the Bancor which would be controlled by one world central bank. He felt that with such an instrument in place the world would be able to inflate and borrow as needed to "smooth out"

the highs and lows of a world economy.

Currently, the central bankers seem to be attempting to do this in unison with their various currencies. We see attempts to devalue the dollar, the euro, the yen, the yuan and other currencies in an attempt to do what exactly nobody seems quite certain. Those in power in the various countries and unions will say that they are attempting to make their currency weaker in order to boost exports. (The logic being that if your currency is weaker it takes less of the other's currency to purchase your widgets.) But in reality does that make sense?

I will give Keynes credit for one thing though—Keynes always wanted a balance—with the governments and central banks going into debt during hard times and then catching back up during times of surplus and plenty. Modern so called "Keynesians" operate under no such restrictions—they are happy to print and borrow in the good times as well as in the bad.

I recently sat on a plane from Montreal to Toronto next to a Mr. Brown. We struck up a conversation and I asked him what he did for a living. He explained that he sold Japanese equities. When I asked how business was, he said that with the new central bank policy “things are booming! We haven’t had this kind of interest in Japan for two decades.”

So, what can we draw from that brief exchange? Yes, the leaders of the countries and unions are correct when they say that by weakening their currency they hope to boost exports. But that is only half the truth. By weakening the yen the Japanese are attracting strong new investments. Because you can get so much more now for your dollar, euro or pound than you could before when the yen was stronger.

Currency and War

Central bankers understand this all very clearly. Every major country and union is attempting to manipulate their currency and “out-manipulate” the others. New economic unions such as BRIC are coming of age and attempting trade without using the US dollar for settlement. China and Russia have reached agreements (both with each other and with other countries) to settle in their own currencies and not use the U.S. Dollar.

What will the end result of this all be? Honestly I am no prophet. But looking back in history we can see times when countries devalued their currencies and it never ended well for them. What we have never seen is a time when all major currencies are attempting to devalue at the same time. I do

Modern so called ‘Keynesians’ operate under no such restrictions—they are happy to print and borrow in the good times as well as in the bad.

Each central banker knows and understands this. These funds flow into the equity markets—boosting virtually all indexes to all time highs. But are these real highs? No, it is money finding the path of least resistance. Like water, money will always flow to the deepest, lowest pool—given the right path. It is this path of devaluation that the central bankers are digging each time they quantitatively ease or lower the central bank lending rates.

Sadly it is mostly a paper game that is being played. While equity indexes hit all time highs on lower earnings and record low employment in many countries such as the US and many European Union members we are also seeing the commodity markets ravaged. Not only ravaged, but decouple from reality as gold trades for \$400 to \$500 per ounce higher than the spot prices in countries like India and China. How long can that continue?

not think that this bodes well for the 99 percent of us who are not the super wealthy regardless of where we might live. As currencies devalue and banks offer no interest to depositors, those on fixed incomes or living off savings will end up on the short end of the rope with little buying power. I would not be surprised to see the world wake up one day and see a major equity market bubble burst in connection with a commodity scramble causing virtually all goods to rapidly increase in price. That or those in power might just be hoping to solve it all the old fashioned way — a real war. **U**

BULWARK IN THE BREACH holds a degree in finance from Brigham Young University, an MBA from Pepperdine University and has 25-plus years of experience as a financial analyst, CFO and COO for domestic and international companies.

Will the Dollar Bull Market Catch You by Surprise?

A BULL MARKET IN THE US DOLLAR IS UNDERWAY AND ITS MAGNITUDE AND DURATION IS LIKELY TO CATCH EVERYONE BY SURPRISE. I BELIEVE IT ISN'T OUT OF THE QUESTION FOR THE USD INDEX TO ADVANCE BY AT LEAST 50% WITHIN THE NEXT 5 YEARS. IF THIS FORECAST PROVES CORRECT, THERE WILL BE PROFOUND RAMIFICATIONS FOR THE GLOBAL ECONOMY AND MANY FINANCIAL MARKETS, PARTICULARLY EMERGING MARKETS.

BY CAPITALIST EXPLOITS

The Dollar Index has advanced by about 10% in the last 6 months, which is quite a sizeable move. However, if one takes a long-term view this isn't a large move. What I am interested in is the USD trading sideways for the last 7 years. Usually when a market has been locked in a trading range for a long period of time a breakout to the upside signals the start of a long-term bull trend.

