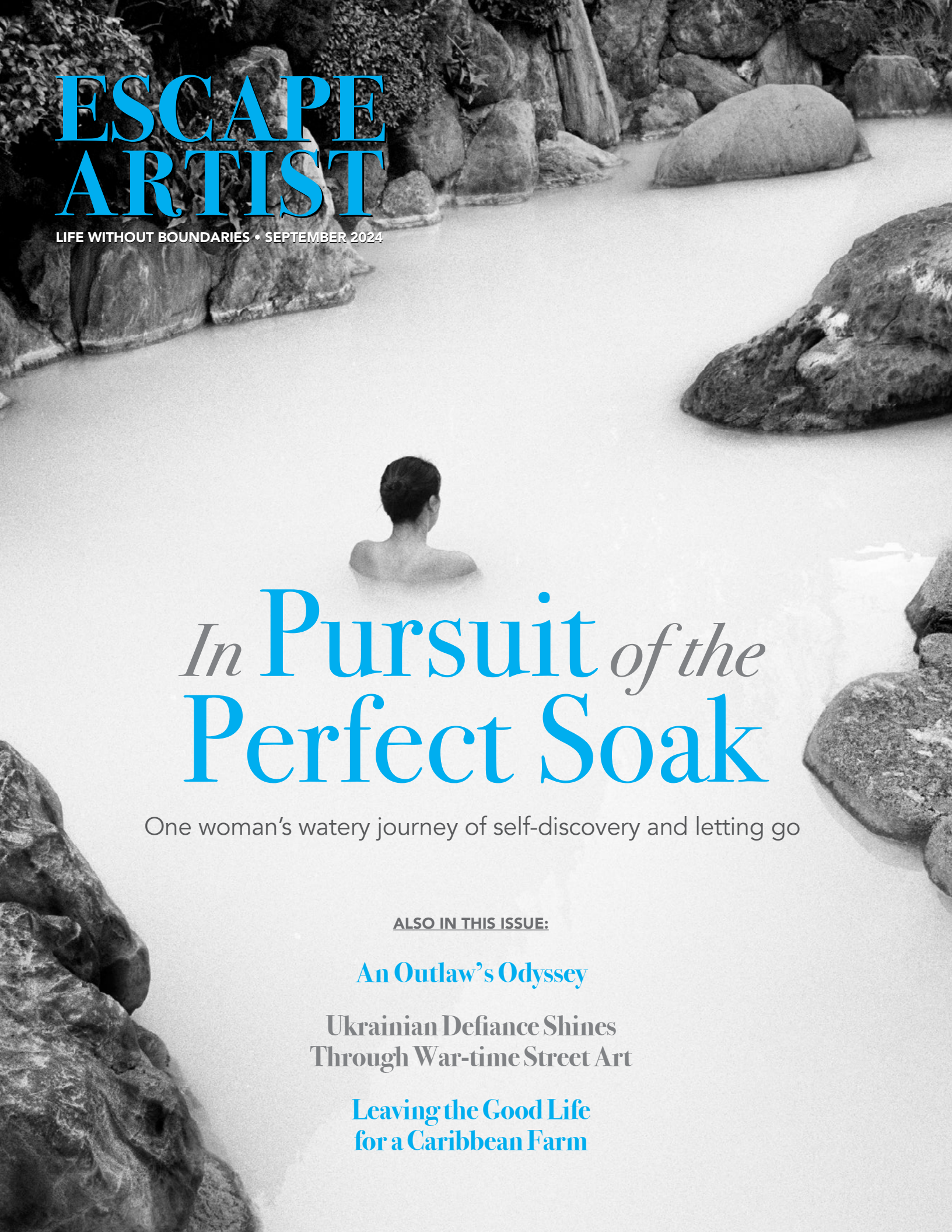


ESCAPE ARTIST

LIFE WITHOUT BOUNDARIES • SEPTEMBER 2024

A black and white photograph of a person swimming in a natural rock pool. The person is seen from behind, with their head and shoulders above water. The pool is surrounded by large, dark rocks. The water is calm and reflects the light.

In Pursuit *of the* Perfect Soak

One woman's watery journey of self-discovery and letting go

ALSO IN THIS ISSUE:

An Outlaw's Odyssey

**Ukrainian Defiance Shines
Through War-time Street Art**

**Leaving the Good Life
for a Caribbean Farm**

Enter the Season of Sebelaska

WELCOME TO OUR SEPTEMBER ISSUE. In recent years, as all of humanity seems to have decided to take late summer holidays, August travel has grown increasingly stressful, leaving many of us anxious and weary precisely when we're doing our best to reduce friction and relax.

So this year, rather than viewing the shift from summer to fall as the end of playtime and a return to business—Hello, Labor Day—I thought why not make September a time for renewal and revitalization. I'm Czech on my father's side, and on a visit to Prague years ago I learned the Czech concept of *sebelaska*. The literal translation is self-love, but the real meaning is more along the lines of nurturing one's self.

Over time I've found I have a knack for it—and for discovering great examples of it, which you'll find throughout this issue. A cancer survivor sells everything to travel the world. Our wellness expert whips up some nourishing comfort food, while our asset advisor highlights the “comfort food” of precious metals. A Turkish-American woman learns to let go with a good soak. A centi-millionaire relishes the pride of working with his children. A New Yorker nurtures her soul on a Puerto Rican farm. A filmmaker finds his happy place in war-torn Ukraine, where residents salve their wounds with stunning public art.

“On a visit to Prague years ago I learned the Czech concept of *sebelaska*. The literal translation is self-love, but the real meaning is more along the lines of nurturing one's self.”

Pursuing *sebelaska* is not exactly seeking happiness, but it's not unrelated, and it's an invaluable tool for an expat or world traveler. Another is an ability to take chances and push boundaries, which several of our contributors highlight this month.

Whether you choose to enter fall by getting back to business, looking for adventure, or embracing the simple and nurturing, we wish you a fantastic season and we hope our September issue provides some insight and guidance.

Thank you for reading, and enjoy. ■

— *David Lepeska*
EA Publisher/Editor



Image courtesy iStock/calvindexter

On the cover: Beppu Ōita Prefecture on the island of Kyushu, Japan.
Photo courtesy of Mark Edward Harris.

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When Tourism Went Bad

Is this the year that broke travel?

2024 MAY GO DOWN as the year that broke travel, thanks to the perfect storm of low-cost flights, affordable rentals and social media-driven stampedes. Visitors to Barcelona or Mallorca this summer dealt with angry graffiti and anti-tourist protests. In Venice, Bali, and other hotspots they had to shell out cash just to enter. Despite registering online beforehand, at Yellowstone National Park they waited hours in a snaking line of cars. In Santorini, aka Instagram Island, visitors suffered through the “worst season ever”.

In response, governments are working to curb overtourism and quell the backlash. The EU recently put in place short-term rental registration regulations in response to an explosion of illegal Airbnbs. Many cities have begun to address local concerns by limiting

cruise-ship visitors and short-term rentals. Copenhagen has begun rewarding visitors who collect litter, do some weeding or travel by bike. Spain's Balearic Islands—which include Ibiza, where the world's biggest nightclub is set to open next year—recently created a committee to develop a blueprint for sustainable tourism. Tour operators like Responsible Travel, which works with small, locally-owned businesses and aims to support local communities, can also play a part.

However this plays out, we may be entering a new age of travel. “The time to rethink tourism has come,” a major Spanish outlet declared. “It's time for a broad discussion with specialists, public administrations, and economic and social players.”



A Subdued European Celebration

Local politics threaten to sink Liberland's Floating Man event



ONE PLACE THE TOURIST CROWDS avoided this summer was Liberland. Founded by a Czech businessman in 2015, the little-known microstate wedged between Croatia and Serbia on a seven-kilometer stretch of the Danube held its annual Floating Man festival in August.

The gathering welcomed supporters from far and wide to celebrate the nascent state's guiding principle, liberty. But Croatian police boats kept most festival attendees from actually reaching the purported republic, forcing organizers to hold the main events across the river at Liberland's operations base in Serbia, known as Ark Village.

Still, the few dozen attendees included visitors from the Middle East and the Americas. They gathered along-

side a glimmering lake, beside local ducks and rabbits. Children swam to stay cool and in the evening attendees, plus a couple hundred locals, danced to live music from a Serbian cover band and enjoyed drinks served from an old speedboat turned pop-up bar.

Its officials have been working for nearly a decade now to gain diplomatic recognition, but Liberland remains internationally unrecognized, though Croatia does consider it foreign territory. The microstate does not seek to be an anarcho-capitalist paradise, but a free republic, with a constitution and U.S.-inspired system of government. One hopeful attendee said Liberland “could be an important step toward creating a freer world, and I'd love to be part of that.”

Time to Hit the Trail

Cooler September days mean perfect hiking weather

GRAB YOUR HIKING BOOTS! With slightly cooler days and much thinner crowds, September is perfect for hiking. And just in time, a slew of new trails have opened across Europe. Italy's Cammino Retico runs 105 miles through the Dolomites before returning to its starting point near Belluno. The seven-day route passes through 10 remote mountain villages, a gorgeous 12th-century church and a series of Alpine plateaus, valleys, and lakes.

Also in Italy, the Sentiero dell'Arte e dell'Anima, or the path of art and soul, runs just two miles into the Tuscan countryside from the town of Pienza. But it's lined with 28 marble benches, each carved by a different international sculpture artist. Some look like river stones, others like great thrones—all part of an unprecedented hike as gallery visit.

Switzerland just opened the 210-km Walsertweg Gottardo, a tribute to the 12th to 14th-century migration of the Walser people, some of whom still inhabit the area's remote Alpine villages and speak a German

dialect largely unintelligible to speakers of standard German. In southern France, the new 159-km Pagarine Route runs from Nice's stunning Plage des Ponchettes up into the mountains and over the border to Italy's Cuneo, tracing the journey of medieval salt traders.

But the granddaddy of them all is Portugal's new Palmilha Portugal, which when fully open will be the world's longest circular hike, at nearly 2,000 miles. The first section, starting just north of Lisbon, opened this summer, and a dozen more sections are set to open later this year. Completion is set for

2028, when the route will run from one end of Portugal to the other, passing through vineyards, historical towns, national parks and stunning coastline.



Sorapis Lake, Dolomites mountains. Courtesy iStock/samael334



The Forbidden City in Beijing, China. Courtesy iStock/loonger

UNESCO Adds 24 Landmarks

New World Heritage Sites bring total up to 1,223 globally

SINCE 1978, the United Nations Educational, Scientific, and Cultural Organization (UNESCO) has been making a list of World Heritage Sites (WHS) around the world. Designated as landmarks and areas of cultural, historical, and natural significance these sites include buildings like the Taj Mahal, ancient cities like Machu Pichu, and the very first ever UNESCO WHS, the Galapagos Islands.

This year the organization announced twenty-four new site selections, bringing the total to 1,223. The latest WHS “inscribed properties” include man-made monuments (Brâncuși Monumental Ensemble of Târgu Jiu in Romania), castles (the Schwerin Residence Ensemble in Germany), cave systems

(The Archaeological Heritage of Niah National Park's Caves Complex in Malaysia), and cities (The Forbidden City in Beijing, China). There are also natural properties like Badain Jaran Desert – Towers of Sand and Lakes in China, the Lençóis Maranhenses National Park in Brazil, and the Flow Country in the UK and Northern Ireland.

Very rarely is someone able to live in a designated WHS site, but we spoke to just such a person in this month's big interview. You can read about Jefre Outlaw's move to Groot Begijnhof Sint-Amansberg in Ghent, Belgium (and his other amazing adventures) on page 40.

And you can check out all of the new WHS sites on the UNESCO [website](#).



Oceanfront View

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KATIE EJIKEME

A Simple Recipe to Enrich the Soul

Satisfy your taste buds and boost your body with this easy egg dish

By Megan Ballantyne

I LOVE TO COOK, and I love to eat. But I struggled with an eating disorder for nearly three decades. I could never eat delicious food without feeling guilty and, on the flip side, I felt starved or restricted whenever I didn't eat well.

But as the years passed and I came into my own as a wellness expert, I began to discern the crucial connection between my body's needs and my taste buds' wishes. These days, I thoroughly enjoy eating and love sharing great recipes and tips for making good food a part of everyday life. After all, eating should be enjoyable, sensuous even—hitting all of our senses with complex flavors and texture. Yet it should also be nourishing and nurturing.

If it's also easy to make, that's the sweet spot. If you're looking to spend hours cooking up a storm, have at it. But if you'd prefer to spend time relaxing with friends or swimming in the sea, I've found that all you need to make great food while also having enough time to embrace life is a bit of preparation

and personal food knowledge.

Let's start with shopping and food prep. Knowing what you need to have on-hand to be able to make quick, nutrient-dense and delicious meals is absolutely critical. For me that means five-minute salads, stir-fries, egg dishes, pastas, and Asian bowls.

I'd suggest maintaining a steady supply of fruits and vegetables you like; easy protein like eggs, chicken breast, tuna, shrimp and grass-fed steak; high-quality olive oil, natural vinegar and soy sauce; garlic, ginger, fresh and dried herbs; toasted seeds; and high-grade pastas, rice, polenta, potatoes and quinoa as complex starches. But you should do your shopping to suit your needs, whether you're an omnivore, vegan, vegetarian, gluten or dairy-free.

Here's my recipe for a delicious, energy-sustaining egg frittata. It should take you about 10-15 minutes, give or take. Once it's done, it can be eaten warm straight out of the oven or kept in the fridge and sliced into salads and pasta dishes.

Feel free to tweak the ingredients and the amounts to suit your preference. I often make this dish to use up my leftovers, and almost always find myself wondering why I don't make it more often. I love cooking with olive oil as it helps to reduce inflammation and support weight loss, and it makes eggs lighter and fluffier than with butter.

This power-house meal provides all nine essential amino acids required for building proteins and boosting hormones and neu-



Photo courtesy of Megan Ballantyne.

rotransmitters. It also helps build muscle tissue and regulate immune function. The herbs and vegetables you add provide fiber, which supports the digestion and reduces inflammation by managing your sugar load. My rule of thumb is, the more variety in your food, the happier your gut.

Enjoy your time making magic in the kitchen, and bon appetit! ■

An expat of 16 years, South Africa-born Megan Ballantyne is trained in yoga, reiki, hypnotherapy and more, and the founder/owner of [Rhodes Wellness](#), advising global clients how to get unstuck and change-up.

