

When ACA was founded in Geneva in 1978, it produced two presidential reports that analyzed 60 issues facing Americans overseas. ACA has continued to work closely with the U.S. Congress and the administrations to assist in developing cohesive national policies dealing with Americans abroad. It also works closely with other groups and organizations to achieve goals common to all.



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ACA has members in over 90 countries, with national affiliates in Canada, China, Italy and Sweden, as well as a system of Country Contacts spread over six continents. Thousands of readers worldwide receive the ACA News Report, including individuals and groups, schools and U.S. embassies and consulates. ACA's free online News Update and the frequently updated ACA home page reach a growing audience of viewers.

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News Report

2006 - No. 1

In This Issue

- 1
Eliminate The Burden of Double Taxation on Americans Living Abroad
- 2
How You Can Help This Effort
- 3
American Citizens Overseas Find An Ally In Senator DeMint
- 4
New Tax Rules in 2006 for Americans Overseas
- 5
ACA Gets The Media's Attention
- 6
Destructive New Tax Legislation Hits Overseas Americans Where It Hurts
- 7
Overseas Americans Week 2006: An Important Step Forward For ACA
- 8
Overseas Voter Registration Seminar Held In Bern, Switzerland
- 9
About ACA
- 10
E-learning: A Strategic Career Management Tool for American Women Abroad
- 10
Country Contacts
- 11
Advertising

A Word From The Editor

TAXES. This year ACA has been committed to the single issue that affects all Americans: taxes. As you have surely heard, legislation was passed in May of 2006 which will reduce taxes for middle class Americans stateside only to **increase** taxes on Americans living outside the United States. ACA is committed to equalizing the disadvantageous tax situation imposed upon overseas Americans. Therefore, this issue of the News Report contains important information on the legislation passed, new proposed legislation and, strategies and tactics

that ACA and other overseas American organizations are using to combat unjust overseas taxation. Our lead article, "Eliminating the Burden of Double Taxation on Americans Living and Working Abroad," is followed up with various articles throughout the newsletter addressing the issue and providing information. Please take the time to read and to react to our requests for help. Together we can make a difference ☻

Marylouise Musso-Serrato
ACA News Report Editor

I s s u e s : T a x e s

Eliminate The Burden of Double Taxation on Americans Living Abroad

Now is the Time to Act! Why and How You Can Help.

In May 2006, Americans living and working outside of the territorial United States got slammed with a nasty surprise – a late-night last minute change inserted into a broader tax bill. This new legislation has resulted in a **higher tax bill** for most Americans living overseas. The new legislation effectively reduces existing tax deductions which limited the amount of foreign earned income that was exposed to **double taxation** – the same income being taxed once by a foreign government and again being subject to tax by the United States.

On a technical level, the legislation hits in two ways. The first measure significantly reduces the amount of the foreign housing deduction, to \$11,536. The second measure changes the way the tax rate, which ultimately determines your tax bill, is determined and applied to taxable income. This new legislation produces a **HIGHER APPLICABLE TAX RATE** than before because it ignores the foreign earned income exemption and foreign housing deductions and determines the tax rate on **TOTAL INCOME**

WITHOUT these DEDUCTIONS.

The legislation takes effect **IMMEDIATELY** and is retroactive to January 1, 2006; therefore most Americans living overseas will be hit with **HIGHER TAX BILL** in 2006. Worst hit will be those Americans living in **high rent, low tax** regions of the world, as they will see the biggest rise in taxes owed to the U.S.

The destructive nature of this latest tax legislation has provoked the outrage of Americans all over the world. All organizations representing Americans living and working abroad are taking concrete steps to coordinate their efforts to educate lawmakers on the negative economic impact of this legislation and to lobby Congress to introduce new legislation that will eliminate double taxation on its citizens, moving the U.S. to a territorial tax system, which will put them in line with our major trading partner nations.

For a broader overview of the issues, we have included a number of articles on this issue in the

continued from page 1

following pages: 1 – 5.

Efforts are already underway to alleviate some of the worst impact of this law. The legislation allows the Treasury Department to adapt regulations concerning the foreign housing deduction based on regions. If applied properly this could alleviate some of the worst impact for individuals currently living in high-rent low tax areas.

On a very positive note, Senator Jim DeMint introduced legislation “**Working American Competitiveness Act**” (S-3496) in June 2006. In July, Congressman Chris Chocola introduced sister legislation in the House (**H.R. 5986**). This legislation would completely eliminate the cap on the amount of foreign earned income that can be excluded when filing a U.S. tax return. This bill would eliminate double taxes, and finally put U.S. citizens on a level playing

field with other nationals. By eliminating the impact of double taxation we finally remove the major financial/cost barrier that has discouraged American companies from sending Americans abroad.

Now is the time to act. ACA and other associations representing Americans living and working abroad are collaborating as never before and will be putting major efforts into building support for the DeMint legislation. Building the needed support in the right places will take TIME, UNWAVERING COMMITMENT and MONEY. We must do all we can to make our legislators in Washington understand that in today’s global economy double taxation of overseas Americans is a self-destructive policy for American competitiveness.



How You Can Help This Effort.

Here is how to start.

