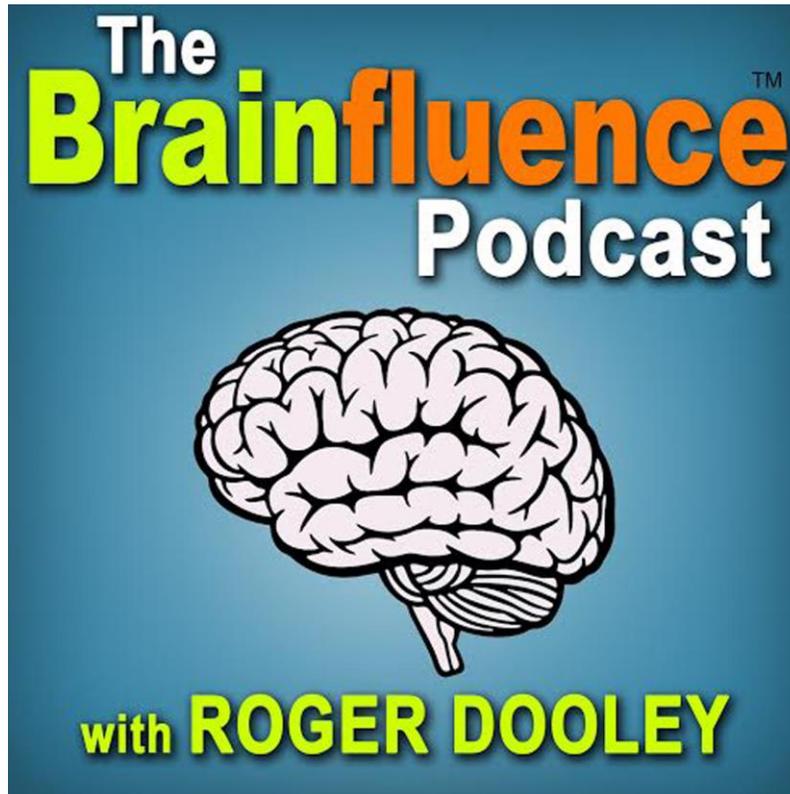


Ep #122: Could You Become a Digital Nomad? with
Esther Jacobs



Full Episode Transcript

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Roger Dooley

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Welcome to the *Brainfluence Podcast* with Roger Dooley, author, speaker and educator on neuromarketing and the psychology of persuasion. Every week, we talk with thought leaders that will help you improve your influence with factual evidence and concrete research. Introducing your host, Roger Dooley.

Roger Dooley: Welcome to the *Brainfluence Podcast*. I'm Roger Dooley. Our guest this week represents a change of pace. Like many guests, Esther Jacobs is an author but what first made me want to speak with us, there was her crazy experience with the Dutch government. Not long after she was knighted by the queen in the Netherlands—that's another story—she ran into a bureaucratic mess in which the Dutch bureaucracy in essence kicked her out of her own country. I'll let Esther tell both of those stories.

Back to Esther the author. Her recent book, coauthored with André Gussekloo is *Digital Nomads: How to Live, Work, and Play Around the World*. Esther, welcome to the show.

Esther Jacobs: Hi.

Roger Dooley: I guess I probably butchered André's name there. How would we say that?

Esther Jacobs: André Gussekloo. It's a really Dutch name so I don't blame you, it's very difficult to pronounce.

Roger Dooley: Okay, well thank you for that. So you might be the first real knight I've had on this show. I did a segment with Sir John Hargrave but amusingly enough, his title wasn't bestowed by Queen Elizabeth. He just did the paperwork for a legal name change. Should I be

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addressing you as Vrouwe Esther or something equally formal?

Esther Jacobs: No, no. There's no formal address and not many people know that I'm a knight. I don't use it at all. I mean, I have a nice medal on the wall but that's basically it.

Roger Dooley: No sword either, huh?

Esther Jacobs: No, and my horse ran off as well, so.