Note the long-term chart of the Dollar Index — the bull markets in the early 1980s and late 1990s occurred after long periods of sideways movements. After some 7 years of "oscillating" around



the 80 level it is about due for an extended period of upward movement. This isn't hard to work out. It is the "collateral damage" of an extended bull

market in the dollar that will be difficult to estimate!

A rising dollar is indicating the relative strength of the US economy relative to other

economies and it will no doubt be a leading indicator of rising interest rates. Given that very few are expecting or positioned for higher rates in the future, this will have very important ramifications for many financial markets.

This has already started to play out in a number of markets, particularly commodity

the CRB Index back to its GFC lows of about 350 and this will have a profound effect on emerging markets.

This is where we need to tread carefully - the two previous US dollar bull markets have seen dramatic collapses in emerging market economies and financial markets.

The early 1980s saw the Latin



markets. Although a number of commodity prices have fallen quite significantly from their highs of 2011, if the behavior of the CRB Index below is anything to go by, we may well see the average commodity price fall by another 50% within the next 5 years!

Even if I am wrong and commodity prices only fall another 25% it would still take

American shock. The 1995-2001 bull market brought down Asia and Russia with the Asian Tiger Crisis (1997) and the LTCM crisis (1998) respectively, one could also include the Argentine default in late 2001 as well! In short - extended periods of USD strength are associated with emerging markets financial crisis! ▶

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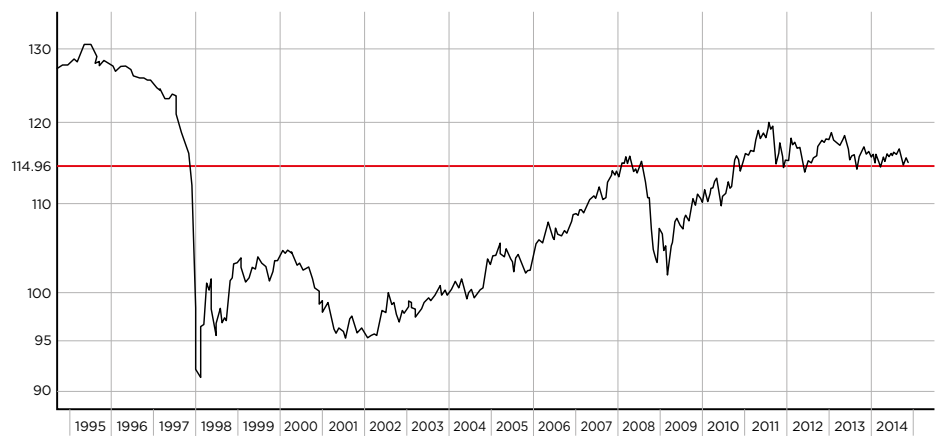
It has been a while since we have witnessed an emerging market centric crisis. One of the most dramatic was the "Asian tiger" crisis of 1997. During this time many emerging market currencies fell by some 50% against the USD.

Note behavior of the JPMorgan Asian Dollar Index (Asian

this year something occurred in currency markets that we haven't experienced in at least a generation - "record" lows in implied volatility. Below is the JPMorgan Global Implied Volatility Index (think of it as the VIX of currency markets). It got to a record low in July.

This index only goes back to

JP MORGAN ASIAN DOLLAR INDEX



From great lows in volatility come great highs - or something like that.

currencies against the USD) below. This index was trending down well before the crisis hit in October 1997, the crisis didn't occur without a long period of warning! Also note the trading range with which it has been locked in for the last 4 years - the next move will be big and by all accounts it does appear to be to the downside!

From great lows in volatility come great highs - or something like that. In July

1992. So it is a "record" as from 1992. However, if the index did go back another 20 years I find it doubtful it would have registered any lower readings.

What is the big deal here, you might ask. Never before have currency traders been so unanimous in their belief that the USD would trade in such a narrow trading range — i.e. not move at all over the coming months. There could be a number of reasons for this but

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as far as I am concerned they are somewhat inconsequential!

I am a great believer in "contrarianism". Contrarians live by the saying "when everyone thinks alike the opposite is most likely to happen".

Why does this happen? Well, when everyone thinks alike there isn't anyone left to think alike so by default the opposite must occur. That is easy. The hardest part is in being able to identify the extent to which everyone thinks alike. However, it is somewhat of a dead giveaway that everyone is thinking alike when a record low in implied volatility occurs!

