

A PUBLICATION OF LIVE AND INVEST OVERSEAS

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

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

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



**Yes, it's true: You can enjoy the best of
the Old World with as little as
US\$1,500 per month...**

Dear Live and Invest Overseas Reader,

The news doesn't get better than this... Europe is open to YOU—as never before.

I've often pointed out that affordable overseas living options are NOT limited to only a few parts of the globe... and elite destinations are NOT way beyond your reach...

But the opportunity in Europe right now is nothing short of an absolutely jaw-dropping example of that reality.

I'm talking about how you can...

Enjoy Old World Living With Quality Amenities On US\$1,500 Per Month... Or Less

Contrary to myths that have kept you from considering a home there... Europe has always offered Old World seekers a number of affordable property options—including some pretty tempting ones we've uncovered for you over the years.

But nothing like the opportunities I'm writing to you about today...

Affordable European homes have just become much more plentiful and even more affordable... thanks to recent and ongoing significant increases in the strength of the U.S. dollar over the euro.

The result?

Many more property options throughout Europe available to you— extraordinary bargains for this kind of quality lifestyle that you never thought you could afford.

In fact, you are only a few minutes away from your opportunity to...

Step into a fantasy that doesn't end when the clock strikes 12...

What's your pleasure? What would you like to see, hear, smell, feel, and taste every day in the setting of your dreams?...



Right now, you have more options for affordable living in Europe than you probably ever thought possible...

Castles? Mountains? Beaches? Vineyards? Roman bridges? Old stone houses? Quaint shops? World-class museums and theaters? Mouth-watering foods grown or made just down the road? Vibrant cities? Charming villages?

What if you could find a place offering several—or even many—of the above attractions... and often much more? An unparalleled variety of quality havens you always thought were for someone else.

Could the future you've dreamt for yourself include a setting of castles, palaces, landscapes, the arts, and culinary delights that are as close to "happily ever after" as it gets?

Maybe it's time to remind yourself that...

Fairy Tales CAN Come True... Starting Right Now.

Weaving Dreams...

"Kathleen, just wanted to tell you that every email I get from you is like a ray of hope. I see it and am reminded that I still have options to control my future.

I've been unemployed for more than a year, but I have used that situation to finish a degree in computer science so I can work virtually and live in Panama, or wherever I want. Maybe I'll be part of the year in Paris!

Thank you for this service you provide."

--Layne B., United States

Believing in dreams isn't just for kids, lottery winners, or corporate CEOs. So, what about that overseas living dream of yours?

The one where you're basking in a priceless, quality lifestyle—in a part of the world you thought was probably beyond your means and beyond all stretches of your imagination.

There's never been a better time to step into that dream. And I want to help make that happen, because no one appreciates better than I do how life-changing living your dreams is.

It's exactly why I'm so excited to introduce to you...

Discover Europe Kit

Bringing You Affordable First-Class Living In The Most Treasured Overseas Havens The World Has To Offer

Europe...

Its castles and landscapes and kings and queens inspired most of what always came after "Once upon a time..." as far back as you can remember.

Absolutely Smitten

"I am absolutely smitten by the European lifestyle, and we don't even drink!"

--Robert S., United States

Its stories and events filled the history books of your school days.

Its countries large and small spread languages, culture, and countless immigrants all over the globe—maybe even into your family tree.

From Beethoven and Puccini to the Beatles, it has shaped the history of Western music... and literature... and art... and cuisine.

In fact, it's saturated with many of the world's finest masterpieces... both of nature and of civilization.

And it was the place you could finally practice the French you learned in high school!

I'm Thrilled

"It's tempting to continue living the way you've been living. It's easy... and it can be very frightening to think about creating a whole new life for yourself in a foreign place.

But that fear can keep us from acting on chances for fun, for adventure, and for possible profit.

All I can tell you now is that I'm thrilled... it has been one of the most satisfying experiences of my life."

--Jay, United States

It's no wonder so many adventure-seekers from the 60s onward were and have been hypnotically drawn to backpack, Eurail, or take luxury tours there and collect treasured passport stamps.

Europe IS magical. Always was... always will be.

Must be why no matter where else in the world you travel... it's really hard to loosen the hold that this premium setting has on people from all over the globe.

And if you believe in "no regrets"...

Don't you, at the very least, owe it to yourself to check out what it might be like? After all, we're talking about YOU... living in Europe! And within your means!

And the **Discover Europe Kit** will show you just how easy it is to get in on this heart-pounding opportunity.

ORDER NOW >

It's All In The Timing—

And The Time Is Now...

You'll definitely have to keep pinching yourself... as you discover the incredible real estate bargains and investments that continue to come into play as you make your way through the **Discover Europe Kit**.



Some of the world's most beautiful and culture-rich destinations are on sale right now thanks to favorable currency exchange rates...

What's this new wave of Old World living gems all about?

Plain and simple, it's the result of a series of sizeable property value drops in a number of European countries in recent years. With that trend now slowing, select European havens in particular are quickly becoming a quality real estate "buy low" opportunity that we've never seen the likes of.

