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January 1, 2008 5 min read Brought to You by Portfolio.com When the cold weather sets on Columbus, Ohio, local golfers brace for a long off-season, staling their clubs in bridges and garages in a grim ritual of letting go. Randy Wilcox doesn't take part in these procedures. On a recent winter morning, with snow drifting blanket his favorite classes nearby, he rolled out of bed to play. The sky above Pebble Beach was clear, and a gentle ocean breeze shaken flagsticks; the weather was so pleasant that it seemed computer-generated, as did the seagull's caw and the sound of the collapsing waves. That's because it was. But when Wilcox, a handicap of six, waggled on the first tee, the club and the ball were real, so was his satisfaction as he watched his drive tied down the fairway. The only downside of having this in my home, said Wilcox, a 58-year-old entrepreneur and real estate investor, is that I never do anything else. Like other devotees of the famous addictive game, Wilcox believes that nothing goes beyond the pleasures of a real golf course. But when time and weather conspire against him in the Midwest, he's happy to indulge in the next good thing. (See our list of golf-simulator providers.) Not long ago, for the price of a nice sports car (about \$50,000), Wilcox purchased a golf simulator from Michigan-based AboutGolf, a leading company in this growing industry. Installed in a games room that also houses a home theater and a well-stocked bar, the simulator provides Wilcox access to dozens of world's most famous courses, such as Spyglass in California, St Andrews in Scotland, and TPC Sawgrass in Florida. They're changing their own clubs. He hits his own on the artificial turf. In the blink of an eye it takes for his shot to thud against a projection screen of 10 and a half feet high, finely tuned sensors track his flight. Wilcox can watch a wedge path towards the target or a wild wandering three-iron kerplunk in a pond. It's not quite real golf, but it requires the same skills and triggers the same pendulum swing of emotions. With a few clicks of a button, Wilcox can play god or greenkeeper, summoning wind and clouds, changing course conditions. He can call in friends for a fourball friend or compete in tournaments against other far-throwing virtual golfers, whose rows have been swelling in recent years. Once found mainly at teaching facilities and driving games, sophisticated golf simulators were making their way into a growing number of high roller houses. Technological advances have greatly improved the virtual experience, which helps to grow them in private residences. But so make tight programs of many avid golfers with plenty of money. John a spokesman for San Diego-based Full Swing Golf, another major player in the industry, says that home plants now account for half of its new company's sales, up to 30 percent from five years ago. Part of it is the guy who's really in the bay, says Bill Bales, C.E.O. of AboutGolf. But but the client is also the guy who did well for himself, and now he's starting to look at all the cool stuff he can put in his house. Maybe it was a swimming pool or an elegant kitchen. Now it's a home theater or a wine cellar or a golf simulator. AboutGolf began more than a decade ago, building software for computer golf games. By today's standards, the graphics was hokey, the ham-fisted interfaces. Virtual golf bore virtually no resemblance to the real thing. But just as primitive pong evolved into PlayStation, the simulators have traveled light years since then. Today's home simulators are based on technology worthy of a NASA command center. Using both infrared and microwave sensors, they can track not only the speed of the ball, the arc and rotation, but also the axis of rotation, which is vital for capturing the real trajectory of a photograph. For years, Bales says, the spin axis has been our holy grail. Simulators also make the background look remarkably real. When Wilcox steps on the tee, he faces a projection screen that reproduces the chosen course. The real aspects were shot from several angles, each contour measured at a few inches, then powered into computers and reproduced in the digital display. Simulator makers can customize models to suit most any room. If you have space to swing a club safely, says John Watters of Full Swing Golf, we can put one in your house. As a country-club member, high-end simulators come at a price, starting at about \$45,000. Some buyers choose to add real plants and water features around the tee. And while most basic systems come with dozens of courses in their database, additional layouts cost more. However, some simulators can easily accommodate other applications, becoming, say, home theaters or high-speed virtual games of car racing. Instructors have long relied on simulators; Golf guru Jim McLean has a full swing golf simulator in both his Florida teaching facility and his home. But many golfers focus more on recreation. Take Wilcox. Although the Ohio golf season lasts only six months, he rarely takes a long break from his favorite pastime. He plays up 275 rounds a year. Recently, he started at an electric start at Pebble, carding two birdies and an eagle into the first four holes. Then he cut the short round. Tell Wilcox, I thought, hey, it's not going to be better than this. After the technology goes, you never know. Visit Portfolio.com for the latest news and business opinions, executive profiles and careers. Portfolio.com's 2007 Conde Nast Inc. Before you are ready to retire, you are likely to notice places around the world where you want to be able to spend time. Not just every few years or so in a hotel, but more regularly, as often as possible, in the company of family and friends, and in a place of your own. When you identify a destination that meets this description, I recommend that you take stock of its overall picture, taking into account, first of all, whether it is also a place where you think you might want to spend time in retirement and, secondly, where the housing market there has the potential for capital appreciation or cash flow. If the answer to any of these questions is yes (and certainly if the answer to both of these questions is yes), then you've found the ideal second home overseas. In the case of Lief and myself, this line of thought has led us to several acquisitions over the years... in Panama, in Colombia, in Belize, in France, and most recently in Portugal. These are all places that we would like to be able to return regularly, including the long term, as part of our eventual retirement plan. In addition, in each case, we identified the potential for value appreciation over time, portfolio diversification and, in some cases, cash flow from an active rental market to boot. And in every case, this perfect storm of opportunities, when we think of it, is what motivated us to act... to stake our small demand. When it comes time to flip the transition to retirement, Lief and I hope to have organized our lives so that we are able to move around in this phase of life among the hand of destinations where we enjoy most of the time, so we suggested above, with infrastructure established in each so that we can come and go as residents, not tourists, with friends and connections, social circles, and, important to us, our homes. When making your own overseas retirement plan, the starting point, the key to adventure success, is to be honest with yourself about what kind of lifestyle you are after. When Lief and I wonder what kind of lifestyle we want in retirement, the answer is: varied. City and coast, Caribbean and highland, spring and summer, autumn and winter, developed and emerging, sophisticated and raw, refined and brave, we appreciate everything. So we devised a retirement plan that we worked on for a few years to design, which will allow us to enjoy everything, perpetually, one at a time. Whatever your plan is, I encourage you to start developing it as soon as possible. An easy first step may be to purchase a property part in a place where you want to be able to spend time now and that you think it could eventually become part of your retirement plan. Meanwhile, whenever you don't use the property yourself, you could be generating rental cash flow, and, over time, it could be growing in value as well. Your future retirement residence might be a nice asset appreciated on your balance sheet. That's the ideal situation, global property investing trifecta-when the holiday home-how-retirement plan that you buy also qualifies as a identifying and pursuing such a multi-agenda acquisition will be an important topic of discussion at the 7th Global Property Summit, to be held in Cancun, Mexico, from 13-15 May. In addition, we will use our Global Property Summit for 2020 as a forum to carefully analyze the 14 most attractive real estate investments in today's world and to present more than 20 different current offers, at least one of which you can get in on with less than US\$6,480. But again, that's just a piece of this picture. That's why the program we've designed for this event once a year will focus on many opportunities and agendas beyond straight profits, yields, and cash flow. Buying real estate overseas is about making money, but it's also about reinventing your life and saving your retirement. It's about fun and profit... make money, but also live better. Meet me and the entire Live and Invest Overseas team of property experts in Cancun in May, and we'll take this important conversation together seriously. We are opening the registration for this year's Global Property Summit today. I hope to meet you there. Kathleen Pedicord Comments

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