

Giving Thanks & Finding a New Lifestyle

Dear Friends of Grand Baymen:

The Thanksgiving Weekend was the perfect time to compose this newsletter. On Thanksgiving Day we prepared a lovely turkey dinner, with all the trimmings, here at our home in San Pedro. It was similar to many prior Thanksgivings when we lived in the USA. But one thing was pleasantly different. It was balmy enough to spend part of our morning enjoying a water aerobics class in the crystal clear San Pedro Club pool...

San Pedro Town is buzzing with tourists and the locals are ecstatic to see them. Every week-day morning Mike and I tune in to watch "Good Morning San Pedro" to hear the latest. This local TV show is owned and operated by Belizeans. It is worth watching this excellent show to really get to know the community and lifestyle here on Ambergris Caye.

On the show, the thought provoking co-hosts seldom hesitate to challenge the local politicians. A lively discussion is par for the course when the politicians aren't effectively improving some aspect of the quality of life here on Ambergris Caye, or in Belize. It is a pleasure to see democracy in action. After all, Belize only became an independent country in early 1980s.

Giving Thanks for Good Natured Belizeans and Tourists

This week I was, once again, impressed by the general good nature of the Belizeans, and their commitment to this lovely island, and to Belize. Thanksgiving is not a holiday in Belize. But, since this is a tourist island, people here understand that it is a good thing when tourists flock here for the holidays. It can be pretty quiet in the off season, so busy holidays bring much appreciated revenue to the island.

Aiden Salazar, the Belizean owner of local radio and the Good Morning San Pedro TV show, is the straight talking host. During several of the recent shows, Aiden and his likable co-host, David, reminded local residents to treat all tourists and visitors kindly, and to always be helpful. He also cautioned them not to be overly aggressive peddling their wares or timeshares... Clearly, the majority of Belizeans want our visitors to feel at home here. And, to return, time and again...

Listening to Aiden discuss how special our little island is, and that we should all show our visitors Ambergris Caye at its best, I was reminded of one of the reasons I decided to move here. We have enjoyed getting to know many Belizeans. The majority of them are genuinely accepting, friendly and helpful. Since we interact with both locals and expats constantly, we are thankful for their pleasant dispositions. And, we appreciate that they have really made us, and other expats, feel welcome in their community.

Finding a Path in Paradise

On a different topic, people who visit often ask me – “But what do you do to keep busy?” This always gives me chuckle, since I’m actually busier than I ever anticipated. Retirement is a misnomer for how Mike and I spend our time here on Ambergris Caye. But, for those of you who are considering moving overseas, I’d like to share how I switched gears and phased into a totally different career path.

When I dreamed of moving out of the USA, to somewhere in the Caribbean, I expected to have a healthy, active lifestyle. But I also wanted to become an expert on traveling and the overseas lifestyle. I thought it would be great fun to write for international lifestyle magazines and speak at conferences around the world. Better yet would be to get paid to do this... I started thinking about this long before I finalized my plans to move to Belize.

Of course, Mike and I spend the majority of our time representing Grand Baymen, where we reside. But before our joint venture with ECI resulted in the formation of Grand Baymen, Mike built several houses, and then the San Pedro Club. That kept him very busy, as he split his time between California and Belize.

When we still owned San Pedro Club, Mike and I both became personal trainers, to better manage the Club. I spent part of my vacations attending athletic business conferences while I was still working as a Vice President of marketing in a major corporation. I was looking for something new and challenging to do. The Club involvement was my first foray into something completely different than marketing and environmental engineering.

Once we joint ventured with ECI and formed Grand Baymen Belize, my emphasis shifted drastically. I took a crash course in real estate from my ECI mentor in Nicaragua. This training strictly to allow me to focus on my role for the Grand Baymen project. I had no intention of becoming a realtor long-term.

My most compelling long-term interest had been to become a lifestyle, travel and copywriter. After all, writing is a skill you can take with you anywhere you go. You can work from anywhere in the world. And I truly enjoy writing. So while I was working in the USA, I also started taking classes from the AWAI (American Writers and Artists Institute) in Florida, over eight years ago. My initial classes were via mail programs. Now AWAI offers everything on line.

