Kathleen Peddicord 5 Catherine Street Waterford, Ireland

➤ Inside: Now you can live like a multi-millionaire

on just \$800 a month! > Dine on succulent lobster and filet mignon prepared by a gourmet chef - \$12 a meal.

Reduce your business and personal taxes up to 95% - without raising so much as an eyebrow at the IRS.

 Own an oceanfront home on a white coral-sand beach and clear azure waters. Turn your friends green with envy. \$25,000 for house and lot.

Hire your own maid, gardener, or houseboy-\$6 a day. They do all the work while you sail, fish, golf, or loaf.

Visit exotic locales that others only read about in travel brochures- at 50% off regular airfares if you go this year.

Retire to a tranquil island paradise ... or a breathtaking mountainside chalet ...

...all on a budget of less than \$27 a day!

JAMES, 65, WAS BARELY GETTING BY on a small pension and social security. Now he's enjoying his retirement in a beautiful condo community on a championship golf course in a balmy tropical climate, where he plays 18 holes every day. Amenities include a spa and 6 hydrogrid tennis courts.

Sound?

SHANNON, 50, WAS SICK AND TIRED of working as a waitress for minimum wage and tips. Now beach boys serve *HER* rum punches on a white sand beach outside her cozy 2-bedroom bungalow in a picturesque village overlooking the crystal blue Caribbean waters of the Bahamas.

WILL, 35, TOLD ME, "I don't want to wait until I'm 70 to retire and see the world." Now he owns his own Internet business and divides his time between a fabulous high-rise apartment in Barcelona, with a spectacular view of the Mediterranean Sea, and a charming hacienda south of the border."

Here's the secret of how James, Shannon, and Will achieved their dreams -- for far less money than you probably have right now....

Dear Friend,

Did James, Shannon, and Will win the lottery?

Not hardly.

But in a manner of speaking, they did hit the jackpot.

Because Jim, Shannon, and Will – and thousands of other ordinary people – have discovered a fun, easy, and exciting way to beat today's high cost of living ...

((... and live a millionaire's lifestyle on about \$800 a month (that's less than) (\$10,000 a year).

Shannon, for instance, awakens each morning to the gentle sound of the surf, as the white lace curtains of her airy bedroom flutter in a gentle sea breeze. She

goes out onto her terrace where she sips fresh-squeezed orange juice, watching the waves crest upon pristine sand.

Nearly every day she walks down to the beach for a swim, immersing herself in the incredibly warm, peaceful waters. Then it's off to Elizabeth Harbor, once a favorite haunt for pirates, for shopping and lunch - and some sailing or snorkeling What in the afternoon.

Do people like Shannon, Will, and Jim have it made? You bet they do. Now, read on to find out their secret ...

... and discover how you, too, can beat the high cost of living - and work and play in unspoiled paradises and picturesque towns once thought to be the exclusive purlieus of the rich and famous

Stop paying through the nose for the good life

I recently read in a newspaper about a townhouse in Manhattan selling for \$8 million ... and an apartment going for \$18 million. Yikes!

Of course, if you're willing to settle for a small 1-bedroom apartment in a decent neighborhood, you can buy one in NYC for a more "reasonable" \$500,000 and up.

And even if you are content to live near a major U.S. city instead of in it, you'll pay a fortune for the privilege.

For example, a small 3-bedroom colonial in Bergen County NJ, about 16 miles from midtown Manhattan, recently sold for over \$320,000.

Our readers don't pay anywhere near that. Yet they live in fine homes that would make you gasp with envy ... in places whose beauty and splendor take your breath away.

One is considering purchase of a spacious 4-bedroom, 3-bath, 2,600-squarefoot home on a park-like 5,524-square-foot lot near the ocean. From the balcony, you can see white sails moving gracefully along the horizon, as playful dolphins race alongside.

The sky is clear blue. The sea is a deeper blue, sparking with sunlight. A gentle breeze drifts across the balcony, bringing with it the invigorating scent of fresh ocean air. The price? Just \$45,000! (The same house in Miami Beach could easily cost 10 to 20 times that - or more.)

