

INTERNATIONAL LIVING

SINCE 1979

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Retire Early With This Portable Side Income

“Online Income Engine” Masterclass (Online) • March 11, 2023

A future-proof portable income. That’s what this is about.

Ian Bond, our resident *IL* expert on the subject, calls this opportunity “the \$10K-a-month online income engine—that helped me retire early.” Over five hours on March 11, Ian will share with you everything he knows about this powerful online income secret.

It’s not some get-rich-quick scheme. And it’s not some fad.

In fact, this is based on one of the oldest and most proven business models in America. One with a rich history—that even today is used by some of the largest companies in the world.

Except that now, the internet has leveled the playing field...allowing people like you to build these online income engines to generate a side income.

These online income



Earn enough to live anywhere, like a sun-soaked European island, with this **Online Income Engine**.

engines worked so well for Ian that he was able to retire early, in June 2022. This March, he’ll share everything he’s learned, including how he went from earning \$0 in side income six years ago to netting \$10,000 a month today.

He doesn’t have to grind 40 hours a week. He does it part-time...while enjoying his early retirement.

In fact, he used to do it part-time, outside the hours of his demanding job as a senior banking executive.

Ian’s clients included some of the largest companies in the world. Goldman Sachs, Credit Suisse, and Citigroup are among a few he worked with.

So he was already making a good salary.

But get this: He expects his part-time income streams will soon surpass the cushy salary he used to get working with these high-end clients.

And frankly, it’s a BIG reason why he was able to fulfill a life-long dream of retiring to a sun-soaked European island—despite everything going on in the world today.

This is an online income model that permits three amazing things:

First, you can run it in your spare time.

Second, it’s not some shady “income system.” You’re building a real asset—one you can sell down the line.

Third, it’s probably about as close as you can get to passive income. It’s never 100% passive. But Ian says he doesn’t typically spend more than one to two hours a day working on it.

If you like the idea of an income you control—and can earn on your terms—then join Ian this **March 11**, for his “**Online Income Engine**” **Masterclass**. Over the course of just five hours, he’ll walk through his entire system, step-by-step. And you could be generating actual income within 30 days.

Ian has been teaching his “Online Income Engine” method for a couple of years now, and he says it’s something anyone can do. And he believes it’s one of the best and simplest way of generating a monthly income from home—wherever in the world that may be.

For more information, and to book your place, see: internationalliving.com/conferences ■

MARK YOUR CALENDAR

We have lots of informative in-person and online events coming up in 2023. Here are some we’ll be hosting in the next few months. Keep an eye on the [Conferences page on the International Living website for updates](#).

Fast Track Panama: Lifestyle & Opportunity Conference 2023

Feb. 10–12, 2023, Panama City, Panama

The Ultimate Gold Investing Masterclass (Online)

April 29, 2023

Fast Track Costa Rica: Lifestyle & Opportunity Conference 2023

June 23–25, 2023, San Jose, Costa Rica

Why the “Old Favorites” Still Shine as Retirement Gems



Sometimes that phrase “an oldie but a goodie” rings true. It’s the case with some overseas retirement destinations...spots that

have been on our beat for years but which, even today, shine as places well worth your attention.

In fact, in some cases—they’ve just gotten better with time.

That’s the case with Cuenca, Ecuador (p.16), which we revisit this month in our cover story. For going on two decades, it’s been a retiree favorite that offers extraordinary lifestyle bang for your buck, spring-like climate, a welcoming expat community (who make living here easy with their wealth of experience), and interesting history and culture. Cuenca has changed over the years, as longtime resident Donna Stiteler reports, but the changes have only made it more convenient and easier as an expat haven.

Europe has attracted American expats

for two centuries—and it still appeals.

Robert Blume says of his life in Spain: “I don’t think I would be nearly as healthy and able at this age if I had stayed in Kansas, and I know I wouldn’t have had this much fun.” He just one of the expats we spoke to who have found happier, freer lives all around Europe. Read their stories on page 8.