EGG FRITATA

Ingredients: (Serves 2-3)

- 6 organic eggs
- 1 whole zucchini grated
- 1 small onion or chives chopped
- 2 cloves of garlic chopped
- 1/2 cup of whole tomatoes chopped
- A handful of pitted olives chopped
- Fresh herbs such as parsley, basil or cilantro
- 1/2 cup of freshly chopped spinach or kale
- A sprinkle of toasted sunflower and pumpkin seeds
- A sprinkle of chia seeds
- Crumbles of feta cheese or crème fraiche if you can eat dairy
- Olive oil for cooking
- Salt and pepper to taste (local, natural, non-iodized salt is best)

Feel free to add turmeric, chillies, cordyceps or other anti-inflammatory ingredients



Photo courtesy of iStock/Lauri Patterson.

Directions

Break the eggs into a bowl and whisk together, then put to the side.

Heat a large frying pan with olive oil (make sure it has a lid for later use).

Add a few tablespoons of olive oil to the pan and fry the garlic until it starts to brown

Add the grated zucchini and cook until it starts to brown, and most of the moisture has evaporated.

Add in the rest of the ingredients (except the dairy) and gently stir-fry for as long as needed, depending on whether you prefer a bit of crunch or a softer texture.

Add more olive oil and gently pour the whisked eggs into the pan.

As the eggs starts to harden, gently lift one side of the frittata with a spatula and tilt the pan so that the uncooked egg can run into contact with the bottom of the pan Repeat as needed to cook the raw egg.

Add the feta or a few dollops of crème fraiche and put the lid on. You can either let it cook through in this way, pop it under the oven grill, or flip it if it's small enough.

Once the egg is cooked to your satisfaction, flip it out onto a large round plate and allow to cool.

Finally, sprinkle with fresh herbs and a little olive oil and lemon juice and dig in!



Post Summer Travel Necessities

From apps to AirTags, these items will ease your upcoming journeys

By Daniel Wilhelm

IT'S BARELY SEPTEMBER and summer vacation already feels as if it were ages ago, which means it's the perfect time to start daydreaming about your next trip. But what to bring along to make sure everything goes smoothly? While I passed through Central American jungles, Red Sea beaches, and the Portuguese countryside over the last few months, these products and services proved absolutely indispensable. I imagine you'll find them just as valuable.

REVOLUT

The first and most important item on my list is a fantastic personal finance and banking app called Revolut. What's great about Revolut is its simplicity and ease of use. Once you create an account—actually a UK-based bank account—you're sent a debit card. The Know Your Customer element is relatively straightforward, requiring basic info, an ID card like a driver's license, and facial recognition matching you to your ID. Once that's done, link your existing bank account to your Revolut account and transfer in some funds.

Besides foreign transaction fees, the way



banks truly gouge their traveling clients, is through inflated exchange rates.

But your Revolut funds can be converted, without charge, into dozens of other currencies. For instance, you can deposit \$100 USD and convert \$25 to yen, \$25 to euro, and \$25 to pesos without paying a dime. Wherever you happen to be, just use your Revolut card as you would a normal debit card and the funds will be taken out in the currency of the country you're in. There are

no hidden fees. Using Revolut is a no-brainer for traveling or living abroad.

Bonus tip: When a merchant machine asks if you'd like to charge your card in USD or the local currency, never choose USD. That USD amount will typically have a 5-10% mark-up on the exchange rate. A great app for checking current exchange rates is XE.

MOSCOT DAHVEN SUNGLASSES

Sure, summer's over, but you'll still be out and about in the early fall, and few things are better than sunglasses that look and feel just right. After years and years of trying everything from cheap corner store to designer sunglasses, I finally found the pair that feels like home. Moscot glasses are just different. From the weight to the texture to the tint on the lenses. Once you start wearing Moscot, you immediately sense the high quality. And with their array of styles, you'll likely be able to find the design that's right for you. I've fallen so hard for Moscot that I bought a second pair of sunglasses and a pair of eyeglasses. Five big stars, all day.



cheap to make, and keeping their prices steady for two decades shows how Birkenstock respects their customers, which I deeply appreciate as a consumer. Of course, none of that matters if Birkenstocks are terrible shoes. But they're pretty much the most durable and comfortable sandals you can find, and they'll be my go-to until my feet are six feet under. And who knows, maybe even then too.

BIRKENSTOCK ARIZONA SANDALS

Birkenstocks never truly go out of style. In fact, at this point, they may be beyond style. The high-quality materials and simple styling make their sandals noticeable without standing out. Plus, they've always been consistent with their pricing. I bought my first pair of Arizonas 18 years ago for \$110—and they're about the same price today. That's a sign of consistency and integrity, particularly in this era when pretty much every signature shoe will run you \$200 or more. Every living soul (pun intended) knows that shoes are dirt-

APPLE AIRTAG

Whenever I travel, I always put an AirTag in every piece of luggage that isn't by my side throughout my journey. It's like insurance: you hope you'll never need it, but the day your bag is lost you'll thank the heavens you decided to spend the \$25. Nowadays I feel discomfort on the rare occasions I forget to place an AirTag in a checked bag, certain that's the bag that will be lost.

Recently my wife's flight was canceled and the airline booked her on a new flight but forgot to include her baggage. The airline gave us the runaround for days about the location



of her luggage. Lucky for us, via AirTag, we were able to update them on its movement. I can't be sure this sped up the process, but I do know the airlines lost the bag for a short period while we never did. A week later, we got the bag back. The point is, don't be like the airlines. Get an AirTag, and always know where your bags are.



NINTENDO SWITCH

You'll be hard-pressed to find a man under 40 who doesn't own a Switch. My video game days are largely behind me, but the one place I still bring out my skills is on a plane. Assuming you're not into the hot travel trend of "raw-dogging," it can be a struggle to entertain yourself on long flights. There's only so many movies that I can watch. And sometimes you're just tired and uncomfortable enough that you can't enjoy a good book. This is when the Switch earns its keep. Diving into the game world can turn hours into minutes. And for someone who has a hard time sleeping on flights, nothing's more valuable 30,000 feet up than making time fly. Most Switch games are available as apps, but conserving phone battery is always a travel priority. Also, the larger screen of the Switch is good for aging eyes. ■

Dan Wilhelm is a Business Development Consultant who has been working abroad since 2014. His journey started on the shores of Nicaragua and eventually took him to the coast of Portugal. Dan and his wife enjoy traveling to lesser-known parts of the world, when they are not catering to their chow chow, Olivia.



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Photo courtesy of iStock/Joshua Burgess

Everything Gold Is New Again

This global currency is often under appreciated but never undervalued

By Rich Checkan

"GOLD IS MONEY" J.P. Morgan liked to say. "Everything else is credit." As one of history's savviest businessmen, it's no surprise his name sits atop one of the largest banks in the world.

Gold has been money around the world for more than 5,000 years. Generations may regularly forget about its importance, but they quickly remember gold's power when it's needed. And despite the multitude of financial instruments competing for investor dollars—stocks, crypto, and beyond—gold remains as relevant today as it was centuries years ago.

In fact, given our shaky global economic climate, this seems like an excellent time to realize—and once gain embrace—the power of gold.

A few months back, I was asked to join a panel discussion on financial innovations that included experts on cryptocurrency, special purpose acquisition companies (SPACs), and other new tools. Why was the gold expert invited? While it's not new, the ways in which

investors can access and leverage gold have made huge advances in recent years, making it as useful and relevant today as most other forms of currency.

GOLD'S HISTORY OF UPS AND DOWNS

We don't have the time or space to recount gold's full story here (a good subject for a future column), so I'll start in 1971, when President Nixon "closed the gold window." In other words, he ended Americans' ability to directly convert gold into U.S. dollars, and vice versa.

At the time, the U.S. had begun winding down its military presence in Vietnam, a war that cost the country dearly in lives and money. Domestically, Americans were beginning to struggle with stagflation—a combination of anemic economic growth and crippling inflation.

With the legalization of gold in the U.S. in 1975, its value soared to new all-time highs of about \$850 per ounce. Then, the collapse of the Soviet Union brought the Cold War

to a close and ensured American economic primacy.

As conflict declined globally and freedom and democracy spread, gold became an after-thought and its value fell to \$250 per ounce from 1999 to 2001, down 70 percent from its 1980 highs.

With the dawn of the digital age in the early 2000s, the U.S. economy began another period of expansion as countless investors got rich from the explosive growth of many tech businesses. The Great Recession, the housing bubble and the global financial crisis collapsed markets worldwide, spurring a "re-learning" of gold's value.

In September 2011, it hit a new all-time dollar-value high of \$1,921 per ounce, just as governments swooped in to bail out markets, banks and investors with an easy money policy that lasted for the next decade.

Back then, the price of capital was cheap. You could borrow money at next-to nothing to invest in anything from cryptocurrencies to high-flying tech stocks. Values soared thanks



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to inflated currencies worldwide.

This up-and-down pattern continued as gold sank to \$1,050 an ounce, then came the COVID-19 pandemic. Markets tanked and gold made another comeback.

UNDER APPRECIATED. ALWAYS VALUABLE

For 5,000 years, gold has held great value but has not always been greatly appreciated. Fickle investors fall in and out of love with it, which is why famed economist John Maynard Keynes described it as a “barbarous relic” in 1924.

Yet when gold is needed, it always delivers. Today, America’s rampaging national debt has a negative financial impact on governments, businesses, and consumers. After a rapid increase in interest rates in virtually every major economy, rate cuts are on the horizon as governments, corporations, and individuals struggle under the weight of massive debt.

Economic hardship is leading to social unrest and geopolitical crisis. Our world is fractured and reeling. And just in time, gold is again achieving new heights. In fact, it has been consolidating at all-time highs for five years and may now be headed for another surge.

Historically, gold and gold stocks signifi-

cantly outperform corporate stocks following the first rate cuts at the end of a monetary tightening period. For the world’s reserve currency, the U.S. dollar, that highly anticipated first rate cut is set to come this month.

Given the historical pattern and the performance of gold in previous bull markets, at some point in the near future I expect the value of gold to peak at two to three times the current high of \$1,921 per ounce.

AN ABUNDANCE OF OPTIONS

The many ways you can invest in gold these days adds to its appeal. You can own certificates or warehouse receipts that show gold held for you by a third-party depository, on-shore or overseas. You can own shares in an exchange traded fund (ETF) that serves as a proxy for the gold price, assuming a capable fund manager. You can own stock in companies that mine gold. You can trade gold futures and options, essentially placing a bet on the future value of gold.

At the same time, you can still wear your gold wealth as jewelry or own the most popular government-issued coins, like the U.S. Eagle or the Canadian Maple Leaf. You could buy from the finest refineries, such as Perth Mint gold bars, and it’s all approved by the

London Bullion Market Association (LBMA)—the standard bearer for gold—so you know it’s top quality.

These options allow for unprecedented flexibility in how you hold your gold. Asset manager Dimitri Speck likes to say, “gold is the only thing that can cross borders without a passport.”

His point is not that gold is an accomplished traveler, but that there’s no better global measure and store of value. This is why gold will remain an excellent investment and should be an essential piece of any informed expat’s portfolio.

So if you live overseas and are wondering where to invest, take a look at the latest trends in gold. Despite its ups and downs over the centuries, gold is as valuable today as it has ever been—possibly even more so.

It’s not the least expensive precious metal (that’s silver) or the heaviest (platinum), but like J.P. Morgan said, it is the best store of value. ■

Rich Checkan is a regular Escape Artist contributor and president and COO of Asset Strategies International. Learn more [here](#) or e mail him at infoast@assetstrategies.com.

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5 Dos and Donts for Working in Public Spaces

Yes, it's possible for expats and travelers to make a living remotely without ticking people off

By EA Editors

CAFES IN POPULAR CITIES like Barcelona, Madrid, Paris, and Berlin have begun employing extreme measures to deter remote workers, such as turning off their wi-fi, charging hourly fees for internet use, and even prohibiting laptop use outright.

There's even a new derogatory term being thrown around. "Laptop squatters" are people who linger at cafes for hours, commandeer tables, pile up wires and devices, and display other obnoxious behavior.

So what's a thoughtful digital nomad to do?

Lots of listicles explain work etiquette in offices, which is mostly pretty cut and dry: be quiet and polite, clean your table, use headphones, don't come in sick. But so far, next to nothing has been written about the rules of engagement for cafe-specific work.

As a digital nomads ourselves, here are a handful of useful tips I've developed over the years that have worked wonders for me.

- 1. Rotate Cafes.** Have several cafes in your circuit, and, based on their size and peak hours, rotate throughout your day or your week to the ones that are less busy and perhaps less fussy. This way you never overstay your welcome at any one spot and you expand your network.
- 2. Choose a Chain.** While perhaps not as romantic or historic as that old family-run cafe you love, most cities now offer major chain cafes like Starbucks, which practically encourage remote work, offering huge tables in large spaces with plenty of outlets. With a chain option in your regular rotation, you'll have at least one place where you'll almost never get staffer side-eye.
- 3. Power-up Beforehand.** One of cafe owners' big issues with laptop squatters is their tendency to occupy an outlet or two for hours on end to charge their devices. The

most obvious solution to this is to make sure your phone, laptop and tablet are fully charged before you leave home. The next step is to invest in one of the many powerful and affordable power banks on the market these days. For under \$50, you'll have a portable charger to power your work all day long—and you'll never have to worry about grabbing that table by the wall.

- 4. Buy That Refill.** Go on, live a little. Order that second cup of coffee, that sweet almond croissant, or that ham and Swiss that's been eyeing you all afternoon. A bit of extra spending provides your local family-owned cafe with the business it needs to sustain itself. And they, in turn, will likely be happy to provide you with the comfortable environment you need to get your work done.
- 5. Respect the Space.** Some cafe owners' complaints about remote workers are totally valid. We've heard of laptop workers bringing their own food to the cafe or asking staffers to turn the music down so they can hold a meeting. Others make phone calls every 10-15 minutes and speak in a booming voice. Yet all this is pretty easy to remedy. When working in public just

use some common sense, adhere to local cultural norms, and embrace a bit of empathy, and you should do fine.

Hopefully, someday soon the obnoxious, oblivious laptop squatter will be a thing of the past and we'll all be able to amicably work and eat side by side.

For now, practice these tips and you'll soon be back in the good graces of your favorite corner cafe. And instead of being labeled a laptop squatter, you'll be welcomed as a regular and maybe even a friend. ■



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The Art of Slowing Down to Build Wealth

A candid conversation between Family Office Club founder Richard Wilson and Joel Nagel

Interview by Richard C. Wilson



Image courtesy of iStock/porcorex

EARLIER THIS YEAR, [Family Office Club](#) founder Richard Wilson sat down for an in-depth discussion with *Escape Artist* columnist Joel Nagel, an international attorney and asset protection advisor. They touched on managing generational wealth, the importance of full transparency, how U.S. political instability is prompting Americans to consider a Plan B, and much more.