Another of our readers bought a gorgeous apartment in a quaint little town for only \$12,000. She takes her morning tea on a terrace overlooking a sparkling sea. From the other side, she has beautiful mountain views. She rents it out most of the time – and travels all over the Continent.

A couple of months ago, she stopped into a London pub for fish and chips before taking in a hit play at a cozy theater on the West End ... at one-third the price tickets to the same show cost on Broadway.

And just last week, she hopped over to Paris for the weekend, where she enjoyed a late-night dinner at the Grande Café ... grooved to hot jazz at the Opus ... strolled along the quai d'Anjou on the Ile St. Louis ... and watched the sun set over the Seine from the Pont des Arts.

Perhaps you, too, find France alluring. If so, we can tell you about a snug 2-bedroom hideaway, with a lushly planted 1,400-square-foot garden, that's on the market for \$42,000. And there's a lovely cottage on an acre in Ireland going for \$41,000. But hurry. It won't last. (By the way, the median home price in the U.S. is a whopping \$153,300.)

How are we able to enjoy the best life has to offer, at a small fraction of the price others pay? Are we "cheating" the system somehow?

((No. Enjoying a millionaire's lifestyle on a middle-class budget is not only perfectly legal – it's easy, too. Anyone can do it. You too.

Get Uncle Sam out of your pocket

Sick of paying too much in taxes? We can show you how to set up a lifestyle that's nearly 100% tax-free. Perfectly legal – and you save thousands of dollars ever year.

Tired of the skyrocketing cost of health care? The average hospital stay in the U.S. costs \$6,386! But now you can get comprehensive health insurance – including medical and dental – for just \$240 a year. (That's not a misprint. I said comprehensive medical coverage for \$240 a year.)

✓ Like to eat out, but spending too much in restaurants? Instead, enjoy a sumptuous seafood dinner for two at a charming outdoor café. The swordfish is the freshest you've ever had – caught that day. And your total bill will come to only \$12 – and that includes the wine.

Let's face it. Given the current state of the U.S. economy, life is getting a lot tougher for many Americans nowadays ... even those who have "made it" with a

successful career and a solid investment portfolio.

The truth is, thousands of investors have taken substantial hits to their portfolios in today's bear market, substantially delaying their financial objectives and retirement plans.

The economy isn't getting any better. Inflation isn't going away. Stocks are still in the doldrums. Analysts are forecasting a long-term bear market. And if you're starting to think about retirement, that probably means you'll have to find a way to live on a lot less income.

You have 3 choices:

- 1. Make or get a lot more money. (Yes, but how? And can you keep making that high income forever? What about retirement?)
- 2. Stop eating out, going on vacation, and buying luxuries and start living a Spartan lifestyle. (Doesn't sound like fun, does it?) Or....
- 3. Take a step up in lifestyle ... live where you want, in the style you want ... while actually slashing your housing, food, travel, insurance, and other expenses 50% to 80% or more. (That's more like it!)

How is this possible?

Here's the secret....

Although you are an American, you don't have to keep paying American prices (among the highest in the world) for services and amenities.

By adopting an "international lifestyle" (I'll explain what this means in a minute), you can

- Vacation at a quaint hotel on a romantic Thai island for less than \$12 a night.
- ➤ Buy a beautiful original 19th-century mahogany library desk for \$975. Same desk in the U.S. would sell for \$5,000.
- Getting clobbered by the bear market? Discover 6 secrets to profitably investing overseas. Earn 20% return in 18 months.
- > Spend New Year's Eve this year at the Ritz in Paris, dining on haute cuisine, and climbing the Eiffel Tower at dawn.
- Reduce your grocery bills 60% and eat better than you do now ... using

the freshest locally grown produce and straight-from-the-hen eggs.

- Knock 40% to 60% off your travel costs. Travel first-class for pennies on the dollar.
- Discover a little-known Mexican seaside resort before others find out about it and jack up prices. Seaside apartment on a hill overlooking Santiago Bay costs just \$35,000 -- including the furniture.
- Protect your retirement nest egg using the most powerful offshore asset protection vehicles -- just like the super-rich.
- ➤ Visit an open-air market where you can buy fresh eggs for \$1.25 a dozen ... ripe bananas for 10 cents a pound ... pineapples dripping with sweet juice for 75 cents each ... two ears of delicious corn for a quarter.
- Vacation at a sun-drenched villa on the French Riviera for \$350.
- Discover retirement havens where you can stretch your money beyond all recognition.
- Live like a king or a queen on less than \$800 a month.