This month, we also investigate the changes to Portugal’s Golden Visa rules and point you to that country’s “last beach” where a Golden Visa is still possible... show you how to travel the world for free... and we tell you where you can make your “California Dream” real for a lot less than it would cost you in California.

Nazareen Heazle

Nazareen Heazle, Managing Editor

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Founding Publisher

William Bonner

Publisher

Jackie Flynn

Executive Editor

Jennifer Stevens

Managing Editor

Nazareen Heazle

Designer

Derek Westwood

Online Editor

Donal Lucey

Illustrator

Colleen Clapp

Advertising

Helen Daly

Advertising@internationalliving.com

Media Inquiries

PR@internationalliving.com

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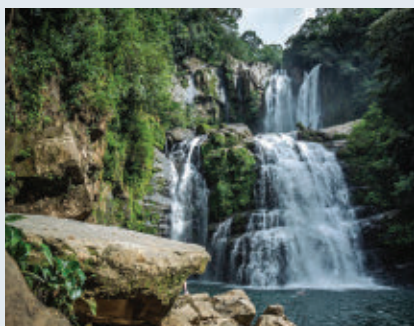
Chasing Waterfalls on the Costa Ballena

The 22-mile Costa Ballena (Whale Coast) in Costa Rica's tropical Southern Zone consists of three main coastal towns—Dominical, Uvita, and Ojochal. Here, the verdant green mountains plunge into the tropical, often deserted, jungle beaches. And the area boasts an astounding 15 picturesque waterfalls.

The most spectacular around here are the Nauyaca Waterfalls (located about six miles outside of Dominical). They are in a canyon that's about 260 feet wide and the highest waterfall tumbles 148 feet into a natural pool that is suitable for climbing and swimming. The falls have been “discovered” so to speak, so you will find more tourists here than at some of the lesser-known falls, and there is an entrance fee of \$10 to get onto this family-run property. But to see the falls in all their magnificence is well worth it.

The moderate-to-challenging jungle hike through a canyon will take nearly an hour each way. However, you can also opt to travel to the waterfalls via 4x4 truck or on horseback (both cost \$80 per person and include lunch and the entrance fee...you can book a tour on the website [here](#)). Whichever way you choose, you will be surrounded by verdant tropical rainforest, curiously chattering white-faced capuchin monkeys, and breathtakingly colorful red macaws.

If you have time, I'd recommend you also visit a number of other—albeit smaller—waterfalls in the area; Poza Azul, Cascada Verde, and El Pavon, to name a few.—*Kathleen Evans*



Get to the falls before 10 a.m., and you'll have this natural wonder all to yourself.



Located in Beaucaire, this 10th-century abbey offers unique views of the Provence countryside.

Picnic Atop a Centuries-Old French Abbey

Tuula Rampont

Nestled in the Provençal scrubland of southeastern France lies the Troglodytic Abbey of Saint-Roman (about a 30-minute drive from Avignon). An architectural wonder, the imposing limestone structure is the only one of its kind in Western Europe. A site of pilgrimage and worship, it contains a series of vaults, tombs, and cave-like cells previously used as monastery dwellings by the Benedictine order.

The caves, along with a 300-foot-long chapel containing the remains of Saint Roman, were carved into the limestone by hermits, and later by the monks themselves, over a period of almost 1,000 years.

While the lower half of the site feels ripe for an Indiana Jones adventure—complete with LED candles casting an ephemeral glow along the hollowed-out rock—the upper level is the real showstopper. The abbey's monolithic limestone terrace, which holds the vestiges of medieval fortifications that were dismantled in 1850, can be accessed by a single spiral staircase protruding through the rockface. An astonishing panorama awaits.

Surrounded by a blanket of Aleppo pines, holm oaks, and bristling Mediterranean shrubbery, visitors can trace the bends of the voluminous Rhone River as it crosses paths with some of the most spectacular scenery in all southern France. Medieval castles, like nearby Tarascon, hold court with smatterings of blonde-stone Provençal villages, romantic mountain ranges like Les Alpilles (the little Alps), and towering peaks like Mount Ventoux—a stop on the Tour de France.

