

HSBC Bank International

Expatriate Explorer Survey 2009



Report three: Offshore Offspring



HSBC 
The world's local bank

About the Expat Explorer Survey 2009

Commissioned by HSBC Bank International, Expat Explorer is the largest ever global survey of expats. Now in its second year, the survey has questioned more than 3,100 expats on the opportunities and challenges they face living away from home. The survey provides an insight into how expat life differs from country to country, continent to continent.



Offshore Offspring

Offshore Offspring is the final report of the three-report series to be produced from the Expat Explorer survey 2009 research. The report focuses on expats' experiences when bringing up children abroad. A league table has been compiled using a substantial set of criteria to reveal which locations expats voted as the places with the best opportunities and experiences for their children.

Expats rated childcare, education, ease of integration, costs of raising children, time spent outside, and time spent taking part in outdoor activities. In addition, they also rated the relative ease in which they were able to do the following in their new country of residence:

-
- ▶ Organise education/schooling
 -
 - ▶ Make new friends
 -
 - ▶ Experience new cultures
 -
 - ▶ Create healthier lifestyles
-

Due to a lower proportion of respondents having children, the report looks at six countries – the UK, USA, Australia, Singapore, Hong Kong and the United Arab Emirates – in order to remain statistically significant.

Contents

▶ Offshore Offspring	4
The overview	4
▶ Overall League Table	5
▶ Expat findings	6
Australia crowned healthiest country for raising children	6
Expat kids integrate well Down Under	6
Safety and childcare first in Singapore	7
Schooling worries in the UK	8
Expat children cost more in UK and UAE	9
▶ League tables by criteria	10
Integration	10
Health and Wellbeing	11
Childcare score	11

▶ Methodology	12
About the Expat Explorer survey	12
About Offshore Offspring	12
▶ Country reports	13
United Arab Emirates	13
United States	15
Australia	17
Singapore	19
United Kingdom	21
Hong Kong	23
▶ Further information	
Contact	25



Offshore Offspring

The overview




One in three of the expats surveyed (31%) have dependent children (children under the age of 18) living with them abroad in a total of 26 different countries around the world.

Of the top six countries (UAE, US, UK, Singapore, Hong Kong and Australia), expats in Singapore are the most likely to have children who currently live with them (46%), while just a quarter (24%) of expats in the UK have dependent children.

Generally, 37% of expats have experienced an increase in the quality of family life since moving abroad. Of the top six countries, Australia had the largest proportion of expat parents (55%) who reported an improvement in the quality of family life compared with where they used to live.

Some expats reported that moving to the UK can have a negative effect on their family life – 45% reported a decline in quality compared with only 16% who reported an improvement.

Changes in quality of child-related elements country of residence compared with in country*

Child concerns	Net diff %			
Safety of your children	+47%	65%	17%	18%
Standards of education available to your children	+32%	56%	21%	24%
Quality of childcare	+31%	50%	31%	19%
Cost of raising children	+29%	56%	17%	27%
Social integration of your children	+21%	48%	25%	27%
Cost of childcare	+15%	50%	15%	35%

*Numbers may not add to 100% due to rounding.

Overall league table

	Overall score	Integration score	Health and wellbeing score	Childcare score
Country	Rank	Rank	Rank	Rank
Australia	1	1	1	3
Singapore	2	2	2	2
Hong Kong	3	3	4	1
United Arab Emirates	4	4	3	4
United States	5	5	5	5
United Kingdom	6	6	6	6



Expat findings

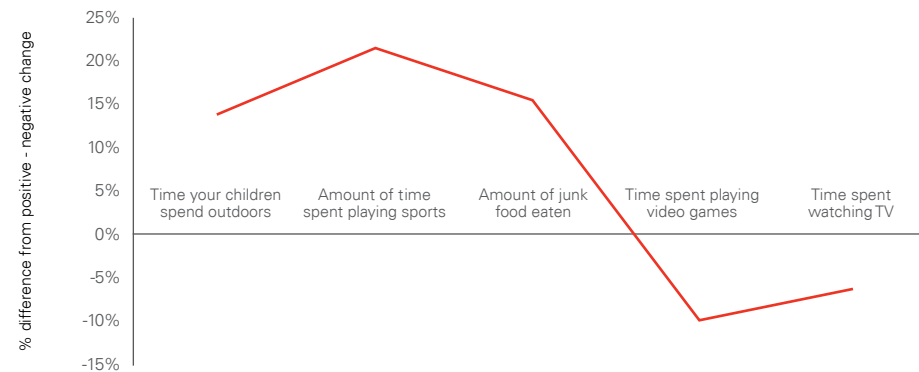
Australia crowned healthiest country for raising children

Of those countries surveyed as part of the Offshore Offspring report, expats living in Australia feel the country provides the best environment for healthy and active children. For example, parents report that these children are the most likely to spend more time outdoors than in their previous country. Children in Australia are more likely to have increased the amount of time spent playing sports (68% vs. 44% globally) and are also the most likely to spend less time watching TV and to eat healthily when compared with their home country; making Australia the best place for children to adopt a healthy way of living.

In contrast, the US and the UK are the two least child-friendly countries for expats. Parents see both countries as less healthy places for their children to live and this is supported by what the expats in our survey say. Children in these countries are more likely to be inactive, spending more time watching TV and playing computer games, 43% and 27% respectively.