Budget-friendly treasures are lying in wait—like unearthed diamonds—for those lucky enough to find out about them.

It's a fact... Europe doesn't offer the shoestring bargain havens of the Caribbean and Asia.

But quality affordable living in a choice of European destinations is actually an even more astounding bargain when you consider how much more Europe has to offer—settings and lifestyles that enrich and nourish mind, body, and spirit on a whole other level.

You won't believe the kinds of properties available to you...

- A 65-square-meter apartment with sea views for 95,000 euros.
- An 80-square-meter apartment with two bedrooms, terrace, and Adriatic view for 200,000 euros—and you can rent it out in summer for at least 600 euros a week, if you choose.
- A fully restored 100-year-old stone three-bedroom house with two vaulted-ceiling cantinas (cellars)—near the ski slopes and not far from the sea—for 115,000 euros.
- With citrus, olive, and carob orchards, and inviting beaches on the Atlantic, all nearby... studio, one-bedroom, and two-bedroom apartments from 70,000 to 100,000 euros.

Prefer to rent? Then consider...

- Seaside apartments of 110 square meters listing for 500 to 700 euros a month... or hillside village apartments a little further inland for 300 to 550 euros.
- A four-bedroom detached home close to a golf course and with stunning sea views and a price tag of 850 euros monthly.
- Cosmopolitan living on the Mediterranean... A tidy two-bedroom, minutes from the beach, for 690 euros a month... Or a studio in the nearby quaint historic city center for 575 euros.

Think of Europe as the vault of crown jewels of overseas havens... Are you really willing to miss out on the jewels well within your price range right now? To stake your claim on Old World living?



**2014's "World's Best Retirement Haven"
offers an affordable and active lifestyle,
plus easy foreign residency and
a 2nd passport...**

The opportunity is simply too tempting to ignore...

Of course, you need plenty of good information and insight, and you have important decisions to make, and mostly... you just want to make sure you get it all right when it comes to organizing a move to Europe—and your reinvented life there.

Let's face it. The whole thing would be very daunting—even overwhelming—if you were doing it all on your own.

But you don't have to.

Instead, just tap into the best current information, insight, and advice you can find all in one place...

The **Discover Europe Kit**.

It's a treasure chest and tool kit all rolled into one. It lays out everything you need to know to get to the home that you thought only existed in your dreams—or for other people.

The volume of quality information strategically collected, evaluated, and organized is more than you could do on your own in a year or longer—that is, if you even had access to all of Live and Invest Overseas' extensive and trusted network of resources.

Prepare to have your head spinning and your hands reaching for suitcases and shipping cartons... once you immerse yourself in the contents of the **Discover Europe Kit**.



You Won't Believe

The Hidden Gems Within Your Reach

What kind of properties are we talking about?

Little known havens of good living—some in vibrant and majestic cities and others in the tranquility of small villages or fragrant hillsides.

These hand-picked rural regions and urban neighborhoods often look and feel like similar locations that are pricier and more well-known. All the better for you that they haven't yet been "discovered"—that their names aren't yet as familiar as their celebrity equivalents. Find alternate "tuscanies" at a fraction of the cost of the original. Dare to feed your dreams—and plans—with these select jewels just waiting to be showered with the admiration they deserve...

The Marsh That "Made" It...

Believe it or not, what was once a wetland in the center of one of the world's most beautiful and romantic cities... has long lost its mosquito population. Instead, it's a breeding ground for cafe culture, fine cuisine, restored medieval buildings, and open air markets.

Little parks, cobblestone streets, and tantalizing bakeries make you forget that you're only minutes away from world-famous historical and cultural attractions and less than an hour from flights to virtually anywhere in the world.

Irresistible Charm And A Colorful And Fascinating Past...

Imagine yourself nestled between patchwork fields and crashing waves in an intimate setting that can't miss dropping your jaw and drawing you in...

A place that never stopped laughing and shaking its fist at adversity... but instead danced, sang, and told lively stories about it.

In this little-known haven of history, culture, and dramatic landscapes and seascapes, it's the welcoming people and relaxing and fun-loving way of life that can't help but capture your heart.

A Pre-Roman Walled City, Vineyards, And 300+ Days Of Sun

As legend has it, a very wise woman once saved a lovely and history-rich city...

from a tribe holding it under siege. With the help of the other starving inhabitants, she fattened a pig with the city's last scraps of food, threw it over the walls, and thereby convinced the attackers the siege was in vain.

Today, fresh food and local wine are abundant—thanks to the area's great weather, which also makes it inviting to spend lots of time outdoors.

What's more, it's only a short drive to seaside pleasures, mountain skiing, and urban cultural attractions.

Medieval Hill Villages, Endless Golden Beaches, And Thermal Spas

Picture it... tranquil living, only a couple of hours from one of the world's most historic and tantalizing cities...