So from a behavioral perspective currency markets are entering a period of increasing volatility, extreme lows in volatility usually lead to extreme highs so get ready for the ride!

The current level of implied volatility isn't high by historical standards. This means that if someone wants to express a bullish view on the USD the most efficient way to do it is via long-term options.

Fundamentally - what supports a bull market in the USD and an eventual crisis in emerging markets? I previously touched upon this in my writings on the Singapore dollar and the Chinese renminbi, but in essence it is the "unwind" of the carry trade.

We would be delusional to imagine that the capital flows that have poured into emerging market real estate, local currency bond and equity markets will

be immune to an appreciating US dollar and some rise in US interest rates.

I will quote Ambrose Evans-Pritchard's latest article in the Daily Telegraph to shed light on the carry trade:

The dollar revival could prove painful for companies in Asia that have borrowed heavily in the US currency during the Fed's QE phase, betting it would continue to fall.

Data from the Bank for International Settlements show that the dollar "carry-trade" from

markets as a result of QE that would not otherwise have gone there. This is often fickle "low-quality" money that came late to the party.

Many of these countries have picked the low-hanging fruit of catch-up growth and are suffering from credit exhaustion. They have deep structural problems and a falling rate of return on investment. The worry is that a tsunami of money could rotate back out again as investors seek higher yields in the US, possibly through crowded exits.

JP MORGAN GLOBAL IMPLIED VOLATILITY INDEX



Hong Kong into China may have reached \$1.2 trillion. Corporate debt in dollars across Asia has jumped from \$300 billion to \$2.5 trillion since 2005.

More than two-thirds of the total \$11 trillion of cross-border bank loans worldwide are denominated in dollars. A chunk is unhedged in currency terms and is therefore vulnerable to a dollar "short squeeze".

The International Monetary Fund said \$650 billion of capital has flowed into emerging

Let us not forget that the US Dollar was in a bear market for some 10 years (from 2001 to 2011). Yes, one could argue over a year or two but at the end of the day the USD has been out of favour for a very long period of time. Given all the "death of the USD" commentary that was being bantered about up until a couple of months ago, it is hardly surprising that a huge complacency grew towards a multi-year bull market in the USD. [\[1\]](#)



How to Get Out of the Sleep-Debt Trap

A DOCTOR SHARES HIS INSIGHT

BY DR. RICHARD CAWTE

Today's world is fast-paced. New challenges are brought to us with ever-increasing speed. How we respond to those challenges depends not only on how qualified or experienced we are, but also on how fit and healthy we are. How fit and healthy we are is attributable to many things, but the single most important factor is are you getting enough rest?

Most of us put sleep at a pretty low premium. We justify losing an hour because we're too busy. We have to work late, there's a plane to catch, or whatever other excuse springs to mind. That is where we go wrong. Start by getting a good night's rest and everything else falls into place. After all, if you are tired you will be much less likely to go to the gym or take a walk. Not only that, you'll also be more likely to reach for fast-foods, caffeine or sugary drinks in an attempt to give yourself a (false) boost and that's not going to help.

Before we answer some of the most common questions regarding sleep, let's just clarify what it is as it is not a time when your brain simply switches

off. It's a time when your brain runs through a whole series of essential tasks. If you don't allow it to complete these tasks, the result will be much the same as if you never defrag or delete temporary files on your computer: you'll slow down progressively until you seize up!

Sleep is not an optional extra. It's an essential maintenance for your physical, emotional and mental wellbeing.

So how much sleep do I need?

It's a fact that over half of us are suffering from chronic sleep deprivation and are unaware of it.

Some people say they can manage on very little sleep, but by and large the old-wives tale that "you should get eight hours sleep every night" is about right if you are looking to operate at maximum capacity. Yet it is not really the amount of sleep that you are getting that matters as much as the quality of that sleep. It is quite possible to have too much sleep, in which case you will wake just as unrefreshed as if you had too little.

How do I know when I have not had enough sleep?

If you are not getting good rest you will find it harder to concentrate on any task, you will hesitate more and be less decisive. You may find yourself yawning in a business meeting if the room is warm.