Children in the US are also more likely to frequently eat junk food compared with where they used to live – 47% of expats have noted an increase in junk food consumption since moving to the country. The US, however, ranks as a slightly healthier place for children than the UK due to the fact that a large proportion of children living there, 45%, are likely to participate in sports.

Net changes in children's welfare in country of residence compared to levels experienced in home country



Expat kids integrate well Down Under

Overall, expat parents see their children adapt well to most of the changes brought about by moving to a foreign country. For example, on average 48% of expat kids adapt very well to a new culture, 50% make new friends easily, and 49% adapt to new schooling very well.

Australia ranks first in terms of expat children finding it easier to make new friends and adapt to the schooling system than they did in their home country (83% and 76% respectively). Over half of respondents in Australia (56%) said that their children had adapted to the new culture "really well." Looking at the overall social integration of their children, almost two-thirds (63%) of expats in Australia said that this had increased when compared with their home country. The UK and the US

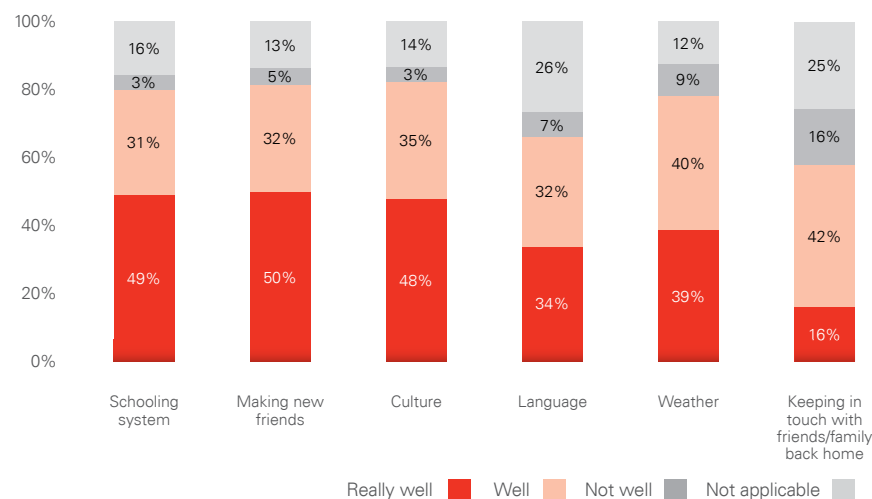
Expat findings *(continued)*

overall rank last, with children living in these countries the most likely to struggle to make new friends and integrate into society.

Of the top six countries, Australia ranks first in terms of offering the most family-friendly environment. Nearly half of parent expats (48%) living there report that the quality of their family life has increased, compared with 32% globally. Three-quarters (75%) of expats in Australia also said that the safety of their children had increased since moving to their new country of residence.

On cultural adaptation, the top position is held by the UK, which has the highest proportion of expats living there that reported seeing their children adjust really well. At the other end of the scale was the UAE, which ranked last on cultural integration.

How children have adapted to various aspects of their new environment*



*Numbers may not add to 100% due to rounding.

Safety and childcare first in Singapore

Singapore ranks first in terms of children's safety improving since moving to the country, and is the place that also offers children the highest quality of education and childcare compared with where they used to live. Parents living in Singapore felt that they had moved to a safer and more childcare-friendly place for their children – some 93% said they felt safer than in their previous country of residence, as opposed to 64% globally. Of all the countries, expats in the UK are the most likely to feel their children's safety has decreased.

However, Singapore was rated as one of the most expensive places for raising children, with the second largest number of expats surveyed claiming that they experienced an increase in the overall cost of rearing children. The cost of childcare in Singapore is higher – 60% report they now spend more on childcare than in their home country, compared with 54% in Hong Kong, and 43% globally.

The findings show that Hong Kong offers the best level of childcare when looking at both quality and value. Nearly half of expat parents living in Hong Kong (44%) have experienced a fall in childcare costs, compared with only 30% of parents overall. In addition, over half of expat parents in Singapore reported an increase in the quality of available childcare. For this reason, Hong Kong takes first place in the overall childcare ranking, as costs are low while quality is high.

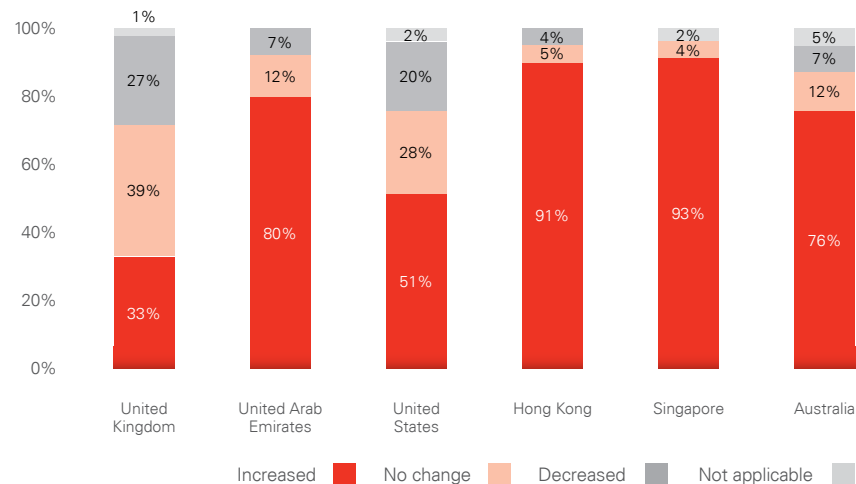
The UK offers the least attractive childcare options. Only 19% of expats report an increase in childcare quality, whereas as many as 28% have seen a decrease in the quality. Similarly, UK based expats have seen a 61% increase in the costs associated with childcare.