Why every smart American should become a "citizen of the world"

I'm proud to be an American. America is the greatest country in the world, and I love this land dearly.

We Americans are a great people. But we have one problem that people in many other countries don't.

It's this: Perhaps because of our size, and the fact that we have only a couple of other nations (Mexico and Canada) near our borders, some Americans may be a bit more "provincial" than folks in other countries.

As a result, we tend to limit ourselves – economically, culturally, financially ... to places, products, and services confined to our geographical borders.

That means we miss out on the great values we could be enjoying in other countries ... luxuries for a fraction of what similar items cost in the U.S.

Example: To own a luxury 3-bedroom house by the sea in the United States could easily cost you \$750,000 to \$1.5 million or more. But you can purchase such a home in Greece, overlooking the turquoise waters of the Mediterranean, where the awe-inspiring ruins of ancient Greek and Hellenistic cities lie

scattered like jewels on hillsides above a shimmering sea - for just \$25,000.

Unbelievains! Or take the stock market. During the last bull market, U.S. investors enjoyed annual returns of 20% to 25%. Now, of course, the S&P 500 is in negative territory, and everybody is suffering.

But did you know that, in a recent 10-year period, a portfolio of international stocks outperformed a portfolio of U.S. stocks, with the same risk, by 42.8%? Or that the Taiwan market rose more than 1,000% from 1985 to 1990?

In fact, over the last 20 years, five foreign markets – including Sweden, the Netherlands, Hong Kong, Belgium, and the UK – beat the U.S. in average annual return. The most recent offshore investments we told our readers about earned us over 300% ... including 470% profit on a Spanish telephone company stock we wrote about last year.

When your vision doesn't extend beyond your own shores, your choices and options become fairly limited – and very expensive.

But, by adopting an international lifestyle – one in which you become a "citizen" not just of the U.S., but of the world – you open yourself up to a new way of living. One in which you can enjoy pleasures, luxuries, and a lifestyle beyond most peoples' dreams – all within reach of a working man's budget.

That means you can:

- ➤ Lodge with genuine nobility (a Baron) in his ancestral Sicilian mansion, surrounded by groves of mandarin and lemon trees, for just 40 50 Euro per night -- including a breakfast fit for a king.
- ➤ Travel 4 times as far for 1/3 as much money.
- ➤ Own "dream" properties -- mountainside villas, beachfront mansions, country estates -- for a quarter of what they'd cost in the U.S.
- ➤ Start an international business and make an easy \$65,000 a year in "pocket money" in your spare time living in an offshore paradise.
- Travel throughout the Continent without restrictions using a second passport.
- ➤ Save \$875 on your next airline ticket. Seats available on first-come, first-served basis only.
- ➤ Stay at a charming European hideaway in a secluded village for \$11 a day.

- Buy a strand of lustrous freshwater pearls for only \$9. Makes expensive store-bought pearls look like pebbles!
- > \$45,000 buys you a cozy vacation home on 2 wooded acres in a rustic rural village where peace and tranquility reign supreme.
- ➤ Take an extended luxury cruise on an elegant ocean liner for less than half what others pay.
- ➤ Retire in style at 60, 50, or even younger -- on an income of less than \$10,000 a year!

Experience the many advantages of International Living

For 20 years, our unique monthly publication, *International Living*, has been alerting Americans to the tremendous advantages of adopting an international lifestyle, including the possibility of retiring overseas at remarkably low cost.

My network of contacts in more than 100 countries send me information on easy, inexpensive ways for you to discover the world's best travel – plus business ventures, investments, retirement, education, employment, real estate, shopping, and other lifestyle opportunities.

We scour the world for bargains of all kinds, giving you the details on how to save money on everything from airfares to hotels, shopping to health care costs.