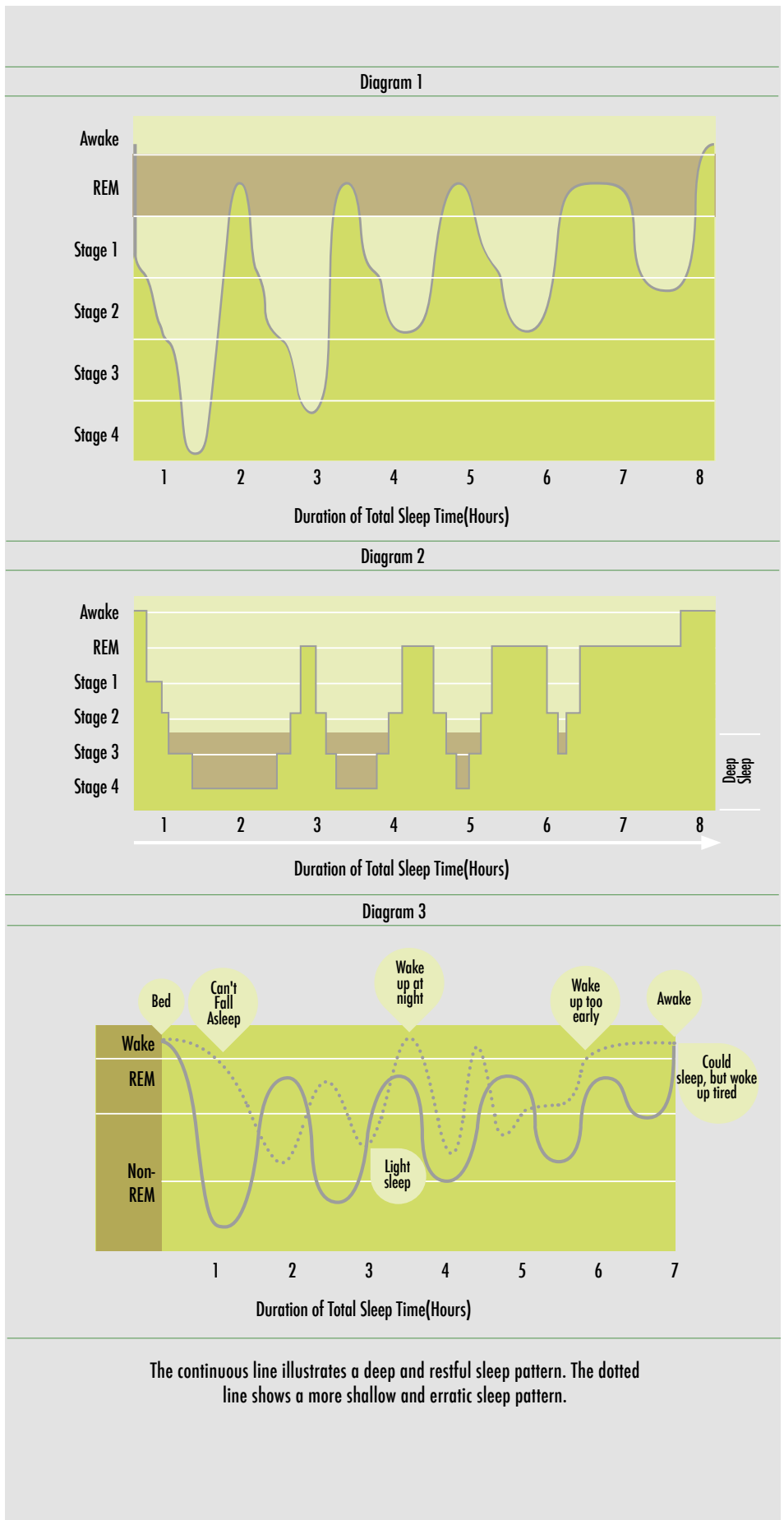
On top of that your brain will operate more slowly than usual, you'll be less patient and your sense of humour may well have been left on the pillow. You'll need to cat nap during the day and you'll find yourself nodding off on the train on the way home, or in front of the television when you get back.

If allowed to continue, sleep deprivation has a wide range of negative effects that go way beyond daytime drowsiness. It affects your judgment, coordination, and reaction times not to mention your libido. It can affect you just as much as being drunk.

Its effects can also include moodiness, reduced immunity, concentration problems, weight gain and reduced sex drive.