In general, expats say that living abroad has made life better for their children. In all areas of child concerns, the majority of expat parents (between 48% and 65%) feel

Expat findings *(continued)*

their children's lives, especially in terms of safety, standards of education, and the quality of childcare, have improved since moving away from their home country.

How would you rate the safety of your children in your country of residence compared with your home country?*



*Numbers may not add to 100% due to rounding.

Schooling worries in the UK

The UK poses the greatest challenges in terms of organising school for children. Over half of respondents (56%) said organising schools was difficult, making it the toughest country to sort out education. Overall, a large proportion of expat parents in the UK reported a decrease in education standards in comparison to their home country. Despite this, expats in the UK are among the least likely to pay for private education for their children – with just 15% paying for their child's education.

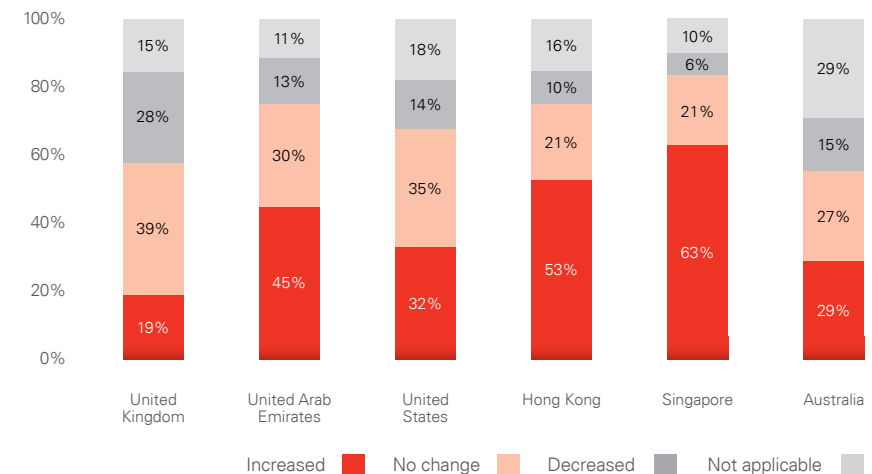
“Finding schools for the kids is a challenge”

Of those countries surveyed, the UK is also believed to be the worst country in terms of quality of childcare and standards of education, with expats reporting lower standards in both areas since moving to the UK – 28% and 27% respectively.

However, expats in Australia find organising school for children the easiest – in fact, 71% of expats there found it ‘very’ or ‘quite easy’ to arrange schooling for their children, whether that be private or state education.

Of the top six countries, Singapore scores the highest in terms of education for expatriate children. It is the country offering the best quality of education and comes second in terms of the ease of making all arrangements.

How would you rate the quality of childcare available to your children in your country of residence compared with in your home country? - Overall*



*Numbers may not add to 100% due to rounding.

Expatriate findings *(continued)*

Expatriate children cost more in UK and UAE

Overall, raising children in the UK is the most expensive and expats in the UAE are also likely to experience rising costs in this area. That's not surprising, considering expats in both these countries state that their cost of living in general has increased significantly from their previous country of residence. In fact, the UK was rated as one of the most expensive places in the world to live in the Expat Economics report.

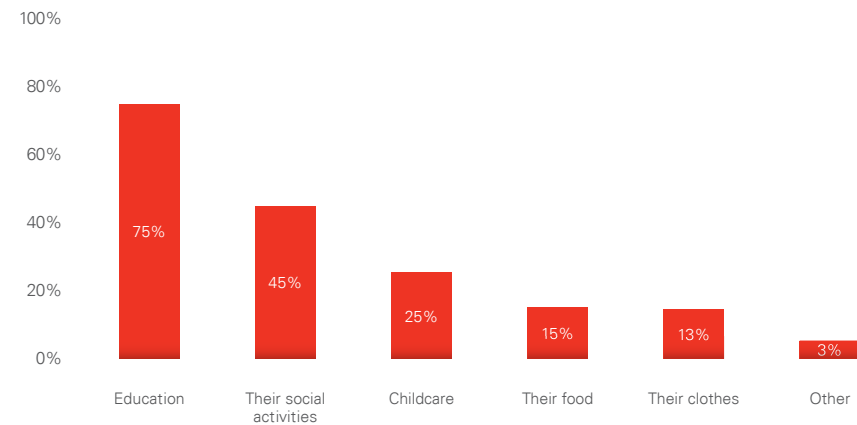
Of the six top countries, the cost of raising children in the UK is the highest. Nearly two-thirds (61%) of UK expats say that the cost of childcare has increased (vs. 43% globally), and 84% agree that the overall cost of raising children is higher in the UK compared with their home country (vs. 54% overall). This is a cause for concern as 33% of UK expats report that their disposable income has decreased, compared with 14% globally.