Massive letter writing campaign

First, please write a letter to your Congressman and to your Senators asking them to strongly supporting the **Working American Competitiveness Act (S-3496/HR-5986)**. A model letter is posted on the ACA website - www.aca.ch - which you can and should personalize with your own experience. You can find to the coordinates of your representative in Congress through the site, www.congressmerge.com

Second, please also write a brief letter to Senator DeMint expressing your appreciation and support for his legislation (S-3496). The letter should be addressed to The Honorable Jim DeMint, SR-340, U.S. Senate, Washington, D.C. 20510. Also address a similar letter to Congressman Chris Chocola and support his legislation (H.R.5986). This letter should be addressed to The Honorable Chris Chocola, CHOB 510, House of Representatives, Washington D.C. 20515.

Third, it is essential that Americans overseas maintain constant pressure on Washington. Please make sure that every American you know is aware of this campaign. **Every month**, you and your friends should send new letters to your representatives insisting on the damage caused by the current double tax legislation and the need to support the **Working American Competitiveness Act (S-3496/HR-5986)**. We must generate thousands of personal letters recounting how the current tax situation unduly penalizes individual Americans overseas.

Fourth, please send a copy of all of your letters to info.aca@gmail.com or by fax to **+4122.340.0233**. This will allow ACA to compile summary documents for lobbying in Washington and to provide specific examples of the hardships that Americans overseas face due to double taxation.

Financial support for ACA’s lobbying efforts

ACA and other associations of overseas Americans can intensify lobbying efforts only if we have sufficient resources to provide financial support to those working on our behalf in Washington. For this, we strongly urge you to consider donating funds to ACA for this cause - whether or not you are a member of ACA. If every American living overseas would contribute \$100 or more to this effort, we will be able to have a serious impact in Washington. We would be most appreciative of your support. To send money, you can:

1. Send a check in favor of American Citizens Abroad (reference: Eliminate Double Taxation) to:

American Citizens Abroad
5 Rue Liotard
1202 Geneva, Switzerland

2. Transfer dollar funds with reference to “Eliminate Double Taxation” to the ACA account as follows:

American Citizens Abroad
UBS, Geneva, Switzerland
U.S. Dollar account
IBAN account number: CH74 0024 0240 200 806 60P
Swift UBS:WCH ZH 80A

If all Americans overseas pull together, we can hope to see some serious action in our favor in Washington. As one of our strong backers in Washington stated recently, “We are no longer on the defensive, but on the offensive,” to eliminate double taxation. Together we can make a difference.

American Citizens Overseas Find An Ally In Senator DeMint

In reaction to the recent passage of legislation that increase the tax burden on overseas Americans, tax legislation authored by U.S. Senator Jim DeMint (R-S.C.) entitled S.3496, the Working American Competitiveness Act, would eliminate the cap on income Americans working abroad can earn without being double taxed.

Section 911 of the U.S. tax code only allows Americans working abroad to protect \$82,400 of their foreign earnings from U.S. taxes, but every other developed nation allows their workers to protect all of their foreign income. Our competitors understand that they are already taxed by the nations where their citizens live and work, and that their companies would have a harder time competing in the global economy if their citizens were taxed by two countries. DeMint legislation would eliminate double-taxation on the foreign

income of U.S. citizens. Other nations would continue to tax that income, just as the United States taxes the income of foreigners who live and work in America

"America is the only industrialized nation in the world that forces its citizens to pay double taxes while they compete in the global marketplace," said Senator DeMint.

"If we want to create the best jobs in the world, we've got to become the best place in the world to do business. We're not going to encourage global companies to locate in the United States if we continue to double tax their employees who work overseas."

"This is a small change, but it will help put U.S.-based companies and their workers on a level playing field with the rest of the

world," said Senator DeMint.

ACA fully supports Senator DeMint and launched a letter writing support campaign in July of this year in an attempt to bring this legislation to the attention of both Congress and the Senate. Many of ACA allies in Washington have also lent their support, in particular The Heritage Foundation whose senior economist Daniel Mitchell commended Senator DeMint's proposal saying,

"America's worldwide tax policy creates a perverse competitive disadvantage for American companies, a policy that reduces jobs and exports. Removing the cap on Section 911 and instead relying on the common-sense principle of territorial taxation would boost America's position in the global economy." ☺

The following is the official text of the legislation proposed by Senator DeMint this past June:

IN THE SENATE OF THE UNITED STATES

June 13, 2006

Mr. DEMINT introduced the following bill; which was read twice and referred to the Committee on Finance

A BILL (S-3496)

To amend the Internal Revenue Code of 1986 to eliminate the limitation on the foreign earned income exclusion, and for other purposes.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the 'Working American Competitiveness Act'.

SEC. 2. ELIMINATION OF LIMITATION ON FOREIGN EARNED INCOME EXCLUSION.

(a) In General- Subsections (a) and (b) of section 911 of the Internal Revenue Code of 1986 (relating to citizens or residents of the United States living abroad) are amended to read as follows:

`(a) Exclusion From Gross Income- At the election of a qualified individual, there shall be excluded from the gross income of such individual, and exempt from taxation under this subtitle, for any taxable year, the foreign earned income of such individual.

`(b) Foreign Earned Income- For purposes of this section--

`(1) IN GENERAL- The term 'foreign earned income' with respect to any individual means the amount received by such individual from sources within a foreign country or countries which constitute earned income

attributable to services performed by such individual during the period described in subparagraph (A) or (B) of subsection (d)(1), whichever is applicable.