But *International Living* can do more than just save you a lot of money. It can also help you live anywhere in the world you want to ... with a lifestyle that would make most multi-millionaires positively green with envy!

One of these retirement havens, also ideal for a vacation home, is a warm, tropical country with palm-lined beaches where you can live just 2 weeks a year and claim permanent residency – and as a result, take advantage of big tax savings.

Imagine ... you wake up every morning to the sounds of a warm ocean This is the lapping on a white sand beach. You roll out of bed, grab a cup of coffee, and way to live! wander out to your front porch. The morning sun glints off the waves, and the seabirds call to one another as they fly overhead, white wings on a brilliant sky.

You sit back in your chair, your feet propped up, and watch a solitary sailboat moving along the distant horizon. Behind you the French doors open, and your cook walks out to deliver your breakfast – warm muffins and sweet slices of fresh papaya, orange, mango, and pineapple.

A pipe dream? Not at all. This paradise is very real ... and very affordable.

You'll discover it ... and dozens more ... every month in the pages of International Living.

Most Americans can't even imagine this amazing lifestyle ... much less live it. Now, you can do both

Once you join our family of *International Living* subscribers, and adopt the "international lifestyle" we write about, you will never again feel stuck in a rut – because you'll know how to travel all over the world, without spending very much money.

Some of our subscribers use our insider travel tips primarily to take great vacations in both popular destinations and little-known retreats ... for 40% to 60% less than regular "tourists" pay.

Save \$\$\$\$

Others use us to relocate their primary residence or business anywhere in the world they want to live ... establish a second residence overseas ... or scout out low-cost cities or beach homes for early retirement:

➤ We recently told our subscribers about a beautiful French Alpine studio for sale in the heart of a ski resort in Rhone-Alps. The owner is asking only \$37,000.

The studio sits high on the mountaintop, with spectacular views all around of the most beautiful scenery. Feel your heart pounding and the blood rushing through your veins as you finally reach the craggy peak.

The area is as stunning in summertime as it is spectacular in winter. Alpine flowers push delicately through the fresh grass, conjuring up images of Julie Andrews skipping across meadows with her arms outstretched.

The resort is full of activity, with tennis, golf, and beach volleyball for the tame, and white water rafting and mountain biking for the more daring. Hiking, rock climbing, and "spelunking" (cave exploration) are all possibilities on your nearly endless list of "fun things to do." You'll never be bored.

➤ How about moving to the world's most affordable retirement haven, where you can live like a tycoon on just \$1,950 a month?

The cities, with cobbled streets and stucco facades, are awash in charm. Outside the cities are green, rolling hills and river valleys. On the coast, the surf crashes into pristine beaches and high cliffs. The temperature is a picture-perfect 75 degrees Fahrenheit year-round.

The cost of living in this tropical paradise? A fraction of what you'd pay in

the U.S. You can employ full-time household help to cook and clean for about \$30 a week ... enjoy a gourmet meal for two, with wine and dessert, for \$25 ... get a haircut or take a taxi for \$3 ... or have your shoes shined for 30 cents. Doctors charge 80% less than they do in the United States.

The property values here are the best in the Americas. In one of the oldest colonial cities, you can buy a 12,000-square-foot, three-story mansion with a grand garden and terrace for just \$250,000.

Or perhaps the country life is more to your liking. To the north of the city, in the mountains, llamas graze peacefully on the hillsides, and the fields are still tilled by hand. Nestled among the tall, snow-packed peaks is a market where woven blankets, intricate wood carvings, and hand-tanned leather jackets sell at sinfully low prices. You can hike, ride horses, go bird-watching, or simply relax.

An American couple we know built a home here for under \$30,000. Nestled near the shores of a spectacular crater lake and surrounded by volcanoes, the sunsets here are absolutely gorgeous, silhouetting the mountains in a brilliant red glow.

➤ Opportunities to enjoy leisure living on lush islands, large and small, public and private, abound in the pages of *International Living*.

On one of these islands, you'll find miles of white, sandy beaches ... the on Earth! bluest, cleanest waterways ... panoramic views of majestic mountains ... large expanses of completely protected natural bushland ... and some of the best fishing anywhere.