Richard C. Wilson: You're a serial entrepreneur who has done things with a greater scale and success level than most. What advice do you have on building a business that's successful and then finding the natural path of having one or two little offshoots that turn into major offshoots?

Joel Nagel: When building a team, I'm the first to say I can't take the credit for anything. Everything involves the team. Our bank, for example, just received an award as the Best [Offshore] Bank in CARICOM, which is all of the Caribbean region. It took

us 20 years to earn that award, so there's no overnight magic fairy dust that's gonna get you there. But I'd say, whatever your primary objective, you have to focus on it without distraction. As a young lawyer, you're trying to get your practice off the ground, you have rent to pay, you have a wife and little kids at home, and you have this natural tendency to take any business that comes along, and I really resisted that. I knew the lane I wanted to be in and focused on that: when I had extra time I wrote articles; I contacted conferences about speaking on asset protection. Over time, it really paid off. It's like a snowball, it keeps getting bigger and bigger. The other day one of my friends told me, "You have an amazing law practice because

"You perpetuate wealth by holding assets and avoiding the gift and estate tax. That allows assets to grow for two, three, even four generations."

you have unlimited marketing you don't have to pay for." He was talking about how screwed up the U.S. is [politically], with more than half the people seemingly upset all the time. Upset people are worried about things, thinking about maybe making an investment overseas, picking up a new passport or residency somewhere.

Well, it's working, you're doing quite well. But you don't come off as a hardcore Wall Street salesman who's going to eat someone's children for breakfast. Obviously that's played into your success. How much of that have you learned to emphasize, or maybe be slow-paced so people don't feel rushed?



I'm sure some of my employees would say I'm not that easy-going and relaxed. But yeah, you take the client where you find them and you're always trying to help them get to the next level. In most cases their businesses are successful, but now they're thinking about generational wealth stewardship, how am I going to protect and preserve my wealth to pass it on? That really should be slowed down a little bit, there's no rush. You want to take your time and get to know people. When we start with a new client, we start by asking a million questions about them. Because I'm not really qualified to give you advice on anything unless I understand your situation first, and that's what shows through and creates the connection in the first place.

You've said that in the old days, 20 years ago, people thought about global asset protection as hide and seek. But now it's show and tell. If someone comes and looks, you can say, "This is what we have, everything was done open book." You like to tell clients, "I don't want to see you wearing orange one day." That really stood out to me. What do you think is most important to communicate about asset protection?

Frequently we'll talk to somebody and they'll have an idea that does cross the line, and I'll say, "Look if you want to violate the law you don't need me. You don't need a lawyer to break the law, you need a lawyer to help you stay within the law." I had a journalist call me when the Panama Papers broke and asked me are you worried on behalf of your clients, and I said no absolutely not. Because for every transaction we do the proper legal reporting. If we set up a trust there's a filing that goes with that, there's a gift tax return. The main thing, as you say, is the show and tell, and it's

this attitude that intimidates plaintiffs and government agencies. I've never turned over information, never had a government agency tenacious enough to try to fight through attorney-client privilege. I'll have clients say, "Hey, what if the NSA is listening to our call?" And I'll say, "Well what if they are?" There's a Supreme Court ruling, the Fruit of the Poisonous Tree, that if a government agency does something that's illegal it can't be used against you. So that's the attitude we take—do things the right way, the legal way, the transparent way, and that's what's going to give you the protection.

One example you give is, let's say you back over somebody's million-dollar show dog and they start an action against you, and your assets are in Belize. Their action would be potentially against you, not the trust in Belize. They could fly down to Belize and try to file local documents against the trust. But you can respond, "What did the trust do, did the trust run over your dog?" That's one example of how this works.

Right, when you create a trust or foundation in a place like Liechtenstein, Nevis, Belize, Cook Islands—these places are not neutral jurisdictions. We all agree the U.S. is a pro-plaintiff district. In fact, we're the most pro-plaintiff jurisdiction in the world. People ask if I'm looking for neutral jurisdictions or systems, and I tell them we're trying to find jurisdictions that are pro-defense. In a pro-defense jurisdiction, what they're doing through their legislation is that it's not enough to have a cause of action against me, you have to have a cause of action against the entity or structure itself. So the question becomes what did that structure ever do to you? It wasn't involved in whatever the problem is. So as long as the

trust is holding assets in a sort of passive way, even active businesses if they're under a corporate structure, the trust can do that. That's how you perpetuate wealth: you hold assets and avoid the gift and estate tax. By doing that, you can really allow assets to grow for two, three, even four generations.

We're doing this next-gen series on YouTube. So what's something you could share with the room about next-gen planning, something you learned with your own family?

I was really just a poor farm kid in western Pennsylvania, never had two nickels to rub together. I always thought when I was little it would be so cool to be a millionaire. Well I've more than exceeded that many times over. Now I want what's best for my children. I wanted to make sure they had every advantage. But I don't want them to turn into trust-fund babies who are laying around on yachts. Two of my boys work in my businesses. One of them, my son Joe, is here. Jokingly he said at dinner last night that his job is to fix the computer, the pass codes, the IT, but it's not really true, he does way more than that. But I think it's about making sure they understand the advantages they have had. My oldest son graduated from medical school. He's in his residency now and he called me up one day and said, "Dad, I've never really properly thanked you. I was talking to some friends and they were telling me about their student loan debt. They have \$300-, \$400-, \$500,000 dollars in student debt. And I really appreciate what you've done for me in letting me start life without debt." And I said "Great, now you have the capacity to make a lot of money, so don't come asking me for more."

It's trying to teach them to get to the next level themselves, and for me personally, having two of my sons work in my business has been one of the most interesting things for me. I have achieved every goal I ever set. I could have retired years ago, and working with them is now the most important thing. It gives joy to my day seeing them take the mantle. ■

Editors note: this interview has been condensed, edited, and restructured for clarity.

Richard C. Wilson is the CEO of the [Family Office Club](#), an ultra-wealthy investor group with more than 7,500 investors that hosts 16 in-person events per year. He also owns [Billionaires.com](#) where he interviews billionaires publicly to share their investing strategies.



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Biking Beijing

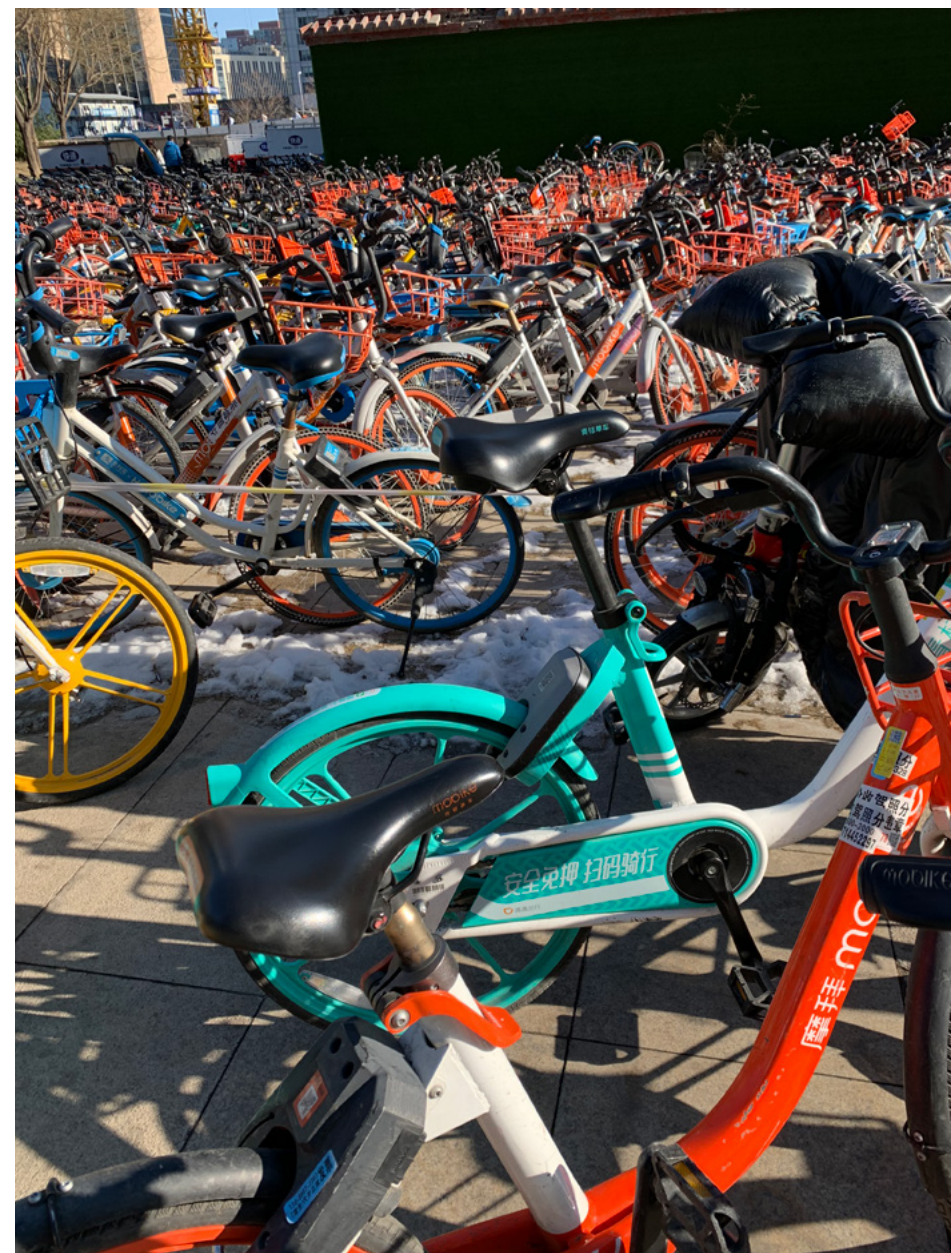
An American expat's harrowing ride to two-wheeled freedom

By Kirsten Harrington

IF YOU WOULD HAVE TOLD ME, soon after I arrived in Beijing, that I'd ride a bike through the streets of China's capital during rush-hour, I would've asked you what you were drinking.

Not that I'm green or timid. At 52, I've visited more than 30 countries and lived abroad twice before—a semester in Sweden and a year in the Netherlands just after getting married. I've run 10 marathons, climbed 14,000-foot peaks, and have been biking off-and-on for decades. And since moving to Beijing a few months earlier, I've hiked the Great Wall a number of times and spent many days exploring the city.

But today I was after more than convenient transport. Like eating with chopsticks, riding a bike is a foundational part of life for hundreds



of millions of Chinese. I wanted to join them, understand them. MoBike, Beijing's bikeshare system, had launched years before and quickly gained a strong reputation. The bikes were ubiquitous, reliable, and usually faster than a car or the subway.

But I was still terrified.

In a city where cars rarely yield and traffic signals wield the authority of Christmas lights, moving about on two wheels sounded like tiptoeing through the lions' den. Guidebooks warn would-be bikers about the heavily polluted air, cars commandeering bike lanes, and drivers' total disregard for the rules of the road.

My expat friends were split: some embraced the thrill, as much as they loved to eat fiery hot pot; others relied on private drivers to get around. The first camp sounded much more

my style. Either way, they say fear releases the same endorphins as exercise and chocolate, so I pushed the dark thoughts aside, drank my coffee, and headed out to find the nearest bike.

MoBike has no docking stations or bike stands. Users just park the bright orange two-wheelers wherever, including on the sidewalk outside my apartment. A simple app scan unlocks the bike and locks it again at the destination. The sturdy, functional MoBikes are not the Ferraris of the cycling world: at over 30 pounds, they're more like Ram trucks.

But with rides costing about a quarter, they appeal to school kids and grannies alike, with thousands available near subway stations, malls, schools, offices, and beyond. For my maiden voyage, I decided to visit a friend about four miles away, or 35 minutes by sub-



All photos courtesy of Kirsten Harrington.

way. Biking should cut the time in half, as long as it takes to slurp down a tasty bowl of street noodles.

Finding some parked bikes I pressed the tires, squeezed the brakes and tested the bell—a potentially crucial safety feature since I'd yet to learn “on your left!” in Mandarin.

Making my selection, I plopped my oversized purse into the basket, clambered aboard, and pushed off into the whirl of midday Beijing. Feeling the weight of the bike, I wobbled with hesitant steering into the bike lane like a five-year-old freshly freed from training wheels.

The bike lane was littered with the bumpers of poorly parked cars and abandoned bikes and bordered by fast-moving traffic on the left. To the right, the sidewalk heaved with pedestrians, more discarded bikes and aggressive scooter drivers. Every 50 meters or so I had to swerve to dodge an obstacle, often perilously close to disaster.

But I pressed on, and after a few minutes found a rhythm and started to gain confidence. That's when I looked up to see a delivery scooter zooming at me head-on. He was going the wrong way in the bike lane, but didn't seem to care.

Do I pull over? Will he? Should I scream



at him?? My heart raced as he sped toward me—30 meters, 18, now 5! I did all I could to squeeze myself and my bike into the tiniest sliver of bike lane, allowing him to narrowly pass, his rearview mirror brushing my shirt.

The next time it happened I took it in stride. Almost. Finally, I reached Guanghua Road, where a canopy of trees lined the embassy district. I'd braved the initial gauntlet to reach relative safety, and after a few blocks, I felt giddy, discovering a skill I never knew I had.

But I had a long ways to go. Passing the Temple of the Sun Park, my bike started making a “click-clack” sound that gave me pause. Is my beast on its last legs? Should I just press on? With bumper-to-bumper traffic on my

left and two-wheelers whizzing past on my right, I couldn't pull over, so I tucked in behind a pony-tailed lady on a scooter, seeking safety in the middle of the pack.

At the traffic light, I glanced over the shoulder of my protector and found a stunning sight. A fuzzy-haired bundle of a baby was fast asleep on the woman's knees, nestled against a pillow held in place by his mom's legs. I could barely get my head around it.

Here I am, nearly crippled with anxiety at the thought of two-wheeling in Beijing, and this local mother is zipping around town holding a life in her lap, seemingly without a care in the world. I stopped feeling guilty about not wearing a helmet and started to let go of the fear.

The light turned green, and I pedaled off. The strange noise from my bike and the screaming in my head had stopped. Passing the U.S. Embassy I nodded at the guards, as if this were something I did every day. I turned right on Jianguomen and grinned when I saw my favorite breakfast pancake cart.

Heading west into the 600-year-old Forbidden City, I felt I was riding into my future even as I pedaled back in time. But I still had one final hurdle to overcome.

