

JORNAL COPACABANA

English Edition

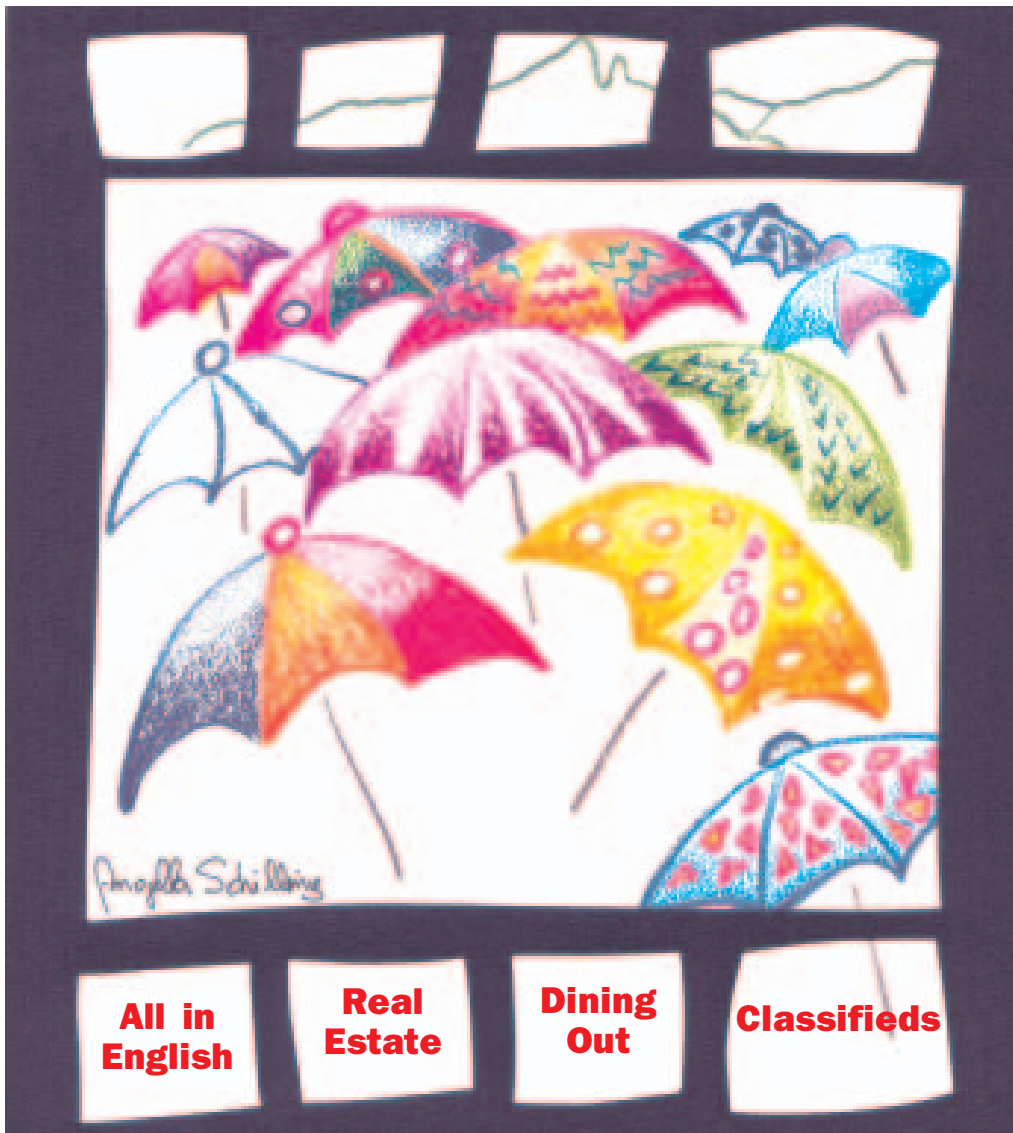
YEAR XI - # 134

AUGUST 2006

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IMPRESSO

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FROM COPACABANA WITH LOVE

Jornal Copacabana English Edition has modest aspirations of global availability. We are working hard to bring together Brazilian and Expat Communities. Be a reader, a contributor, an advertiser. *Page 3*