Weathered-but-not-worn women in pinafores chatter and laugh in chairs drawn into a circle near the village square. They string and braid onions into long strands. Scarlet peppers hang from balconies, while boys play soccer in the street below. Shoppers fill mesh bags at open-air markets.

And it's only a short drive to hiking trails, wildflowers, thermal spas, and the best city beach in Europe. Choosing your corner of this paradise is the only "dilemma"... views of hillside terraces, or sea views, or both at once!

Simple Living In An Historic City With Cultural And Artistic Passion

One compact but well-laid out city on the sea presents a charming blend of pre-Roman and modernist architecture. Newcomers enjoy the mix of narrow streets, quaint shops, unique neighborhoods, and buildings and green spaces insightfully designed with people's needs in mind.

It's a city that caresses the past, savors evolving trends, and embraces the creativity and technology of the future.

The Best Climate In The World—And Tax-Free Pensions...

The Romans, Moors, and a few other tribes took their turns inhabiting the historic walls in yet another prime location with all the best that the past and present have to offer.

This area boasts one of the most stable climates in the world. The ocean it looks

out on is not so much one of howling winds and pounding surf... but rather offers gentle sea breezes, white sand, secluded coves, and beautiful limestone formations.

Every day's a celebration for all five senses—given attractions like the cobbled streets, whitewashed houses, and locally produced seafood, figs, olives, and carob. And being Europe's most attractive tax-free destination means indulging yourself even more in this setting.

Don't Forget Your Clubs...

*Golfers, beware of the temptations that the **Discover Europe Kit** has in store for you.*

Apart from a general abundance of golf opportunities in Europe, there are two particularly brilliant attractions for golfers contemplating a life in our recommended European "hot picks"...

- *One of the featured havens is itself a world-recognized tourist and golf destination which, at last count, was offering 42 courses in less than 100 miles.*
- *Another spot touts a course with sea views so stunning that its designer, Arnold Palmer, said of it, "I have never come across a piece of land so ideally suited for the building of a golf course. I designed the first nine... but surely God designed the back nine."*

Choosing just one of these six havens featured in the **Discover Europe Kit** is the only tough part. And if you're still curious about other parts of Europe, the kit offers leads to even more destinations you might wish to consider.

The variety of settings and properties you could call home in Europe today is as "outta sight" as it gets. And they're all a major lifestyle upgrade compared to European budget travels of the past.

These are select European hot spots... affordable and uniquely life-changing. And it's absolutely the perfect time to consider getting in on these best-kept secrets of European havens for expats.

We Did Not Intend To Stay For 20 Years

*"We did not intend to stay for 20 years but sometimes things just turn out that way."
"*

--*Susie Hines-Walters,*
United States

Picture yourself stepping out your door every day onto cobblestone streets or alongside a vineyard. Does the very thought set your heart pounding?

Or is that little "too good to be true" voice in your head kicking in as you consider a move to Europe?

Just consider some of the savings and bargains that quality Old World living can offer. Imagine...

- Internet, TV, and phone (including international calls) for only 40 euros.
- A deluxe scenic picnic anywhere you choose—with wine, bread, and cheese for 10 euros per person. (You can get fresh-baked baguettes for less than 1 euro!)
- Numerous little-known restaurants where, for 4 to 10 euros, you can enjoy two to three tasty courses—and often bread, wine, and coffee too!
- Stocking up on "everyday" wine at only 8 euros for five liters, or quality wine for 4.5 to 6 euros per bottle.
- A 3-euro entry fee to public pools in one of Europe's most beautiful cities.
- Free entrance to local outdoor concerts and festivals—and even to world-class museums and exhibits on certain days.
- Skiing the "other Alps" and paying only 10 to 15 euros for lift passes.
- Playing 18-holes of golf with views of the Pyrenees for only 38 euros.



Enjoy some of the Mediterranean's best cosmopolitan cities for only a few hundred dollars a week or less...

We get it... Europe has never been the place to seek out the world's least expensive overseas living options. However, you'll be surprised at the number of affordable areas—including at least four that are UNBELIEVABLY budget-friendly—awaiting you in Europe.

In fact, be prepared to be overwhelmed at how you DON'T have to come up with a king's ransom to enjoy European charm and culture in any of the recommended destinations.

Yes, the really good news is that you CAN afford to...

Wake Up Every Day In The Best Of All Worlds—In Settings Where Nature And History Embrace In Timeless Charm...

The **Discover Europe Kit** is a collection of exactly the information you need to narrow the search for cosmopolitan and picturesque Old World living that suits your lifestyle and your budget.

Discover charming homes—the kinds you've dreamt of—that you never really thought could be yours. Check out dream settings in Europe where your basic monthly living costs (including rent) can be 1,500 euros or less. Options include...

- City or village living in a medieval setting, surrounded by vineyards and Cathar castles—with both the Pyrenees and the Mediterranean

nearby.

- Cosmopolitan lifestyle with regional historic richness... Centrally located apartments in either of two up-and-coming neighborhoods in a city that's both vibrant, quaint, and always opening its arms to expats.
- At a stone's throw from—or even on—the turquoise and cobalt waters of the Adriatic, including apartments near both sea and hillside terraces.
- Bridging two continents, one of the world's oldest cities with apartment living in a variety of neighborhoods... where you can choose bustling activity or serene panoramas.