`(2) CERTAIN AMOUNTS NOT INCLUDED IN FOREIGN EARNED INCOME- The foreign earned income for an individual shall not include amounts--

`(A) received as a pension or annuity,

`(B) paid by the United States or an agency thereof to an employee of the United States or an agency thereof,

`(C) included in gross income by reason of section 402(b) (relating to taxability of beneficiary of nonexempt trust) or section 403(c) (relating to taxability of beneficiary under a nonqualified annuity), or

`(D) received after the close of the taxable year following the taxable year in which the services to which the amounts are attributable are performed.'

(b) Conforming Amendments-

(1) Section 911 of the Internal Revenue Code of 1986 is amended by striking subsection (c) and by subsections (e) and (f) as subsections (c) and (e), respectively.

(2) Section 911(d) of such Code is amended by striking paragraph (7) and by redesignating paragraph (8) as paragraph (7).

(3) Section 1402(a)(11) of such Code is amended by striking 'section 911(a)(1)' and inserting 'section 911(a)'.

(c) Effective Date- The amendments made by this section shall apply to taxable years beginning after the date of the enactment of this Act.

New Tax Rules in 2006 for Americans Overseas

By Jane Bruno, JD, LL.M. (Taxation)
June 2006

On May 17, 2006, President Bush signed into law tax legislation with the interesting title of "The Tax Increase Prevention Reconciliation Act of 2005". This awkwardly worded law seems to suggest that taxes would not increase, even though it holds out no promise of them being reduced. But Americans living overseas will have a big surprise come tax filing time in 2007. Not only will many Americans overseas owe **more** US tax, but they will find the tax changes apply retroactively to January 2006.

How did this happen? It seems that Senator Grassley (R-Iowa) pushed through these provisions at the eleventh hour so there was not time to mount a meaningful lobby against them. Keep in mind, though, that there have been other attempts to erode the tax benefits of living overseas. The last effort several years ago would have eliminated the foreign income exclusion entirely and was introduced by a Democrat!

What exactly has been changed in the tax law for Americans overseas? There are three primary changes, any one of which may or may not affect you.

Number One

The good news first: The foreign earned income exclusion will actually increase in 2006 to \$82,400 (up from \$80,000). The exclusion was scheduled to be indexed for inflation in 2008 in any case, and the new law just puts that in place sooner.

Number Two

The foreign housing exclusion has been capped at 30% of the earned income exclusion (minus the "base housing amount") whereas formerly there was no cap at all on this exclusion. The housing exclusion is in addition to the foreign income exclusion and was originally designed to help offset the higher cost of overseas housing.

Under the old rules, there was an assumption that housing in the US would cost an amount equal to 16% of the salary of a US government employee grade GS-14, step 1. This "base housing amount"

(\$11,894 in 2005) was subtracted from the actual amount paid for housing to arrive at the foreign housing exclusion which was then added to the foreign earned income exclusion to determine the total amount of foreign income that was not subject to US tax.

Under the new rules, the "base housing amount" is pegged as 16% of the foreign earned income limitation. The maximum base housing amount in 2006 is thus 16% of \$82,400 or \$13,184. This amount is subtracted not from total housing costs as in the past, but from 30% of the maximum foreign income exclusion for the year (or 30% of \$82,400 in 2006). The net result of this is a maximum foreign housing exclusion of \$11,536 in 2006.

These changes have caused quite a stir in the overseas American community. Some taxpayers won't be affected at all. Others will see their U.S. taxes rise dramatically.

So, in a simple example, suppose Mr. Taxpayer has \$85,000 of foreign income and is reimbursed \$4,000 a month for his housing. His total income is \$133,000 (\$85,000 + \$48,000). Under the old law, Mr. T could exclude \$80,000 in income and \$36,106 in housing expense (\$48,000 - \$11,894 (the base housing amount in 2005)) for a total of \$116,106.

Under the new law, same facts, Mr. T could exclude \$82,400 in income and \$11,536 in housing exclusion (30% of \$82,400 or \$24,720 - 16% of \$82,400 or \$13,184) for a total of \$93,936. This means Mr. T will have to report an additional \$22,170 in taxable income.

NOTE #1: In high tax countries, some or all of the US income tax may be offset by the foreign tax credit which remains unchanged.

NOTE #2: There is authority in the new law for the housing cost limitation to be adjusted based on geographic differences in housing costs.

Number Three

The potentially most expensive change for Americans overseas provides that income and housing expense **excluded** for tax purposes must be **included** for purposes of determining the marginal tax rate on other taxable income.

Applying this to the example above, under the old law, Mr. T was subject to tax on \$16,894 (the difference between \$133,000 and \$116,106). His marginal rate would be that of a taxpayer with \$16,894 of income (around 10.6% for married, filing joint). Under the new law, Mr. T would be taxed on \$39,064 of income (the difference between \$133,000 and \$93,936) **and** that income would be taxed at the marginal rate of a \$133,000 income taxpayer (around 35.7%).

Summary

These changes have caused quite a stir in the community of Americans overseas. Some taxpayers won't be affected at all (especially those that make below the exclusion amount, live in high tax countries, or mostly live on retirement income which is taxed anyway). Others will see their US taxes rise dramatically. If you are among the latter group, you may want to join the effort to have this tax provision repealed. ☹

Jane Bruno is a tax consultant with 20 years experience with overseas taxpayers, and the author of "The Expat's guide to US Taxes". If you have any questions, please feel free to contact her at: janebruno@adelphia.net.