To make this experience even more memorable, travelers can book an evening aperitif atop the abbey via the tourist office in the town of Beaucaire. You'll need to call into the office in person to book.

Guests get an “apéro box” full of Provençal specialties like goat cheese wedges wrapped in filo dough, herbed mini-meatballs, and paper cones filled with French charcuterie. Local winemakers set up shop along the chalky plateau with a selection of vintages from the nearby Costières de Nîmes appellation. Sunset views of the Rhone River Valley pair quite nicely with the crisp rosés. ■

“With the Cover”—The Origins of Tapas

If you’ve ever visited Spain, you’ll have experienced the culinary delight that is tapas—little nibbles, usually cured meats, cheese, or bread served with your early evening tippie. Every town, city, and region around the sunny Iberian Peninsula claims to have invented this cultural icon.

Lots of colorful stories claim to explain the origin of this delicious snack. One theory is that in the 13th century, King Alfonso X was struggling with an ailment, for which he was prescribed an immense amount of wine. To avoid slipping into a state of utter intoxication, he ate small portions of food with his drinks. Finding the method successful, he decreed every home and tavern should serve a small amount of food with alcoholic beverages, in a bid to curb public drunkenness.

Another theory is that workers, held hostage to the waning daylight to complete their tasks, would eat only quick, small, and cheap meals in order to return to their labors as quickly as possible.

“Tapas” (or *tapar*, the verb), in the most literal translation from Spanish to English, means “cover.” This leads to my personal favorite tapas origin myth.

King Alfonso XIII was traveling to the town of Cádiz and stopped for a quick cup of wine in a local tavern near the beach. It was a particularly windy day on the coast, so his server reportedly placed a small slice of cured meat over the glass, to protect it from the sand being blown around them. After eating the ham, and downing his vino, King Alfonso orders another glass...“with the cover.”—*John Wallace*

A Colonial Mexican Artistic Haven

Although just an hour from buzzing Cabo San Lucas on Mexico’s Baja Sur Peninsula, the *pueblo magico* of Todos Santos feels like a world away. Oozing colonial charm and laidback vibes, it’s something of a hidden gem. For years it flew under the radar and it was only when the road from here to Cabo was paved in 1984, that Todos started to be discovered.

Today it’s a laidback artists’ haven. You’ll find artisan markets, art galleries, attractive boutique hotels, and inviting cafés. And *miradors* (viewing points) all around town offer stunning vistas of the shimmering Pacific Ocean.

Though you can cover the entire town on foot in a day, it’s worth spending a night or two to really explore. In the old town, you’ll saunter past attractive murals, neatly tiled plazas, and bougainvillea-adorned walls. Don’t miss the stunning Sun Stone Aztec Calendar, beyond the open plaza and Teatro-Cine. Created in 2012 by the communities’ Heaven on Earth artists, it covers a large outdoor wall in an open court.

After working up an appetite, hit



Todos Santos was “off grid” until 1984, helping to preserve its current charm.

The Tequila Sunrise Bar & Grill, for one of their popular margaritas and a plate of chili rellenos stuffed with shrimp or lobster. After lunch, wander down the street to Baja Tasty for ice cream. Their exotic *maracuya* (passion fruit) ice cream—a perfect balance of sweet and sour. Or opt for a more traditional scoop of coffee and chocolate chips.—*Ann Kuffner*



PORTUGAL’S NEW DIGITAL NOMAD VISA

Jeff D. Opdyke

One of the many reasons Portugal topped the *IL* Annual Global Retirement Index for 2023 was the choice of options for getting a long-term visa. Popular visas for North Americans right now include the Golden Visa (read more about the recent changes to this visa in my article on page 8) and the D7. But, there’s a new kid on the block...