With A Little Effort On Your Part... Feel Like You've Won A Lottery...



Learn about our top choice in Italy, an under-the-radar coastal region with mountain vistas that costs significantly less than the more well-known locales...

Nowhere else in the world can you stretch your retirement dollars to get the quality and richness of lifestyle you get in Europe.

And, as you might guess, the value of a home in Europe—and the cost of living in any given setting there—is partly in your hands, depending on some personal choices and tastes. You'll really appreciate and enjoy the bargain your Old World home can be, as you keep in mind...

- The rich quality of life surrounding you—just being in Europe is in itself

priceless.

- Just as anywhere—big city living costs more than small city living costs more than rural living.
- Some cities just cost more than others—regardless of size... Paris, for example, is cheaper than Manhattan or London... but it's still more expensive than similar properties in Boston or Washington D.C.
- Even prime urban real estate has some options that aren't as out of range as you might think... (You'll find one area that's an unexpected bargain, only a few minutes on foot from the River Seine.)
- Just like anywhere you live... cost of living depends on lifestyle choices beyond the fixed costs of housing, taxes, and utilities.

**Common Sense—Or Would That Be "Cents"?...
Don't Leave Home Without It.**

Personal lifestyle choices—such as eating out, entertainment, and other nonessential spending—dramatically impact a monthly budget. Also, if a move to Europe includes trying to recreate the total North American lifestyle left behind... well, let's just say, that won't be cheap.

European living can be surprisingly affordable... as long as you apply a little "When in Rome..." lifestyle adapting. We'd anticipated a big jump in our cost of living in our family's move from Ireland to Paris. But we decided to be a little flexible and live more as Parisians did—and that made all the difference. Life in Paris turned out to be much more affordable than we'd ever imagined...

That's why fulfilling big dreams often begins with asking the right questions. And there are some simple yet important ones to include, like...

The Upside Of Downsizing...

From An Irish House To A Paris Apartment



In many places in Europe, including Paris, you'll find that the activities you enjoy most are actually free...

We found, over time, that we didn't miss the stuff we'd off-loaded during our move... and we didn't miss the area it had occupied either.

We learned to live not in our apartment, but in our city, as Europeans do. Within a 15-minute walk of our place were five parks. These were Jackson's backyard, where he met his playmates... where he and Lief played catch... and where we enjoyed picnics nearly every weekend.... Within a 10-minute walk of our apartment were eight cafes....

Neither did we miss our car. Paris is the world's most walkable city, and, when your feet give out, the Metro will take you anywhere you want to go for 1.70 euros.

We didn't miss yard work or spring-cleaning the attic. We didn't miss reorganizing closets to make room for yet more plastic tubs of things we couldn't possibly part with. It was an unexpected but liberating side effect of Euro-city life.

And it led to another unexpected benefit... We (well, I) spent less money. Some of our fixed costs increased, but our discretionary spending was reduced dramatically. I learned to buy with judgment rather than on impulse. Every purchase had to pass the where-will-I-put-it test.

"Is Europe In My Comfort Zone?"

All the adventures and experiences of a reinvented life in Europe are extraordinarily tantalizing. But if you're not a backpack-toting twenty-something anymore... you probably can't help focusing on a few key considerations—the ones that give you the peace of mind you need to really enjoy your new life in Europe.

And you SHOULD be considering those things. In fact, the peace of mind they represent is really very important.

It's why we take a close look at all those essential details before recommending any of our selected overseas havens around the globe.

And, frankly, all six of our specially featured European destinations meet and exceed most if not all of those typical peace-of-mind criteria. In that regard, the **Discover Europe Kit** provides you with detailed relevant information, including names and contact information of additional resources.

You can totally enjoy your new life in the Old World, knowing that...

- **Your health is in good—make that great—hands:** You'll be glad to know that our European destinations offer access to health care that is similar to or better than what you're used to in the United States. Generally, expats can choose from a variety of options—often pretty impressive ones. In fact, two of the featured destinations enjoy their country's reputation for having the world's best health care.
- **Your friends and family are never far away:** Friends and family have never been more accessible when it comes to both travel and communication. Most of the featured destinations are a few hours or less from direct flights to North America. As for phone and Internet connections, our recommended havens, with rare exceptions, have high-quality connections that are generally cheaper—sometimes much cheaper—than the same services in the United States.
- **You're likely to bond with your new home and setting more than you ever anticipated:** You will be amazed at the number of expats—many of them North Americans—around you in your new setting in Europe. People from various countries flock to these inviting destinations... where expats are an appreciated part of the ambiance... and where English is widely spoken. You can enjoy the company of as many like-minded people—both locals and expats—as you choose. The **Discover Europe Kit** leads you to great resources and tips for where and how to get started making friends in whichever of the European destinations you choose. That even includes opportunities to learn bits of *français*,

italiano, or even *catalan*... if you're so inclined.