The great thing about Chinese shared bikes is you can ditch them anywhere. So, when I reached a steep overpass, instead of pushing my unwieldy steed over the ramp, I finished my ride, walked across and unlocked a new bike on the other side.

But in my joy of making progress, I neglected to do my due diligence inspection of this new ride. Within a few blocks I spied the Chinese characters of my friend's apartment building, welcoming me like the Statue of Liberty. Nearing her block, I squeezed the brakes but nothing changed. Like a large mass of water moving forward at speed, the bike continued on its merry way.

With no runaway ramp in sight, I coasted a full block past my destination before the bike finally slowed enough for me to dismount. My legs were shaking, but I felt triumphant relief as I set up the kickstand and locked the bike.

A few weeks later, my Mandarin teacher invited me to dinner. “Should we go by bike or taxi?” she asked. “I can ride,” I assured her, and we headed off together, joining the sea of cyclists weaving through evening traffic. ■

Orlando-based Kirsten Harrington is a freelance food and travel writer. When she's not working you'll find her scoping out new adventures, hiking or enjoying a meal with family. Learn [more here](#).

I Did Not Have Much Time For Fun

On a hike in rural Egypt, a teenager gains some valuable perspective

By Tiphini Axtell

ONE EVENING LATE LAST YEAR, my husband, our three teen children and I found ourselves trudging up a mountain of sand in remote Egypt led by a local man named Fahmi. If I hadn't been there to see it all happen, I might've wondered, how did we get here?

We'd left our home in Santa Fe six months before to embark on a family gap year. My husband and I, both in our 40s, had grown tired of our work-life imbalance. So, after a year of preparation we transitioned our consulting business to fully remote, rented out our house, pulled our kids out of school, and bought a one-way ticket to London.

We hoped to learn about the world together through deep immersion, while spending oceans of quality time with our kids along the way. We spent the first four months gliding through the towering fjords of Norway, learning about ancient Romans and the Renaissance in Italy, and tasting the flavors of Greece while the Parthenon stood guard above us.

We travelled to North Africa mainly to explore Egypt's ancient temples and pyramids. We'd never heard of the remote city of Siwa, but a chance encounter in Luxor prompted us to make the 10-hour trek from Cairo to the



Above: The Axtell teens enjoying the Egyptian desert. All photos courtesy of Tiphini Axtell.

crumbling Shali fortress at the city center.

Our home for the month, rented from an expat family, was a traditional earthen house next to a mosque. We'd walk out our door to find roaming donkeys and barefoot children within the labyrinthine passageways. But as one of Egypt's least populated towns, Siwa is

mostly quiet.

Located in the Western Desert some 30 miles from the Libyan border, its inhabitants are mainly Berber, indigenous North African peoples who speak Afroasiatic languages and pre-date Arabs. As a result, Siwa culture is quite different from the rest of the country.



Most visitors are Egyptians from Cairo, who come looking for the perfect Instagram shot in the area's massive sand dunes, rather than a local connection.

Despite staying under the radar as a tourist destination, Siwa features prominently in history. Alexander the Great visited its Oracle of Amun, which is said to have confirmed him as the legitimate Pharaoh of Egypt. We came seeking a simpler reward—the slow joys of rural life.

When we asked a local family for help getting around, they referred us to Fahmi, a chef and tuk-tuk driver. The next day he came to our Siwa home and whipped up a simple meal of local ingredients. After a few bites, we were hooked.

Fahmi became a regular visitor. His quiet, pleasant presence filled the kitchen as he prepared baked fish and chicken, great vats of rice spiced with cinnamon and raisin, vibrant salads of fresh mango and pomegranate seeds, and more. He shared his stories, we shared ours, and we all grew closer over many cups of tea. Our kids even asked to help chop veggies for him—something they almost never did at home.

So when Fahmi suggested, one morning, that we join him for sunset at one of his favorite outlooks outside town, we hopped aboard. After a bumpy half-hour ride on rutted dirt roads, Fahmi led us on our half-mile hike up the mountain.

The sun was not too far from the horizon, and the gleaming white of his tunic seemed to glow in the golden-hour light. Fahmi pointed out fossilized shells baked into the ground, explaining that this barren place had once been an ancient seabed. My 16-year-old son Kayson stayed next to Fahmi throughout, watching him closely as if in awe.

We reached the crest to find all of Siwa and the region spread out before us: an endless expanse of sand and salt occasionally interrupted by thick clusters of palm trees, plus a shimmering lake in the distance. "It's beautiful," I said, almost to myself.

We fell silent for a minute.

"If you squint it almost looks a little like Abiquiu," said Kayson, reminding us, yet again, of how many places around the world echo the high desert of northern New Mexico.

We sat in a row, watching the sky change as the sun slipped beneath the horizon: azure blue to bright yellow, mellow orange to fiery red. Somebody asked Fahmi about his life and he told us his dream of opening a little hotel and serving his guests gourmet meals.



Fahmi preparing a meal. All photos courtesy of Tiphini Axtell.

Sitting on top of that hill, taking in that view, it sounded like an idyllic vision.

"Fahmi," Kayson asked as we started our hike down, "what did you do for fun when you were my age? What sort of stuff did you do with friends in your free time?"

Fahmi picked up a rock and tossed it ahead. "I did not have much time for fun," he responded. "I've been working since I was six years old. At your age I was supporting my mother and siblings because my father was sick. I have been a man since I was young."

My son's back seemed to straighten. "But didn't you have to go to school?" he asked.

Fahmi explained that at around 10 years old he stopped school to work full-time in kitchens and as an errand boy to support his family. In Siwa, and much of the region, it's not uncommon for young boys to skip school to work with their fathers.

My son nodded. Fahmi continued as the sky turned a dusky purple. As the first stars appeared, we reached the tuk-tuk. Kayson sat next to me as we started the drive back to town.

"Mom" he said softly. "Do you think all the boys we've seen selling in the markets are like Fahmi?" I thought of the little boys, some

as young as 7 or 8, manning their own stalls, peddling bread and trinkets. They had expertly handed us our purchases and change, and we'd been thoroughly charmed by their seriousness and commitment to the task.

Fahmi's comments put this experience in a different light. "I don't know," I told my son. "Maybe."

"I did not have much time for fun ... I've been working since I was six years old. At your age I was supporting my mother and siblings because my father was sick. I have been a man since I was young."

We sat quietly, watching the back of Fahmi's blue and white headscarf bounce with every rut in the road. When he dropped us at home, he shook our hands and thanked us for joining him. We thanked him for sharing this special place with us, and for sharing his story.

Inside the salt-mud walls of our Siwa home, my husband went to work in the fireplace as the kids and I settled in next to each other on the small sofa. "Thank you for bringing us here," Kayson said, leaning his head onto my shoulder. "There's so much I don't know." ■

Santa Fe-based Tiphini and Kris Axtell left behind the demands of the everyday to embark on a year of full-time travel around the world with their three teens. Check out their [financial advisory](#) or [follow them here](#).

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When All Else Fails, Just Play Dumb

An American filmmaker finds himself at home in a war-torn land

Interview by EA Editors

A

AFTER traveling around the world in his 20s, award-winning filmmaker Chad Gracia returned to New York City and lived there until he found himself drawn to eastern Europe two decades later. After making an award-winning documentary in Kyiv, he fully relocated in 2017 and has never looked back. He even built his own *dacha*, or country cabin, and returned to it despite the Russian invasion driving out millions of Ukrainians over the past two and a half years.

Escape Artist: Why did you first think of leaving the U.S. and what drew you to Ukraine and Kyiv?

Chad Gracia: I've always had a connection with the former Soviet Union. I first visited Kyiv in 2006 and found everything I loved about Moscow, minus the downsides. Kyiv felt like a smaller, more manageable Moscow. I was also tired of New York after 20 years and wanted a place that was walkable, had less traffic, and was undergoing significant change. Ukraine was still emerging from its Soviet past, which gave the city an energy that reminded me of New York's Lower East Side

in the '90s. Another reason was economic. My theater company in New York had closed due to rising costs. But the costs in Kyiv were a fraction of those in New York. This allowed me to recreate the culture of enthusiastic, creative collaboration on a shoestring budget.

What was most difficult about the move itself—getting out of the U.S., gaining residency in Ukraine, culture shock, or something else?

Ukrainians love stamps, so the biggest and best investment an expat can make is to buy on Amazon one of those official-looking round stamps. If you can stamp your papers it will impress everyone. Many many times, whether it was to renew my lease or even to buy some bulk books, they demanded a stamp. So the first rule, to solve 90 percent of bureaucratic problems, is to buy a stamp. Second

rule, when all else fails just play dumb. When I tried to get my temporary residence permit renewed I was told probably 10 times that I had to leave the country or start over, even

“My solution was to go to the meeting and when they told me it was impossible I just pretended I was a stupid American and refused to leave.”

though that contradicted official government websites. My solution was to go to the meeting and when they told me it was impossible I just pretended I was a stupid American and refused to leave. Eventually, after about 15 minutes they wanted to get rid of me and they realized it wasn't impossible: the solution was just to go and buy a \$40 extension

to my insurance at a nearby kiosk. I did that, and voila, I had my residence permit.

You made a documentary about the Chernobyl disaster that touches on the fall of the Soviet Union and Ukraine's Maidan revolution. What inspired that story and why do you think it worked?



All photos courtesy of Chad Gracia.

Also did it bring you closer to Ukraine and Ukrainians?

In 2013, I began making my first documentary in Kyiv, and once again, the lower costs and abundance of talented professionals convinced me to base my film production company here. This led to *The Russian Woodpecker*, which started as a portrait of an artist who believed he had found the true cause of the Chernobyl disaster. It evolved into a broader commentary on paranoia in the post-Soviet space and a warning about fake news and political deception, themes that are all too relevant today. Unplanned events, like the Maidan revolution, deeply influenced the documentary, which won the Sundance Grand Jury Prize in 2016 and opened many doors for me. Kyiv has been my base ever since.

In 2017 you decided to commit long-term to Ukraine by building a house in the

country. Why did you choose the village of Litochki, what convinced you to invest there?

I chose Litochki because a close friend who lives there and happens to be a contractor and architect. When the plot next to his became available, I seized the opportunity to build my own summer house. I've always wanted a dacha, and Litochki offered the perfect blend of peace, nature, and community, all a short drive from the city. The village is full of life, with people who live there year-round, care deeply for their homes, and share their harvests. It's an ideal retreat from the city, and already several of my friends and acquaintances have also moved to the area.

Please tell us a bit about building a home in Ukraine. What was the initial estimate to build your dacha and much did it cost in reality?

Buying land in Ukraine is surprisingly cheap and straightforward. I purchased a sizable plot with a house already on it for just \$12,000. Building, however, was more challenging and expensive than anticipated. We ended up spending around \$100,000 on what was initially a \$40,000 project. But despite these difficulties, the house has become a successful Airbnb, attracting guests from around the world. This side business has essentially paid off the entire project, and I look forward to continuing it after the war.

What has kept you in Ukraine? You've stayed a long time, especially given the conflict and risk of violence.

I've been here about seven years, and what I love about Ukraine is the emphasis on community and relationships over work. Friends and family come first, and it's not uncommon to be invited to spontaneous gatherings. This

culture of connection nourishes the soul, making life here incredibly fulfilling. Another thing that keeps me here is the sense of history being made. I want to be in Kyiv when people look back a thousand years from now, wondering what it was like when Russia lost this war.

Economically, Ukraine allows me to pursue dreams that would be impossible in Manhattan. I run a cinema society, own a summer cottage that doubles as a cultural retreat, and live in a beautiful city center home with a screening room—all things I couldn't afford in New York. Additionally, the cost of documentary filmmaking here is so low that I can take risks on more experimental and controversial topics.

In late 2021, fears grew of a possible Russian invasion. What were your initial thoughts, did you consider selling your dacha and moving away?

Despite the war, I never considered selling my house in Litochki. The statistics show that the risk is low, especially compared to the perceived dangers. Plus, Kyiv feels safe with the Patriot missile defense system in place. The benefits of staying—being part of this historic moment, contributing to Ukraine's future, and enjoying my home—far outweigh the risks. I was briefly in Lisbon, but I missed my life in Ukraine and decided to return.

You returned to Ukraine this May after two years away. How did you find it, had anything changed with the house or village? You recently rented an apartment in Kyiv, how's life been there? More fear and anxiety than in the past?

Surprisingly, moving back after two years of war wasn't as difficult as one might think. The most challenging aspects were logistical: waiting at the border, the absence of flights, and the lengthy journey in and out. Getting temporary residency was straightforward, especially if you're contributing to Ukrainian society. The biggest hurdle has been learning Ukrainian. While Russian is still spoken at home, it's no longer seen as appropriate on the streets, and I completely understand. Learning Ukrainian has been a challenge, but I'm committed to it.

The resilience of Kyiv is astonishing. Despite the war, the city is vibrant—parks are full, cafes and restaurants are bustling, and people are determined not only to win the war but also to live their lives fully. It's as if the



“What I love about Ukraine is the emphasis on community and relationships over work. Friends and family come first, and it's not uncommon to be invited to spontaneous gatherings.”



city has more energy and richness now than ever before.

Has living there in a time of war taught you anything about Ukrainians?

The war has made it easier to connect with others. At my cinema society, we recently held a screening in a bomb shelter-turned-theater, and the shared experience instantly bonded us. There's a sense of camaraderie among those who have stayed, a shared belief that we will survive and rebuild, making the city even better than before. Ukrainians appreciate the expats who are here to help, and in return, we are deeply grateful for their resilience and courage in defending not just Ukraine, but the ideals of peace and freedom.

What advice would you give to people

thinking of moving to a country that might be a bit unstable? Is there a secret to finding stability in semi-dangerous places?

First, assess the risks logically and statistically. The media might paint a terrifying picture, but the reality is often more manageable. However, if you have family or are sensitive to the stress of living under constant threat, it might not be the right move. For those who can tolerate the risks, the rewards—being part of a vibrant, resilient community—can be immense. ■

Chad Gracia is a filmmaker and financial consultant living in Ukraine. He runs a Cinema Society in Kyiv and manages a [hand-crafted lodge](#) that celebrates Ukrainian country living.



Discover *Nicaragua* This October!

Our August Discovery Tour sold out quickly, and while we're thrilled about that, we don't want anyone to miss out on exploring Nicaragua with us. That's why we're excited to announce a new tour this October! If you couldn't join us in August, now's your chance to discover the beauty and potential of this vibrant country. Are you considering a second residency? Maybe just looking for a new vacation spot? Or are you more interested in a unique investment opportunity? Whatever it is, we've got you covered - this tour is designed to give you a thorough and enriching experience.