Get Yourself Out of Debt and Catch Up

If you fail to get the rest your body and brain require, you will be putting yourself into debt just as surely as you are when you take out a loan from a bank. The difference is that whereas you can repay your financial debts from future profits there is no way to pay off your sleep-debt except by getting more sleep! To test whether you are out of credit, go to bed half an hour earlier than you normally would. If you



Wellbeing//

fall asleep easily, you are in debt. Repeat this process until you have caught up.

No, sleeping for longer at weekends will help you to pay off some of the balance of your sleep-debt, but it will also encourage you to get out of your routine. You are better off getting a little extra sleep each day, rather than trying to catch up with a big chunk on Saturdays and Sundays.

Simple Tips and Tactics:

The most important thing is to get into a routine. Go to bed and get up at regular times as often as you can.

Don't watch television for at least an hour before you go to bed. Switch it off. And if you have one in your bedroom – take it out!

Don't drink alcohol or smoke just before bed. As with television, drinking alcohol or smoking right before bed time will not relax you.

Cat napping really does help. Many world leaders have relied on it. Make sure each catnap is a maximum of twenty minutes. Longer than that and you will enter deeper sleep, from which you won't wake refreshed.

Get enough physical exercise during any one day to leave your body feeling tired.

What happens when we sleep?

The secret to waking refreshed is to understand the cycles of brainwaves through which your brain will move during any night, and to choose in advance how long you wish to sleep for and when you wish to wake up.

The brain operates within certain bandwidths (cycles per second). During waking hours these tend to be either Gamma or Beta waves; Gamma being high stimulation (stress) and Beta being regular stimulation. When you fall asleep your brainwaves dip from Beta into Alpha

But they don't stay there. Remain asleep and your brain will automatically move through a cycle from Alpha, through Theta and Delta back up to alpha again. This cycle takes approximately 90 minutes

to complete and repeats itself when you stay asleep. After six hours, your brain will then remain in the Alpha brainwave state for another two hours.

Why is this important? Because where you are within that cycle when you wake up will determine how rested you feel the following day. It is always best to wake from REM or light sleep. If you wake from deep sleep (Delta) or deep rest (Theta) you will most likely have a lousy day.

When allowed to move through its restorative cycles unimpeded, your brain will always wake you when you are in the Alpha bandwidth – the one immediately below Beta. And that means you'll wake refreshed.

Here's a simple diagram to show you what I mean.

Armed with this knowledge, make sure that you wake yourself only when you know your brain will be back in the Alpha State. In other words, if you cannot get eight hours, you are better off getting four and a half, or six, rather than getting five and a half hours sleep.

If you are on a plane journey and you know you cannot get even that long, choose to sleep for three hours, rather than four. Always pick a multiple of 90 minutes from the time you fall asleep.

By the way, you do not require an alarm clock. Your subconscious mind is very accomplished. Simply tell it when to wake you and it will, but you must order it and be specific.

Most important is to give sleep equal priority with other essential functions like eating. Many of us fail to do this. There are so many things that seem more important, but just as exercise and nutrition are essential for optimal health and happiness; the quality of your sleep directly affects the quality of your waking life, including your mental sharpness, productivity, emotional balance, creativity, physical vitality and even your weight. No other activity delivers so many benefits with so little effort! **U**

RICHARD CAWTE is a private consultant whose Alpha Technique helps client to perform at optimum levels both in business and personal life. His book *Playing the Great Game of Life* is available on Amazon. He can be contacted at richard@richardcawte.com.



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Lipstick and Currency Bruises

A SECOND LOOK AT THE SOUTH AMERICAN ECONOMY

BY BIANCA FERNET

A few friends returned a few months ago from a Uruguayan beach expedition, bringing home confusion surrounding US dollar (USD), the Argentine peso (ARS) vs. the Uruguayan peso (UYU). Unraveling their tale, I realized this is a story everyone should mull over to understand better the larger effects of a currency black market.

Upon arrival, my friends withdrew Uruguayan pesos from their US dollar bank accounts via an ATM and received 19 UYU/USD. Later in the trip, they physically exchanged Argentine Pesos and received only 2 UYU/ARS. A few medio medios and some mental math later, they realized this implies

a rate of about 10.5 ARS/USD. A few more and they concluded that Uruguay was cheap in dollars, not so much in Argentine pesos.