Roger Dooley: It's hard to travel with a horse.

Esther Jacobs: Yeah, it's very inconvenient.

Roger Dooley: Why don't you start with that story about the series of events that led to you being knighted?

Esther Jacobs: Yeah, when I traveled a lot, at one point the euro was being introduced in the Netherlands which meant that all the leftover coins that we had from other travels, like German marks and French francs, they basically would become worthless. You would be able to exchange them if you went to the central bank in France or the central bank in Germany, but of course, with two French francs and three German marks, that would hardly be worth the trouble.

So I thought if everybody has this problem, what if I collect all those leftover basically worthless coins for charity? I did. In the end, I collected 16 million euros in old iron basically. It was particularly hard because I didn't know anybody and nobody knew me. I didn't have any network. I didn't have a budget. I had no experience in the charity world, no experience with big

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projects. I just had a big, bold idea and it was perfect timing, the euro introduction.

It was very difficult. What made it even more difficult than just the logistics and setting up the project and working with no budget was the fact that a lot of the established charities, they didn't like me so much because I did everything faster and different and cheaper than they did and I communicated about that, that we would only make two percent of the expenses.

So the existing charity world, that in fact I was collecting the money for, was continuously trying to stop me doing this project, which was difficult enough as it was. But in the end, it worked. We collected the money and I gave it to 140 charities in the Netherlands. Unfortunately, they couldn't or didn't want to tell me how they spent the money. They said, "We spend it on our cause," which could have been anything.

Roger Dooley: Executive salaries are part of their cause no doubt.

Esther Jacobs: Yeah, yeah, it's true. So if they say, "Our goal is to eradicate hunger in the world," well how did you spend the money? Did you give anybody fish? Or did you buy them fishing gear? Or are you trying to change the climate or the culture? Are you empowering women? I mean there's so many ways to eradicate hunger, so I wanted to know exactly how they spent the money. Some didn't know and some didn't want to tell me. They just told me, "You have no right to ask. Just give us the money and leave."

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That's when I started Holland's first donor organization to promote transparency and to teach donors and journalists what questions to ask charities and to teach charities what they should show to potential donors. Because back then, nobody ever asked them anything so they could just go spend the money whichever way they wanted. They were just focusing on fundraising which I found weird because spending the money wisely is a big thing. It's very hard.

Roger Dooley: I know in the U.S. there's I think a fairly robust reporting system now but years ago there were some really kind of scandalous charities that devoted about 95 percent of their money to raising more money. They had huge organizations filled with basically direct marketers and executives and whatnot all geared to collecting massive amounts of money, but the percent that made it through to their cause was minimal.

Esther Jacobs: Yeah, it's so sad. In the U.S. you have websites like Charity Navigator who do a pretty good job and for example all the IRS filings from charities are public in the U.S. In the Netherlands, charities are not even required to hand in their annual reports. There's no transparency at all. So I was really shocked when I found out.

All together, for seven years, Coins for Care, the collection project and then the donor organization, I worked more than full time without pay for charities. I did achieve some things like some more transparency, some more awareness, but the main big charities didn't want to change of course. They had their own motives.

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After seven years, I thought, okay, I can continue with this for seven more years but if they don't want to hear the message and trying to address, like to focus on the messenger instead of on the message, then my job is done. So then I went to live on a tropical island for a while to forget about charities. They say seven years of doing good things and then seven years of doing bad things, something like that.

But to my surprise, I was invited to the town hall in Amstelveen, the city that I lived in. All the charities were there and a lot of volunteers and the mayor came in with his chain and decoration and everything and I got knighted. I became one of the youngest knights in the Netherlands. Apart from some Olympic sports men and women who won gold medals, I was the youngest.

Roger Dooley: That's a great honor.

Esther Jacobs: Yeah, and I didn't even know what it meant. I thought they were going to name me like an example citizen or something, but I didn't get the first level of knighting, but even the second level which is even more rare. So I was very, very honored. I still am to receive that token of appreciation.