ACA Gets The Media's Attention

One of the most important developments in ACA's fight to bring the issues regarding overseas Americans to Washington's attention has been getting the media involved and interested in our causes. This year, with the passage of the controversial TIPRA legislation in May of 2006 and the introduction of new legislation authored by Senator Jim DeMint, the media has taken an active interest in what is going on with Americans overseas.

ACA was contacted by journalist Brian Knowlton of the International Herald Tribune and asked to comment on current events for his article "Cap for expat taxes is lifted in new plan," which follows. ACA and Director Andy Sundberg were reached for comment and have been quoted in this very important article which appeared in the paper's June 14, 2006 edition.

"Cap for expat taxes is lifted in new plan."

By Brian Knowlton

International Herald Tribune

Published: June 14, 2006

WASHINGTON A Republican senator has introduced legislation to eliminate the cap on income that Americans working abroad can earn without having to pay both local and U.S. taxes on it, a change meant to make American businesses more competitive and bring the United States in line with nearly every other country.

The tax proposal, by Senator Jim DeMint of South Carolina, comes days before several groups representing Americans overseas - united in outrage over a recent tax-law change that they say will mean crippling tax bills for some, possibly forcing many home - are to meet here to plan strategy and confer with lawmakers.

"This is an American competitiveness issue," DeMint said. "We are the only industrialized country that punishes its workers with a double tax for competing in a global economy. I've had international companies tell me they won't invest in America or Americans because this tax makes it more expensive than hiring someone from Canada or Europe."

Andy Sundberg, a director of American Citizens Abroad, called the DeMint proposal "a great initiative." In a phone interview from Geneva, he said that it would partly offset the recent tax-law change engineered by Senator Charles Grassley, Republican of Iowa, which he described as "this abomination."

Sundberg and others who follow the issue said the DeMint language had good prospects, at least in the medium term, if framed as a way to improve U.S. competitiveness - an issue dear to President George W. Bush. They portrayed the recent vote changing the tax law as a fluke - a last-minute addition to a larger bill to extend capital-gains and dividend-tax reductions - that does not represent congressional feeling. Even DeMint, a former businessman considered a resolute free-trader and determined tax-cutter, voted for the underlying bill.

"I fully expect DeMint will very easily get 30 Republican co-sponsors, which automatically will make this a serious proposal," said Daniel Mitchell, an economist at the Heritage Foundation, a conservative research center in Washington.

Mike Jones, the Washington representative of the American Business Council of the Gulf Countries, said 28 lawmakers had offered their informal support. His organization is one of four regional umbrella groups of American chambers

of commerce; the four will hold a rare meeting in Washington this weekend to plan strategy on the tax law.

"We're going to try and combine all our efforts and really go at this thing hard," Jones said. But given Congress's charged schedule in an election year, congressional aides predicted no final action before the end of the current term or the start of the next.

The change that has mobilized expatriates and business groups retroactively increases taxes on Americans living abroad. The new law raises the foreign-earned income protected from U.S. taxation from \$80,000 to \$82,400. But because it raises taxes on additional compensation and caps housing allowances, it could quadruple the tax burden on some overseas Americans, while leaving others untouched.

The highest impact will be in low-tax countries with high housing costs. "If you work in a low-tax jurisdiction - Switzerland, Hong Kong or the Mideast countries, the oil-producing countries - being an American means you have a 20 to 30 percent competitive disadvantage," Mitchell said. "American expats are completely priced out of the market now."

Sundberg predicted "relatively massive layoffs of Americans working in countries that have particularly high housing costs. It's going to do devastation in Japan."

Jones told of a teacher at an American school in Saudi Arabia who faces "a tremendous tax increase," adding: "It's probably not worth his while to stay." And The New York Times described an Iowa couple in Singapore who expect to owe \$20,000 to \$25,000 more in U.S. taxes, up from \$5,000 last year, while paying \$20,000 to Singapore.

Many in Congress have been less than sympathetic to overseas Americans, whom they see as enjoying tax breaks unavailable at home, but past efforts to trim those breaks have been defeated.

The Grassley language, however, was inserted before opponents could mobilize. Now, expatriate groups and businesses organizations, joined by several conservative think tanks in Washington, are seeking to make themselves heard.

DeMint's proposal has been endorsed by Americans for Tax Reform - whose president, Grover Norquist, is influential in conservative circles - the National Taxpayers Union and the Small Business & Entrepreneurship Council.

"Congress should immediately repeal any taxation of foreign earned income for U.S. workers," Norquist said. ☘

Destructive New Tax Legislation Hits Overseas Americans Where It Hurts

In May 2006, the House voted in legislation that will seriously affect overseas Americans' ability to compete in the ever growing global marketplace. Authored by Senator Charles Grassley of Iowa (R), this new tax legislation will increase the tax burden on most Americans living and working overseas who file. The legislation, inappropriately entitled, "The Tax Increase Prevention and Reconciliation Act of 2005 (TIPRA)" effectively reduces taxes for Americans living stateside by increasing the burden on Americans living and working overseas.