Sign Up for the October Discovery Tour and You'll Get:

1. **In-Depth Insights into Nicaraguan Residency:**

On October 31st, the tour kicks off with a residency presentation by a local attorney, offering you clear and practical guidance on how to navigate your path to residency in Nicaragua. Throughout the trip, you'll also benefit from expert insights from Mike Cobb, who knows the country and its processes inside and out.

2. **Experience Nicaraguan Culture and Lifestyle:**

From a visit to Supermercados La Colonia to a tour of the Metropolitano Vivian Pallas Hospital, you'll get a firsthand look at the lifestyle realities in Nicaragua and truly experience a local lifestyle. You'll explore Managua, immerse yourself in Granada's historical charm, see some of the best beaches in the country, relax in the crater lagoon of the Apoyo Volcanic Lagoon, experience the serene beauty of the Islets of Granada on a boat tour, and a lot more.

3. **Engaging Outdoor Activities:**

The tour takes you to the Mombacho Natural Reserve, where you can zip line through the cloud forest and enjoy breathtaking views of the Apoyo Volcanic Lagoon. You'll also get to enjoy miles of beautiful beaches at Gran Pacifica, and get to know two surf breaks, including one of the best in Central America. From serene moments by the lagoon to exhilarating adventures, you'll find exciting activities that captivate and inspire you.

4. **Taste of Nicaragua:**

Savor the flavors of Nicaraguan cuisine with dinners at renowned spots like El Zaguan and Doña Haydee. You'll also experience a tour of Bate Bate Chocolate and the famous Flor de Caña rum distillery.

5. **Stunning Accommodations:**

Throughout the tour, you'll stay at top-notch properties like La Gran Francia in Granada and Gran Pacifica Resort, ensuring comfort and luxury as you explore the country.

6. **Networking Opportunities:**

This tour is not just about exploring Nicaragua; it's about meeting like-minded individuals who are equally passionate about discovering new opportunities. The bonfire and stargazing session on November 3rd offer the perfect setting to connect and share experiences. With minimal light pollution, Nicaragua offers an incredible backdrop for stargazing, making clear nights truly unforgettable. Get ready to be awed by the beauty and vastness of a sky like you've never seen before!

Book Your Spot Now!

Don't miss this chance to discover Nicaragua in October. With limited spots available, now is the time to secure your place on this unforgettable journey. This October Discovery Tour is perfect for anyone interested in residency, investment, or simply experiencing a new culture. Plus, you'll benefit from Mike Cobb's expertise, who lived in Nicaragua for many years and knows all the best local treasures, tips, and tricks.



An Outlaw's Odyssey

How one man defied cancer, traveled the globe,
and learned to listen to his spirit guides

Interview by Aaron Kenedi

IN THE EARLY 2000s Jefre Outlaw was living a single, free-wheeling, and financially rewarding life in Austin, Texas. Making a great living in tech and real estate, with all the trappings of wealth to show for it, including a 5000 square-foot mansion, a boat, and two Range Rovers (“one for me and one for the girlfriend *du jour*.”) But in 2004, at the age of 43, he was diagnosed with Stage 4 Non-Hodgkin’s Lymphoma, which, after chemotherapy, went into remission. Then he was diagnosed again in 2009, this time the prognosis was terminal.

After a risky but ostensibly successful stem cell transplant, he sold everything, threw his few remaining items into a tiny home, and traveled the world. At 48, the remarkable adventures of Jefre Outlaw were only just beginning.

We spoke to Jefre over video conference from his home in Ghent, Belgium where he recently moved with his wife Astrid and their two children (6-year-old Ella and 3-year-old Remi), to discuss the many and wild chapters of his story up to now, and the utterly captivating circumstances that have led him to this place and this moment.



Jefre shows off just a few of the country patches sewn onto his backpack.



Jeffre's yurt in the Mongolian countryside.

Aaron Kenedi: First of all, how is your health?

Jeffre Outlaw: Thank you for asking. Last year was challenging. I spent the good part of nine months either in the hospital or not being allowed to be more than two hours away from the hospital. After my stem cell transplant in 2009, I was given roughly a 50/50 chance of surviving. After a year of recovery they said I was cured, though the doctors said there was around a 0.001 chance it would return. But the cancer came back a third time 14 years later, and I had to get a second transplant. This time a CAR T-cell Therapy transplant. Thankfully it's gone quite well so far. It has been harder on me physically as I am 14 years older this time. But I'm very fortunate to have a lot of friends who [helped raise](#) upwards of \$115,000, which has kind of kept us afloat.

In 2010, you sold everything and started your travels. In a 2014 interview you said you had “seen 104 countries, 500 major cities, and 1000 sacred cities on all seven continents.” Can you give our readers a

quick overview of your life journey?

When I got diagnosed the first time at 43, I was self-employed and had no medical insurance. Up to then I thought, well, I'm healthy, and the premiums were really high and it just wasn't a priority. So I really lost everything, the home, the truck, the boat. I put my stuff in storage but some thieves cut the lock on the storage unit and emptied that out. I literally had nothing. Less than 500 bucks. At least I qualified for welfare and food stamps and could get treatment at the county hospital.

Eventually I went into remission and ended up going back to work at a telecom startup. But the cancer came back a second time in 2009. This time they told me it was terminal. I was offered a stem cell transplant and a non-FDA approved experimental treatment called PD-1 that had a very high rate of survival in trials in other countries but had not yet been approved in the U.S. by the FDA. During the transplant I had a near-death experience where I met and spoke with what I can only describe as spirit guides. They told me I was cured and everything was going to be okay. And that I would

“I had a near-death experience where I met and spoke with what I can only describe as spirit guides. They told me I was cured and everything was going to be okay.”

have biological children naturally one day.

After I survived that the doctors monitored me very closely for the first year. They told me I was 99.9% cured but they didn't want me going back to work for a while because the healing process is so hard on the body. Normally I weighed about 180 pounds, and I think I dropped down to about 125. I'm six-foot-four, so I literally looked like a skeleton with skin on it.

At that point you had purchased another-home that these spirit guides suggested you sell, am I correct?



Top: Jefre and some monks in Myanmar. Above: Placing prayer flags on a mountain in Tibet.

Yes, they told me it would be good to sell my home, so I put it on the market. I overpriced it because deep down I didn't want to sell it. But the first person who looked at it made a full price offer. And then my spirit guides said, but you're not moving. I was thinking, well, you don't understand, when you sell a house, you move out and the person who buys it moves in. They just said yeah, we generally understand that, but you're not moving.

The spirits don't really deal in real estate much, I guess.

The buyer was a widow who had a four-year-old, and at some point she mentioned hiring a live-in nanny. Ultimately, as we neared closing,

and I wasn't able to find a place to move to, I approached her and said, look, I know this is just completely off the wall, but could I be the male nanny to your four year old? I have no criminal background. I have a good driving record. I'm even an Eagle Scout. She talked to her daughter about it, and they both said yes. So I lived there for nine months and took care of a four year old. We had a blast, and I think the playfulness I had with her, helped me be gentle with myself as well and recover well.

How did you then go from being a nanny to a world traveller?

Summer was approaching and the mom of the young girl wanted to travel. So it was time for me to move out. When I asked what to

do next, my spirit guides told me to get ready for travel. I'd never really traveled before. I bought a backpack and a one-way ticket to London thinking I would start in the UK because they speak English.

Eventually I caught the bug. I did a dozen countries by train. I discovered espresso in Paris and started drinking coffee for the first time at the age of 48. Of course, I went to Spain and Italy and Germany, all the, the places you would think. I even got a pass to Saint Petersburg when I was in Helsinki, and just decided I wanted to keep going. It ended up being a good three years of travel that just got progressively more adventurous.

I read that on one trip you went looking for cannibals. Hopefully you didn't find them?

I did! It was in Papua New Guinea. I got there, rode in the back of a flatbed truck on really rough roads through the forest to the ocean, then paddled a canoe down the coast to an area where a lot of British missionaries had converted these cannibal tribes along the coast. In most cases, when they had gone up into the rainforest, they were killed and eaten. So eventually the missionaries decided, wisely, to leave those tribes alone.

When I got there I was about 80% recovered from my stem cell transplant and in fairly good physical condition. But it was a slog to find them. A full day's journey into the jungle with a heavy backpack on. I was with these two guides cutting a path through the brush. Our feet would sink a foot into just vegetation with each step. I stayed there for two nights with their guidance. They had to make sure I didn't go to the bathroom on sacred ground or do anything that would get me eaten.

Did you communicate with the tribe? Or was it really more of a "Hi, we're just going to be over here observing and then, leave"?

It was more observing. Because they, of course, didn't speak any English. But my guides were able to translate a bit. They talked to me about what daily life was like. How their courtship and partnering worked, what the men and women did on a daily basis, and how the whole culture functioned. They're very spiritual and superstitious people. Killing and eating someone from another tribe wasn't about food, because food was plentiful. It was really about, whether somebody had a dream or there was some perceived slight or a squab-



The Groot Begijnhof Sint-Amandsberg, a residential development and UNESCO site in Ghent, Belgium.

“It gets crazier. When they said, your life partner is in Belgium, and she’s an acquaintance of a friend of yours, I really started to pay attention.”

ble over a piece of land or territory. Maybe someone would kidnap someone else from another tribe and that would set things off.

So, after surviving multiple cancer diagnosis (and a tribe of cannibals), you eventually went on to marry and have two children. Can you talk about the totally surreal way you met your wife?

Living in Austin in my 30s, I was a serial dater but I’d always wanted to get married and have kids someday. One winter I was in Siberia, which gets to be -30 below, which is really freaking cold. It’s hard to even breathe. So I’m freezing and I just started pondering what do I really want? After my first stem cell transplant, I was told that I probably would not be able to have biological children because the process kills every blood cell in your body. So I kind of took it on faith that kids were out of the question.

But that experience (and some people I was around at the time) led me to explore spirituality and the practices of channeling and Transcendental Meditation, kind of tuning into the spirit. And for some reason, when I asked these spirits big life questions, I got answers. When I asked about a life partner, I got the message back that she was in Europe, specifically in Belgium.

That’s crazy.

It gets crazier. So when they said, your life partner is in Belgium, and she’s an acquaintance of a friend of yours, I really started to pay attention.

Amazingly, soon after that I got an invite from a friend who was getting married here in Ghent of all places. At the wedding I saw this woman and I noticed her aura, which doesn’t typically happen to me. I mean, there was a glow about her. So I chatted her up and we ended up sitting in the same pew. We had coffee afterwards and that’s when I got the message that, hey, she’s the one. The funny thing

is she was a last-minute invitee because somebody else had dropped out.

After the reception we talked more. I told her my story, which I'm not sure she believed, but she kept talking to me. We talked all night until she caught a ride into town at 3 am. When I was leaving the venue the next day, the receptionist asked me "you're in the limo that's going back with the family, right?" I said yes, and she handed me a golden high heel shoe and said, "this was left here. It belongs to somebody from the wedding party. Would you please take it back with you?" I had no idea whose shoe it was. So I took a picture and posted it on Facebook and said, I'm looking for Cinderella.

Just then I get a text from the girl who I had been talking to all day. She wasn't a friend of mine on Facebook, so she couldn't have seen my post. She said "hey, Cinderella story, I lost my shoe. Can you look for it?" When we met later at a barbecue at the bride and groom's house, I put the shoe on her foot. And that was it. That was Astrid, who's now my wife.

You and your family recently moved to Ghent, Belgium, the very town where you met your wife and where she's originally from, right?

Yes. It's also where Astrid and I got married. After the wedding we moved to Shanghai. Then we moved back to Austin, bought a duplex, and decided we wanted to try to have kids and pretty quickly got pregnant. A beautiful baby girl. Two years later we did the same thing. We never went to a fertility doctor, never got tested, never did anything. The children never saw a doctor. Never went to the hospital. They were just born as naturally as possible in a birthing center in South Austin, just down the road from where we lived.

We had talked about trying to save money by moving to Belgium and also being nearer to her family. So we got the kids U.S. and Belgian passports when they were six months old which made my wife and two children dual citizens. There's a twenty-three year difference in age between my wife and me. She's 39 and I'm 62. So she's younger. Her family is younger, and we really wanted the kids to grow up around their grandma and grandpa and aunts and uncles and cousins. And we really wanted them to be bilingual.

So we started looking into moving here. She had been on a waiting list since 2011 to get a place in this kind of castle-like compound that was built by a donor to house nuns. And



The Outlaws: Jefre, Ella, Remi, and Astrid in a family picture, December 2023.

when she told our story to the administrators making the decision about tenants, we were able to get one of the houses.

It's a UNESCO Site called Groot Begijnhof Sint-Amandsberg, which is a beguinage, where single woman lived together as a Catholic community, right?

Yes. The facility is celebrating its 150th anniversary next month. And it's a big deal. There's going to be this huge celebration with 300 women marching from the city center to here recreating the event that happened 150 years ago. If you start looking at UNESCO World Heritage sites, you know, there's not many of them that you can live in. You're basically living inside a museum.

We have a four bedroom, two bath house that is about 2000 square feet for about \$850 a month. Which is less than half of what our mortgage was in the States.

What's your healthcare like in Belgium as a noncitizen?

As a family we were able to migrate and I have a residency card which allows me to have healthcare and other benefits here in Belgium. Premium payments in the U.S. for

a family of four were over \$1,200 a month. Here it's \$100 a month.

Is there anywhere you didn't get to during your travels that you're eager to visit?

As the kids get older, my bucket list is really places I haven't seen yet. South Africa, Kenya, Zimbabwe, Madagascar, and Namibia are all places that are high on my list.

You've been dealing with the looming specter of cancer for 20 years now. That must be exhausting. Is there some unique perspective or thought process you've developed that helps you manage these trying times?

I have learned that being attached to an outcome causes suffering. So I choose to go with the flow. ■

Jefre Outlaw is a highly sought-after consultant and speaker in today's affordable housing industry, with experience in unique funding structures and developing simple, smart, sustainable, and healthy homes and communities.

The Power of a Good Soak

One woman's watery journey of self discovery and letting go

By Ekin Balcioğlu

WHEN I WAS AROUND seven years old, my parents took me to the thermal pools of Pamukkale, a four-hour drive inland from our coastal hometown of Izmir. I remember being vaguely excited about the trip, but unsure what to expect. I loved the sea, but this place, as they'd described it to me, sounded completely different from the enchanting azure of the Aegean.