Roger Dooley: Right, so that must have made what happened after that an even bigger surprise. Why don't you continue with your story about your next interaction with the Dutch hierarchy?

Esther Jacobs: Yeah, the city hall, the town Amstelveen where I lived played a very different role the second time I had an official thing there. I have owned a house for 18 years in Amstelveen and I pay taxes and I have my own

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company. I never had any social security. I take care of myself, so just a little background information.

When I went to the town hall to renew my passport three years ago, I thought I would just get my passport renewed. But they didn't want to renew my passport. They said, "No, we can't do that, Ms. Jacobs, because you don't live here anymore." I was like, "Hmm, that must be a mistake. Tell me what's going on."

"I'm sorry. We can't talk to you because this case is being investigated and you just have to wait until they contact you."

I was like, "This case is being investigated? What's going on?" They didn't want to tell me anything. They didn't want to let me see my own file because they said this is privacy. I'm like, "It's my privacy." So I had to wait until they contacted me and they didn't. In the meantime, I found out that there's a law in Holland that if you don't sleep somewhere for four months a year, then you don't have a right to be registered there.

I guess they figured if you don't sleep somewhere for four months a year then you must live elsewhere. But in my case, I just travel a lot. So when I found this out, I went back to the town hall and I explained to them. "I know what you're thinking but this is really my only house and I just travel a lot. You can look at my website, you can read my books." I brought declarations from the bank director and local entrepreneurs that I really lived there and travel a lot but I don't live anywhere else. But still they didn't want to listen to me.

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Then I thought, okay, what can I do? So I wrote a blog and on Sunday evening I published a blog and on Monday morning the government was meeting on my case. The actual ministers met for like three weeks discussing that this law was not actually meant for people like me but officially the town of Amstelveen applied it correctly technically. So there was nothing they could do. The town got permission to deregister me. That was the weirdest thing. I was still living in my house but I was not allowed to be registered there.

The first thing that I noticed was I lost my parking permit. In every town I went to the town hall to protest, I got a parking ticket and they didn't know where to send it anymore because my address was not in their system. So I thought, "This is fun." But then I lost my voting rights, my pension rights, my right to social security. They kicked me out of the health insurance because that's also linked to registration and they wouldn't provide me any alternative.

Then my company got deregistered from the chamber of commerce. Because I didn't have a chamber of commerce registration anymore, they closed my bank accounts and they closed my phone plan. Basically it was like a game of Dominoes, my whole life falling apart and nobody wanting to help me or provide alternatives. There was only one organization in the Netherlands that said, "Ms. Jacobs, to us you are and will always be a citizen of the Netherlands," and that was the tax service.

Roger Dooley: Of course, death and taxes are the only thing that's certain.

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Esther Jacobs: Yes. So I lost all my rights but they still wanted me to pay taxes. At that point I figured, okay, now I know this is not going to work. For months I wanted it to go away and to go back to the way things were but then I realized this is not going to happen. I have to take things into my own hands.

I rented out my house to expats which provided me with a modest income. Then I set up a company in the British Virgin Islands because I couldn't even send invoices for the presentations that I did. I'm a speaker. Even the tax service invited me for an inspirational speech and paid me for it but they said, "Oh no, we're not the ones doing this to you. That's a different department."

Roger Dooley: Of course.

Esther Jacobs: So I was kind of forced to find a different solution. I set up a company in British Virgin Islands. I don't have to pay taxes there. That was not my biggest win. My biggest win was that you don't have to keep any administration. No more bookkeeping for me. No receipts, no Excel sheets, no counting hours, kilometers, whatever. For the first time, I felt truly free. To me, that is really, really freedom, not having to have any accountability. Not having to do any stupid task that I don't like doing anyway. So I thought, okay, I think this could be fun.

I've found solutions for all the problems, like for example, the health insurance. I found that IKEA Family in Majorca, a Spanish island, provides worldwide insurance to people not even living in Spain. So nowadays, I'm insured by IKEA Family and it's

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even cheaper than what my fellow Dutchmen are paying to the government for their health insurance.