First, the \$80,000 foreign earned compensation exclusion is indexed for inflation starting in 2006 (instead of 2008, under prior law). Thus, the exclusion for 2006 is increased to \$82,400.

Second, the housing cost exclusion (or deduction) now has an objective cap – 30 percent of the taxpayer's maximum compensation exclusion. This standard is based on what the U.S. Department of Housing and Urban Development considers maximum affordable housing costs, including grant-making to subsidize rents. Housing costs remain subject to a base amount, which is now 16 percent of the indexed compensation exclusion. Amounts under the base amount continue to be subject to U.S. taxation, because the base amount represents an estimate of housing costs that taxpayers would incur on housing regardless of whether they decided to live and work abroad. In recognition of varying levels of housing costs in different parts of the world, the new provision gives Treasury the authority to adjust the 30% cap based on housing cost differences relative to housing costs in the U.S. So, Treasury can appropriately address the concerns of those living and working in higher-housing-cost locations such as, Hong Kong, Paris or Dubai. Absent such guidance, the exclusion for 2006 is \$11,536. So the total amount

that can be excluded from income in 2006 will be \$93,936.

Third, the amount of income that is not excluded is now taxed at the marginal rates that would apply without the exclusion, rather than starting at the lowest tax bracket. For example, an individual with \$82,400 of excluded income and \$20,000 of taxable income will be taxed at rates that apply to taxable income in the range of \$82,400 to \$102,400 (25% or 28%), rather than \$0 to \$20,000 (10% or 15%). Thus, beneficiaries of section 911 will be subject to tax at the same rates that apply to individuals with the same economic income who live and work in the U.S.

The legislation was quietly inserted into the conference committee report, even though it was in neither the original House nor Senate bill.

As disturbing as the tax increase is also the manner in which the legislation was passed. Dubbed the "Dead of the Night Tax Increase" by many, the legislation was slipped in, giving no one any notice or opportunity to object. In a House-Senate conference committee to cut taxes overall, some staff and some senior members agreed to raise taxes on Americans working overseas

In the past, proposals to increase the overseas Americans' tax burden have been defeated once they became public. But this time it was quietly inserted into the conference committee report, even though it was in neither the original House

nor Senate bill.

Not only is this bad legislative procedure, it is even worse tax policy. It unnecessarily undercuts overseas Americans' ability to compete and win in the global economy. Opposition to the bill is strong on the part of various U.S. business-oriented organizations, chief among them being:

- **National Taxpayers Union,**
- **Small Business & Entrepreneurship Council,**
- **Americans for Tax Reform,**
- **The Heritage Foundation,**
- **American Enterprise Institute and**
- **U.S. Chamber of Commerce.**

Support to counteract TIPRA's negative impact is also coming from other members of Congress, notably: Senator Hagel, who met with ACA during Overseas Americans Week in Washington this June (see related article pg. 7.); Senator DeMint, who has authored legislation to combat the TRIPA legislation (see related article pg. 3); and former Speaker of the House of Representatives Newt Gingrich, who had this to say,

The tax bill is "exactly wrong", said Mr. Gingrich. "What is important now is for everyone who is busy trying to sell American products world-wide to get the message across to the president and the Congress that they need to repeal this and make it competitive for Americans to work in the world market," he said.

This issue will be ACA's main focus in the coming year. Already, representatives at this year's Overseas Americans Week in June met with Washington contacts and made important headway in developing a common strategy. ☺

AMERICAN CITIZENS ABROAD

News Report

- Letters to the Editor and suggestions for future issues are welcome. Letter may be edited for space purposes.
- Relevant articles of up to 750 words may be submitted, if possible via e-mail or on diskette.

An ACA-style sheet will be provided upon request. Articles selected for publication may be edited for space purposes. Authors will receive proofs of their contributions for final approval before publication. Please be sure to include a brief biography (1-2 sentences) and telephone, fax, e-mail number (s).

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Overseas Americans Week 2006 – An Important Step Forward For ACA

The fifth annual Overseas Americans Week was held June 19th to 24th. OAW 2006 brought together more than 20 delegates from five organizations - the Association of Americans Resident Overseas (AARO), Americans Citizens Abroad (ACA), Alliance of American Organizations – Iberia (ALLAMO), Federation of American Women’s Clubs Overseas (FAWCO) and Overseas Vote Foundation (OVF).

In addition to our usual door-knock with the staffers of members of Congress, over 60 different meetings were held during the week. A highly successful innovation was the OAW-organized evening event for important people from the Washington community and from the Press. The purpose of the evening was to create awareness that Americans overseas do exist and do have issues which need to be addressed. The evening began with an animated photo show “Who We Are” to put a human face on overseas Americans. The show was enthusiastically received. Also presented were the OAW objectives and issues of concern to overseas Americans. Senator Chuck Hagel was the keynote speaker at the OAW event. The Senator’s presentation was delightfully refreshing with his straight talk and his honest evaluation of what is going on in Washington today. He expressed his support for Americans living and working overseas. The event was covered by Dan De Luce for The International Herald Tribune. His article “Americans abroad see tough fight over taxes” appeared on June 23rd.

During the “door knock” with the staffers of Congressmen, OAW delegates focused on four key issues – facilitating voting for overseas Americans, instituting a caucus, promoting our views on Social Security and Medicare and defending our tax position.