Portugal recently unveiled its new digital nomad visa, joining a whole host of countries from around the world who are enticing remote workers to their shores. Under this program, workers who have the ability to live and work from anywhere—those working for foreign companies, or freelancers—can apply for a digital nomad visa that gives them residency in Portugal for either a one-year or five-year span. And it’s renewable.

The requirements are fairly easy to meet: Proof of earning at least €2,836 per month (\$2,900) for the last three months, and proof of employment with a non-Portuguese company, or proof of work as a freelancer. That’s pretty much all.

You’re not limited in where you can live in Portugal, and after five years in-country you can apply for citizenship and a Portuguese passport. You can start the process by contacting the consular section of the [Portuguese Embassy in your home country](#).



With Portugal’s new digital nomad visa, the city of Porto can be your new home.

Go on a Sleep Vacation to Portugal

When we go on vacation, we tend to kick back and sleep more. But what if your getaway was ALL about sleeping?

A *Journal of Clinical Sleep Medicine* study found that 40% of participants reported a reduction in their sleep quality in the last few years. Add to this a change in attitudes about sleep and how a lack thereof can cause issues not only with our bodies, but also our minds, and it's not that surprising that a new trend of "sleep tourism" has emerged.

High-end hotels have been offering services like sleep-inducing meditation recordings, pillow menus, the option of a weighted blanket, specially developed bedtime teas, and scented pillow mists.

Even bed manufacturers are getting in on this trend. The Swedish bed-maker Hästens opened the first Hästens Sleep Spa Hotel, a boutique, 15-room hotel, in the heart of the Portuguese city of Coimbra (see their website [here](#)). Everything is designed to ensure you get the best night's sleep...starting with the €50,000 bed you'll lie in. The bed linen is of the finest quality (300 thread count) and is made to complement the bed in regulating your body temperature for the ideal sleeping conditions. And you can pick from 14 different pillows.

If you're interested in the perfect night's sleep in Portugal, you can stay only one night at the Hästens Sleep Spa Hotel, where €500 per night will get you all your food and drinks and a breakfast consisting of only locally produced food. Plus, of course, a night of luxurious, restful sleep!—*Nazareen Heazle*



Explore historic Coimbra, and get the best night's sleep of your life.

Interactive Art in Niigata, Japan

Among the rice fields, woods, and forests of northern Japan is not where you'd expect to find magical, interactive art exhibitions. But in rural Niigata (about four hours north of Tokyo), weird and wonderful outdoor pieces pop up in unexpected places, as part of the Echigo Tsumari Art Field.

Strolling along rice fields, you'll see yard-long pencils swinging above your head, and house-sized polka-dot-painted flowers created by Japan's abstract artist Yayoi Kusama. Birds with bat wings wearing suits and ties stand in fields in a homage to Rachael Carlson's book on pesticide pollution.

The Tunnel of Light is the most popular exhibition and leads walkers through a deep mountain. Artists designed the breathtaking tunnel, so natural light pours through several wide oval openings above an untamed river coursing through a rocky gorge. At the end of the tunnel is a smooth reflective pool of water. The pool reveals the sky, the V-shaped valley falling into the



The Tunnel of Light combines art with nature in northern Japan.

Kiyotsu Gorge.

The House of Light, designed by American artist James Turrell is an indoor/outdoor art exhibit. Part of the ceiling slides open at the push of a button, revealing the stars, sun, or clouds. The house is a daytime public art installation, but guests can rent it for overnight accommodation. It's a perfect base for exploring rural Japan. You can learn more about The House of Light and the Echigo-Tsumari Art Field right [here](#).—*Greg Goodmacher*

Berlin's Secret Underground City

Hovering above my head, the atomic bomb lingers precariously. Ten feet long, thicker than an oil barrel, dark and green, and glinting menacingly in the light's glare. Fortunately, this is just a scale replica of "Little Boy," the atomic bomb that was dropped on Hiroshima. It's difficult to focus with it hanging overhead, as our tour guide explains just how much of Berlin would have been annihilated had a similar bomb been dropped on the city.