When we arrived, I could hardly believe my eyes. I was struck by the color of the water. Pamukkale's pools are a hazy, milky turquoise, oceans away from the deep sea blue back home. The scene seemed magical and otherworldly, the pools shimmering under the sun like gems, embedded in white limestone terraces cascading down the cliffs.



The author and her cousins soaking at grandma's summer house. Photo courtesy of the author.

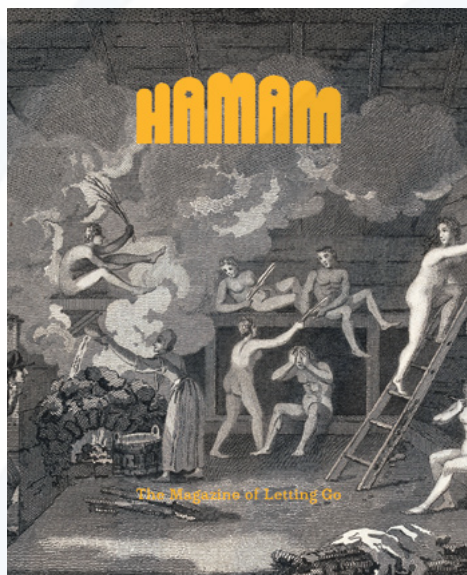
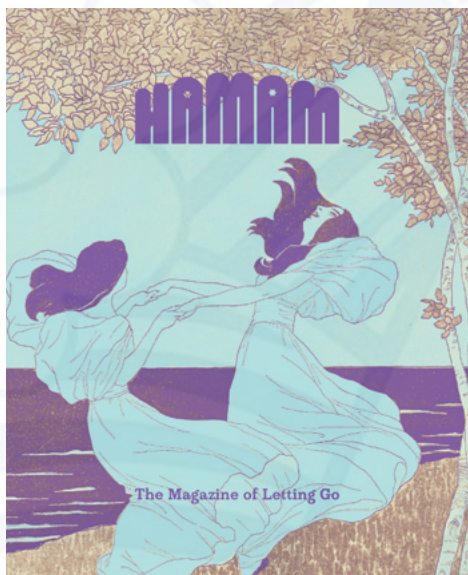
Moving closer, I saw the steam rising into the cool morning air. Ancient Romans bathed in these same pools thousands of years ago, my parents told me. My eyes were wide. The largest of them, they added, is known as Cleopatra's Pool, named after the famed queen who enjoyed its waters back when this city was called Hierapolis.

Its waters are said to be nutrient-rich, and its bottom is strewn with marble columns that crumbled in an earthquake many centuries ago. I waded in, feeling the smooth stone beneath my feet. The warm water soothed me, and I dove in headfirst. I remember floating on my back and gazing up at the sky, feeling supported as I mentally drifted back in time.

I swam among the ruins of a Roman temple, the scattered, broken columns once dedicated to Apollo softened by centuries fully immersed. I imagined the people who walked among these columns. I could feel their presence, as if the pool were alive, a liquid time capsule



Beppu Ōita Prefecture on the island of Kyushu, Japan. Photo courtesy of Mark Edward Harris



A sampling of *Hamam* magazine covers. All illustrations by designer Okay Karadayılar and Ekin Balcıoğlu.

connecting me to gods, emperors, and ancient rituals.

Looking back, I experienced a brief communion with history, an odyssey into the past. Surrounded by the remnants of a lost civilization, I connected to the ancient world in a way that felt intensely personal. This stirring moment spurred my lifelong fascination with water, a good soak, and the power of age-old rituals.

At 10 I learned to windsurf, and within a few years I was teaching it as a coach in the turquoise waters off Çeşme. Being on the water became everything to me—the push of the wind in my sail, the rhythm of the waves. In winter, I trained with the regional swimming team so I could stay in water year-round.

I was probably 18 when I had my first *keşe köpük* (scrub and soap), at Istanbul's Çemberlitaş Hamamı. Tucked between drab shops a stone's throw from the famed Grand Bazaar, the 450-year-old hamam, with its grand domed ceiling, was built by the best of all Ottoman-era architects, Mimar Sinan.

Despite its popularity and history, it felt like a personal sanctuary. Being scrubbed and enveloped in soap bubbles felt transporting, cleansing body, mind, and spirit. Whether in the Aegean, the hamam, or the pool, each immersion connected me to nature, to the builders, gods, and mariners of centuries past. It was somehow both ancient and eternal.

Years later, as a struggling artist in New York, I sought the same connection in the East Village. The winters were brutal, the wind biting through layers of clothing and leaving me chilled to the bone. Some great advice from locals led me to the Russian and Turkish Baths, affectionately known as “the

banya,” and I instantly latched on to its rituals of soaking and socializing.

The harmony of hot and cold, steam and water, seemed to optimize the mind-body connection. It was in the banya, covered in sweat, that I met some of the most interesting people of my life—writers, healers, fellow artists, and “regulars” who’d been going there for 50 years. Once again, I had found my

versed in the tradition and asked if he could introduce me to the manager. I expressed my deep interest in learning and performing platza, and to my surprise and delight, the manager hired me on the spot. From then on, I immersed myself fully in the ritual.

I learned that the bundle of branches is called a *venik*, and that the twigs are often taken from oak or birch trees, which have a



Interior spreads from *Hamam* magazine.



place in the water.

Soon after moving to San Francisco, I found a way to make bathing an even bigger part of my life. Back in New York I'd come across the *platza*, in which a practitioner uses a bundle of twigs to increase the participant's circulation and push heat and steam into the skin and body. But at Archimedes Banya in San Francisco Bay, the staff performed the platza with such skill and passion and effectiveness I immediately decided I needed to learn it myself.

After watching a powerful session, I approached a Russian man who seemed well

stronger smell. I also learned that the preparation of the *venik* is an art in itself. Each twig is inspected for sharp points, knots, and acorns, which could cause discomfort.

The branches are then soaked in water for hours, which keeps them from becoming floppy in the heat. I learned to save this soaking water to later pour over the hot sauna rocks, creating fantastically aromatic steam that transports the sauna to the heart of a forest.

A well-done platza involves a sequence of techniques. It starts with fanning, a circular motion of the *venik* to guide steam so it envelops the body, helping beads of sweat form.



Left: The author swimming at Mount Princeton Hot Springs.

Bottom Left: Performing a good platza.

Below: The author and her daughter Uma.



Next is sweeping, when the venik makes light contact with the skin to brush away the sweat and toxins that have emerged from the pores.

During compression, the venik is heated by raising it above the head, allowing steam to collect in its leaves before it is pressed on to the body. The heat can be intense, yet this is intentional, as it serves to stimulate blood flow and release tension. Finally, tapping, almost a rhythmic drumming, relaxes the muscles and helps release any remaining tension.

Done right, platza can be profound. The hot steam enveloping the body, the sensation of leaves against the skin, the rhythmic

motions of the practitioner—all of this can create a deep, almost meditative state of relaxation and presence. The ritual is best finished off with a dip in an icy-cold plunge pool, a shock to the system that brings a rush of adrenaline and euphoria.

Much like my swim in Cleopatra's Pool, my exposure to platza at Archimedes served as a bridge to another world, a connection to age-old traditions. It also seems fitting that Archimedes was an ancient Greek philosopher, just as Hierapolis, now Pamukkale, was an ancient Greek city. Direct links to millennia long past, and to my personal history.

At Archimedes, I discovered a new dimension of my lifelong love affair with water—one of healing, and community—and it sparked my creative fire. I committed to developing and launching a platform that could highlight and connect people who bathe and their experiences—a sort of “Humans of New York” for the bathhouse.

My research led me to *WET*, an avant-garde publication from the late 1970s that treated bathing as an art form, a cultural practice worthy of exploration and celebration. A bold new magazine, I decided, would be the perfect medium to spread bathing art and culture. Most bathing spots ban electronics, which makes them a great place to read and talk.

The concept came to me one day in a flash of inspiration. Since I'm Turkish, I knew the name had to be *Hamam*. But imagining it was one thing; making the magazine a reality proved to be one of the most challenging, and rewarding, experiences of my life.

Today I'm beyond proud about *Hamam*, a quarterly print publication celebrating the art and culture of bathing. Featuring essays, photos, interviews, poems, short stories, and more from around the world, *Hamam* is more than just a magazine—it's a philosophy of letting go and having a good soak.

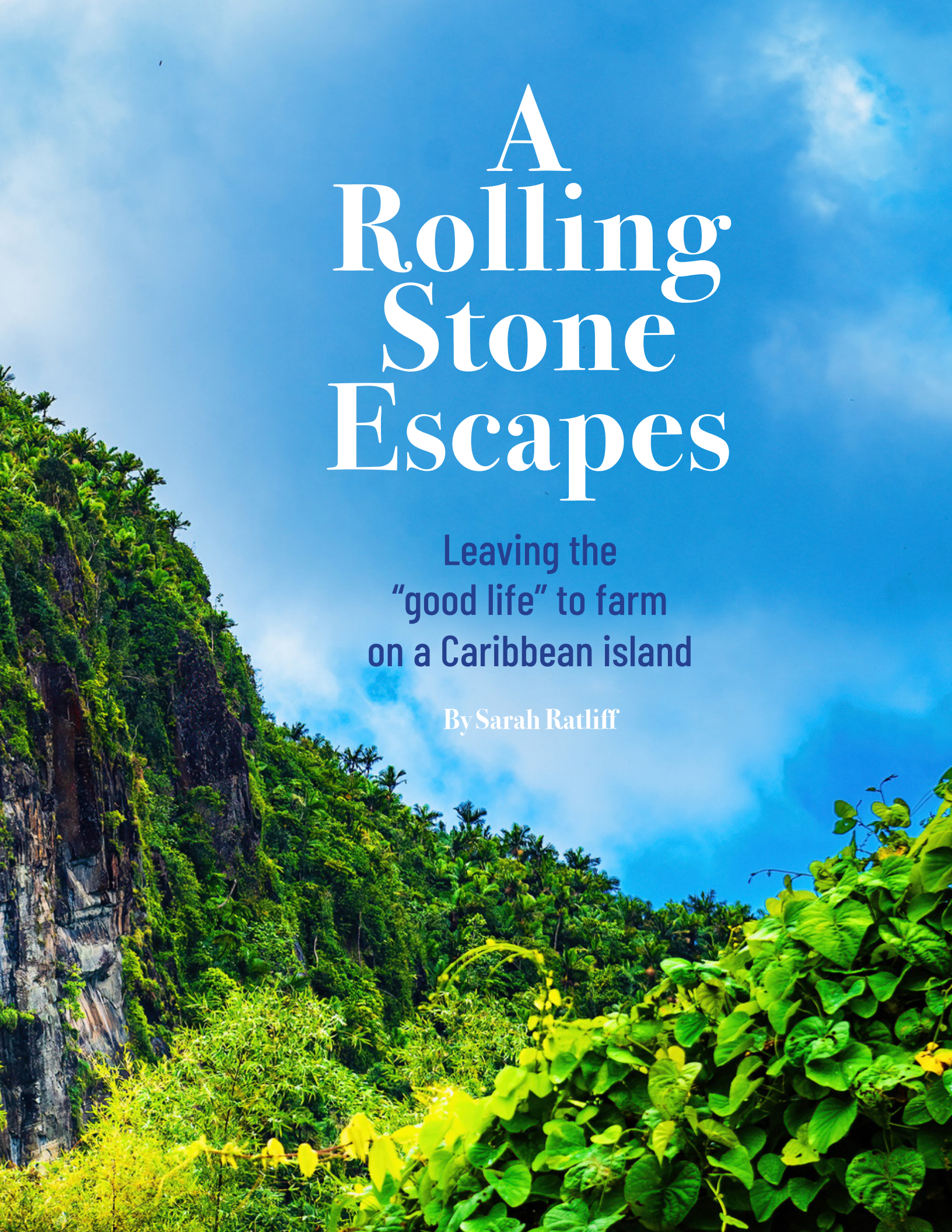
It's also a reflection of my journey, from connection and exploration to cleansing, healing, and beyond. Ivy League history professor Ethan Pollock, author of *Without the Banya We Would Perish*, [describes the hamam experience](#) like this: “You open up your pores and sweat out all the evilness, all the nastiness.”

I'd say there's a lot more to it than that. But that's surely a good place to start. ■

Based in Taos and Izmir, Ekin Balçoğlu is a visual artist and editor and co-founder of Hamam: The Magazine of Letting Go. Find her at hamam.co & on [Instagram](#).



Photo courtesy of iStock/JC Ruiz



A Rolling Stone Escapes

Leaving the
“good life” to farm
on a Caribbean island

By Sarah Ratliff

RAISED IN NEW YORK CITY by the head writer at ABC News, I had my pick of plum jobs after studying at one of the country's top journalism schools. The problem was that I was unable to settle on any one of them as the years started ticking past. "A rolling stone gathers no moss," my mother would warn. In truth, I didn't think I was suited for a news station or corporate life, but I couldn't yet say it out loud. "We grew up in the Great Depression," my father would chime in. "Opportunities were few and far between."

After my mother died in 1994, I moved to Washington, D.C. and met a great guy named Paul. We moved to California, got married, and secured top jobs at a major biotech firm. By the early 2000s, we had healthy bank accounts, a lovely home in the mountains, and far too many vehicles for two people.

But something felt off. It may have been the 60-hour work weeks or that we took two lengthy vacations every year, yet always felt exhausted upon our return. Then there were the troubling symptoms—bouts of vertigo, persistent IBS and daily panic attacks—and tests that revealed I'd been suffering from acute stress.

Finally, some terrible news turned out to be a huge blessing. In mid-2007 I visited my doctor with the usual complaints. She did her check-up, asked a few questions, then looked me dead in the eye and said if I didn't change my life I wouldn't see my 45th birthday. I was 41 at the time.

Paul responded to my death sentence with a plan: escape the corporate world for life on a farm. That sounded great to me, so we start-



The new property grounds in Puerto Rico.

ed watching for "the sign" that told us it was time to make our move. A handful of months later, our employer announced plans to lay off a sizable chunk of the workforce. We gave notice, cashed out our stock, sold our home, and started laying the groundwork for a life of self-sustainable farming.

LA ISLA DEL ENCANTO

We discussed a few possibilities, but when it came time to decide where to go, one place kept popping up. We'd vacationed in Puerto Rico twice and loved it, particularly the second trip, when we stayed on a farm in the mountain town of Utuado.

By Day Four, we felt as though we'd been wandering the globe aimlessly for years and had finally found our home—like Odysseus reaching Ithaca. We fell so hard for that farm that we asked the owners, an elderly Colombian couple, if we could rent it while we looked for a property of our own. They agreed.