How Smooth Can Your Transition To A New Life In Europe Be?

Very smooth... if it has included thoughtful decisions right down to the details.

It's why we put at your fingertips information specifically focused on specially selected destinations. It's why we "go deep" in regard to a combination of key considerations (haven-focused rather than country-wide)—taking you far beyond any touristic guidebook offerings.

And the best part of all this information?

It's not sugarcoated. It's the real deal. We give it to you straight—"beefs," "bouquets," and everything in between. Then you can decide for yourself...

"Is This Where I'd Like To Wake Up Each Morning... And Come Home To Each Night?"

That's the final big question that only you can answer. The decision of "where" is ultimately yours, after the **Discover Europe Kit** has provided you with the best information available in the most user-friendly format available.

And then there's the confidence you gain in getting a firm idea of the order of events for actually making the move. We make sure that once you set your sights on your dream destination, you know the next steps to take toward getting there.

ORDER NOW >

"Have Your Cake And Eat It Too"

You Are Straight-To-The-Point

"Kathleen, I receive several online newsletters; most are apparently from basement boiler rooms, pushing their products.

You guys are more straight-to-the-point and less hard-sell, which I appreciate at age 76."

--Walt B., San Salvador

So many options...

You can live in Europe full-time... or part-time.

You can rent or lease... you can buy... you can rent or lease before you buy.

In the **Discover Europe Kit**, you'll see how each of our featured European destinations is unique in this way. Each has its own specific requirements and procedures for visa limits, obtaining residency, and owning property—including the "golden visa" opportunity in some cases. All this information—along with the included vital scoop on taxes and mortgages—will help in deciding which options are best for you.

But it's not just about money. There are other considerations too...

Things like... the year-round climate of your preferred haven... and your own attachments to other parts of the globe that you'd still like to "keep your foot in." Find the climate that best suits you or explore multiple haven options that better address your personal weather and social preferences year-round. And don't miss out on the benefits of...

Great Investment Potential...

"The economic problems that European countries are facing have led to a drop in real estate prices and could be considered a good time to find a bargain property... Some properties are being repossessed and sold.... at knock-down prices."

-- The Telegraph, May 2014

"Prices in this part of this country collapsed, meaning that, in spots, quality properties right on the beach are available for absolutely bargain prices.... It's hard to go wrong with oceanfront property in a sunny climate that tens of millions of North Europeans can access cheaply thanks to Europe's low-cost airline industry."

-- Lief Simon

A Home That Can Pay For Itself

Thinking about living part-time in Europe?

You may wish to take advantage of any one of a variety of investment opportunities. They can help reduce your overall housing costs—either occasionally or as a guaranteed fixed income.

One very exciting option, available in France, involves purchasing and then leasing out a *pied-a-terre*. It's a managed, fixed income investment that is almost effortless. Or, if you prefer self-managed, more spontaneous arrangements, your apartment on the Adriatic coast could bring you US\$500 a week or more... whenever you happen not to be using it. The **Discover Europe Kit** explains these as well as a variety of other options in several European destinations.

So whether you're considering full-time or part-time living in Europe... whether you like the flexibility of leasing or renting, the independence of owning, or investment potential... these European havens offer you a choice of affordable options for savoring the tranquility and vibrancy of an Old World lifestyle. A lifestyle you never thought you'd be able to afford, let alone generate income from.

Like Sand Through The Hourglass...

Think about it...

Your future... unfolding as you read this.

Imagine it unfolding in Europe—much sooner than you think.

You've been inspired by travel films... or by friends who have raved about their travels... or by particular highlights of your own travels. There are visions that have stuck in your mind...

Have you dreamt of medieval castles, Catalan cuisine, breath-taking coastlines, Byzantine ruins, Gaelic folklore and music, French cafes, Adriatic-view vineyards, or any one of hundreds of tempting Old World lifestyles? And the repertoire grows as friends and family report back on exciting European get-aways.

So many wonderful visions to have dancing in your thoughts—like picturing yourself sipping wine on your balcony overlooking the vineyard it came from.

But if the visions alone just aren't satisfying enough, could it be time to actually step into the picture?

On Your Mark, Get Set...

A decision to move to Europe—or anywhere overseas—is rarely about flipping a coin. It's about deciding what lifestyle you want to surround yourself with every day... then finding places that match that lifestyle. After that, it's about weighing all the options... and choosing one—while it's still available...

So you can't sit on the fence too long.

And, of course, rushing impulsively into a decision isn't the answer either. Hit and miss doesn't make sense when there's so much at stake—even for outstanding bargains that won't be there if you wait too long.

That's precisely the reason we've put together the **Discover Europe Kit**. To quickly and easily help you to zero in on particular havens... an initial assortment of "*crème de la crème*" affordable overseas living options. And then guide you through the next steps in selecting and getting to the one that calls to you.

We help you cut to the chase... doing all the initial time-consuming information gathering and organizing. And it's done as no one else does it—by our own team of experienced overseas living experts.