I'm 35 feet beneath the bustling, historic streets of the German capital, in the belly of the Berlin's "Unterwelten" (Underground). It consists of both the subway system, the U-Bahn, and an intricate network of bomb shelters created by West Germany during the Cold War.

Underground, the bunker is gray, dark, sterile, and cold. Enormous reinforced concrete gates and rough, thin canopy beds, stacked in fours almost to the ceiling

add to the feeling of claustrophobia. I try to crank the old electricity generator and after only 60 seconds, my arms are aching. Should the bombs have started to fall, this generator would have been responsible for providing emergency power to the roughly 3,300 people who would have sought refuge within these bunkers.

Incredibly, the bunkers are linked directly with the U-Bahn. So, during the tour, as you move from one bunker to the next, you'll sometimes pop out of a door and find yourself smack bang in the middle of a crowded subway station, met with raised eyebrows and puzzled commuters.

The tour costs €15, and your guide will offer real-life stories of wartime Berlin, the schemes for building this vast network of over 3,000 bunkers, and the various contingency plans should the world have reached that most feared tipping point. To find out more, see the Unterwelten website [here](#).—*John Wallace*

A Little Piece of Island Paradise

Ronan McMahon



The clear, turquoise water laps gently against bright, powdery white sand. To my right the beach cones to a point jutting into the picture-perfect waters and to my left it takes a wide sweep to the next point. Surf breaks on the reef offshore. On shore, palm trees rustle in the soft breeze.

Those are my memories of my last visit to the postcard-perfect beach town of Las Terrenas in the Dominican Republic. Although this is technically the Atlantic coast, it looks every bit the Caribbean.

As I write, the plan is to return in early March after a gap of seven years. (I'm really looking forward to my return to this is a little piece of paradise.

Around Las Terrenas stretches almost 19 miles of beach, interrupted only by a couple of rocky points. It's all walkable and public. The beaches don't run in a straight line. They weave their way almost serpent-like along the coast. It's difficult not to walk for hours. Each twist and turn opens up a more stunning vista.

In March the weather is perfect. Mornings start fresh with temperatures in the mid 70s. Perfect for long walks on the beach. Afternoons warm up to the 80s. Evenings are comfortable for al fresco dining. During the summer it gets hot and humid in other spots. Here, because it's a peninsula, breezes can keep things fresh.



It's time to return to the beaches of Las Terrenas to search for opportunities.

French and Italians started arriving in Las Terrenas decades ago, when it was a simple fishing village—you can still buy fresh catch right on the beach. You'll find Italian restaurants and cafés and French bakeries with the best croissants this side of Paris. By the beach, the *petanque* court is always buzzing. You'll also find other Europeans...Swiss and some Brits. But this area has largely been overlooked by Americans. Canadians had started to come in numbers when they could fly direct to the international airport in El Catey, just 25 minutes away. On my last visit, there were an estimated 8,000 expats living in Las Terrenas.

Development has been tightly restricted—no high-rises. Outside of town there were a couple of larger all-inclusive hotels. But that was it. Everything else was boutique.

I can't think of a nicer place to have a beach home. I found opportunities to own profitable rentals when I was last here. For example, one home for sale that I visited was netting the owner \$25,000 a year in rent when he wasn't using it. It listed for \$285,000—that would be 8.8% net.

I'm going back to check out how things have developed, and to see if there are any opportunities now in this Era of Scarcity and with the rise of remote work.

While in-country, I'll also take a scouting trip along the coast to Punta Cana to check out possible opportunities. In particular, I'm intrigued to take a close look at the vast master-planned luxury community of Cap Cana, which has miles of beach, a 150-slip, marina, a Jack Nicklaus-designed golf course, and high-end condos and homes, as well as top resorts like Eden Roc.

I'll keep you posted on what I find and if there are any potential deals for my *Real Estate Trend Alert* members, I'll be telling them all about it.