Since I moved to Belize, I joined a more advanced writers program, called the Circle of Success. It is an on-line group program. We had regular classes via the internet, and calls with the group members. We were given regular assignments. The teachers and other members of the class critiqued our writing. This worked perfectly for me.

I have been writing the majority of the Grand Baymen materials, working on the website, brochures, articles and copy. But, I’ve also accepted a number of paid assignments from international publications, when they interest me. You may have read some of my articles, mainly focused on the lifestyle here in Belize.

I'm not compensated by AWAI to advertise for their programs. But, I'm happy to say that I've been very pleased with the quality of their programs and support. I assume there are many other fine on-line programs that would allow people like me to gain a new, marketable skill that can be applied once they move overseas.

The main point of this editorial is to show that it's possible to keep busy, and even earn a living, or find a fulfilling path, in a new overseas career. It's a lot easier, though, if you start to think about what you would REALLY enjoy doing once you leave your long-term career. Do this before you move to another country. That way, you have time to do your homework and prepare before the move. And, if you move to a country where you will find reliable utilities and internet access, it is possible to continue to learn on line. That is the way many people learn these days.

Owing an Overseas Business, or Volunteering...

Of course, other options are to buy an existing business, or start a new one. I have seen many people successfully take one of these approaches. And, of course, for those who don't need additional income, volunteering is a very rewarding option that connects new expats with their community.

Bottom line, there is no need to sit idle once you move overseas. If you think you are ready to move, be sure to spend some time seriously thinking about what you really want to do with the rest of your life. What really gives you satisfaction? Start planning before you move.

Future Issues

Starting with this issue, these newsletters will be shorter. We are starting to move towards a blog format. Once we modify our website, I'll be able to send out, or post more regular, but shorter, pieces that may be of interest.

This month I'd like to tell you what two other Ambergris Caye residents are doing to keep busy. One is quit wealthy and famous. The other is very modest, and lives a very simple life. But he is following his dream and winning awards for doing so...

I hope you had a lovely Thanksgiving weekend, for those of you in the USA. May your holidays be blessed with the good company of family and friends...

Regards,

**Ann Kuffner Brunette
Grand Baymen Belize**

Grand Baymen Belize November Newsletter Topics:

- John McAfee – From Software Virus to Jungle Medicine
- San Pedro Club's Trainer Wins Mr. Belize Title
- Grand Baymen Belize Chill Weekends
- HR 2847 Clarification

John McAfee – From Software Antivirus to Antibiotics

One of Ambergris Caye's most intriguing residents these days is John McAfee. For anyone who has ever installed an antivirus program on their computer, you'll recognize the two most famous antivirus programs, Norton and McAfee.

John is the founder of McAfee, Inc. He developed the world's first computer virus scanner. He became a resident of Belize in 2009 and also expatriated from the United States. He has a home on Ambergris Caye's north coast, but spends a good portion of his time in the Cayo District. John is not in the same financial stratosphere as Bill Gates, or Warren Buffet. But, certainly, he is a man of considerable wealth and stature.



John is also a rather controversial character. I have yet to meet him. But I have spotted him around town, enjoying a meal at several of my favorite San Pedro restaurants. What I find intriguing about John is that, despite his considerable wealth and fame, he picked up and moved from the USA to Belize. And he is now involved in several totally different pursuits.

Of course, if you were to do a bit of research on John, you would find articles that assume that he moved to Belize to protect his remaining assets from lawsuits. That most likely factored into his decision to relocate here. After all, Belize does have very strong privacy laws that benefit expats who want to move their assets and businesses offshore.

But John had also been coming to Belize for 27+ years before he moved here. And he certainly is not the only American citizen to expatriate to Belize these days. He's just the most visible.

Cynicism aside, John has started two totally different ventures here in Belize. The more interesting, to me, is Quorumex. This is his company that is studying Mayan jungle plant cures used for many centuries by Mayan healers. Their commendable goal – to find natural antibiotics. Quorumex is a Belizean company. It employs a large number of Belizean workers. I've included an article that describes what the company is attempting to accomplish.

John started another, totally different, venture in Belize. It is aligned with his personal pastime, flying ultra-light aircrafts. He formed Toucan Fly to allow visitors and locals alike to experience the exhilaration of flying in an open aircraft over the stunning Caribbean seascape. John is a pilot, but he only flies for his own enjoyment.