So by that time, I was getting so many questions and also stories of people in the same situation that I decided to write a book about it. The first book was in Dutch, *The Handbook for World Citizens*. Half the book is about my struggles with the government and the system and the other half has some tips about living as a digital nomad. Then I decided that it's not just for Dutch people. There's a lot of people around the world who want to live location independently. So I decided to write the book *Digital Nomad: How to Live, Work and Play Around the World*. It has all the tips I could find and all my experiences and the experiences of a lot of other digital nomads because I don't know if you know it but this group is growing.

Location independent entrepreneurs are all over the world and they're living their dream lives basically. We scale down on possessions and we maximize experience. If we don't like something, we change it. So we're not dependent on government, climate, politics, whatever. It's like taking your own life into your own hands. Taking control of your own life and business and that feels great.

Roger Dooley: Yeah, that was a great transition there, Esther, because I was about to start asking about that. What's your status with Holland now? Are you back in their good graces are you still sort of in exile?

Esther Jacobs: No, the weird thing is that they won't let me back into the system. But at the same time, the Ministry of Internal Affairs has asked for my help to look for a

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solution for people in the same situation. I'm still struggling with the tax service but I've almost reached a conclusion now with them. They won't accept somebody who doesn't live anywhere, even though they have all the proof that I don't live anywhere, but that doesn't fit in their system.

So now I said, "What if I moved to Majorca because I spend a lot of time in Majorca. I have my insurance in Majorca." They said, "Okay, if you provide us with these papers then we can fit that into the system." So even though they know that I don't really live in Majorca, they accept the fact that I technically live in Majorca because it fits their system and that enables them to let me go out of Holland. That's about to happen and that will solve a lot of problems I have because the tax service, they can put any claim on you and stop you at border crossings and basically make your life into hell when it's supposed to be fun.

Roger Dooley: Right, yeah. The IRS in the U.S. is quite powerful too.

Esther Jacobs: Yeah, I heard that.

Roger Dooley: One book that I've heard a lot of entrepreneurs cite as a big influence is Tim Ferriss' *The 4-Hour Workweek*. In fact, just last week I was speaking with Stephan Aarstol who's an entrepreneur who has a fixed place of business but he's promoting the concept of a five-hour workday and has had some experience with his own company and a few other places to show that that can work. He cites Ferriss as a huge influence and he quotes him throughout the book.

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From my own standpoint, *The 4-Hour Workweek* was important not because I expected to work for four hours but it really helped crystalize one's focus on life priorities versus work priorities. Also, the concept of focusing on becoming location independent because my business was already somewhat there but I had to sort of constructively work to sever those last location dependencies I had. So I'm wondering if you're a Ferriss devotee as well.

Esther Jacobs: Oh definitely. *The 4-Hour Workweek* was—actually I think it was the first book that I read that opened my mind to this concept of living location independently. I remember the biggest takeaway I had from that book was to delegate and to hire assistants. Ever since I read the book, I started experimenting with virtual assistants. Of course, I made some mistakes in the beginning but now I have a team of like six, seven people that I work with regularly. It's so great to be able to delegate a lot of things because that means you can concentrate on what you're good at and what you like doing so it doesn't feel like working, even if it's more than four hours a week.

Roger Dooley: Absolutely. Are there only a small number of people who are cut out for this digital nomad lifestyle do you think? Or is it a bigger group than you might expect?

Esther Jacobs: Yes and no. I think a lot of people will tell me, "Oh, I wish I could have your life but I have a mortgage or a family or a house" or whatever. Those are the people that think they want to be digital nomads but of course they could. They could set up their own business and take their family, rent out their house and go on a trip

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to see if they like this lifestyle. I think there's a lot of people who think they want this but they actually don't really want it.