The people here are so happy and peaceful. Everywhere you look, you see fit, tanned, serenely smiling people, usually gray-haired, as the island has become a popular retirement destination. Sitting in coffee shops, eating out, dancing, boating, picnicking by the bay, windsurfing ... they never lose that sense of contentment.

The good news is that property prices are still reasonable ... but probably not for very much longer. Right now, though, houses on the beautiful, landscaped canal waterways can be had for just \$155,000. Inland, you can buy a nice house for as little as \$62,000.

Living the dream

The staff and correspondents of *International Living* report on the "international lifestyle" with authority, because it's the lifestyle we all live. You'll find us in the most unusual, charming, and exciting places, all over the world, exploring

the benefits of global living for your exclusive benefit.

One of our writers lives in an elegant restored chateau in the South of France. Another bought an oceanfront lot for 1/4 of what you'd pay in the U.S. and now lives on the beach a good part of the year. A third just bought a gorgeous home in Panama City, Panama. Walt and Jean Smith, a husband and wife team, are making a tidy profit buying and renovating rental properties in Lake Chapala, Mexico, where they are now licensed to sell real estate.

For me, my dream was to live on the coast of Ireland, near the most breathtaking shoreline in the world. Well, 3 1/2 years ago, *International Living* helped me and my family make that dream come true.

We live in a 200-year-old stone Georgian manor house in Waterford, on Ireland's southeast coast, about 90 minutes south of Dublin. All around us are rolling fields, with sheep and cows and plenty of low stone walls, some built hundreds of years ago. The views in every direction are better than any postcard.

I'd argue that Ireland has the most beautiful landscapes of anyplace in the world – and the most beautiful coastlines. Not a place for swimming, of course ... but dramatic and breathtaking coasts and beaches. Our town, Waterford, is the oldest city in Ireland, dating back to the Vikings. Part of the original Viking walls still stand, and the Viking tower continues to guard the harbor.

Health insurance and medical care are cheap. And we've cut our personal tax rate nearly in half. As dual citizens of both the U.S. and Ireland, our children can obtain EU passports, allowing them to go to school anywhere they want in Europe. Having a second passport will give our children many other advantages as they grow up, including getting a job in a foreign country ... going into business anywhere in the world ... travelling without restriction ... even free medical care and tuition.

help you At International Living, we are constantly researching the most profitable and attractive real estate markets all over the world. Whether you're looking for a long-term holiday rental ... an appealing home exchange (one of the best ways to arrange no-cost accommodations anywhere in the world) ... a retirement home ... a winter getaway ... or an investment property ... International Living shows you where the bargains and opportunities are – and how to take advantage of them.

Want to own your own apartment in London or Hong Kong? A hunting lodge in North America? A bungalow on an island in the South Pacific? We'll tell you

everything you need to know ... and what you need to watch out for.

Act now and save \$30 (or even more!)

You may never want to live outside the U.S. But you may want to do business overseas ... or buy foreign art, jewelry, clothing, crafts, or collectibles ... or vacation in sophisticated world capitals and tucked-away island resorts ... or simply find an alternative to the high cost of U.S. living. Whatever you want from the world, *International Living* can help you get it – cheaper, faster, and easier than you ever imagined.

No risk!

International Living is offered on a 100% risk-free basis with our lifetime guarantee of satisfaction. If you're not completely satisfied, you may cancel at any time for a full refund on all unmailed issues – no questions asked.

Right now, you can get *International Living* for a full year for only \$89 – a \$30 savings off our regular rate. That's like having a global network of correspondents scouting the world for you all year long, hunting out the best bargains and most exotic pleasures, for a very reasonable "retainer" of less than 25 cents a day.

For an even better deal (see my P.S. below), get 2 years of *International Living* for just \$139. You save \$99 and get the 2 free bonus reports described at the end of this letter.

Your "passport" to a better life is waiting for you

According to financial services giant Vanguard, if you were to retire tomorrow, you'd need 70% to 80% of your current income just to maintain your current lifestyle. For a couple earning \$100,000, that means a retirement income of at least \$5,800 a month. How could you ever stop working?