OUR NEIGHBORS

Believe it or not, there is a cycle track which leaves the airport and follows the coast past the Museum of Modern Art to the beach and park area of Flamengo. *Page 5*

BRAZILIAN REAL ESTATE MARKET

Three Reasons not to Understate Purchase Value of a Property in a Deed Transfer Document (Escritura).
Some Reasons to Invest in Brazil's Real Estate. *Page 8*

LEGAL CORNER

Further, after four years' residency a visa holder may apply for naturalization. Hence, for those who simply want a convenient route to immigrate to or gain residence in this fabulous country, this is an ideal vehicle. *Page 14*

JORNAL

COPACABANA

English Edition

Copacabana, Ipanema, Leblon, Gávea, Jardim Botânico,
Botafogo, Flamengo, Laranjeiras and the world.

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Jornal Copacabana is the only Rio de Janeiro-based
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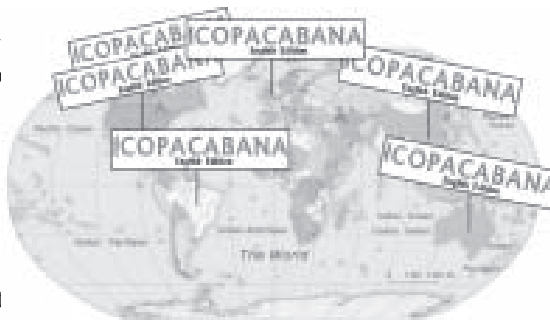
FROM THE EDITOR'S DESK**Neighborhood newspaper going global.*****From Copacabana With Love.***

It may be a cliché, but Copacabana is Rio de Janeiro as Rio de Janeiro is to Brazil. Starting small as a neighborhood newspaper Jornal Copacabana English Edition has already reached out to tens of thousands of readers across the globe. Both, electronic and printed versions are read in the United States, Canada, Mexico, Germany, Australia, New Zealand, Great Britain, Belgium, Netherlands, Norway, Russia, and dozens of other countries.

Be a reader!

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If you are a resident of Copacabana, you can obtain free subscription with home delivery by calling **2549-1284** or by e-mailing



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Printed versions of the Jornal Copacabana are available internationally to customers of IgaPost. Order your Brazilian souvenirs at www.igapost.com. Be an advertiser! E-mail to support@lifestylesbrazil.com or copa@jornalcopacabana.com.br for advertising rates and conditions.

We bring Copacabana to the world and the world to Copacabana!

JORNAL COPACABANA

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Tiragem: 20 mil exemplares

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Letters and e-mails



Send your comments to editor@lifestylesbrazil.com / copa@jornalcopacabana.com.br

Congrats for all editors of Jornal Copacabana! I really like to read these articles, they are very informative for who lives in Copa like me. Copacabana isn't a perfect place. It has some negative things but positive too! And you show it with a big seriousness. Congratulations again and Continue like this!

Vania Ferreira, Copacabana

Congratulations and thank you for providing this great service to the community of the Copacabana residents. Please, do not forget to talk about the projects and aspirations of the Copacabana security council. Thank you and once again congratulations!

Sincerely,

*Coronel Fernando Belo - President of
Community Security Council of
Copacabana*

The idea of an English language newspaper was just excellent! We need such a media to make our international guests to feel more at home. I read the contents and found the material printed very interesting and helpful.

Most importantly, unlike Brazilians who prefer to give handouts to individuals, foreigners are more open to donating to charities.

Congratulations!

Paulo A. Machado

Congratulations to Jornal Copacabana! Your English Edition is just great!