What's happening here is massive influx of Argentine pesos into Uruguay, coupled with a bullshit overvalued official exchange rate. Or, just because the black rate in Argentina is expressed in U.S. dollars or sometimes Euros, doesn't mean there isn't a dual rate *vis a vis* most every other currency in the world.

Arbitrage

Sounds like a sexy high-risk international crime, but really just means that when there are two prices for one thing a clever person with adequate transportation can create a little money making loop.

For example: let's say that in one shop, red lipsticks cost \$3 and across the street the same lipstick costs \$6. Bianca, being an economist and connoisseur of red lipstick, could take \$3 and buy a lipstick in shop one

and if she could resist the temptation of wearing it, sashay across the street and sell it for \$6. Using the profit, Bianca could then buy two lipsticks at shop one, then sell them for \$12, and repeat this process until either she caved and wore the lipstick, or the shops wised up and both moved their prices to a reasonable \$4.50.

The same thing happens in international currency markets, except it's a web of prices rather than just one to one. Kind of like lots of colors of lipsticks of varying qualities. And instead of crossing streets and pocketing lipstick money, international currency traders sit 24 hours a day in front of multiple monitors displaying quickly

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Insight//

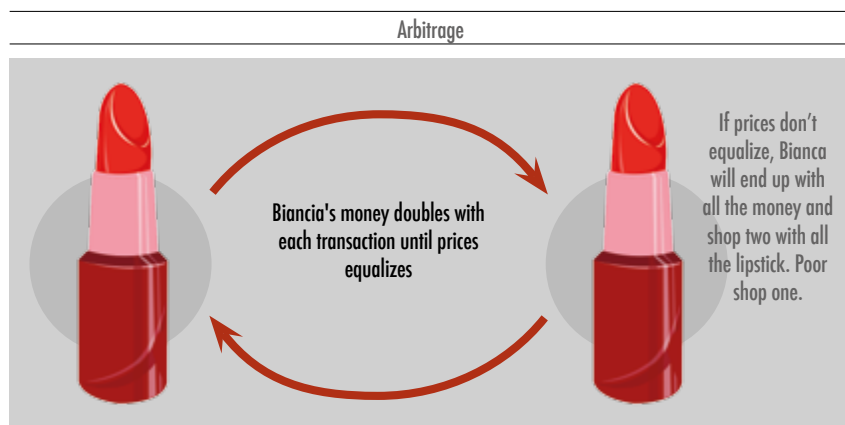
fluctuating prices, jumping on even the most minor discrepancies to realize quite tidy profits.

And while yes, this seems like a function more or less barren of obvious societal value, these traders keep currency prices equal across countries, which allow people like you to look up official exchange rates on Google and be more or less confident you can travel to a foreign country and exchange your money for that rate.

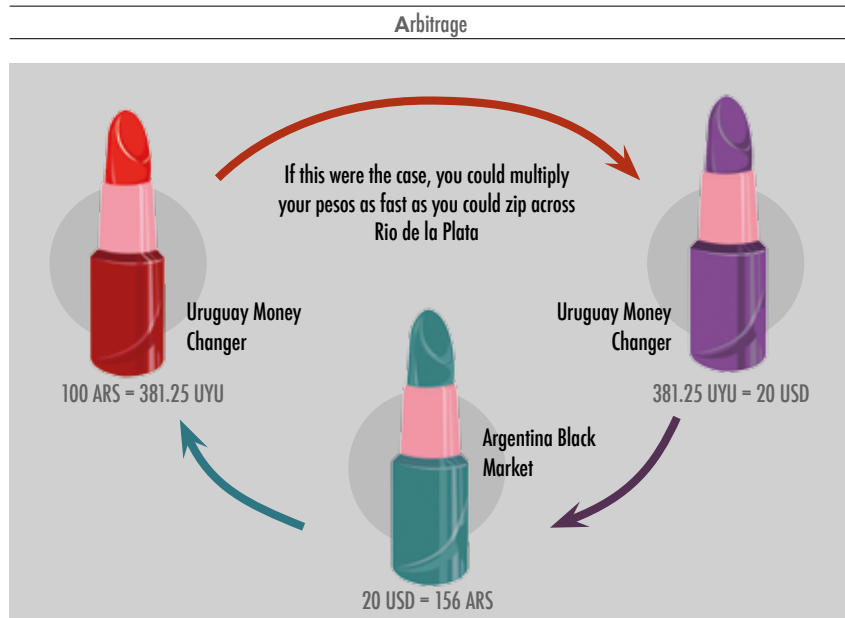
Back to the Uruguay/Argentina/USA case though,

you see the implication of a dazzling array of differing rates. And nothing begs for a chart quite like a dazzling array:

So the answer to the question of why in the WORLD do you only get two Uruguayan pesos for your Argentine pesos when you're on vacation in Punta? If you got the official rate of 3.81, this would create a slightly less beautiful but more lucrative arbitrage loop that would look something like 3-rd chart.