By adopting the "international lifestyle" we teach in *International Living*, you can live better than ever ... whether you're retired or not ... for as little as \$800 a month. That's less than 1/4th the average monthly household expenditures for a family living in the U.S.

As you can see, just one of our bargains ... a cheaper vacation, savings on airfare, a tip about a new offshore investment, or a fantastic real estate deal ... can pay back your subscription fee to *International Living* 10 to 100 times over or more.

International Living can save you money. A lot of money. So you can live better for less ... get ahead of the Jones's in today's sluggish economy ... and achieve

your financial and lifestyle goals much sooner than you'd ever dreamed possible.

To activate your no-risk subscription to *International Living*, complete and mail the enclosed order certificate today. Or call toll-free 1-888-263-5812. And start beating the high cost of living ... and living the lifestyle you dream.

Sincerely,

Kathleen Peddicord

Publisher, International Living

P.S. Act now and you will receive the valuable FREE bonus report shown in the enclosed folder, How to Live, Do Business, or Retire in 6 of the World's Most Beautiful and Affordable Offshore Edens.

In it, you'll get the details on the 6 best retirement destinations in the world. In one of these places, you can buy a beautiful villa, complete with lavish gardens, marble floors, and hand-painted tiles, for less than *half* of what you would pay for an average house in your home town. You'll be surrounded by breathtaking cliffs, hidden coves with secluded beaches, and rolling hills. Gentle sea breezes keep the climate nearly perfect, with mild temperatures year-round.

This special report is yours *FREE* when you accept our offer of a no-risk Trial Subscription to *International Living*.

P.P.S. Subscribe for 2 years and you also get a second FREE bonus report, How to Get the Best Deal on Every Airfare You Buy. With this report in hand, never again will you pay face value for an airline ticket.

2 Free gifts!!

Both reports are yours *FREE*, just for trying *International Living*. And you keep them absolutely free even if you decide not to become a subscriber. That way, even if you don't join our *International Living* family, you still get some of the best inside information on how to save money and live better by adopting an "international lifestyle" ... even if you remain in the U.S.

The 6 Best Retirement Destinations in the World



If you've ever dreamed of living overseas, enjoying an ocean view from your villa, with a warm breeze and clear blue skies, but thought that it was impossible and too expensive, then this report is for you!

How to Live, Do Business, or Retire in 6 of the World's Most Beautiful and Affordable Offshore Edens is a fact-filled and exciting report on 6 wonderful places to live, work, retire...or simply enjoy a winter escape. And all of these places are extremely affordable! Here's a sampling of the information you'll find:

Take advantage of this opportunity to subscribe to International Living, for 2 years, and we'll also send you a

second FREE bonus report:

I f you were to ask six people sitting in the same section of an airplane, all taking the

same flight, what each paid for his ticket...you'd likely get six different replies. Because as ludicrous as it may seem, the price you pay for air travel has little to do with the number of miles you're flying.

How to Get the

Best Deal on

Every Airfare

You Buy

It has to do with how savvy a shopper you are.

Yes, other things contribute to the cost of your airfare. But in reality, all that matters is your understanding of the airline industry...and its complex and everchanging pricing system.

You see, once you've figured out the methods the airlines use to set their prices...you can figure out ways around them...ways to make these seemingly arbitrary price structures work to your advantage.

The airline industry is like a huge, international bazaar, where informed haggling is the only way to avoid being taken for a ride.

But, just as there is an etiquette to bargaining at any Moroccan casbah or Mexican market, there are rules to this game, too. You've got to know how...and whom...to ask for the cheapest fare, and you've got to be able to understand the price you're quoted.

That's where we can help. After studying the airline industry for 21 years, we've come to a startling conclusion: The face value of any airline ticket is only the beginning of the story.

We've prepared an in-depth, informative report called How to Get the Best Deal on Every Airfare You Buy that tells you how to save the most money possible on every airfare ticket you purchase.

This invaluable report details...