João Roberto Kelly

Congratulations on the newspaper! It's very lively with interesting ads (including the one for "Follow Your Dreams" (although you were very modest about Prometheus Press....)).

I was especially touched by your page on the poverty in Brazil and how to help.

Thanks again for everything and best wishes.

Elisabeth Waugaman, USA

To Jornal Copacabana

I was extremely glad to see an English edition of Jornal Copacabana. Finally, information is becoming more available to our visitors and guests. Copacabana has a lot to offer, but not much information is available about the off the beaten track locations.

Of course, forts of Leme and Copacabana as well as Park Chacrinha are a must see local attractions. Copacabana also possesses an ample set of high-end lodging options.

Copacabana also has numerous and diverse restaurants that can satisfy even the most sophisticated gourmet. Kiosks on the beach are becoming more and more adapted to attending to the entertainment and snack needs of Copacabana residents and visitors with modern and ample spaces and diversified services.

*Fernando Polónia - President of Commerce
Chamber of Copacabana - Ascopa*

Congratulations!

Amacopa is here represented by her president congratulating and profoundly thanking Jornal Copacabana for editing and publishing English version of the newspaper. We welcome this effort to open up new channels of communication with our foreign visitors and residents.

*Myriam de Pinho Barbosa - President of
Association of Friends and Residents of
Copacabana (Amacopa)*

Very good information. Keep them coming. Thanks.

Soulman Ike, USA



Brazil: The Bairro of Flamengo in Rio de Janeiro

By Stephen Thompson

One of the best things about living in São Paulo is that it's so close to Rio de Janeiro. It's quick and easy to get to Rio and not necessarily expensive if you book in advance.

Catching a flight to Rio de Janeiro is as easy as catching a bus. There are so many flights, you don't need to book. Just turn up at the airport and get the next one. It takes just 40 minutes flying time and the view of the coast is spectacular from the left side of the plane when the weather is fine. (From the right side on the return journey) You can be in the City Of Marvels in under an hour, and on the beach a few minutes later.

You don't have to go far to relax and enjoy yourself once you leave the airport; nearby is the enormous beach and recreation area of Flamengo.

Believe it or not, there is a cycle track which leaves the airport and follows the coast past the Museum of Modern Art to the beach and park area of Flamengo. Even more incredible is that the cycle track actually crosses the runway at Río Santos Dumont airport-there are signs warning cyclists not to cross when planes are landing - but this should not put you off flying; I have yet to hear of a plane crash caused by a cyclist.

Flamengo has the advantage of being close to the airport, and although the water is not clean

enough to swim there are lots of trees and plenty of things to do - the park area behind the beach is full of soccer and tennis pitches and people play football and do Capoeira on the beach itself. It's not touristy like Copacabana.

On Sundays and public holidays traffic is rerouted away from the coastal avenues which run along the beaches, which are used for cycling or jogging instead. Bicycles are available for hire.

Flamengo also has a good cinema which shows art films and which is easy to find as it is facing the beach. There is an excellent kilo restaurant on Rua Senador Vergueiro, which serves sushi as well as traditional Brazilian food by the kilo and is open on Sundays. Rua Senador Vergueiro is also good for nightlife, and there are several good bars along it. A nice traditional style hotel with large, bright airy rooms is the hotel Paissandu, on Rua Paissandu. Rooms cost 100 Reais a night for couples and 90 for singles.

So in my opinion, the nearest beach to São Paulo is Rio de Janeiro. But if you ask Paulistas which is the nearest good beach to São Paulo, most of them will answer Guarujá; they would prefer to spend three or more hours in their cars (when the traffic is good) and risk being robbed by armed motorcyclists in the traffic than go to Río de Janeiro. I wonder why?

Stephen Thompson runs "O Gaúcho", a snack bar serving breakfast, juices, smoothies, sandwiches. For an English menu contact stephenthompson@hotmail.com.