	ATM in Uruguay	Money Changer in Uruguay	ATM in Argentina	Black Market (Argentina)
UYU/USD	19/1	19/1	n/a	n/a
UYU/ARS		2/1	3.8/1	No one cares
ARS/USD	n/a		4.9/1	7.8/1



In order to not be bankrupted by Argentina's dual currency market drama, Uruguay has to throw a wrench somewhere into this cycle. If they change the red lipstick, they would stop having a globally traded currency at the expense of trade, international investment and generally being considered a real country. They can't control the red lipstick, so they basically change the purple lipstick to make the equation balance out.

And so my friends, this is why if you plan on financing your Uruguayan summer debauchery in Argentine pesos, you will end up footing quite a hefty bill.

The solution? Use dollars. Or Euros or yen or reais or francs or really any currency that's not from Argentina, Zimbabwe, Venezuela or Iran.

Or (and the verdict is still out on this), put your pesos in an Argentine bank account and then pull them out of the ATM in Uruguay. I will update once I know what that looks like.

Regardless, wear sunscreen. And invite Bianca, that bitch could use a tan. ☑

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BIANCA FERNET ibianca fernet is a Buenos Aires, Argentina-based economist who has written the blog NotParis.com, and is currently on bubblear.com This is one of her stories posted in late 2013.

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Azerbaijan up close

1001 REASONS WHY A PT SHOULD VISIT THE LAND OF FIRE

BY ALEXANDRA ERLANGER

Azerbaijan is a country that impossible to ignore. If you don't discover it for yourselves will be missing out. The Republic of Azerbaijan was, and still is, an important place at the junction of Europe and Asia. It is strategically, economically and culturally significant and still profits from its unique geopolitical and geographical position. It has more than million people living in an area of 86,600 kilometers. The place is pretty monocultural with more than 90 percent Azerbaijanis, with another 30 million living next-door in Iran. As a PT and professional offshore banking consultant, I visited Azerbaijan this spring to establish contacts in preparation for the upcoming two-day international conference on the investment climate between Silk Road countries and Europe that took

place in June. The conference brought together the leaders of the European market of consulting and legal services and senior managers of the leading companies from Azerbaijan, Kazakhstan and Georgia.

I wanted to be among the first consultants from Europe to find out more about banking and doing business in Azerbaijan. U.S. and E.U. readers will be happy to know they are very welcome to visit Baku in person and open a savings account paying nine to 12 percent interest in one of the top five banks in Azerbaijan. I recommend The International Bank of Azerbaijan, with modern and safe online banking services up to European expectations and service in English.

I only recommend doing business with one of the top five banks in Azerbaijan due to upcoming

mergers and acquisitions. The bank capital standards are slated to be raised five times last year. Although banks in Azerbaijan don't open accounts for foreign companies, they are happy to open accounts for 100 percent foreign-owned companies incorporated in Azerbaijan. There are also real estate investment projects in Azerbaijan, especially Baku, waiting for the first ever and anticipating about 400 percent profit on it.

Endless Discoveries

This was not my first visit to Azerbaijan. This country has many unique landscapes, incredible natural, cultural and architectural monuments and amazing traditions. Both history and culture of Azerbaijan have been inexhaustible source of inspiration for millions of explorers for centuries, from Ptolemy and Marco Polo, to Anthony Jenkinson and Alexandre Dumas. All of them wrote about the legendary Land of Fire located on the Great Silk Road. This country is one of the most ancient human settlements in the world. The livestock and agricultural advantages have served the area very well throughout history as an important part of the Silk Road. This land has everything from great castles and mausoleums of famous rulers, sanctuaries and even the people preserving memory of generations: their ancestors.