Editor's Note: Ronan McMahon is the editor of *Real Estate Trend Alert* and a contributing editor to *IL*. Email Ronan with your real estate questions and comments at mailbag@internationalliving.com. We may publish your question along with Ronan's reply in *IL* Postcards or here in *IL* magazine.

Your Real Estate Questions Answered

Hannu asks: I'm interested in buying a property in Spain or in Portugal. I am a U.S. citizen but obtained an EU country passport (Finland) approximately 10 years ago, which I use for traveling in Schengen countries.

Does this allow me to get better financing options when buying a house or would I still be considered a foreigner and would only qualify for financing options offered to foreigners?

Ronan says: Hi Hannu. In short, even with your Finnish passport, you would still be classed as a foreigner when applying for bank financing. But the good news is that even as a foreigner you can still secure attractive terms. In Portugal, for instance, you can borrow 70% or up to 80% with the same interest rates as a Portuguese citizen, who can borrow a max of 90%. And rates are still very attractive in comparison to the U.S. As of writing, you can get a variable rate from 3.5%.

In Spain, as of writing, it's possible to finance up to 60% of the purchase price at a rate from under 3.7%, fixed. Variable rate mortgages are available from around 3.2%. However, be aware that rates are expected to climb across Europe over the coming month.

So, as it stands, say you get a 30-year fixed-rate mortgage at 3.7% on a €350,000 home and borrow 60%... your monthly repayments would be just around \$1,000 a month.



Attractive financing options are available to foreigners buying in Spain right now.

"I Live in My Happy Place and Can Easily Pay My Medical Care"

Name: Karen Lefebvre-Christou

From: Austin, Texas

Living in: Syros, Greece

Have you ever gone on vacation and thought, "I could live here" only to return back home to the grind and get sucked back into your routine? That was me, when I spent summers on the island of Syros, Greece. I regularly window-shopped houses posted at the real estate office on the island and perused homes to purchase online.

I had lived and worked in Greece for almost five years after graduating college, before the idea of a "real" career lured me back to the U.S. I spent 26 years wrapped up building my family, pursuing a career and accumulating financial security, but always felt drawn back to my "happy place." The summer of 2020 brought about some major life changes which gave me the impetus to try living in Syros once again. My son and I packed up a few suitcases, his bicycle, and our cat, and escaped to paradise.

Sitting on the balcony during self-quarantine upon arrival, we sat watching the turquoise and deep blue Aegean Sea for hours, mesmerized. We didn't even mind that we couldn't leave the house. Our belongings were few, but we didn't miss what we had left behind. We felt refreshed and ready for a new beginning.

My son started his freshman year in college remotely—his Abu Dhabi campus closer than our former address in Austin. I kept my U.S. job as a public school teaching assistant, since I was able to do it remotely during the lockdown. The schedule worked perfectly for me and allowed plenty of time for chores, food shopping and preparation, my daily swim, and socializing on the weekends.

When teachers were sent back to campus, though, I was served an ultimatum: Return to campus or lose your job. Honestly, this was a no-brainer for me. As a newly minted single mom with a complex medical history, I simply couldn't afford to live in Austin. In Greece, though, I was able to live in my happy place and pay for my medical care easily out of pocket. I

"I packed up a few suitcases and escaped to paradise."

chose me. I chose my dream.

Two years later, I'm thriving. Embracing the slower pace of life here feels like putting on a comfortable pair of jeans. It simply fits and feels like me. I look back on how I used to run through my days in the U.S. and wonder what was so important.

My life is far from solitary. The community in Syros has embraced me—

Greeks and expats alike. I participate in Greek dance lessons, volunteer teaching art classes to local kids, attend a weekly Sunday swim and potluck with a group of expats, and can be found at various cultural and social events around the island if the mood strikes. I have a full, enjoyable life here.

If you dream of living in your "happy place," at a slower pace, where your money can go further and a medical event won't bankrupt you, I would heartily recommend taking that first step toward freedom. When people sigh and tell me I'm so lucky to live here, I agree with them. It's really just a decision. And just about anyone can choose to do the same.—Karen Lefebvre-Christou



From Greece to Spain and beyond, Europe offers opportunities to live a better life.

