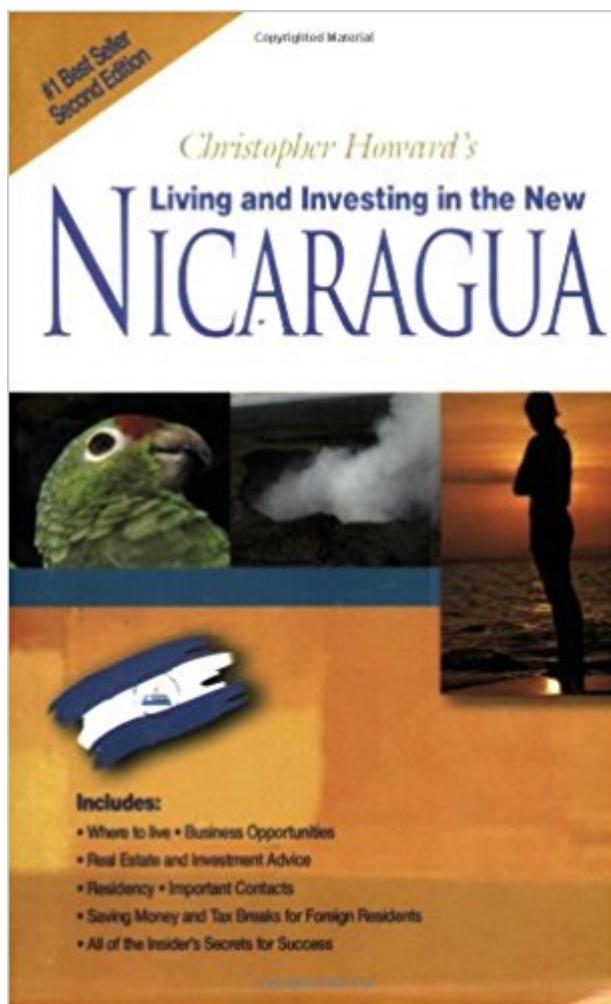


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# Christopher Howard's Living & Investing In The New Nicaragua



## **Synopsis**

This book helps you take advantage of the opportunities Nicaragua has to offer. It gives investment ideas, advise for starting a business, tips for buying property, tax savings for foreign residents and much more.

## **Book Information**

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## **Customer Reviews**

"Provides solid advice for foreigners living in any developing nation. Filled with gems normally not found in the living-in-another-country genre." -- Jeffrey Van Fleet, The Tico Times, February 17, 2006

Having spent a fair amount of time in Nicaragua, and considered living there, I would say that this book contains accurate information and probably helpful perspectives on many things. If you are thinking about living and/or investing in Nicaragua, I would say this would be a must-have. Even one little piece of information or advice could make a big difference. Its a valuable resource. That said, this is the worst-written book I can remember reading. Ever. It was badly in need of an editor, although the writer, Tim Rogers, claims to be an editor himself. Incorrect spelling and poor word choices and sentence structure abound. If there were any similar books on this topic, I would not recommend this title. Also, the book is pretty heavily padded with filler. For instance, the verb conjugations used with 'vos' are useful to have. (I've never actually seen the rules written down anywhere before, as most Spanish textbooks don't discuss 'vos', but it is used all the time in Nicaragua.) But do we really need a list of elementary Spanish vocabulary, which anybody who has

even a prayer of actually having a conversation in Nicaragua would already know? It could have been left out. And the metric conversion chart? That is basic reference material, hardly necessary in a specialty book like this. Similar examples could be multiplied. The ultimate example of padding is the fact that entire paragraphs are simply duplicated, appearing in two different places in the book. In spite of its deficiencies, though, this book seems to be accurate and useful for English-speaking/reading people considering moving to or investing in Nicaragua. I didn't come across anything that I knew to be incorrect. It matches up with my experience in the country. I recommend this book for the time being, but somebody could easily write a better book on the subject. And they oughta.