No Smoke And Mirrors Needed For Something This Good...

Browse the **Discover Europe Kit** with confidence—perusing Europe's select offerings, from the Atlantic to the Black Sea, and the Mediterranean to the Baltic Sea, from seaside splendor to hillside havens, from serene to vibrant, from vineyard terraces to cobblestone neighborhoods to cosmopolitan energy... The ups, the downs, and the "workarounds"... all told like it is and based on real, firsthand experience.

Of course, no place is perfect. Even castles are sometimes drafty and have a few cobwebs!

You need to know as many of the realities as possible, up front. Carrying on Live and Invest Overseas' ongoing commitment and reputation to help you do

just that, the **Discover Europe Kit** will advise you how to move to Europe with eyes wide open because we believe your new life there should bring you many more good surprises than unpleasant ones.

"Please don't ever stop the truth telling."

--Michael C., United States

"...I really have to commend you for your insight and honesty in 'telling it like it is' to your readers..."

--Norman S., United States

"Keep up the good work. I particularly like your approach to presenting both the good and the bad, as believe me, seldom are the bad ever mentioned."

--Keith T., United States

The 20/20 Insight You Need To Make The Move...

The **Discover Europe Kit** comes to you from my team of international living experts—who have chosen to invest time and money in these choice destinations for a very good reason...

Like me, they're smitten... but not fools.

They've examined day-to-day life and business in these settings. And they've sorted the overall experience into plus and minus columns to make sure any drawbacks are manageable.

They know what you need to know, because they themselves have basked in the blessings... and dealt with the downsides.

They know the best favor they can do for you is to point out both the "beauty marks" and the "warts"... so you too can decide what are realistic trade-offs for you.

Round, Round, Round, Round... We Get Around...

The Babe Ruth Of Overseas Living

"Kathleen Peddicord is like the Babe Ruth of overseas living."

-- Scott U., United States

The **Discover Europe Kit** is a bundle—actually more like a small library—of resources that is unlike anything anyone else offers—anywhere. Why?

Because it comes from a globetrotting team of experts unlike any other available to you anywhere.

Most of you are already familiar with my own nearly three decades of experience traveling to more than 50 countries, living and investing in real estate in 21, renovating properties in 6, and establishing businesses in 7.

Apart from our current home in Panama, that includes six years in Ireland, three in Paris, and a current vacation home in Croatia—not to mention frequent travels throughout Europe.

No one knows better than I do how Europe gets under your skin... and stays there. It's why I can't imagine NOT having a home there.

Keep Up The Good Work

"I've enjoyed your descriptive writing and fabulous relocation tips for some time.... Your recent piece in Huff Post—'Two Affordable, Turn-Key Retirement Options In Europe'—was perfect. Keep up the good work."

--Charles W., United States

I can't recommend Europe highly enough... particularly the highlighted destinations we have uncovered in this Kit. They're enticing settings to invigorate and savor the leisurely and enriched lifestyle you've long been waiting for... or maybe didn't even know was available to you.

And I'm just ONE of the qualified voices singing Europe's praises in the **Discover Europe Kit**.

Just check out the expertise and experience of the other members of my **Discover Europe Kit** editorial team—who, like me, want to make your transition to a life in Europe as rewarding and easy a move as is realistically possible.

Kaitlin Yent has grown up around the world, living in the United States, Ireland, France, and Panama and has traveled extensively. Upon graduation from university in the United States, she wasted no time in moving abroad again. She has lived in Panama full-time for

three years, now working as Managing Editor for Live and Invest Overseas.

Jocelyn Carnegie is a global expat and entrepreneur. After taking on his own family's property portfolio in Scotland at age 18, he spent five years in high-end global real estate, followed by a series of successful investments throughout Central and Eastern Europe and the former Soviet Union. Off to France in 2000 to work with the Agora Group, as International Living's country manager for France and Central Europe, he helped many overseas clients find and purchase properties in Paris and France. He has participated in global conferences, real estate, and investment tours and seldom passed up a roving-editor adventure—including exploring European "frontiers" such as Serbia and Albania.

In 2005, he was off to do large scale real estate and resort development in Nicaragua and Panama. He also established the Panama office of a successful U.K. creative design agency specializing in world-renowned cutting-edge real estate marketing.

Abby Gordon is a native of Massachusetts who now splits her time between Paris' Marais district; Baden, Brittany; Boothbay Harbor, Maine; and Manhattan. Apart from her day job, she maintains a blog on Paris and manages rentals of two apartments—one in the Marais and one in Maine.

Lucy Culpepper is a freelance editor and writer who has traveled to, written about, and worked in some 30 countries. Originally from Wales, she has lived all over the U.K. and in Southern California, has spent extended time in Mexico, Panama, and Costa Rica, and has lived for three years in mainland Europe. Her career moves have been from rain forest guide in Peru, to ethno-botanist in Ecuador, to catalog production manager for a global travel clothing company, to managing editor of a triathlon magazine in California. She's living proof that it's possible to travel extensively and find a new "home" country—while home-educating her two children and working online.