A Warm Welcome and a Happier Life in Europe

"I Now Help Other People Realize Their Overseas Dreams"

Name: Patricia C. Brooks

From: Richmond, Virginia

Living in: Céret, France

In the south of France, Patricia C. Brooks's days are bookended by the morning serenades of roosters and the evening calls of owls. Four-and-a-half years ago Patricia left her home in Richmond, Virginia to start a new life in Céret, France.

"Céret is lined with magnificent plane trees, and it's got personality," Patricia says. "If you go one village to the east or west of Céret, there isn't a lot to do. Here, we've got several restaurants and cafés, a couple of museums, and a vibrant art scene."

In the early 20th century, artists such as Picasso and Matisse flocked to Céret to create works of art, some of which are now on display in the town's celebrated Museum of Modern Art. The town is located in the foothills of the Pyrenees, about 10 miles from the Spanish border. Canigou, a dramatic mountain peak considered sacred to the area's Catalan residents, overlooks the town.

Patricia lives a few minutes from

Céret's *centre-ville* in a small apartment building with nine units. Her apartment has views of Mount Canigou and the historic town center. "The rooftops are red clay, and I can hear the church bell chiming in the distance, which warms my heart each time I hear it," she adds.

Before moving to France, Patricia worked as a project manager in the health insurance industry. In 2016, she became a Certified Professional Coach. Today, she helps people realize their dreams of moving overseas through her business, [The Courage Catalyst](#).

"I help single women who want to live abroad, but who doubt it's possible," she says. "I also offer one-on-one coaching to help them work through the challenges of moving abroad confidently and sustainably. I've had my practice here in France for just over a year now."

To start a business in France, Patricia transitioned from a long-stay visitor's visa to a *profession libérale* visa, a process that she says was manageable. "While it required creating a detailed business plan with three years of revenue projections, the items required were pretty straightforward," she explains.

Patricia's new career allows her to work from home and set her schedule. "It is very diverse, which is one thing I like about being an entrepreneur," Patricia says. Outside work, Patricia makes a habit of walking or hiking daily and meditating. She recently began flute lessons at the local music school, as well as Qi Gong.

Through persistence and hard work, Patricia has also become fluent in French, something she previously thought was impossible.

"In high school and college I never believed I could be fluent so I did just enough to pass the classes. But having the goal of living and integrating in France, I worked to change that belief which motivated me to be consistent with lessons," she says, adding that she used the Pimsleur Method and language lessons. Her tips?

"Practice every day, even when you don't see progress. Progress is happening. Don't be afraid to make mistakes or sound bad—it's the only way."

Having created a business and acquired the language, Patricia intends to stay in France long-term. "Once I've saved up enough, I'd like to buy a house here," she says. "That said, who knows where this

incredible journey called life will lead me?"—*Tricia A. Mitchell*

"A Beach Town That's Welcoming to Alternative Lifestyles"

Name: Robert Blume

From: Hays, Kansas

Living in: Sitges, Spain

"Sitges is equally distant from Italy and Algeria," says Robert Blume. "These are the things I love about living here—fascinating facts."

Robert is loaded with them. As a resident of Sitges for over 25 years (and a consistent visitor for nearly 40), he knows the town like a guide.

"It's two towns in one. There's the quaint seaside fishing town of 5,000 people built around a 17th-century cathedral. That's how it is during the week and through the winter months. But from Thursday to Monday, especially during the summers, it turns into a crowded, wild party town with a population of 50,000. Clubs are open all night and half the beaches go nude. It's like having two different towns. I live in both of them."

"When I retired and came here permanently I made a lot of changes. One of them was that I would not buy a car. I was overweight and out of shape, but years of walking keeps me trim."