Toucan Fly owns five ultra light aircrafts. I sometimes see these ultra light aircraft taking off from the local air strip, buzzing by while we are enjoying our water aerobics class at the San Pedro Club pool.

From Antivirus to Antibiotics, McAfee Searches for a Lost Cure



John McAfee and Allison Adonizio in Belize

Allison Adonizio and John McAfee think they've discovered the next great antibiotic in the jungles of Belize. It's all natural. It's unpatentable. It's untested.

It grows wild along the shores of the New River, among the Mayan ruins of Lamanai, next to the lilies that are home to little yellow birds that skip across the pads. Inside Belizean plants used for generations by native healers, a suite of chemicals produce a natural "anti-quorum sensing" effect that interrupts bacteria's ability to communicate. And bacteria that can't communicate don't go pathogenically virulent. At least that's the hope. If they're right, they've discovered the herbal equivalent of Neosporin.

Adonizio and McAfee, founders (along with technical chief Jim Zoromski) of Quorumex, have brought their "beta" production facility online next to the New River, complete with a production lab built by upriver Mennonites, who delivered the wooden building fully assembled by boat.

We've traveled to the beta facility from McAfee's home in tiny San Pedro on a chartered turboprop that lands on a gravel air strip among cane plantations. When McAfee pulls a bottle from "Topic-Qx" from his shirt and laments that I don't have a wound to test it on, I know how to remedy that. A minute later both of my arms are streaming blood, Topic-Qx is applied to the left incision, and the local workmen are shaking their heads and chuckling. Topic-Qx is Quorumex's first product, a topical solution of plant materials containing purported anti-quorum sensing properties.

Adonizio had always been drawn to Belize, in large part because of the work of ethno botanist Mike Balick, her "academic grandfather." Balick had traveled to Belize (and elsewhere) in the 1980s to study native healers and the plants used in herbal medicine.

Quorumex's charter is simple: Consult native healers about what plant medicines they use to treat certain afflictions; test those plants in the lab; if promising, harvest the plants for production.

Quorumex's first product, the topical anti-quorum sensing agent Topic-Qx, is made from a proprietary blend of native plants, which makes it easier for the company to produce with relatively primitive facilities, but also creates a product that uses the fullness of chemicals inside its plant reagents. Since those plants evolved their own collection of chemicals which may be potentiating their antimicrobial effect in tandem, it might be better to mix them all together and let them work their magic as it has evolved inside the plant.

Dozens of scientists around the world are researching anti-quorum sensing chemicals. I've spoken to several of them. Before my trip I asked them about the chances that Quorumex's products might have a practical use.

McAfee has cultivated the air of a reluctant regent; the former devotee of Transcendental Meditation who just happened to become a millionaire; a man who left the United States not simply because of mistakes managing his fortune or to avoid lawsuits, but to retire to one of the most beautiful countries in the world.

"But the paradigm is of a world that is in desperate need of new medicines, a world in which science has divorced itself from historical knowledge. In most cases, the chemicals constructed in a lab seem in the scientific eye to be superior in every way to some healer in the backwoods using a leaf from some unknown plant in an attempt to cure disease.

"How long have the Mayans been here? Seven thousand years?" McAfee continued. "Some people say 5,000? Certainly a long time. And they have lived within this ecosystem and tested on their own bodies and the bodies of others many of these substances. You try to identify those that may have actually benefit. You bring them into the lab and say, do these have any anti-quorum sensing properties. If so, how potent are they? If you combine this plant with this plant and then put them in a petri dish, how potent is that? So you do all the science. You do it as best you can. And you do it within the context of the culture in which you are building your company."

Does Topic-Qx work? That's all that matters. In a marketplace of untested supplements that are more often than not completely ineffective but still wildly successful commercially, only time—and testing—will tell. Even an antibacterial treatment of modest efficacy could be an invaluable tool, especially manufactured inexpensively, renewably, and unencumbered by the patent system of the developed world. Unlike most pharmaceutical explorers, Quorumex is a Belizean company employing a large number of Belizean workers. (But its principals are U.S. citizens—or in the case of McAfee, a former citizen.) It is free to pursue herbal cures the American pharmaceutical industry finds too unprofitable to test.