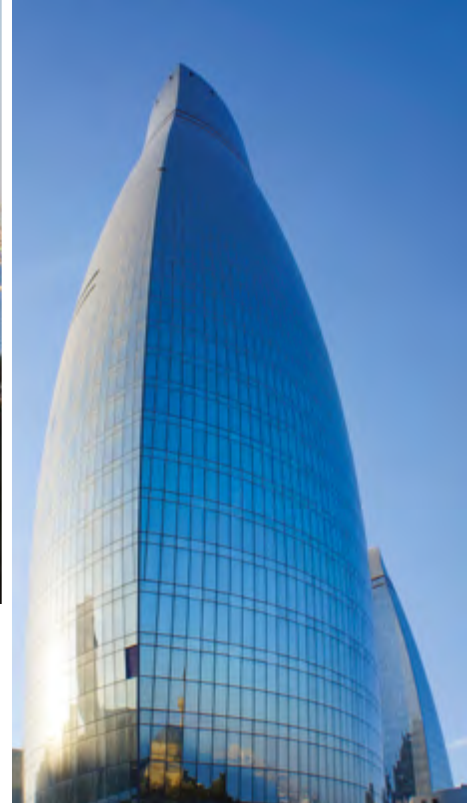
The country is home to splendid carpets and stunning architecture as well as a unique treasury of natural reserves. Nine out of eleven climatic types existing over the world are found in Azerbaijan. Relict forests, deserts, mountainous landscapes, immense plains, alpine grasslands and matchless charming lakes will impress even those PTs, who visit 15 and more countries a year, especially, since these are only the beginning in the endless chain of the charms of local nature. Abundance of mineral and thermal waters, mud and the medicinal oil Naftalan are used for cures and put Azerbaijan in the same row

with the most popular health spas of the world.

Every kind of mud volcano in existence can also be found here. Both on, and under, the earth there are precious reserves such as oil, gas, iron, gold, cobalt and so on. The Caspian Sea is the largest lake in the world and is the soul of many Azerbaijanis providing fishing and the world famous Beluga caviar. In Baku, the capital city of Azerbaijan, public and cultural life presents itself in all varieties and brilliance. Visitors come here to enjoy amazing feeling of contrast and synthesis of the East and West. A Eurovision contest was held in Baku in 2012. Plenty of theaters, museums, concert and ▶



Azerbaijan is one of the most ancient human settlements in the world.



exhibition halls and international festivals can be found all over the city showcasing not only traditional culture, but also the modern trends in Azerbaijani .

Every year, two million tourists from all over the world visit Azerbaijan and this figure increases steadily. Development of tourism, as many things in Azerbaijan, is a state program. Ties have also been built with international organizations and the country joined the World Tourism Organization (WTO). Azerbaijan is a member of the United Nations (UN), Organisation of Security and Cooperation in Europe (OSCE), Council of Europe (CE), Commonwealth of Independent States (CIS), GUAM, Organisation of Islamic Cooperation, Black Sea Economic Cooperation (BSEC), Organisation of Economic Cooperation (OEC), UNESCO, TURKSOY etc.

Currently Azerbaijan is proud not only of its ancient history and culture, but also of its national cuisine. Despite what you read in the news about Black Caviar and Caspian Salmon, the locals prefer meet, especially lamb. Meals are always finished a the black tea grown in Azerbaijan and is called Azercaj. You definitely should try plov — a rice dish — and herb-covered rice and shashlik. The symbol of Azerbaijan among fruits is pomegranate and there are the whole regions of the country that are famous either for tea, pomegranates or walnuts. In Azerbaijan, wherever you go the food will be delicious. [\[1\]](#)

Every year, two million tourists from all over the world visit Azerbaijan and this figure increases steadily.

ALEXANDRA ERLANGER is a former private banker and co-founder of two offshore banks. She is also editor-in-chief of the largest corporate blog on Offshore Asset Protection, Foreign Investments and Banking, which is published in Russian. Her background is in forming offshore structures, private interest foundations and trusts. Listerman also participates in numerous conferences on tax planning and asset protection and has extensive background in working with high-net worth individuals. .



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The flyboard is attached to a personal water craft which pumps pressurized water up a long tube to jets under your feet and on your hands. Although the feeling is a bit strange the first time you lift out of the water like Iron man, Flyboarding is very safe and easy to learn; most people learn to fly within the first half hour.

Once you get a hold of your balance standing on two streams of water, the experience is unique and many call it the “highlight of their vacation.” After watching the experienced instructor pull a few back flips, I wonder how this sport may evolve. [U](#)





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