Expats in the UAE also experience a rise in overall child raising costs. 45% reported that these costs had 'increased strongly', compared with 30% overall. This includes education (85%), but this is due to 36% of expats based in UAE investing in private schooling for their children, compared with a global average of 25%. It also includes their children's social activities, which almost half (49%) say have increased in cost since moving to the country.

On the other hand, Australia and the US (despite the higher cost of childcare in the country) are much cheaper countries for raising children; with Australia being comparatively the cheapest place overall.

However, it's not just these two countries where expats have seen an increase in costs associated with rearing children. The cost of education is most likely to go up in Hong Kong. As many as 91% of expatriate parents in Hong Kong report that this is the area where they have seen the largest increase. This compares unfavourably with 75% globally.

Which of the following has been the largest increase in cost of raising your children? - Overall*



*Numbers may not add to 100% due to rounding.

League tables by criteria

Integration

	Integration score	Social integration of your children	Culture	Making new friends	Schooling system	Keeping in touch with friends/family back at home	Language	Weather
Country	Rank	Rank	Rank	Rank	Rank	Rank	Rank	Rank
Australia	1	1	5	1	1	5	1	1
Singapore	2	3	2	3	5	2	1	3
Hong Kong	3	2	4	2	6	1	5	4
United Arab Emirates	4	5	6	4	4	3	1	5
United States	5	4	3	6	2	4	6	2
United Kingdom	6	6	1	5	3	6	1	6



League tables by criteria *(continued)*

Health and Wellbeing

	Health and wellbeing score	Time your children spend outdoors	Amount of time spent playing sports	Smaller amount of junk food eaten	Less time spent playing video games	Less time spent watching TV
Country	Rank	Rank	Rank	Rank	Rank	Rank
Australia	1	1	1	2	3	1
Singapore	2	2	5	1	4	4
United Arab Emirates	3	3	2	4	2	3
Hong Kong	4	5	4	3	1	2
United States	5	4	3	6	6	6
United Kingdom	6	6	6	5	5	5

Childcare score

	Childcare score	Children's safety	Standard of children's education	Quality of childcare	Cost of childcare	Cost of raising children
Country	Rank	Rank	Rank	Rank	Rank	Rank
Hong Kong	1	2	2	2	1	3
Singapore	2	1	1	1	4	5
Australia	3	4	4	4	2	1
United Arab Emirates	4	3	3	3	3	4
United States	5	5	5	5	5	2
United Kingdom	6	6	6	6	6	6

Methodology

About the Expat Explorer survey

The Expat Explorer survey, now in its second year, is the largest global survey of expats. Commissioned by HSBC Bank International and conducted by third party research company FreshMinds, more than 3,100 expats were questioned between February and April 2009.

Individuals from four continents described the opportunities and challenges they experience living away from home. The survey provides an insight into how expat life differs from country to country, continent to continent and from an expats' country of origin.

A sample size of 30 or more respondents from each country was required for inclusion in the league tables, in order to be considered robust and indicative of the views and trends of the specific population it relates to. The league tables are based on a series of interrelated factors (rather than a single factor or question) to ensure a fair assessment of how individual countries rate across the full criteria.

Each criterion is equally weighted to arrive at a score. The overall ranking is based on the average score for a country across the criteria.

An expatriate is defined as someone over the age of 18 years old and currently living away from their home country (country of origin). It was designed so that we could capture the views of the internationally representative expat population.

About Offshore Offspring

Offshore Offspring is the third report to be produced from the Expat Explorer research. It explores the opportunities and needs an expat has when raising children abroad in six of the major expat centres around the world, looking at those factors directly impacting upon their families and the way they bring their children up in their country of residence. In addition, the report also explores the crucial factors of integration and assimilation for children into a new culture, such as the ability to organise and integrate into a new schooling system and the ability to make friends.

The ranking table is determined by a number of key factors relating to the needs of a parent when raising children including childcare, social activities, cultural integration, the ease of organising schooling/education, ease of finding childcare, the ability to make friends and of course, the safety of your children. Learning the local language, whilst an important aspect of expat life for both adults and children, was not included in the league table in order to avoid skewing results away from English speaking countries. It is, however, still covered throughout this report to shed light on how this particular aspect differs from country to country. Each criterion is equally weighted to arrive at a score. The overall ranking is based on the average score for a country across the criteria.

Currency	Conversion rate as of 1 April 2009
USD	1 USD = 1.00 USD
AUD	1 USD = 1.45 AUD
EUR	1 USD = 0.75 EUR
GBP	1 USD = 0.69 GBP

Country reports



UNITED ARAB EMIRATES

- ▶ Overall ranking: 4th out of 6
- ▶ Integration ranking: 4th out of 6
- ▶ Health and Wellbeing ranking: 3rd out of 6
- ▶ Childcare ranking: 4th out of 6

“Great experience for one and one’s family if they have the attitude. I couldn’t imagine not being a ‘serial-expat’.”