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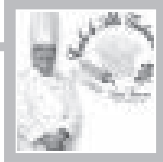
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DINING OUT

Feijoada

Brazilian Black Beans

This is the national dish of Brazil. It is traditionally served on a Saturday and it is a festive meal to share with family and friends. There are as many recipes as there are cooks in Brazil and some regional variations too. I learned to make feijoada from my aunt in Rio and have adapted the recipe to use the ingredients that I can find in the US. We always start with caipirinhas and end with the Brazilian Style Flan for dessert. Plan to spend the morning in the kitchen and the afternoon around the table (all to the sounds of Brazilian music...).

This is the recipe featured in National Geographic Traveler magazine, July/August 1999 issue and on the Peace Corps website in 2004. Yummy and now famous too!

The night before, soak the beans in a large bowl with water to cover at least 3-4 inches. Soak the carne seca in water to cover. The next morning, drain the beans and place in a large pot with water to cover by at least 3 inches. Bring the beans to a boil in medium heat.

Meanwhile, cut the carne seca into 1-inch pieces. Cut the sausage into 1-inch pieces. (When I use the Portuguese sausage I usually prick it with a fork and simmer it for ten minutes in enough water to cover; then I cut it.) Cut the ribs into 2-rib sections.

Add the carne seca, sausage, ribs and bay leaves to the beans. Simmer for about 2 hours or until soft (Goya brand black beans usually take about 2 hours), stirring from time to time, adding water as necessary to keep beans covered. Keep an eye on the beans so they don't burn at the bottom!

Chop the onion and garlic. Heat the olive oil in a cast iron skillet over medium heat. Add the onion and garlic and cook until golden brown. Add two ladlefuls of beans and mash them. Put this back into the pot. It will thicken and season the beans.



foto da internet/ fonte: www.maria-brazil.org

Recipe:

- 8 cups dried black beans
- 3 pounds carne seca (Brazilian salted cured beef)
- 2 pounds sweet sausage (I use Portuguese chorio when available)
- 2 pounds baby back spareribs
- 2 bay leaves
- 1 large onion
- 2 cloves garlic
- 3 tablespoons olive oil



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REAL ESTATE

Brazilian Real Estate Market

Three Reasons not to Understate Purchase Value of a Property in a Deed Transfer Document (Escritura)

Reason Number One: It is illegal. As a foreigner you can be targeted and blackmailed for actions that a Brazilian might easily get away with. There is also an on-going and ruthless trend amongst the municipal governments to crackdown on real estate transaction value understatement.

Reason Number Two: If the deal goes sour or/ and the seller intends to defraud the buyer, the value eligible for compensation is the documented value of the transaction and not the actual amount paid.

There are numerous clauses that can be buried inside the Escritura contract that can entitle the seller to buy property back within specified (or implied) amount of time. In this case the seller would only have to pay the declared value and can enforce the buyback through the legal system.

There are also other techniques and methods that once applied by unscrupulous might eventually deprive a foreign property buyer of his ownership rights while limiting the compensation amount to the declared property purchase price.

Reason Number Three: While understating the actual amount of the transaction can reduce the closing taxes, heavier taxes might have to be paid when the property is sold.

For Example: Apartment in Rio de Janeiro is purchased for R\$200,000.00 The amount of the transaction is declared as R\$100,000.00 Tax saved is R\$2,000.00 (Payment of R\$2,000.00 of ITBI on declared R\$100,000.00 instead of payment of R\$4,000.00 on actual R\$200,000.00) A couple of years later the apartment is up for sale, the Prefeitura appraises it at R\$250,000.00 (The amount stated in the Escritura (deed transfer document can't be lower than the appraised value). The actual sale value (at this point of let's say R\$300,000.00) is irrelevant for the 15% capital gain tax that has to be paid by the seller. (R\$30,000.00 on the artificially reduced declared value vs. R\$15,000.00 that were to be paid in case the actual transaction value were to be declared). The result is the additional tax burden of R\$13,000.00.