"Why would you give up all of this?!" Paul's sister asked just before we left the US, arguing that we were throwing all of our parents' hard work back in their faces. She may have had a point, but we knew we couldn't keep up the rat-race charade until retirement, then buy

an RV and drive around the country. That life held no appeal for us.

Sure, we knew five words of Spanish between us, which may have been charming on vacation, but not while living in the sticks. Had we stayed in or near the capital, San Juan, we could have lived the rest of our lives on those five words. But capital city and farm-

ing are rarely found in the same sentence. Still, Puerto Rico is not called the Isle of Enchantment for nothing.

Setting aside the threat of hurricanes, we'd have warm weather year-round. A U.S. territory, Puerto Rico meant no immigration process. There was also a clear familiarity, with Home Depot and Walmart everywhere. ATMs spit out dollar bills, so there's no constant cal-

culating of exchange rates and currency values. And of course, it's absolutely beautiful.

OUR NEW HOMESTEAD

After a six-month search that took us all over the island, we visited a 15-acre property a few miles from our rental. Set far back from the rolling country road, it provided a level of privacy and seclusion neither of us had ever experienced before.

The 1500-foot elevation gave us stunning

"We knew five words of Spanish between us, which may have been charming on vacation, but not while living in the sticks."



Above: The home after renovations. **Below:** Patrice and Alfie, the resident ducks.



views of a nearby lake and the surrounding countryside, which encouraged the very serenity we were after. We arrived in the early morning, greeted by rising clouds, and imagined ourselves eating breakfast in the sun on our southeast-facing patio.

We could see clear across the valley—not another structure in sight. We knew we’d found our new home. On the last day of 2009, these two rat-race escapees began their new Puerto Rican farm life. We added a big new wing to the tiny old farmhouse, and a sizable patio, enabling us to watch the low clouds burn off in the sun every morning and darkness fall during dinner.

Our arrival, of course, did not go unnoticed. Word spread that two “Americanos” had left the corporate grind to seek purpose on a farm. It didn’t help that, at the time, many Puertorriqueños were leaving the island to seek

prosperity elsewhere, primarily due to US trade regulations that heavily favored American businesses.

I can’t blame them. Consider that in the poorest US state, Mississippi, the median income for a family of three is \$75,000, while in Puerto Rico it’s barely \$32,000. Yet the Jones Act, which requires all imports to arrive on US ships, means most stuff in Puerto Rico—pens and paper, shoes and pants, even pasta and flour—costs 50 percent more

than in the US.

Seeking to avoid being lumped in with the snooty expat American crowd, we dove into farm life. We bought starter chickens for eggs and adopted dogs for companionship and security. We met a local Austrian man named Sadhu, who’d learned how to farm in the tropics in India and successfully applied these practices in Puerto Rico.

After visiting his farm, we knew we had to emulate his operation: fruit trees from tropical climates and bamboo from South America, in addition to animals. Sadhu became our mentor and supplier of seeds. He also sold us our first goats, sisters Amani and Mayani, plus a sire named Ravi. We loved them so much we named our new homestead Mayani Farms.

But our favorite neighbor is Olga Zeda—whom I affectionately refer to as La Jefa del

“Farming in Puerto Rico is not for the soft. Power outages are random, frequent, and often last hours. Power surges are equally problematic.”

Barrio. In short, if you need anything, from garbage pickup to encouraging a suspicious dude hanging around your entrance gate to buzz off, Olga’s your gal.

We play dominoes with her every chance we get. I’ve gotten really good. Her nephew Miguel once asked us if we were in witness protection because he couldn’t figure out why anybody would give up the SoCal good life to be Caribbean farmers.

HIGH HIGHS AND LOW LOWS

Miguel had a point: farming in Puerto Rico is not for the soft. Power outages are random, frequent, and often last hours. Power surges are equally problematic. We can never leave the house with the computer or backup battery on.

Of course, homesteading has its delights. Setting aside my freelance writing, there’s

nothing like playing with goats, enjoying the antics of 100-plus ducks and chickens, or hiking with our pack of dogs. But it's a bit like parenting kids who never grow up.

The emotional stakes are admittedly lower, but the risk is astronomically higher—and we know this all too well. Towards the end of summer 2014, we decided to do our first goat-mating, Amani with Ravi. By the time January arrived, we were all set to welcome Amani's newborn kids, as young goats are known.

She went into labor, but then nothing happened. We'd read countless articles on goats

and birthing, and consulted Sadhu, so we weren't totally in the dark. Something seemed amiss. Guided by our vet over the phone, Paul started to play midwife, reaching inside Amani to massage her cervix so it would open.

One baby was breech, so I received instructions from the vet and passed them on to Paul who slowly reached in to turn around the tiny goat. Within minutes both were out, searching and sniffing for their mama's milk. Flooded with emotion, we named them Goatita and Sophie.

Two weeks later, Sophie died from tetanus. It was as crushing as their birth had been

“The farm we had spent nine years building was essentially no more. But we had our health, our land, and our animals, so we got back to work.”

uplifting. But a year later, Goatita had kids of her own, twin boys. Overjoyed, we sent out birth announcements to our friends and neighbors.

THE TEMPEST

We'd just started to find our groove when Hurricane Maria struck with stunning force. We'd ridden out many tropical storms and a few Category 1s and had been preparing for the big one for years. We were confident our house could withstand a Category 5, but we had our concerns.

As Maria bore down in mid-September 2017, we scrambled to board up windows, secure our animals in shelters, and brace ourselves for the worst. The wind started whipping in the early morning as Maria crossed over the coast and made its way toward Utuado.

By 9:30 am the eye of a Category 4 hurricane stood a few dozen miles from our farm, where ferocious 150-mph winds shattered our greenhouse, sliced off countless massive tree branches and freed most of our young fruit and bamboo trees from the earth.

The wind and rain were so fierce that at one point we wondered if the custom-made “tortentillas” that covered our windows and doors could stop Maria's fury. But by early afternoon, the worst had passed and we stepped outside to assess the damage. It looked like nature had gone to war with itself—and lost.

The farm we had spent nine years building was essentially no more. But we had our health, our land, and our animals, so we got back to work, as farmers do. It took us four days to clear the debris, which actually provided great organic material.

We may have been luckier than most: the road beyond our gate looked like a Medieval nightmare of mudslides and uprooted trees. Thankfully, Olga's cousin Macho came around with his backhoe to clear the road and



Top: The author with Amani and Goatita. Above: Ravi and his grandsons.



Above: A typical morning on the farm. Below: The author and husband, Paul months before Hurricane Maria in St. Thomas.



help people out.

Soon, we started to see the outlines of normalcy returning.

THE NEXT BIG STEP

We may not fear the next hurricane, but after Maria we have a healthy respect for nature's power. We like to think we're prepared for anything, but we're in our 60s now and less able to ride the roller coaster of rural farm life.

I fractured my back when I was 18, and now, more than ever, it likes to remind me that my best days are behind me. But more than hurricanes, we fear the vast uncertainty swirling around human civilization. As couples do, Paul and I run through our days over dinner, and talk invariably leads to the future and our place in it.

Whether it's another pandemic, more hyperinflation, a global depression, World War

III, AI coming to take everybody's jobs or some other catastrophe we have yet to imagine, the future seems like a dark place, so we're mulling major changes.

One is moving to a smaller, flatter farm, which would do wonders for my back and our efficiency. Also, we'd like to go completely off-grid and move outside the bounds of constant 21st-century connectivity. We've been talking about this since we'd arrived, but maybe we needed transition time between our old lives in the new world and new lives in this older world.

Not having internet, besides our phones, is one thing. What's worse is that I'll need to stop my writing, which means we're more than likely to be poor, truly poor, by almost any metric.

But to be honest, I never understood why moss should be seen as desirable. If I come upon two stones in the woods, and one is covered in moss and the other is glistening and gray, my eyes and mind will tend toward the latter.

We recently put our farm on the market. We hope a young couple will see it and fall in love the way we did years ago. And this stone will keep rolling on. ■

Sarah Ratliff is a corporate America escapee turned writer and eco-organic farmer in the mountains of Puerto Rico. Find more of her [work here](#).



The Less Traveled Path

When was the last time you did something for the first time?

By Michael K. Cobb

A

ADVENTUROUS PEOPLE tend to seek out new experiences on a regular basis. It makes their lives fun, interesting, and challenging. The question posed in the article subtitle speaks to adventure and uncertainty, to exploring the unknown, and maybe to the courage of youth.

As we grow older, we prefer predictability. My wife and I tend to eat at the same restaurants when we go out, and I'll order the same thing again and again. It's not that I don't like to try new dishes—I most certainly do, such as recently eating beef heart in Nicaragua—but when I'm not in the mood for experimentation I usually choose the familiar. Most of us are like that.

But living a life without regret, an admirable goal, means taking risks. It's about wandering into uncertainty and having the confidence to know you can blaze a trail forward, or in the worst case, find your way back. By my late 20s I'd been extremely

successful in the computer business and started feeling that itch to try something new. Opportunity knocked with a phone call from my old college roommate, Joel Nagel.

"Mike, I've got an extra ticket to Belize and we leave in a few days," he said. "You wanna go?"

"Sure," I told him. "Where's Belize?"

That decision ended up changing my life, and my career path. As a result, I've since met countless people who, maybe like you, have an adventurous spirit and chose to expand their life by taking the unfamiliar path. Saying "yes" is often the best way to start an adventure. Because I said yes to Belize, I met these wonderful people who also said yes—and are much happier for it.

RICK AND CAROL

Rick and Carol wanted to develop a small business to supplement their incomes in re-

tirement. But instead of waiting until they were 65, they moved abroad way before retirement age to launch a business that could grow to provide the income when they needed it. They decided on Ambergris Caye, Belize's largest island, with stunning beaches and one of the world's great coral reefs. Soon after arriving they noticed a lack of fine wines and gourmet foods on the island and opened a shop to fill that need. A friend back in Napa Valley exclusively provided them with their own brands of wine, olives and tapenades, and their shop, Wine de Vine, soon became a must-visit stop.

NANCY FROM CALGARY

Years ago, Nancy came from Calgary to the Cayes to relax and enjoy life. She ended up starting a business renting baby cribs to hotels and resorts, while also leasing out a few cabanas to tourists. But her main objective was to enjoy the company of her many



Above: The author loses consciousness in a stunt airplane due to 8 G-force power. Below: the aerobics plane in question.



friends on the island. Most evenings you'll find Nancy by the sea, dancing to live music under the stars at one beach bar or another. You might also find her at the Sunday afternoon "beach jam," where anyone who can play or sing jumps in for a song or two.

LINDA FROM CALIFORNIA

Linda, an accomplished artist, decided to pick up from California and make tiny San Pedro her new home. She opened a gallery and shop along the beach, offering works that highlight the Caribbean's veritable rainbow of blues and greens. Linda ships much of her art to clients in the U.S., proving that some work can be done anywhere, and there

are a lot of nice "anywhere's" out there to choose from. To top it off, she started leading painting classes on the beach for residents and tourists alike. Community takes many forms.

JESSE FROM KONA

When Jessie retired he moved from Kona, Hawaii to Belize. He started writing email updates to friends for fun, but soon more and more people wanted in. He turned his newsletter into the *San Pedro Daily*, and published an edition every day. He made more money from his daily newsletter than he did from his pension. "More than the money, though," he told me once, "is the feeling I

get when people tell me it's the first thing they read every day. You can't beat that."

DIANE THE EXPAT

Diane, an expat and global traveler for two decades, felt at home the minute her feet touched the warm sands of Ambergris Caye. At five-foot-one, she weighed 140 pounds when she arrived, and decided to embark on a healthier lifestyle. She rode her bike to town every day to fetch the mail, picking up her friends' and neighbors' mail at the same time. This soon developed into a small courier service, delivering mail and packages. The business grew and Diane spent a lot of time on that bike—more than 200 miles a week at one point. When we spoke about two years later, she weighed less than 100 pounds and was in the best shape of her life. She told me the thing she loves most about her work is saying hello to hundreds of people every day.

A community of exceptional expats is emerging in San Pedro. People like, Rick, Carol, Diane, Nancy, Jessie and others are transforming San Pedro into a warm community of free thinkers who enjoy good company, good conversation, and good times, as well as a bit of adventure.

This growing community is just one more reason I'm so glad I said "yes" to moving to Belize a dozen years ago. Living in Lat-



Above: The author with his daughter Emily and wife Carol prepare to skydive. Above right: His other daughter Amanda cliff jumping.

in America is a chance to escape the routine and do fantastic, occasionally crazy things. Many of them are sublime, like having a Blue Morph butterfly land inches from your nose, or standing in the tropical cloud forest shrouded in mist and hearing the haunting call of howler monkeys.

Some of my great first-time activities in Latin America include:

- Seeing lava bubble at the bottom of a crater
- Visiting a butterfly farm
- Listening to howler monkeys in the wild
- Taking surf lessons
- Eating beef heart
- Riding in a tuk-tuk or caponera
- Crossing the Andes on Horseback
- Watching ships pass through the Panama Canal

But of course we have to make time for these adventures. And now that I live back in the states, it's even harder to find the time, and the activity, for great first-time experiences. But this summer I enjoyed a few. My youngest daughter Emily and I went skydiving on a whim in Moab, Utah. Then, because her older sister hadn't gone, we did it again with the whole family on my 60th birthday.

Afterward, some friends asked me about

“My youngest daughter Emily and I went skydiving on a whim in Moab, Utah. Then, because her older sister hadn't gone, we did it again with the whole family on my 60th birthday.”

the experience of jumping off of a plane and hurtling toward the earth. To be honest, I have a hard time describing it. That may be the result of sensory overload—my mind and body were so deeply engaged in the moment there was no time for recording memories. I recall a few jaw-dropping views during my free fall toward the Utah desert, but beyond that I have no words to describe the experience.

And just a few weeks ago, I rode in an aerobatics plane, the kind used in Red Bull competitions. You wouldn't believe the speed and power of that machine. The pilot did several wild spinning tricks, which felt like a roller coaster on hyperdrive, before he

executed an 8G turn that he knew quite well would knock me out. It did, as you can see in the photo. But I highly recommend the experience if you're ever in Las Vegas looking for something a little wild to do.

Most adventures begin with “Yes.” Something only happens when you make a decision and take action. Say yes to something that sounds just a little bit crazy and you may just change your life for the better. I know I'm glad I said “yes” to my friend Joel some 30 years ago.