Then there's a lot of people who want it but maybe they're not cut out for it because you need to be able to focus with a lot of distractions around you. You need to be able to manage yourself because having your boss tell you what you should or shouldn't do is one thing but having your own mind tell you constantly that you have to finish that, you should do that. That's another thing, you can't protest you know, it's your own mind who's playing these tricks. And a lot of people would miss the security they have, the security of an income, a job, a fixed place to live, friends.

On the other hand, there are a lot of people who would enjoy this way of living. It would take some getting used to but if you can depend on yourself, if you know who you are and what you can do, then life is without limits. You can live anywhere you want, do anything you want, have fun, work on your personal development, meet like-minded people, and grow in all senses.

A lot of people don't know that they would like it and a lot of people don't know themselves very well. I would challenge everybody listening to really think could you live, could you minimize your expenses? Could you minimize your possessions? Could you maximize your freedom and your own focus and responsibility to know what makes you happy and what you're good at?

Roger Dooley: It seems like the digital nomad concept would work best for young, single people if for no other reason

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they don't have some of the encumbrances that you mentioned of mortgages and cars and kids and schools, those sorts of issues. Have you encountered some successful nomads who break that stereotype?

Esther Jacobs: Yes, I have met families traveling. I've met older digital nomads. I know most of the younger people, they're basically backpacking, like a lot of people do at a certain age before they start working or as a break in their career for a year, maybe two years. Basically, they're just backpackers with a computer. They're not necessarily digital nomads.

Digital nomads actually set up a business or run their business from any location. The successful digital nomads that I've met are in their 30s, most of them. They're already established, either they were already entrepreneurs before they started traveling or they set up their business successfully. There's a very interesting network that I've encountered, it's called Dynamite Circle. It's about a 1,000 or 1,500 successful location independent entrepreneurs around the world.

For me, that was such an eye opener to meet people who've actually achieved something, who've established themselves, who've chosen this lifestyle and are enjoying it. Not just the wannabes or the people still starting out, who are also interesting but they have a completely different mindset and different topics they want to talk about. So there's something for everybody I guess.

Roger Dooley: I'm sure some of our listeners are already somewhat location independent or they could be easily if they wanted to be, but others are in some kind of a day job.

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I know you spend some time in your book talking about how people can rethink what they do for a living to support themselves in their digital nomad lifestyle. How should somebody who's perhaps got a day job now but would like to at least think about this, how should they think about changing their job or their work and what they do in general?

Esther Jacobs: That's a great question because most of the people listening are probably still somehow in a conventional life. The first steps that you can take to experience more freedom, even if you choose to stay in this job and this life, is to minimize your expenses. If you have less expenses, you have less need for income and less need to work. So you feel more free in your head to decide if you want this or not.

If you're minimizing your expenses, you also start questioning a lot of things. Do you do need this big house? Do you do need this expensive car? Do you need all the plans or the subscriptions you have? Do you need new clothes? Do you need new gadgets? All these questions will make you decide what is really important to you. If these things are really important to you, you can still decide to just keep doing what you're doing.

If you come to the conclusion that you can live with less, less possessions, less expenses, then you can scale down either by reducing your expenses and still having the same income you can save money for a trip or you can look for a job that provides you less income so you have more time to work on your own entrepreneurship, to set up your own company. Or to

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work less and enjoy more, with your family for example. So creating this freedom doesn't mean you have to travel and leave everything behind. You can also create this freedom while staying in the same place that you are right now.

Roger Dooley: That makes a lot of sense. I think certainly some professions are particularly prone to that. Attorneys are notoriously unhappy in their jobs but basically they cannot find another occupation that pays nearly as well, particularly if they've made lifestyle commitments in terms of where they live, the cars they drive, and so on. They're almost out of options.

What you're saying is, even for folks who aren't necessarily making that much money, but to rethink their lifestyle. To sort of pare things down, get it simple, because then they've got a whole world of options open to them in terms of career choices, what they do, how much they work, and so on.