On the voting issue, Overseas Vote Foundation (OVF) received positive feedback across the board as to their approach, strategies, initiatives and early statistical results. Congressional and Senate staff and key voting agencies are voicing support for their work and the new development proposals which were presented during the week. The U.S. Election Assistance Commission is now including OVF in working sessions, and the alliances that OVF has developed with key stakeholders continue to solidify support on many sides.

The caucus: we are aiming for a bipartisan, bicameral group of legislators familiar with and sympathetic to our causes, setting the stage for helpful two-way exchange that might make attacks on the “easy target” overseas American less likely in the future. OAW made big strides with a strong interest voiced by representatives in Congress to be either key sponsors or supporters of the group. Active follow-up on the Americans Abroad Caucus will continue through the year.

Although no progress was made on Social Security and Medicare issues, the hearing received by OAW delegates for the group’s position was almost as warm as the Washington weather. This understanding is largely the result of the five

years of investment of OAW time and effort in educating Congressional staffers about the problems and inequities of American policy applied abroad. Solid results in both fields will depend on continued reminders of our problem, case studies that illustrate inequities, particularly regarding WEP (Windfall Elimination Provision), and on seizing the initiative with solutions if and when reform of current legislation comes up. No reform of the WEP is expected during this election year and is unlikely as a stand-alone measure outside an overall reform of Social Security.

The tax issue was in the limelight for two reasons. First, the passage of the tax hike on overseas Americans in May 2006 raised a furor among overseas Americans and the American corporate world. The issue is now on the

A highly successful innovation was the OAW-organized evening event for important people from the Washington community and from the Press.

radar screen of the press. *The Financial Times, International Herald Tribune, New York Times, Wall Street Journal, Washington Post* and *The Economist* have all run one or more articles on the dilemma of the double taxation of overseas Americans. The injustice of the last tax hike has also led to a new level of coordination between the regional American Chambers of Commerce abroad and the organizations representing individuals overseas. Serious lobbying effort will be undertaken to attenuate some of the

damage through the flexibility of the Treasury regulations allowed in the recent legislation related to the limitation on the housing deduction/exemption.

Equally if not more important, in June 2006 Senator DeMint officially submitted a proposed law (S-3496), The Working American Competitiveness Act (see related article pg. 3) to eliminate the cap on the foreign earned income exclusion. This would serve to put Americans working overseas on a level playing field in competition with other nationalities. Senator DeMint organized a seminar in the Capital during the 2006 OAW regarding his proposed bill. His goal is to improve American competitiveness.

The DeMint bill has already received important support in Washington: over twenty Senators and Representatives in Congress have lined up behind it. Senator Chuck Hagel has announced that he will co-sponsor the DeMint bill in the Senate. Representative Chris Chocola of Indiana has announced that he will sponsor parallel legislation in the House of Representatives. Newt Gingrich, although not in Congress but who has an important voice in Washington, has come out very strongly for the bill. The Heritage Foundation, The Center for Freedom and Prosperity, the American Enterprise Institute and the American Chamber of Commerce, National Taxpayers Union, Small Business & Entrepreneurship Council, Americans for Tax Reform have all publicly acclaimed the bill and its potential benefits for the American economy.

The DeMint bill has provided overseas Americans with a concrete legislative objective and has certainly invigorated our determination to move ahead. Associations representing Americans overseas will be undertaking coordinated initiatives to gather support for the DeMint legislation. There is a lot of work to do. We count on your participation in this effort. ☺

Overseas Voter Registration Seminar Held In Bern, Switzerland

Filed by Karl Jauch, ACA Director

In May of 2006, I attended a voter registration seminar at the U.S. Embassy in Bern called, "2006 Federal Voting Assistance workshop for Voting Assistance Officers."

Mr Scott Wiedmann from the Federal Voting Assistance Program spoke to about 20 of us, about half of whom were Consulate officials and half private citizens.

The main topic of information was the new design of the Federal Post Card Application (FPCA) which has been slightly simplified; no longer red in color, can be folded in half and, is glued around three full edges (NO staples). It was noted that it is alright to use the older Federal Post Cards if you don't have the new ones in stock. The same is used for both military and civilian voters ("UOCAVA" voters).

For the most part, Mr. Wiedmann pointed out the differences between state laws as applied to voters abroad--information which can be obtained by careful reading of the Voting Assistance Guide (VAG). The VAG can be obtained at U.S. consulates, voting registration meetings or through ACA. Most of these differences concern the timing of events, for example, when to register, when to vote, when votes are counted and when to use the so-called "emergency ballot" ("Federal Write-In Absentee

Ballot" of FWAB, which has also been redesigned this year) for federal elections if you haven't received your state ballot in time. You can even send in both the official state ballot and the Federal Write-In ballot as, according to Mr. Wiedmann, unopened ballots are screened and checked against the registration list to make sure that only one is counted

Electronic and/or fax transmission of voting material was covered, but again each state has different requirements and VAG guidelines should be carefully consulted.

With regards to children born abroad who have never lived in the U.S., when they reach voting age, they are supposed to vote where their parents vote. People who moved away from the U.S. many years ago should give their actual address valid at the time they left. Mr. Wiedmann insisted on the point that county officials will make the effort to verify old addresses to see in which district they lie as of today. The Voting Information Center in Washington will actually intervene on behalf of people who have difficulty registering.