- Expat in the UAE



United Arab Emirates *(continued)*

Expats in the UAE are likely to have experienced a rise in the cost of raising children. Nearly half (45% compared with 30% globally) reported that the costs associated with raising children has 'increased strongly' since moving abroad.

Almost nine in every ten (87%) expat parents in the UAE cite education as the largest increase in the cost of raising their children, compared with three-quarters globally. Expat parents in the UAE are also more likely to have noticed a sharp increase in their children's safety (66% vs. 46% overall).

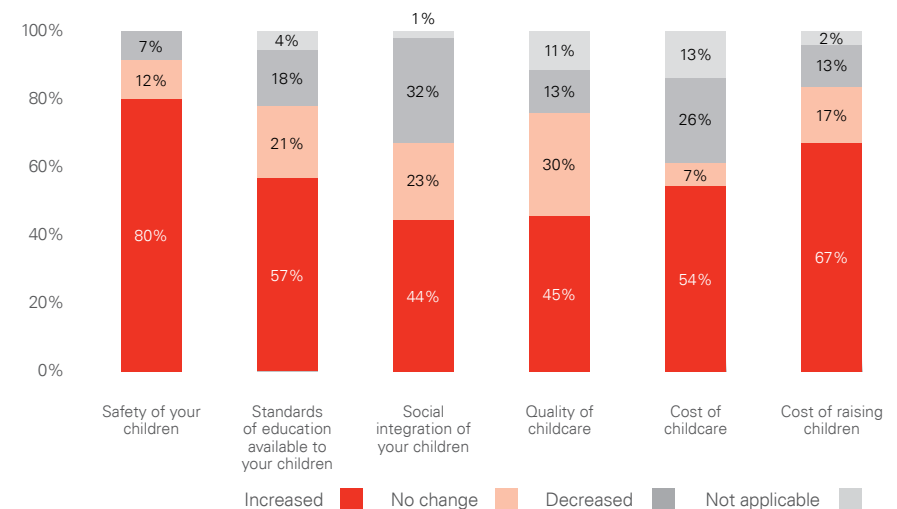
Over a quarter (26%) of expat parents in the UAE have noticed a sharp decrease in the amount of time their children spend outdoors (compared with 17% globally).

Looking at their health and wellbeing, over one-third (36%) of expat parents in the UAE have noticed an increase in the amount of junk food that their child eats, double the amount globally (18%). 18% of expat parents in the UAE have also noticed a sharp increase in the amount of time their children spend watching TV, double the amount globally (9%).

Fewer (22%) expat parents in the UAE said that their primary reason for staying in the country was for a better quality of life for their children, compared with a third (33%) of expat parents globally.

Of the top six countries, UAE ranks mid-table in terms of childcare, health and integration of children.

How would you rate the following elements in your country of residence compared with your home country?*



*Numbers may not add to 100% due to rounding.

Country reports *(continued)*



UNITED STATES OF AMERICA

- ▶ Overall ranking: 5th out of 6
- ▶ Integration ranking: 5th out of 6
- ▶ Health and Wellbeing ranking: 5th out of 6
- ▶ Childcare ranking: 5th out of 6

“ I think that the way the significant other and children adjust to the change is crucial to how the experience is perceived. It's great for career perspective, but it is very important to stay connected as a family, and if it does not work out a change should be made. ”

- Expat in the USA



United States of America *(continued)*

Of all the expenses associated with children, more expat parents moving to the US report that childcare is the biggest increase than expats elsewhere. 54% of expats in the US, compared with 25% globally, report that they have experienced the largest increase in costs in this area.

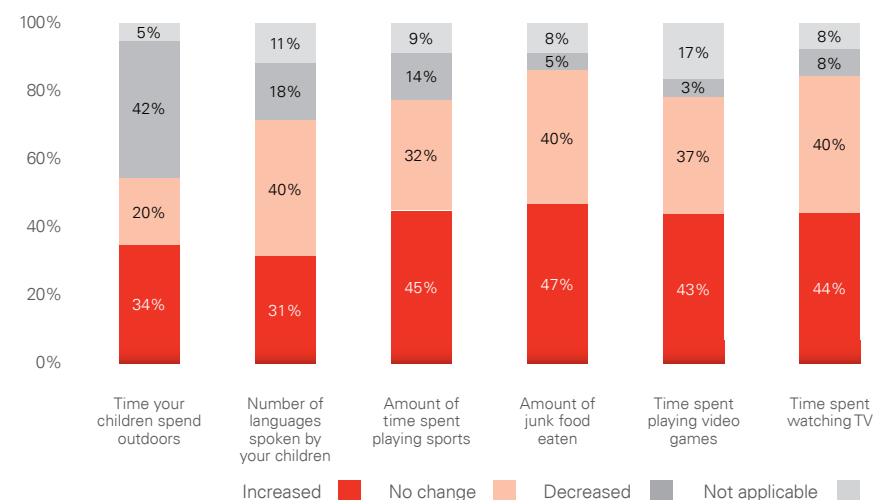
Expat children in the US are less likely to increase the number of spoken languages in comparison to their counterparts elsewhere. Roughly one-third (31%) of expats in the US report that their children have learnt a new language, compared with 63% globally.