Boris Goldshmit

Licensed Real Estate Broker - Brazil CRECI 35267 +55 21 2236-1819/91496856 boris@lifestylesbrazil.com

Some Reasons to Invest in Brazil's Real Estate

Brazil has become one of the most wanted countries for foreigners looking to acquire a second home, to live or retire, and also for people just looking to investing in real estate. There are many reasons as to why Brazil is one of the best emerging countries to invest in real estate now, here they are:

1. Natural beauty and weather. Brazil is internationally known for its natural beauty, beaches, nice weather, carnival, music and culture.

2. Solid and secure ownership. Brazil is one of the few countries that allow foreigners to own the free hold or fee simple ownership of its real estate.

3. Underdeveloped real estate market, due to continuous years of recession and lack of purchase power during the 80's and 90's.

4. Buyers market, the quantity of real estate for sale, far supersedes the amount of existing prospective buyers.

5. Inflation has been under control for years; government has kept inflation controlled for decades now.

6. Housing Deficit and Population Growth. Brazil has a 7.2 million unit housing deficit. Moreover, every year the demand is increased by an estimated figure of around 900 thousand homes, nationwide; and on the other hand, only 270 thousand homes were built in 2005, for example.

7. Lower interest rates. Interest rates continue to drop gradually. Several economists believe that by late 2007, Brazil should have become an investment

Properties available for sale in Copacabana, Rio de Janeiro. 07/2006.

Apartment Type Available	Apprx. # of Units	Asking Min. Price	Asking Max Price
Studio	274	R\$50K	R\$330K
One-Bedroom	261	R\$75K	R\$270K
Two-Bedroom	320	R\$45K	R\$950K
Three-Bedroom	253	R\$160K	R\$2000K
Penthouse	32	R\$153K	R\$6000K

magnet country. They believe that the steadily fiscal reforms and economic stability should allow Brazilian interest rates to drop even more significantly, which can already be confirmed. Source: Secretaria da Fazenda do Governo do Brazil (<http://www.receita.fazenda.gov.br/Pagamentos/jrselic.htm>). It would first change the shift from banking and stocks investments and create a boom in the mortgage lending industry which is almost non-existent now. With more money towards this area of investment, gain in value is undeniable.

8. Compulsory Investment in Housing. Brazil's current main sources of mortgage funding include: FGTS (Government fund that manages payroll taxes) and saving accounts. There is a mandatory allocation of part of each of these funds in the housing sector by the government and by the private banks. Plus, the analysts expect that commercial banking mortgages are forecasted to increase between 30 to 40% in 2006.

In conclusion, all indicators show a huge potential and growth for this sector in Brazil and if you are an investor or just someone looking for a second home now, Brazil is the place to look for it.

José C. Santiago

Licensed Attorney – Brazil / Certified Title Attorney
– Brazil / Licensed Real Estate Agent – USA / Certified Paralegal – USA / Phones: (55-11) 9348-5729 – São Paulo / (800) 983-7060 – Miami

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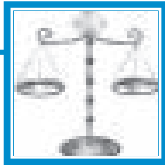
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Brazilian Investment Visa

Introduction

In a bid to generate increased foreign direct investment in Brazil i.e. increase the flow of foreign currency into the country, the Brazilian government lowered the threshold for obtaining a permanent investor visa from US\$200,000 to just US\$50,000. Clearly this now puts a Brazilian lifestyle within reach of many more people, along with the potential to generate significant returns on capital employed – currently most investors look for returns of upwards of 20% - by investing in any number of lucrative investment opportunities (such as the Tamandua Project) within this growing and dynamic country.

Reasons for investing in Brazil are many and varied, both financial and personal. Necessarily the visa holder is able to engage in any legitimate commercial enterprise. Importantly the investor visa brings tremendous flexibility to enter and leave the country at will so long as he holder spends no more than two years continuously outside Brazil during the period of the visa.