Also discussed was the effect of voting on liability for paying state taxes in some states. The rule is that if you vote only for federal officers, you're not liable for state taxes. Theoretically you should

receive a ballot with Federal candidates only in those states where voting for local officials would make you liable for state taxes. As stated in the VAG guide: "Voting in an election FOR FEDERAL OFFICES ONLY may not be used as the sole basis to determine residency for the purposes of imposing state and local taxes. If you claim a particular state as your residence and have other ties with that state IN ADDITION TO VOTING, then you may be liable for state and local taxation, depending upon that particular state law."

Several web sites which propose automatic registration or assisted fill-out procedures are either disapproved of or condoned by the Voter Assistance Program - which does not itself offer the service. Using them is okay and should be acceptable for state officials. Only three states and two territories--Michigan, Minnesota (if no passport number), Vermont (for new voters), Puerto Rico and American Samoa, still require that the FPCA be notarized. Florida, Indiana and Hawaii have a "self notarizing" oath to read. Some states require that the ballot envelope itself be notarized.

For more information on voting please visit our website, www.aca.ch or the overseas voter foundation website, www.overseasvotefoundation.org. ☘

A b o u t A C A

ACA Streamlines Office Procedures With New Annual Membership Date

In the past ACA has asked members to renew their dues on a yearly basis dependant on the individual's first date of inscription. In order to streamline office procedures and better manage membership payments, ACA has moved to a new annual membership renewal date of December 1 of each calendar year for all members. Most members received notification in fall 2005 of this change in policy. Although there have been a few hiccups in getting the procedure in place, by year-end 2006 all members should be moved over to the uniform renewal date. A call for payment of membership dues will be sent out this fall with a reminder to all members to pay their dues by December 1, 2006. ACA greatly appreciates members' patience and understanding in getting this new procedure in place and is sorry for any

inconveniences or errors that may have resulted due to the change-over. Above all, we look forward to all members renewing by December 1, 2006! ☘

Festive ACA Annual Auction A Great Success

ACA members and supporters joined together again at the 13th Annual Fundraiser Auction. This year's auction was held on Friday, March 24th at the Ramada Park Hotel, located in Geneva, Switzerland. As has become an ACA tradition, fantastic hotel stays and restaurant vouchers along with fine wines and elegant jewelry were auctioned off to the highest bidders. ACA had the good fortune this year to have Jennifer Vorbach, Christie's professional auctioneer, open the evening's bidding. ACA would like to thank Jennifer, ACA volunteers, donors and the Ramada Park Hotel for their support of this year's successful auction.

ACA Auction Donors:

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 World Radio Geneva, Jennifer Clickner ☘

ACA Sponsors a Seminar on U.S. Taxation of Americans Residing Abroad

As the News Report goes to press ACA is in the process of sponsoring a Seminar on U.S. Taxation of Americans Residing Abroad and Voter Registration in order to bring the tax issue to the attention of the local Geneva community and to encourage overseas Americans to register to vote.

ACA will open the seminar with a welcome and brief review of the current U.S. tax policy. The goal of the seminar is to provide participants with a better understanding of how the recent tax hike affects overseas Americans. ACA will also update participants on the newly proposed tax legislation which would alleviate the current "double taxation" status of overseas Americans and will let participants know how they can help ACA both

financially and through a letter writing campaign to change current tax legislation. Following this presentation, Stephen Hernandez, a tax specialist at Deloitte, will take the stand to clarify the new tax regulations and answer personal tax questions.

Americans Citizens Abroad has invited both Democrats Abroad and Republicans Abroad to be present to organize voter registration for the up-coming mid-term elections in November 2006. Jonathan Lippman, Consul General in Geneva will be available for any required notarized oaths.

ACA will also present, "Who We Are," an audio-visual presentation that was prepared for the June 2006 Overseas Americans Week in Washington D.C. The presentation, which puts a human face on the estimated 4 million Americans living and working overseas, has been a powerful communication tool in recent meetings in Washington and throughout Europe.

The Event will take place at 18:30 on September 19, 2006 at in the new auditorium room at Webster University in Genthod/Bellevue just outside of downtown Geneva. Cocktails will be served.

ACA is advertising the event throughout its worldwide network in the hopes that sister organizations outside of Geneva will participate. The ACA presentation will be available for use by other overseas American organizations for presentations worldwide. It is with seminars such as this that the groundswell of interest in the issues can begin and support can be gained. If you are interested in more information on this seminar please contact ACA at, info.aca@gmail.com or call/fax us at, 0041.22.340.02.33 ☘

Add ACA's "So Far And Yet So Near" To Your Bookshelf

One of ACA's major projects this year was the publication of an anthology of stories from Americans living and working overseas entitled, "So Far and Yet So Near." With an estimated three

to six million Americans residing abroad ACA was sure that there was a diverse background of stories about Americans' reasons for moving overseas. Whether the reasons for going overseas were to marry the love of one's life, pursue a career opportunity, or merely the desire to experience a new culture, we were sure this group of unique individuals had something special to say. ACA wanted to hear their stories, and hear from them we did. ACA received nearly 200 submissions, stories as diverse as the people who wrote them and the places they came from.