Source: Joel Johnson, *Gizmodo*

Source for Toucan Fly Info: *Ambergris Today, Vol. 12 - No.03, January 21st, 2010*

San Pedro Club Personal Trainer Wins Mr. Belize Title

The Belize Bodybuilding and Fitness Federation held its annual Mr. Belize Competition on November 5th at the Bliss Institute of Arts, in Belize City, Belize. This competition has been running for over 40 years now.



Edwin Ramirez Wins Mr. Belize 2010 – San Pedro Sun

This year's winner of the Mr. Belize title was Edwin Ramirez. Edwin is a Belizean whom I've known for several years. He first started to work at the San Pedro Club as a personal trainer after I had moved to Belize in 2008. I met him, was impressed, and suggested that he work out at our club and train members on site.

Edwin is a delightful and modest man. He always has a smile on his face, whether he's training a client at the Club, or working out to maintain his bodybuilder fitness level. He has held multiple jobs to make ends meet. But he always makes time to stay in shape. Body building and personal training are definitely his passions.

And, this year our very own Cindy Ayala participated in the Female Body Building competition. Cindy is also a personal trainer who's been associated with San Pedro Club for several years. But, Cindy ended up being the only entrant in her category, so no award was given out. She did perform a pose presentation. Cindy is proof that a woman can stay fit and look great at 40+.

Cindy is a Canadian expat who lives in San Pedro Town and manages the Asian Garden Spa. She also works as a personal trainer at San Pedro Club when she can.

Cindy hopes that her presentation will serve to inspire female competitors in up-coming competitions. Cindy is an inspiration to women here on the island. She is a working mother, who is independently raising and supporting her daughter. But she is also totally committed to health and wellness. At one time Cindy owned and operated an athletic club on Caye Caulker. We are lucky that she is now one of our long-term members and trainers at the San Pedro Club.

For any expats, or locals, who come to the Club, you can meet these two very capable personal trainers. They are available to help both men and women get into shape

Source: *San Pedro Sun, November 11, 2011*

Grand Baymen Belize Chill Weekend Update

The next Chill Weekend will be held on December 3-5, 2010. There will also be Chill Weekends on January 21-23, 2011, and February 4-6, 2011.

If you are interested in attending future Chill Weekends, be sure to sign up at on line at http://www.belizeisfun.com/chill_weekends.htm. The Chill Weekend dates are also listed on line. I am finalizing the list of dates for future months and will publish them on the Chill Weekend landing page as soon as I confirm that there aren't any conflicts.

HR 2847 Clarification – Title V Offset Provisions

I received a flurry of e-mails regarding my comments about the new law, HR 2847, after we sent out the October Newsletter. I would like to clarify that I am not a lawyer, so can't provide expertise in this area. But, I do attend financial conferences held here regularly, so have the benefit of sitting in on these sessions.

My primary goal was to alert those who were unaware of this new regulation, so that they could do their homework and evaluate the implications for their personal situations. Many people have decided to diversify and move some assets offshore these days. This law will impact movement of money overseas after January 2013.

Below is the link to the HIRE Act. The provision of concern is the Title V Offset provision, which is in the latter part of the law. You can find the full bill at the link below, so that you can read it in detail.

<http://www.govtrack.us/congress/bill.xpd?bill=h111-2847&tab=summary>

Some of the questions I received could only be answered by an expert or international attorney. And, in truth, this law is so new that the implementation and long term impact are still unknown.

For instance, my Schwab advisor stated that Schwab was trying to figure out what they will do...

I'd recommend that those of you who are interested review the bill, and then attend a conference where a specialist is speaking. There are probably specialty on-line forums one can follow. Of course, one can also consult with a specialist such as an international attorney.

As an extra bonus, you'll find a link to the latest edition of "Hemispheres" magazine. There is an excellent article, written by international attorney, Joel Nagel, that gives a clearer picture of the implications of H.R. 2847. It is entitled "Have Exchange and Capital Controls Come to the United States?" For those of you who have sent me questions, this article will help. And, Hemispheres also provides an overview of a recent Asset Protection conference. There is a description of the presentations and related topics. Many of the articles in this issue of Hemispheres were written by the conference speakers.

[Read "Hemispheres" Magazine article by clicking here.](#)