Esther Jacobs: Yeah. And if you think everybody knows somebody who says, "Well, I would like to do this but I need some time to write a plan or to set up my website or think what I really want to do." If you do this thinking in the place where you live right now, you'll do that having the same expenses that you have right now.

If you sell up, if you just leave and leave all your expenses behind and you go to South America or to Asia or even the south of Europe, you can live on maybe \$500 a month and that would be a good base to set up your website or think what you want to do with your life instead of doing it at the current expense level that you have in your current city.

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Roger Dooley: I've seen the same thing apply to education actually because oftentimes people will say, "Well, I'd continue my education but I'm just going to work for a couple of years before I do that." What happens is they get caught in that trap of stuff, of a house, a mortgage, car payments, and so on. At that point, it's simply not feasible to continue their education. So same kind of advice would apply.

Hey, let me ask you a question. You're a serious traveler. You say you've lived and worked in 100 different countries. I know you devoted a whole portion of your book to travel issues and lightweight packing and so on but I'm wondering if you have a travel hack or two that you could share with our listeners.

Esther Jacobs: Yeah, I have a few. I'm thinking which ones would be interesting. One thing that I found is you have a lot of cables when you travel: chargers, connectors, USB, whatever. I found that Incase sells a set of mini-cables and they're actually very fun. They have different colors and they're so tiny that they fit in your pocket of your pants for example. When those three or four cables, you can connect anything you want. So there's no need for this big clutter of cables to bring on your trip.

Roger Dooley: Right. My personal variation on that hack is I've got retractable cables that may be a 2.5 cm in diameter, little wheel, that sort of sucks the entire cable in. The nice thing is they're long enough so that they can actually extend probably less than a meter or a few feet, but they're still long enough so that you could perhaps put your phone on a table as opposed to

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having it sitting next to the outlet. But when you're done using it, the cord just sucks back up into that little reel and it takes up no space. More importantly, it doesn't get tangled with other cables.

Esther Jacobs: That's a great idea. Yeah, so everybody should decide what you need. If you need the length of the cables, then yours might be a great idea. If you just connect everything to your computer for example for charging at night, then you don't need the longer cables. So there's something for everybody and that's great.

Another one of my travel hacks is I always try to get on a plane as the last person because that enables you to see what seats are still available. Sometimes on a long flight I try to get like three seats so I can sleep. If you ask the stewardess they tell you that you have to wait until the plane is in the air and then you can switch but then everybody has their eye on those empty seats. They also tell you you have to start in the seat where you were registered because of flight safety, whatever. So I ignore that, don't tell anybody.

Roger Dooley: It will be our secret, Esther.

Esther Jacobs: I just get on the plane last and I look for a good seat and I sit down and hardly ever do I get asked to go back to my original seat.

Roger Dooley: Hmm, interesting. Yeah, most folks I know really strive to get on first so they can find a place for their carry-on and so on, so everybody is pushing to be the first on the plane. So great strategy.

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Esther Jacobs: But if you have those tiny cables or retractable cables like we have you don't have a lot of hand luggage.

Roger Dooley: That's right. Let me remind our listeners that we're speaking with Esther Jacobs, world traveler, Dutch knight, and coauthor of the book *Digital Nomads: How to Live, Work, and Play Around the World*. Esther, how can our listeners find you and your content online?

Esther Jacobs: Basically everything I have is on my website. It's estherjacobs.info. It has my social media profiles, it has a lot of blogs, books, a lot of tips actually because I like to give away and to share all my hacks and information. There is my proof reads of the first chapters of my books. So estherjacobs.info has all the information.

Roger Dooley: Great. We'll link there to Esther's books and any other resources we talked about during the show on the show notes page at RogerDooley.com/podcast. We'll have a text version of our conversation there too. Esther, thanks so much for being on the show.

Esther Jacobs: Thank you so much for inviting me.

Thank you for joining me for this episode of the *Brainfluence Podcast*. To continue the discussion and to find your own path to brainy success, please visit us at RogerDooley.com.