The ACA Book Project Committee had a hard job selecting the stories for inclusion in the book. 47 stories were finally selected. These stories provide a refreshing and sometimes profoundly different perspective on America, reaffirming the strength and diversity of our national character. Some stories are truly funny, some are introspective and, some are sad. Readers will discover how national identity can be tied to a simple birdfeeder, how a naked man in Penn Station teaches an important lesson to a returning American, and much, much more. Together these stories make a great book that is fun to read.

ACA has been promoting the book via its network of media contacts worldwide as well as marketing the book locally with readings, book signings and radio interviews. Recently, on their trip to Washington for Overseas Americans Week, ACA representatives also spent time promoting the book with White House and Washington contacts.

Order your copy of, "So Far and Yet So Near," now, it's easy. Just visit the ACA website, www.aca.ch and fill out the on-line order form. You may also fax your orders directly to ACA, 0041.22.340.02.33 or order the book at via Amazon at, www.amazon.com or www.amazon.uk

"So Far and So Near" also makes a great gift for friends and family. Order a few copies today! ☘

Authors To Read At Payot Bookstore Event

On the Thursday evening October 12, 2006, Payot Bookstore in downtown Geneva will hosting a reading of ACA's new anthology, "So Far and Yet So Near." Many of the authors who contributed their stories to the book will attend to read their prose. Interest on the part of local Geneva area bookstores in the ACA book has been keen and a second reading will be taking place in November at "Off the Shelf", an English language only book store in downtown Geneva.

For more information on these events please contact ACA at, info.aca@gmail.com or by phone/fax at 022.340.0233

E-learning: A Strategic Career Management Tool for American Women Abroad

By Leila Heron

ACA Country Contact, Venezuela

Many American women experience significant challenges restarting their careers following a move abroad. These difficulties, particularly in the context of dual career couples, have been widely recognized by the U.S. Department of State and by U.S. multinationals in the context of the Global Relocation field. A large number of private citizen American women have also experienced problems in this area although these accounts have tended to be more anecdotal. Professional challenges, career change, and career exploration have also been difficult areas to negotiate by American women living abroad as long-term residents. In today's global work environment, continuing education and learning have taken on a new significance that applies to all American women living overseas. In this context, women launching careers abroad as well as more seasoned professionals and/or entrepreneurs need to stay current with what is referred to as "workforce technology skills", i.e., computer programs and multimedia applications. It's fair to say these technology-based skills represent an essential element in an American woman's career toolkit for both private sector and nonprofit/philanthropic work abroad.

E-Learning boosts career in Venezuela

My motivation to formally explore E-learning in the context of a Master's program developed from my personal experience restarting my career following a move to Caracas, Venezuela in 1993. In the course of researching professional opportunities in Venezuela, I confronted a number of stumbling blocks. Through my participation in Caracas-based women's support organizations, I observed other American women were struggling

with similar issues and frustrations. A number of women, including myself, discovered we had gaps with respect to our professional skills in the local environment. For example, as someone with a corporate background, I was interested to research business start-up entrepreneurial options on my own, and I found I lacked particular skills. As adult continuing education opportunities were very limited in Venezuela, I turned to the internet to fulfill my learning requirements. At the same time, until the mid 1990's, I was limited to dial-up internet access in Venezuela which made online learning difficult and cumbersome. In addition, I found the vast informational resources of the web unwieldy, and I was not able to locate

informational resources targeted to the needs of American professional women abroad such as myself. Most information available has been developed for women affiliated with the U.S. Department of State and for women eligible for dual career support programs in conjunction with multinational companies. As a private citizen American woman living overseas, it fell upon my shoulders to research courses, tutorials, seminars, etc. to meet my educational needs. Based upon my experience, E-learning can play a very important role with respect to career management from abroad. In my case, E-learning has made it possible for me to access a wide variety of educational opportunities not available on a local basis in Venezuela, enabled me to stay current with prevailing trends in my field, and afforded me the opportunity to explore new career interests from abroad. In addition, E-learning computer training has made it possible for me to keep my computer skills up-to-date, and to learn new multimedia applications. Very importantly, I have been able to address my educational needs from abroad very economically by relying upon the wealth of E-learning educational and training opportunities available on a non-cost basis from the U.S. non-profit sector including the resources of community organizations, foundations, and the Federal Government, etc. ☺

Author: Leila Heron has served as the ACA Country Contact for Venezuela since 1995 and has also represented ACA's interests in other Latin America countries on an ad hoc basis. She is currently working on several projects including the development of E-Learning resources for Americans abroad and will be contributing her expertise on living and working abroad to an organization dedicated to the concerns and needs of the growing number of American "boomers". (<http://www.boomerstu.com/>).

Why not try out E-learning today!

Tip: It may be recommended to use a U.S. address when signing up online to access E-learning opportunities.

1. Business Start-up/entrepreneurial training:

Provider: Institute for Economic Development, The University of Texas at San Antonio

Website: <http://utsa.edu/sbdc/regional/regmodules.ecfm>

2. Brush up and/or learn new computer skills:

Provider: GCF Global Learning (Goodwill Foundation, North Carolina)

Website: <http://www.gcflearnfree.org/>

American Citizens Abroad: Country Contacts and Affiliates Please contact the ACA office in Geneva if you need more information.

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Volunteers Needed: HELP! - ACA World Headquarters is looking for individuals to give of their time to help fellow Americans around

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