It's an idea best expressed by the great American poet Robert Frost:

*I shall be telling this with a sigh
Somewhere ages and ages hence:
Two roads diverged in a wood, and I—
I took the one less traveled by,
And that has made all the difference.*

May you find your road less traveled, and enjoy a grand adventure. ■

Michael K. Cobb is the CEO and Co-founder of ECI Developments, which has properties throughout Latin America. He is the author of [How to Buy Your Home Overseas](#), and speaks all over the world on international real estate.

The Ghost of Kyiv

Ukrainian resistance and defiance shine
through war-time street art

By Liz Cookman

FOR MOST OF 2023, my bedroom window looked out onto a 30-foot-tall, blue-gray mural of the heroic Ghost of Kyiv. Word of the flying ace's exploits spread like wildfire in the days after Russia's late February 2022 invasion. He was said to have downed six Russian aircraft as enemy forces attempted to take the capital.

The Ghost's legend grew for another couple months before Ukraine's air force admitted they'd created him as a "superhero-legend." Even so, the resilience and hope he represented lives on through the country's nearly ubiquitous and often thrilling street art.

Kyiv is a city of murals, with more than 150 in all. Most began appearing after the Euromaidan protests of 2013-2014, which led to the collapse of the Russia-aligned govern-

ment. Since then, Ukrainians have weathered the annexation of the Crimean peninsula, a decade of war in the country's east and a full-scale invasion, and the number of murals has steadily increased.

Mostly commissioned by local arts groups, artists from all over the world—from Argentina to Australia—have turned their talents to Kyiv's walls, often combining elements of Ukrainian folk art into their works. They are a powerful testament to the city's strength, a reminder that even in the darkest times, creativity can flourish.

The older murals often depict fairy tales, musicians and activists, but since early 2022, street art in Kyiv and beyond has mainly honored soldiers and the broader war effort. Well-known symbols of heroism and resistance

include Patron, a mine-detecting Jack Russell terrier and the mascot for Ukraine's emergency services, and Oleksiy Movchan, a volunteer fighter who helped rescue 11 civilians and a cat before being killed by Russian shelling.

One of Kyiv's older works of public art is a 2015 portrait of Serhiy Nigoyan, thought to be the first person shot dead in the Euromaidan protests, by Portuguese artist Alexandre Farto (known as Vhils). It stands on a building near St. Michael's Square, overlooking a garden dedicated to those killed in the protests, often referred to as the "Heavenly Hundred," as that's roughly how many protesters perished.

The nearby St. Michael's Golden-Domed Monastery opened its doors to protesters during Euromaidan, protecting them from



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"The Ghost of Kyiv" by artist Andrii Kovtun and team.



John Lennon mural in Izyum by Andrey Palval. Unveiled in 2017, it was damaged by a Russian bomb in 2022. The text reads "Give peace a chance."

riot police and becoming a field hospital for treating the injured amid violent clashes. Nigoyan's face now watches over it like a guardian, a constant reminder of the seemingly endless struggle against Moscow. First built in the Middle Ages, much of the monastery was destroyed by Soviet authorities in the 1930s before being rebuilt after Ukraine gained independence in 1991. An activist told local media at the time that they chose Farto because his work "comes through destroying in order to create."

Amid the uncertainty of war, art has gained profound significance: a conduit for processing trauma, a reflection on the collective experience, and a means of expressing complex emotions that are often difficult to articulate, including fear, anxiety, and grief. Combining it with the urban scenery turns the city into a living story, an open-air gallery that enables residents to confront their feelings and publicly take part in the national struggle.

Art doesn't just help people heal, it's also a vital act of defiance and resistance. These creative works help establish a visual language and a national identity. Art emblazoned across an urban landscape still heavily defined by Soviet design is an act of reclamation. Each mural tells a story, and together they create

a uniquely Ukrainian tapestry of history and contemporary life.

"Since the Maidan revolution, we've had a huge boom in arts and crafts that we didn't even know existed here," said Katya Taylor, a Ukrainian art curator and founder of Port. agency, a cultural development platform. "We had a lot of influence from Moscow and then the government rejected Russian music, cinema, and money, so there was a space and we started to fill it ourselves."

Taylor was recently appointed to a new city commission that will vet and review all new mural proposals. The commission is developing a process to ensure that future works adhere to high artistic and moral standards, while preserving the look of historic districts. The new body underscores how creativity and public expression have accelerated since the full-scale invasion.

These days, engaging in local culture is a way to show patriotism and unity. "Culture is the basis for identity," said Taylor. "People didn't think about it before. Now the sector is booming—people need it in a sort of therapeutic way. You can't even get tickets for the theatre."

Kyiv is a lovely city, with lush parks lining the Dnipro river, but the almost austere mix

"Kyiv is a lovely city, with lush parks lining the Dnipro river, but the almost austere mix of Soviet, Modernist, and Brutalist architecture is not for everyone."

of Soviet, Modernist, and Brutalist architecture is not for everyone. Perhaps the greatest charm of the city's murals is that they bring a pop of personality and color to a landscape that can at times feel grey and gloomy. This is particularly welcome in the drab winter months, when Ukraine is all but entombed in a harsh, snowy darkness.

Looming over the serpentine Andriyivskyy Descent is perhaps Kyiv's best-known mural, and one of its oldest. "Revival," by Ukrainian artist Aleksey Kislow, appeared on the side of a five-story residence a few months after the early 2014 revolution. The serene, almost zen scene is said to show a new Ukraine, embodied in the face of a young girl wearing a

“Art has a long and broad history of turning the scars of war into something rich and beautiful.”

military jacket and protecting the homeland. Fittingly, the pinks and reds of her ribbons have faded over the years, making the girl look more and more patriotic as the blues and yellow stand out.

Other well-loved works include a portrait of a girl engulfed in sunflowers, a symbol of Ukraine, and “Freedom” by Ukrainian Alex Maksiov, which shows a bird looking through an electric light bulb at a trapped humanity. “Red Bicycle,” by Canadian artist Emmanuel Jarus, transforms a velodrome in central Kyiv with a giant, hyper-realistic self portrait, encouraging viewers to pick up a bike. A mural of a war-time internet meme, Saint Javelin, looms over a street in the Solomianskyi district. The iconic image of a religious icon cradling a U.S. Javelin anti-tank weapon was created in 2012 by former journalist Christian Borys. Since the start of the full-scale conflict, it has come to symbolize Ukraine’s fight and the support of international allies, raising millions of dollars for the war effort through merchandise.

Perhaps the most famous international works are by the British artist Banksy, which appeared in bombed-out areas of Kyiv, as well as Borodyanka and Irpin, in mid-2022, not long after the Kyiv region was liberated from occupation. One shows a child judoka throwing an adult to the ground and is often interpreted as representing Ukraine’s David-and-Goliath struggle against Russia. The works sparked global headlines when they first appeared, yet within months one had been stolen and the others were put under police protection.

Art has a long and broad history of turning the scars of war into something rich and beautiful. The horrors of the Spanish Civil War prompted Pablo Picasso’s *Guernica*, perhaps the best-known conflict-inspired work. The Berlin Wall, once a global symbol of division, is now a lengthy open-air gallery featuring more than 100 murals by artists from around the world. Similarly, in Gaza, where locals have been hemmed in by border walls for decades, street artists have taken to using those walls as their canvases.



“Milana” by Sasha Korban in Prospekt Myru, Mariupol.





Left: "Revival," or "Rebirth," by Seth Globepainter and Aleksey Kislow.

Top: A local man walks past walls covered with graffiti.

Above: "Victory by Waone" of Intersni Kazki, depicting Ukraine's battle with imperial Russia, with Ukraine represented by a Cossack and Russia a bear in red trousers.

Though Kyiv is hundreds of miles from the front lines and protected by advanced air defenses, it still suffers regular missile and drone attacks. Some parts of the city bear physical marks of the war—shattered buildings, statues cloaked in sandbags, military checkpoints, and anti-tank obstacles known as Czech hedgehogs are scattered across the streets. Still, art softens the edges and takes the bite out of an otherwise intimidating atmosphere. Activists fre-

quently stage events next to public works, painting Czech hedgehogs with traditional floral designs or showcasing sculptures that turn elements of war into emblems of Ukrainian pride. There may be no better evidence of the power of Ukraine's public art than the fact that its foe has shown a compulsion to remove them. One famous mural on the side of a residential block in Mariupol, part of a complex I briefly lived in just prior to the invasion, showed a young girl, Milana, clutching her teddy bear. She had lost her mother and a leg to shelling in 2015. The painting became a symbol of the war next to Freedom Square, which was surrounded by an artwork advocating peace—traditional embroidery on the wings of 25 doves, representing Ukraine's regions. After Russian forces took the city in mid-2022, the mural was painted over, the birds were removed and the square was re-

named for Soviet leader Vladimir Lenin. Similarly, the Ghost mural has become a local landmark in Kyiv's Podil neighborhood, known for its historic architecture and young hipsters. With its striking visual similarities to the rebel pilots in Star Wars, the mural was for me a reassuring vision whenever the air raid sirens wailed or drones and missiles descended in the middle of the night. The Ghost provided much-needed company when the capital's air defenses spat orange tracer fire across the sky and when explosions shook me out of bed. Thumb up, visor down, fighter jet zooming past in the distance, the Ghost seems to send a message to passersby: "I can take on anything—and win."

War is a time of transformation as well as destruction. Right now, Ukraine is discovering its power through its extraordinary resilience. Just as the artist Farto destroys in order to create, creative expression is part of that shift. As the nation evolves, so too will the visual landscape of its cities, especially those that now lie in rubble. ■

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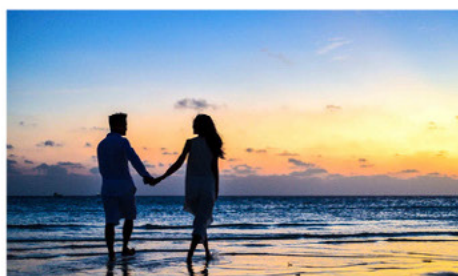
Based in Istanbul and Kyiv, Lię Cookman is an award-winning British journalist who writes about the impact of war for The Economist 1843, The Guardian, Foreign Policy, The Sunday Times and other top outlets. Find her [on X](#).

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Where:

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When:

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Where: Eastern India

When: October 8-12

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HARLEM FESTIVAL

Where: Santa Fe, Argentina

When: October 12 - 13



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NOMAD WORLD FEST

Where: Albufeira, Portugal

When: October 7 - 13

Digital nomads descend on the sunny Algarve to swap travel tricks and insights, talk co-living, co-working, and remote life, and play and connect at the beach and the bar. <https://thenomadworld.org/>



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Where: Cape Town, South Africa

When: October 26 - 27

In the perfect, kid-friendly book-end to New Mexico's balloon fest, the world's top kites and enthusiasts take to Melkbosstrand Beach with wildly inventive and colorful kites, plus music, crafts, local food and more.

DIA DE LOS MUERTOS

Where: Across Mexico and some U.S. Cities

When: October 28 - November 2

This Mexican tradition of making offerings to lost loved ones has become a major draw in recent years, with Mexico City's annual parade attracting some three million revelers.



TOKYO INTERNATIONAL FILM FESTIVAL

Where: South Africa

When: October 28 - November 6

Dozens of global films compete in one of Asian's largest and most important annual film events, this year with a special section focused on women's empowerment. <https://2024.tiff-jp.net/en/>

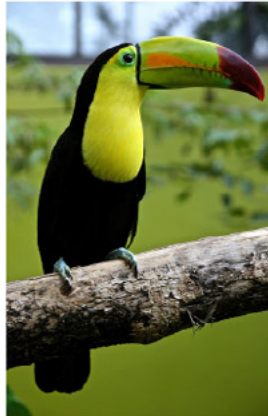
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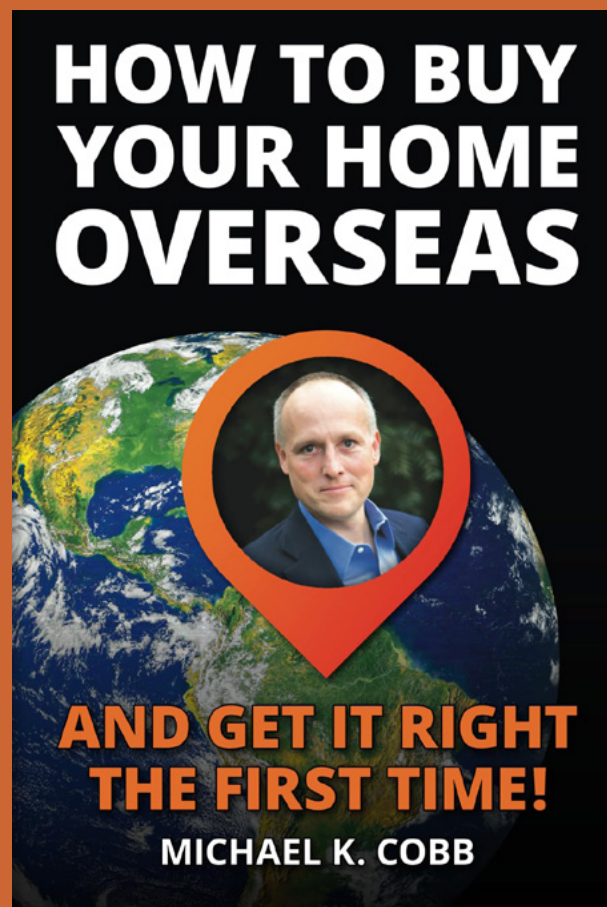
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Amazing spacious living room, with ample space for huge couch, grand piano, and movie viewing area, opening onto large patios in both front and back yards; beautiful kitchen with quality appliances and pantry area, both with natural skylight; adjoining windowed dining area, opening to back yard; two bathrooms, one especially suited to children; one bedroom; additional utility and service areas.

Additional small attached ground floor guest quarters and bonus third floor sunroom!

Total walled lot size 15,000 sq. ft. (two adjoining parcels). Located in Colina da Fonte development, in Itapuã neighborhood of Salvador, Bahia, Brazil. Close to shopping, beaches, airport, farmer's markets, medical services, and thirty minutes to downtown.

FEES

HOA fee: \$100/mo; property tax: \$50/mo (current exchange rates). High value for the dollar; too many details to show.

**Escape Artist has not seen this property in person nor have we conducted any due diligence. It is critical you do your own due diligence on any real estate.*



SECOND FLOOR

Three private bedrooms, two with private baths and balconies, one with nearby bath; two offices and additional small room; all second floors baths with solar heated water.



LEARN MORE

Contact us at info@escapeartist.com for inquiries



NICARAGUA

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**For more information visit the website,
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PARTING SHOT



Cows grazing in a field in Évora, Portugal.
Courtesy of photographer Beatriz Almeida.
Find more of her work on Instagram [bea___photos](#).