Further, after four years' residency a visa holder may apply for naturalization. Hence, for those who simply want a convenient route to immigrate to or gain residence in this fabulous country, this is an ideal vehicle.

What follows is a detailed synopsis for obtaining the Brazilian investor visa.

Preliminary Considerations

- Minimum US\$50,000.00
- Must be a productive activity
- Money must come from outside Brazil via Brazilian Central Bank
- Investment can be in an existing company or a company constituted for the purposes of expediting the investment

Outline Procedure for obtaining visa

I. Constitute and register the company with the appropriate government organs.

II. Open bank account for the company.

III. Remit investment capital from outside Brazil – NB bank charges – must have equivalent of at least US\$50K in the Brazilian company account.

IV. Register the incorporation of the remittance i.e. that company capital has increased by amount of remittance.

V. Request visa from the Brazilian Government via the relevant ministries.

VI. Once approved, the granting of the visa is published in the Diário Oficial da União [Official Federal Gazette], communicated to the Ministério das Relações Exteriores [Ministry of External Relations/Foreign & Commonwealth Office] and applicant.

VII. With possession of the necessary documents, the applicant goes to the Brazilian Consulate i.e. in domicile country previously chosen to collect the visa.

VIII. Enter Brazil and register with Brazilian authorities.

IX. Apply for Registro Nacional de Estrangeiro number [Brazilian ID number for legal aliens].

X. Request official certificate confirming RNE and personal details of visa holder – needed to open personal bank account, etc. viz. RNE card takes 6-12 weeks to arrive.

Stage 1 Constitute the Company

- Draft 'Contrato Social' [Objectives/Statutes of the company – Memorandum and Articles of Association].
- Register company at Companies House [Junta Comercial].
- Obtain CNPJ – Company registration number.

Other considerations

- Company must consist of at least two members, one of whom will be the Company Administrator.
- Administrator must have Brazilian residency and whose name should be clean w.r.t. the following:
 - Criminal Record search from Polícia Civil.
 - Inland Revenue/IRS.
 - Court of Justice (Civil and Criminal).
 - Credit Reference Agency.
- CPF number for each partner/director of company.
- Open company bank account.
- Appoint accountant for the company.

Stage 2 Remit Money from exterior to Brazilian company account

- Money arrives via Central Bank of Brazil
- Broker bank receives money from Central Bank.
- Broker bank effects exchange into Brazilian currency.
- Money is transferred by broker bank into company bank account.

Other Considerations

- NB When transferring money beneficiary must be the Brazilian company and NOT person/people effecting the investment. However, money must be sent in the name of the person/people effecting the investment.

Stage 3 Apply for Visa

- Complete Application Forms for visa.
- Submit Technical Project for Investment

including financing of working capital.

- Collect visa from Brazilian Consulate in domicile country.

Documents needed:

- Copy of Criminal Record issued by competent authority in domicile country – translated by certified translator and notarized.

- Authenticated photocopy of all pages of passport.

- Authenticated photocopy of CPF.

- CV/Resume with maximum information.

- Complete names of parents.

- Translated certified copies of birth certificates.

- Translated certified copy marriage certificate if applicable.

- Business Plan for Investment project.

Costs

Professional Fees:

Constitute Company

Visa Application

Cambio

Other Expenses:

- Cartório Authentication of Documents.

- Registration and recognition of signatures.

- Translations into Portuguese of documents issued by authorities outside Brazil.

- Powers of Attorney.

- Registration of Changes to Articles and Memorandum of Association [Contrato Social at Junta Comercial].

- Changes to CPNJ at Companies House [Junta Comercial].

- Postal charges.

- Consulate charges in domicile country.

NB Documents and expenses cited above are not necessarily exhaustive and will vary depending on individual circumstance and processes.

For further information and current charges, please contact Michael Kelly:

Cel: 0055 21 9832-8863 Email:

mikerio615@gmail.com.



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