Lynn Mulvihill, originally from Waterford City, Ireland, is a freelance writer and editor. In the past, she has worked as editorial director for International Living, as well as managing editor of the Overseas Retirement Letter. Though entirely happy living on her native soil, Lynn enjoys traveling and has spent time in mainland Europe, Asia, the United States, and Central America. When her four children allow her the time, Lynn also likes to dabble in international short fiction competitions.

Luis da Silva grew up in South Africa, and eventually immigrated to Europe. An electrical engineer, African American literature scholar, corporate consultant, and CEO of several companies, he has traveled and worked in over 20 countries around the globe and, in 2004, started his own management consulting business in tourism and investment growth. After many years of working and traveling abroad, Luis moved to the Algarve region of Portugal, where he is intensely involved in its promotion as Europe's premier emigration and retirement destination.

No one else has put together this kind of firsthand perspective collection. No one knows better than this all-star team how to fast-track the move to your dream home in Europe.

Travel brochures and tourist guidebooks alone are not going to cut it when it comes to a decision about living overseas. Even comparing costs and living

conditions on a purely country-by-country basis still makes for pretty big haystacks to find a needle in. That's why our approach is all about...

No Beating Around The Bush...

To find affordable quality living for you in Europe, we use our own "thin-sliced" approach. We pinpoint specific, desirable, and appropriate areas, regions, and even urban neighborhoods for your consideration. Why?

Because we want to lead you more directly to specific hidden gems—those havens offering you the best lifestyle at your price point. We want to help you get to the property of your dreams faster—before someone else beats you to it and before prices go up as the area gains popularity.



WHAT And WHO You Need To Know



This is the best time in a decade to be a dollar holder... your money simply buys you more in Europe right now...

In the **Discover Europe Kit**, we share not only information and tips with you—but also names and contact information of top resources throughout Europe. The kit is your access to specific and accurate answers to all your burning questions... answered by competent people who know from firsthand experience what they're talking about. Questions like...

- Should I become a legal resident? What are the pluses and the minuses?... How would I qualify?...
- What do I need to open a bank account?...
- What are my options for health insurance?...
- What about public medical care? Is it free? Would I qualify to use it?...
- As a foreigner, what are my options for financing? How much can I borrow? How do I qualify? What terms are available?...
- How do Europeans really feel about Americans—and foreigners in general? (We get this all the time. The answer, of course, is that they welcome them... but we give you further insight in our **Discover Europe Kit**)...
- How necessary and easy is it to pick up the local language?...
- Where does it make sense to buy today for investment?...
- What return could I expect from a rental property?...
- What about taxes? (They can be diabolical... but you need not

necessarily deal with them)...

- How would I go about renovating a country house? What would it cost? (A lot of time and patience are the general rule of thumb)...
- How easy is it for me to connect with other expats locally and regionally? (Generally, a lot of options.)...

In short, our **Discover Europe Kit** provides details and contacts for everything you need to know about residency and taxes... bank accounts and mortgage financing... rental management and health insurance... And it does so for each of our six outstanding European picks featured in the kit.

If you're dreaming of a new life, either full- or part-time in Europe, you need to know about the cost of living, health care, renting, buying, paying your utility bills, opening a bank account...

You'll feel reassured as you're guided through all those details... leaving you free to focus on the big picture. And when it comes to Europe... the big picture is very appealing—and within your reach! It's never been easier than this to make your European dream come true... full-time, part-time, or maybe just now and then.

I've enjoyed living in Europe and continue to do so. And I'm telling you... it's everything you've imagined it to be—and so much more. I believe it truly is the best quality of life this world has to offer.

So... is it your turn?

Remember. Real people like you—school teachers, dentists, accountants, attorneys, consultants, office managers, doctors, sales reps, small business owners—are already doing what you're thinking about right now... And doing it successfully.

And the good news for YOU is...

It's never been easier or less expensive to follow in their tracks...

Thanks to the [Discover Europe Kit](#).



Everything You Need To Embrace *Old World Charm...* Faster And More Confidently

Our **Discover Europe Kit** includes everything you need to know about

- Medical care and health insurance...
- Current real estate markets—purchase and rentals...
- Obtaining a visa and qualifying for residency...
- Opening a bank account...
- Shipping your household goods to the country...

Everything... right down to how to have the electricity turned on in your new home, how to arrange for cable and a cellphone, and how to go about furnishing your new digs...

Our new bundle of resources even lays out detailed and itemized budgets for living in the six select European havens that we've singled out for an especially close look.

Compare Apples To Apples—Literally.

You even get to compare monthly budgets and grocery list prices in our six featured settings—costs from eggs, to electricity, to entertainment. And, you'll also see how your own lifestyle choices can dramatically impact that monthly budget.

We understand that a decision like moving overseas is as much about dollars and cents... as it is about living your dream.

To the delight of even the most ardent number-crunchers, the **Discover Europe Kit** is jam-packed with plenty of detailed information about initial and monthly costs—and contact information to find out even more.

