

Category	Figures for Two People			Monthly for	Note
	Annual	Monthly	Weekly	a Single*	
Buses & Taxis	\$394.49	\$32.87	\$7.59	\$197.25	Too low; must increase for when we paid cash.
Dining	\$1,035.19	\$86.27	\$19.91	\$517.60	
Entertainment	\$140.82	\$11.74	\$2.71	\$70.41	Apps & Movie Streaming
Eye Appts/Glasses	\$1,670.74	\$139.23	\$32.13	\$835.37	Not annual expense; I have doublevision so costly
Gas/Automotive	\$2,055.23	\$171.27	\$39.52	\$2,055.23	Some auto, some garafa (instant on water heater)**
Hair Care	\$265.38	\$22.12	\$5.10	\$132.69	
Health Care†/Pharmacy	3,128.10	\$260.68	\$60.16	\$1,564.05	Not including one-time surgery expense
Internet	\$735.36	\$61.28	\$14.14	\$367.68	VPNs, programs, utilities, domain renewal/rental
Merchandise	\$7,985.21	\$665.43	\$153.56	\$3,992.61	Groceries, US purchases, domain
Other	\$219.42	\$18.29	\$4.22	\$109.71	Carbonite backup, Electroshop & US Mailing
Phone	\$264.52	\$22.04	\$5.09	\$132.26	Skype annual for plan & US phone numbers & recharge
Property tax	\$42.45	\$3.54	\$0.82	\$21.23	Even though we have a well in the campo; intendencia discounted for poor water quality.
<b>Total</b>	<b>\$17,936.91</b>	<b>\$ 1,494.74</b>	<b>\$ 344.94</b>	<b>\$ 9,996.07</b>	

†Monthly mutualista cost is about \$130-145 per couple. Other expenses for tests, appointments & miscellaneous.	*Some figures halved; others not (like car). **Actual garafa cost runs about \$35-70/month
All figures come from Capital One Yearend statement (no FX fee). Good exchange rate like from 39.2-39.5 per dollar in December-November.	Includes some expenses for running two small businesses.

**Gaudium Olive Grove and House**

Bill and Pat Owen USA 217-619-0202

Km 68.5 Ruta 8 Vieja entre Rutas 9 and 80

**\$ 350,000 Real estate: Olive Grove, House, Casita, & Barn on 11.62 hectares (28 acres)**

Example Options & Incomes	House**	Annual Income	Total Income	ROI	Plus if desired, Tractor & Implements +\$34,000
Home & Cash Rent Income	You Move Right In*	\$ 9,600	\$ 9,600	2.7%	You have a place to move into immediately and have Cash Rent from a farmer.***
Bolthole & Cash Rent Income	\$ 5,820	\$ 9,600	\$ 15,420	4.4%	You have a great place to move to (a bolthole) when you want to leave your country even if only to be a snowbird. Meanwhile can rent the house.
Hire Manager & Export USA	\$ 5,820	\$ 77,812	\$ 83,632	20.9%	You have a place to move to when time is right. Now rent the house and have the grove managed.
DIY & Export Oil to USA	You Move Right In*	\$117,812	\$ 117,812	29.5%	You have a place to move into immediately and work most of the grove yourself.

\*All contents of the house are included and all systems work. We have lived here for 8.5 years comfortably & inexpensively.  
 \*\*House rent (which is estimated to be \$500/month) can be guaranteed by ANDA, their 3% fee already deducted.  
*'Buy land, they're not making it anymore.' - Mark Twain*  
 \*\*\*In addition to capital appreciation, Cash Rent is what owners of farmland get for renting out their farmland to a farm to work it. Average Illinois cash rent \$243/acre (x24=\$5832). Top Illinois farmland (Macon County) gets \$311/acre (x24=\$7464) and is valued at \$14,700/acre (x24=\$352,800) for an ROI of 2.1%. With tractor & implements, above chart based on a premium \$400/acre (x24=\$9,600) of cash rent.  
 Cash rent 2021 IL: <https://farmdocdaily.illinois.edu> & 2022: [www.aqfax.com/2022/09/21/illinois-information-for-setting-2023-cash-rent/](http://www.aqfax.com/2022/09/21/illinois-information-for-setting-2023-cash-rent/)  
 House & casita valuation thus imputed to be \$44,200 though with contents easily worth more than double or triple that.

House, Casita, Galpon & 3000+ Olive Trees on 11.62 Hectares:

**Cost \$350,000**

Halfway between Montevideo & Punta del Este near junction of Rutas 8 & 9.