great

This book has an incredibly lovely cover. The front side has a picture of a parrot, a volcano, and a slender woman standing on a beach in front of a golden sky. How can you beat that? And if that wasn't enough, there is a stylized image of the Nicaraguan flag in all its blue and white glory. But, hey, there's even more. Bullet points. About what is in the book. Of course the front cover is only the beginning, though many will stop there. For the truly adventurous, just turn to the back cover. There you will find, to your relief (I know this was true for me), that the very same color scheme continues. How great is that? There is a thumbnail map of the country and a small but colorful photo of some of those funky, Central American type buildings. I don't know what they are, but they are definitely not from around here! Then, there are more bullet points. The spine of the book echoes the title, with the word "Nicaragua" in large type, and all caps to boot. Imagine my amazement! Plus, the author's last name. With a cover like this you hardly want to go any farther, but if you do you'll find out all kinds of interesting things. Take page 122, for example. Did you know that "1 acre=.43,560 square feet"? I don't know about you, but I had thought that acres were bigger than square feet, and what's with that comma? This is a whole new numerical system I guess, one that wasn't even mentioned while I was earning that physics degree, so I guess college isn't everything. Glad I read this book though, or I never would have known. So say that I do go to Nicaragua and while I'm sort of living, I decide to have some fun. What to do? Well, on page 198 it says that I could go "ballooning". What ever that is. I can't hardly guess, but it could be an adventure! Or something. Maybe it's a place to eat. And if I get tired of that, and actually decide to stay anyway and want to start a business, for example. Well, Mr. Rogers goes into that, explaining a bit about the whole biz environment and all, and then spends three pages virtually leaping up and down about "Forming A Panamanian (Offshore)

Corporation". More news for me, folks. I had no idea that Panama was part of Nicaragua. Or whatever. But I guess I was wrong there too! So after I do that Panamanian (Offshore) Corporation thing, and want to hire someone for my business? Shucks. Just see pages 50 through 57, where this book actually lists, line by line, a whole chunk of Nicaragua's labor code. But if that dizzies me but I nevertheless keep moving, and my thumb starts to get sore from skipping so many of the following pages, well on page 161 I will stop, because it gets even more interesting. Why? Why is that, Sir? Because starting there is printed, verbatim as far as I can tell, "RESIDENT PENSIONERS OR INDIVIDUALS LIVING ON INVESTMENTS ACT DECREE NO. 628

NATIONAL CONSTITUTIONAL ASSEMBLY OF THE REPUBLIC OF NICARAGUA". All in caps. And it goes on for six pages. I am SO impressed! Like I didn't know this at all: "Article 13. Probative documents that must be submitted, in accordance with this Act, must be issued in compliance with the legal requirements, provided for in the respective legislation, and written in the Spanish language." Now let me tell you, there are not many books that would tell you that. In fact, not even one that I could conceive of, except this one. And at no extra charge. Banking? More fun facts. For example, were you aware that time flows backward in Nicaragua? It does. "...during the government of Arnoldo Aleman (1996-2000), during which time..." Man, that dude was president a LONG TIME, and he did it BACKWARDS too. No wonder Reagan was so itchy to bomb them. No telling how dangerous they could have been if left unattended. Backwards! And yet, there is so much more. Page 125, a facsimile of an entire page of classified ads from La Prensa (where else would you see that?). Pages 143-151, a confidential report on something that seems to be related to business or something that mentions (I understood this part) how cool it is to see Pizza Hut, TGI Fridays, Blockbuster Video, Hertz, Avis. "You name it, and Nicaragua now has it." That's my kind of foreign adventure, folks. I just love places where I can go TGI-crazy. All of the above, plus many more sidebars, all carefully printed in black text on a dark gray background. To cut the glare I think, or make it hard to read, in case someone is spying on you. And ads for doctors and dentists and lawyers and real estate agents, which definitely set this book apart, not to mention the two page ad for other books by the same publisher, which I actually paid for by buying this book, so that I could have my very own copy of their ads, always, in my book. Oh, man, if this book didn't have such a professional-looking cover, I would be tempted to send away for a huge pile of brochures and scrape all kinds of random internet sites and just throw together my own book, but I could never afford to have such a nice cover made, so I guess I'm stuck with this one.

Tim Rogers has condensed his 5+ years of living in Nicaragua into an easy to read and

comprehensive manual for aspiring expats and investors. Written directly to this audience, Tim mixes in humorous quips and uses authentic examples taken right out of his daily experience to educate the reader in what can sometimes be a crazy set of norms. Although I have lived and invested in Nicaragua for over 3 years there was a great deal of new information for me, the content largely resonated with my experience here. Note: this is not a tour book, but folks planning to visit Nicaragua might enjoy this insider's perspective as a complement to a good tour guide as well.

First off, this is not a guidebook with information about hotels or restaurants, BUT it is a helpful guide for people thinking about living/investing in Nicaragua and who want to learn what to expect as an expat. Good insider info from Mr. Rogers, who is an American journalist living in Nicaragua writing for an English-language newspaper and the Miami Herald. The book is funny, too. A recommended read for people who are seriously interested in Nicaragua, and for people who already live there.

Thank god for this guide. I just moved to Nicaragua and set up a small business. It has really helped me get established. I recommend it to anyone who wants to live or invest here. It is worth every penny of the cover price and more.

Tim Rogers has written "The Bible" for all who are interested in either living and or investing in the new Nicaragua. He knows the country inside out, and shares his unique and sensitive perspective with his readers. If you only buy one book on Nicargua, this should be it! Duffy Thunderwood, Boston, MA.

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