Best of all, just wait until you compare the sample budgets of our hand-picked havens, with your current monthly costs! You'll have to pinch yourself again.

An Invigorating And Fulfilling European Lifestyle Is Within Your Reach.

Yes, you can actually afford to live just down the road from—or even amid—marvels of history, architecture, the arts. And whichever of the featured destinations you choose... mountains, vineyards, oceans—or all three—are never far away.

It's the life of your dreams... and for much less than you EVER thought possible.

So... while you have the chance...

How about going after the future of your dreams... and stepping onto that drawbridge to Old World charm?

The Discover Europe Kit— Your Dream At Your Fingertips

This is it.

You're minutes away from everything you need to know to begin your lifestyle upgrade—in Europe. The [Discover Europe Kit](#) is your ticket to ride... with hundreds of pages of current information and research AND links to take you right to appropriate sources you might need.



And Just Look At What The Kit Includes...

The Around Europe Comprehensive Report

Over 100 pages introduce you to select European "sweet spots" in a dozen different countries. The information and insight assembled are brought to you by our unparalleled team of overseas living experts.

SIX Comprehensive, Illustrated Country Reports

These engaging accounts expose even more details about those six extraordinary hot spot havens of affordable and fulfilling European living—to buy, rent, or invest in. Embedded links take you deeper still into these—our most highly recommended European destinations.

One destination was even selected as Live and Invest Overseas top-ranking overseas haven for 2014... and it's one you are far from hearing the last of.

The reports include all the well-researched relevant details of interest needed to fast forward into a re-invented life in Europe... and open the door to even more resources.

Get the straight goods on each of the six top destinations in Europe when it comes to:

• Climate	• Existing Expat Community
• Cost Of Living	• Health Care
• Crime	• Infrastructure
• English Spoken	• Real Estate
• Entertainment	• Residency Options
• Environmental Conditions	• Taxes

You Can't Afford NOT Taking The First Step Toward Your New Life In Europe...

It's almost impossible to put a price on a dream like living in Europe. And—in case you're still getting used to the idea... yes, I'm talking about YOU... living in EUROPE... and within your budget! It may take a few more pinches for that to actually sink in.

We're thrilled to offer you this extraordinary opportunity to fast-track your move to Europe... and at nowhere near what it would cost you to pull all this information together on your own. As for finding a treasure chest of resources like this somewhere else? You won't. It doesn't exist... and surely not at these prices...

- The **Comprehensive Report** reveals to you a dozen little-known and undiscovered European havens, for the unbelievably low price of

US\$19.

- Our **Six "crème de la crème" Country Reports** are brimming over with enticing and nuts-and-bolts details of these particularly alluring destinations... and are a bargain at **US\$59.70** for all six.

That's right... we've loaded this one of a kind dream bundle with everything you need to find and head for your own little corner of paradise in Europe, all at a retail value of only US\$78.70.

However... the clock is ticking, and these little-known European havens won't be secrets for long...

The sooner you get this **Discover Europe Kit** in your hands, the wider selection of unbelievable living options you'll have to choose from, and the faster you'll start heading for that Old World home of your dreams.

You simply can't afford to overthink buying this kit, while these mouth-watering Old World haven bargains get snatched up by others who are also getting wind of them as you read this.

I simply can't let you miss out on this incredible opportunity, because I myself can't imagine not having a home there.

It's why I've decided to offer it to you today for...

Less Than The Cost Of A Nice Dinner Out...

That's right. You can start moving toward a whole future in a lifestyle you savor—lived on your terms... in the setting of your fondest dreams.

Right now and for a limited time—I'm making the **Discover Europe Kit** available to you at a **50% discount**.

That means that if you order it right now, it's yours for only **US\$34**.

The **Discover Europe Kit** will help you see Europe, not as a tourist, but as your future home—through the insight of experts with a wide variety of international living experience. And at the same time, it will provide the connections and

contacts you'll need for your own European dreams to come true. There is no other single resource like this.

Do you really want to miss out on so much potential... for so little?

Act now to take advantage of the special discount and to treat yourself to the greatest Europe resource available.

If you want Europe... now is the time. Let the **Discover Europe Kit** help you make it happen quickly and easily.



[Go here to order this one-of-a-kind European living resource—your gateway to a life you never thought you had access to.](#)

There's no place like home... especially the one waiting for you in the Old World.

Sincerely,

A handwritten signature in black ink, appearing to read "Kathleen Peddicord". The signature is fluid and cursive.

Kathleen Peddicord
Publisher, Live and Invest Overseas

P.S. You deserve more than just dreams of *Old World charm, beauty, and excitement*. You owe it to yourself to step into the dream. It's all about no regrets... Dare to grab hold of a lifestyle that qualifies on many levels as the world's best quality of life.

With this unbelievable time-limited discount, and a possible home in Europe at stake, doesn't it just seem right for you to have All Around Europe in your hands in the next few minutes?

ORDER NOW >