Certain areas of children's wellbeing in the US are also worse off than in other regions. Their parents report that they eat more junk food (47% vs. 18% overall), spend more time playing video games (43% vs. 26% globally), and spend more time watching TV (44% vs. 30% globally).

However, a higher percentage (41%) of expat parents in the USA said that their main reason for staying in the country was for a better quality of life for their children, compared with a third of expat parents globally.

Of the top six countries, the US ranks fifth in the Offshore Offspring table encompassing childcare, health and integration.

How have the following aspects of your children's welfare in your country of residence changed?*



*Numbers may not add to 100% due to rounding.

Country reports *(continued)*



AUSTRALIA

- ▶ Overall ranking: 1st out of 6
- ▶ Integration score: 1st out of 6
- ▶ Health and wellbeing: 1st out of 6
- ▶ Childcare: 3rd out of 6

“Experiencing a different lifestyle and giving the children a different perspective on life. This has made them more self reliant and adventurous.”

- Expat in Australia



Australia *(continued)*

The best place for expats to raise children

Overall, Australia was revealed to be the best location for expats to raise children. Australia scored top for children's integration, health and wellbeing, and scored 3rd for the level of childcare.

Expats living in Australia feel the country provides the best environment for healthy and active children, compared with where they used to live. Of the six countries in the report, expat children in Australia are the most likely to have 'increased strongly' the time they spend outdoors (66%). This compares favourably with 32% overall and 10% in the UK. Children in Australia are also more likely to have increased the amount of time spent playing sports (68% vs. 44% globally) and are the most likely to spend less time watching TV and more likely to eat more healthily compared with at home; thus making Australia the best place for children to adopt a healthy way of living.

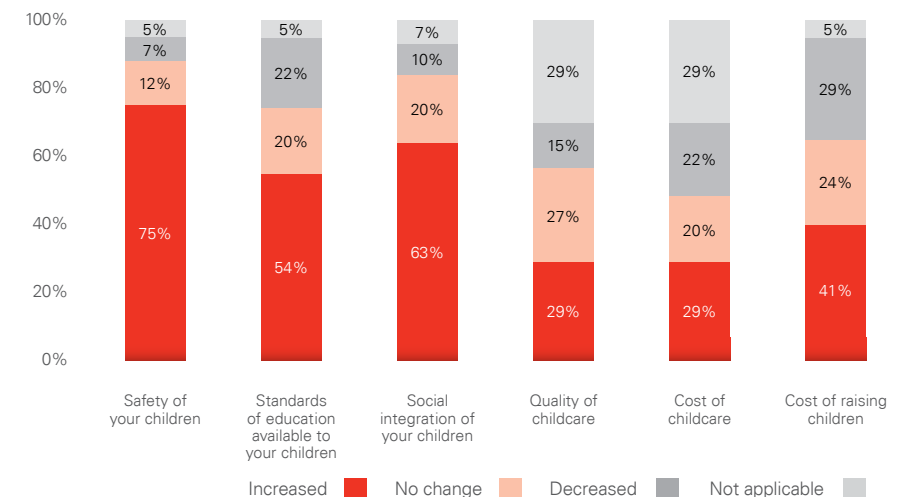
Australia ranks first, again, in terms of expat children finding it easier to make new friends and adapt to the schooling system than they did in their home country. A large number of expats in Australia said that their children had adapted to making new friends well (83%) and over half of respondents (56%) said that their children had adapted to the new culture "really well". Looking at the overall social integration of their children, two-thirds (63%) of expats in Australia said that this had increased when compared with their home country.

Of the top six countries, Australia ranks first in terms of offering the most family-friendly environment. Nearly half of parent expats (48%) living there report that the quality of their family life has increased, compared with 32% globally. Three-quarters (75%) of expats in Australia also said that the safety of their children had increased since moving to their new country of residence. Over half of the expats living in Australia (59%) are most influenced by "a better environment or quality of life for

their children" in their decision to stay where they are, compared with 33% overall.

Of all the expenses associated with having children, expats in Australia are most likely to see an increase in childcare costs (47% vs. 25% globally) and their social activities (65% vs. 45% in all countries). However, expat parents in Australia are less likely to see an increase in education costs. Whilst the number was still high with over half (53%) who said they had experienced an increase in that area, this was lower than the average of 75%. Over one-third (42%) of expats in Australia also said that the overall cost of raising children has increased when compared with their country of origin.

How would you rate the following elements in your country of residence compared with in your home country?*



*Numbers may not add to 100% due to rounding.

Country reports *(continued)*

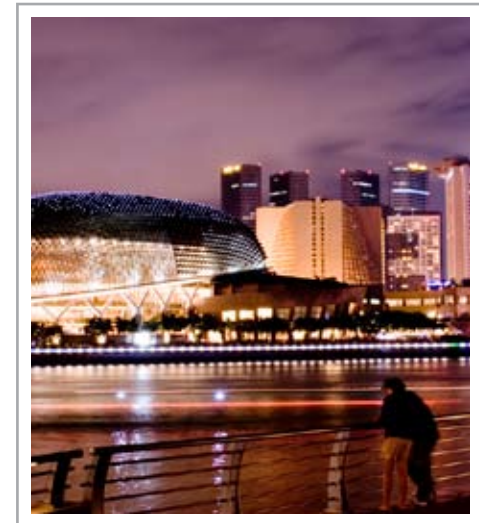


SINGAPORE

- ▶ Overall ranking: 2nd out of 6
- ▶ Integration ranking: 2nd out of 6
- ▶ Health and Wellbeing ranking: 2nd out of 6
- ▶ Childcare ranking: 2nd out of 6

“Singapore has the ability for children to interact with kids from all over the world, and provides a safe environment in which to grow up.”