- how to take advantage of the "maximum permitted mileage" to extend your trip at no extra charge...in other words, how to see London for free
- the secret of flying standby...or, how to take the risk out of flying at the last minute
- how to use special strategies to beat the airlines at their own games...such as hidden city ticketing, nested ticketing, hub ticketing...we tell you how these techniques can translate to hundreds of dollars in your pocket
- when it pays to say you're flying to Paris... when you're really on your way to Tel Aviv
- * the right questions to ask when speaking with a travel agent or an airline reservationist to make sure you're being quoted the cheapest official rate

- why you should continue researching a fare even after you've purchased your ticket
- when it pays to take the long way home... or, how an around-the-world airfare can save you big bucks, even if you are not flying around the world
- how to book through a coupon broker, consolidator, or a bucket shop (although these terms, and the agents they represent, have become taboo in the travel industry, it is possible to save a lot of money by booking your air travel through these non-traditional agencies...without taking unnecessary risks)
- how to travel as a courier...and get tremendous discounts off the price of your airfare...or even fly for free
- how to take advantage of fluctuations in international exchange rates to pay less for your ticket...or, when you should request a split ticket"

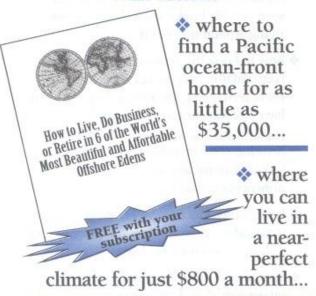
How to Get the Best Deal on Every Airfare

You Buy also includes extensive lists of contacts in the air travel industry...consolidators, discount travel agencies, airline Frequent-Flyer programs, coupon brokers, last-minute travel clubs, and organizations offering discount fares to special travel groups...

If you're tired of paying more than you should for air travel...you need the information in this new report. How to Get the Best Deal on Every Airfare You Buywill make you an informed shopper...and it will save you hundreds of dollars.

This special report is yours to keep -FREE - even if you decide to cancel your subscription to INTERNATIONAL LIVING. Send in your order today or call toll-free 1-888-263-5812.

In this one-of-a-kind special report, you will learn:



- the only place in the world to live virtually tax-free... and you only have to "live" here 14 days a year!
- where to buy Caribbean beachfront property for \$400 an acre...less if you have cash.
- how to buy your own European hideaway... a Mediterranean studio apartment \$17,500...or a French farmhouse for \$25,450.
- where you can dine in the finest restaurants for \$7 per person...employ a maid or gardener for \$2 a day...and purchase comprehensive health insurance for \$20 per month.



Here are just a few International Living "success stories"...

66 Live in the English countryside today and make money in a charming little shop I've opened. I owe it all to you."

-Leslie Summers, the United Kingdom

66 Thank you for all the information about the Bay Islands, Honduras. It has enabled me to settle into my private little piece of paradise."

-David Linsley, Florida, USA

66 International Living is definitely one of the best investments we made this year!"

-Mary and Bob Wynne, Rochester, NY, USA

66 Ve retired here 10 years ago...and we love it. It's hard to understand why so many people on small pensions or Social Security struggle with miserable climates, high utility bills, and outrageous medical costs. The cost of living here is so much less than in the United States!"

-John and Jean Bryant, Mexico

ollowing your advice, I retired to Europe. From the top floor of my home, I've got a great view of Cobh Harbour and St. Coleman's Cathedral. The cost for my three-story historic home? About \$47,400."

-Joe Kenney, Ireland

International Living
5 Catherine Street
Waterford, Ireland

Read this ONLY if you think *International Living's* "international lifestyle" has NO appeal to you....

From the Desk of Kathleen Peddicord

Dear Friend:

If you like the idea of acquiring real estate at bargain-basement prices ...

... and saving 50% to 75% or more on travel, lodging, collectibles, antiques, clothing, health care costs, food, cars, furniture, jewelry, art, and the other luxuries and necessities of life ...

... but you LIKE where you live - and never want to leave the good old U.S. of A ...

... then I STILL urge you to mail back the enclosed No-Risk Certificate and examine the next issue of *International Living* 100% risk-free!

Why? Because I'm confident that you'll get at least half a dozen money-saving ideas you can use ... ways to cut your costs on everything from travel and dining out, to offshore investing and retirement ... in every issue. Just one can pay back your subscription fee 10 times over or more!

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