- Expat in Singapore



Singapore *(continued)*

Of the top six countries, Singapore ranks as the second best place overall to raise children, just trailing Australia.

Singapore ranks first in terms of children's safety improving since moving to the country, and is the place that also offers children the highest quality of education and childcare compared with where they used to live.

The vast majority of parents (85% compared with 46% overall) also report a 'strong increase' in their children's safety compared with where they used to live. Expat parents in Singapore are also more likely than in other regions to see an increase in the quality of their children's education (37% vs. 18% overall).

Parents living in Singapore felt that they had moved to a safer and more childcare-friendly place for their children – some 93% said they felt safer than in their previous country of residence, as opposed to 64% globally.

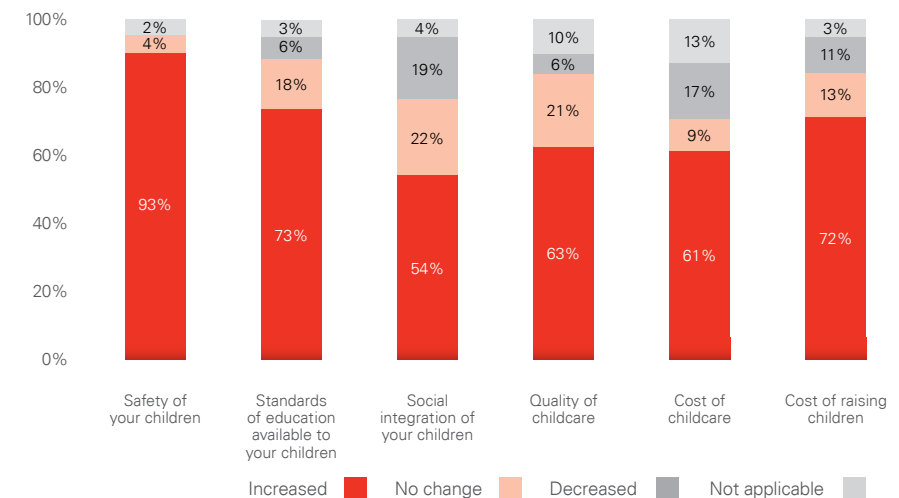
However, Singapore is one of the most expensive places for raising children, with the second largest proportion of expats living there experiencing an increase in the overall cost of rearing children.

They also report that their children find it easy to adapt to the new system of education; almost three-quarters (71%) have seen their children adapt 'really well', compared with 49% overall.

Of the top six countries, Singapore scores the highest in terms of education for expatriate children. It is the country offering the best quality of education and comes second in terms of the ease of making all arrangements.

This may be associated with the fact that expat children in Singapore find it relatively easy to make new friends, where two-thirds (65%) of expat parents living there report that their children have adapted 'really well' in this area. This compares favourably with a global figure of 50%.

How would you rate the following elements in your country of residence compared with in your home country?*



*Numbers may not add to 100% due to rounding.

Country reports *(continued)*



UNITED KINGDOM

- ▶ Overall ranking: 6th out of 6
- ▶ Integration score: 6th out of 6
- ▶ Health and wellbeing: 6th out of 6
- ▶ Childcare: 6th out of 6

“ Our family has not lived in our home country for more than a few months at a time since the early nineties. Our children, like most “global nomads” (expat children) adapt well wherever we land because they have learned how to quickly assess and adjust.”

- Expat in the UK



United Kingdom *(continued)*

Challenging, but cultural experiences in UK

Of the top six countries, expats in the UK are the least likely to have experienced an increase in the quality of family life. Only 13% report this to be true, compared with 32% in the total sample.

UK expat parents are also less likely to experience an increase in their childrens' safety. Only around a quarter (27%) report the safety of their children has increased, compared with 64% overall. Social integration also suffers in the UK – with some 64% noting a decrease for their children, but this could be put down to the fact their parents worry more about their safety.

One of the main issues facing expat parents in the UK is childcare. Over half (61%) report that the cost of childcare has increased compared with their home country. This compares unfavourably with 43% globally. Expats in the UK are also more likely to have noticed a decrease in childcare quality than their counterparts in other regions (84% vs. 54% overall).

The impact of the increase in childcare costs is aggravated by the fact that UK expats are more likely to experience a decrease in disposable income (33% compared with 14% globally), and this puts an added strain on their quality of life.

Social activities are also a burden for expat parents in the UK. Over one-third (40%) of those surveyed admitted that the cost of social activities for their children has increased. However, this compares favourably to a global average of 45%.

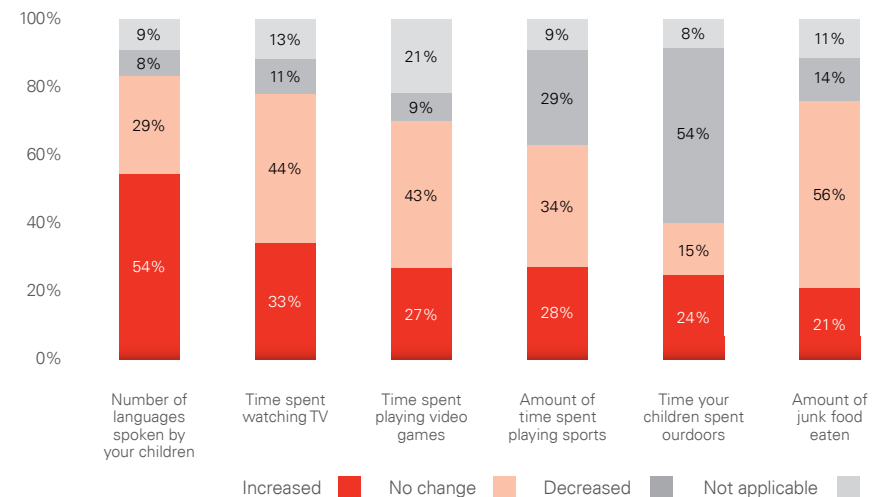
Children in the UK are also less likely than in other countries to increase time spent outdoors (24% vs. 47% overall) and have a higher propensity to eat more junk food

(21%) and spend more time playing on computers (27%). This, however, could be linked to the fact that their parents are more concerned about their children's welfare when living in the UK.

However, expat children in the UK are the most likely children to integrate into the new culture well – with a staggering 83% adapting 'well' or 'really well' to the new cultures seen in the UK. Not surprisingly, it takes them a while to adapt to the UK weather.

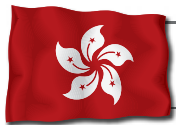
The UK ranks last in terms of childcare, health and integration of children.

How have the following aspects of your children's welfare in your country of residence changed?*



*Numbers may not add to 100% due to rounding.

Country reports *(continued)*



HONG KONG

- ▶ Overall ranking: 3rd out of 6
- ▶ Integration: 3rd out of 6
- ▶ Health and wellbeing: 4th out of 6
- ▶ Childcare: 1st out of 6

“ Giving my children a fantastic upbringing from the perspective of a great education and the experience of living and experiencing different cultures. ”

- Expat in Hong Kong



Hong Kong *(continued)*

Hong Kong offers good quality and inexpensive childcare, but the cost of education is high

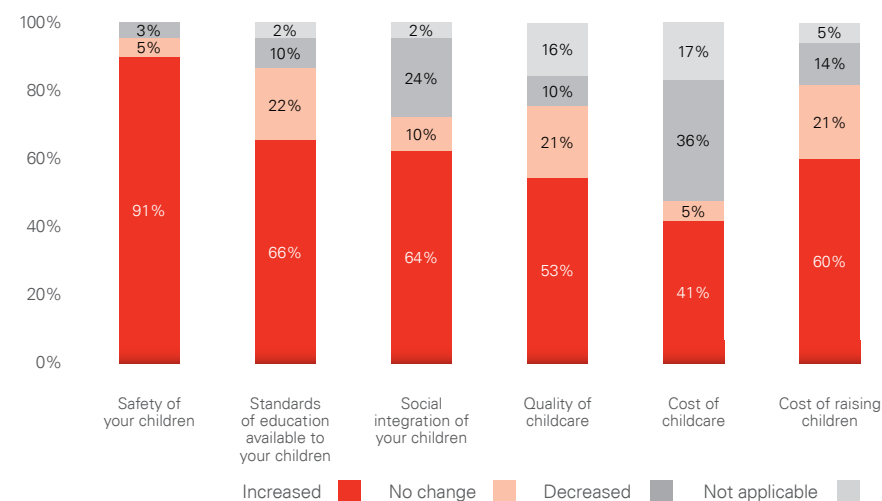
Expatriate parents in Hong Kong are more likely than their counterparts in other countries to have noticed an increase in their children's safety (91% vs. 64% globally). In fact, of the six countries, parents living in Hong Kong overwhelmingly felt their children were now living in a safer environment than before.

According to the results, Hong Kong offers the best level of childcare in terms of both quality and value. Over a third of parents living in Hong Kong (36%) have experienced a drop in childcare costs, compared with only 30% overall. They are also more likely to have experienced a 'strong increase' in the quality of childcare (40% vs. 20% overall).

Costs of education are most likely to go up in Hong Kong. As many as 91% of expatriate parents in Hong Kong indicated it as the area with the largest increase in spending, compared with 75% globally.

Expats in Hong Kong are also less likely to point to better environment and quality of life for their children when asked to name the most important reason for staying in their country of residence (13% vs. 33% overall). Of the top six countries, Hong Kong ranks fourth in terms of children's health.

How would you rate the following elements in your country of residence compared with in your home country?*



*Numbers may not add to 100% due to rounding.

Further information

Contact:

Tim Mullen

Senior Account Manager

Hill & Knowlton

Phone: +44 (0) 207 413 3465

Email: tim.mullen@hillandknowlton.com

Web: www.offshore.hsbc.com/expatexplorer

Blog: www.expatexplorer.blogspot.com

Twitter: www.twitter.com/expatexplorer