Robert bought his house in 1994 when Valle De Pin, a semi-private estate built around a sports complex, was new. He got it for about a tenth of its current value of around \$750,000. The four-bedroom, two-bathroom villa has a good-sized garden, a pool, and a terrace that overlooks the town, beach, and sea. The tower of the town's Baroque cathedral is central and he can check the time by the chimes that ring at the top of each hour.

Spain's rail system is affordable, comfortable, and convenient. Trains from Sitges leave about every 10 minutes into Barcelona for \$4, where links will take you anywhere in Spain and most of Europe beyond. "I've traveled as far as Norway using only the train system. And I can be in Paris in eight hours, any day of the week," Robert says.

Robert grew up in Hays, Kansas, a mid-sized city where he lived until he

retired. "I was a momma's boy, graduated high school, went to community college, got a job as an accountant for the city, lived at home. That was just about all there was until in the mid-1980s, when I came to Barcelona with my church group.

"My friend Pat and I both sang in the church choir and we were the only two men on the trip. After a few days of following these old gals around I got this brochure for Sitges, only 40 minutes away by train then (it's 20 minutes today). Our excuse was we were going to see the cathedral, but what we found was this beautiful beach town that was also incredibly welcoming to alternative lifestyles."

There was no gay scene where Robert lived in Kansas, so the community he found in Sitges was the first place he felt accepted. He started visiting, first twice and then up to four times a year. When it became obvious that he was committed to the location, he bought his first apartment in the center of the town for \$16,000. He's rented that out for years, while adding his other properties. They now provide him with a nice passive income.

On a hot day, the town beaches of Sitges are crowded and the cafés and restaurants in the center of town are full of day-trippers. But it's easy to get away from the crowds. Nature trails lead away from the town to wild beaches tucked into coves where the Mediterranean laps on white sand and people picnic and snooze in the sun.

In a café, Robert points out the perfect ingredients for a picnic. "Four or five tapas—small sandwiches filled with Spain's famous ham—at \$2 to \$3 per piece. Some cheese, olives, sundried tomatoes...\$1 per serving. Two bottles of wine, or the equivalent amount of beer, and two bottles of sparkling water all come out to around \$30. "You pay double in Barcelona, and you can't get any of this in Hays, Kansas!"

Sitges has similar weather to, say, San Diego, so neither heat nor air conditioning is much of a concern. That makes utilities affordable. Robert pays a few hundred dollars a month, but points out that his home's high electric bill is due to his pool. "I don't think I would be nearly as healthy and able at this age if I had stayed in Hays, and I know I wouldn't have had this much fun."—*John McMahon* ■

"I wouldn't be nearly as healthy at this age in the U.S."



Sagres offers rugged charm and wild waves. Expats often overlook it.

The “Last Beach in Portugal” for a Golden Visa

Jeff D. Opdyke

Sometimes a journey arises simply because you looked at a map. That’s how I’m standing at the absolute bottom of Portugal, on a narrow spit of land in the little town of Sagres. “Town” might be too hoity. In theory, 2,000 people live here, though walking the few streets that exist, you get a sense that number might be wishful thinking.

This spit of land juts out, defiant, into an Atlantic Ocean that can boil up waves reaching heights of 25 feet in gnarly weather, eating away at the sheer, rocky cliffs that rise 200 feet from the sea. Surfers love it, which explains the illogical number of surf shops in this tiny town. To the Portuguese, this is *Finis Terra*, the End of the Earth.

I’ve come to this almost-forgotten southwest corner of the Iberian Peninsula because I’d been looking at a map of all the places you can no longer buy residential real estate to qualify for Portugal’s Golden Visa.

That much-vaunted program allows foreigners to invest locally and, in return, immediately collect a residence visa that gives them broad rights in the country and sets them on a relatively

short, five-year path toward citizenship and a Portuguese passport. Portugal has one of the strongest passports in the world, and it’s a European Union passport, at that, granting unfettered access to live and work anywhere in the 27-nation bloc.

At one time, passport hunters could qualify for a Golden Visa by buying residential real estate of a certain value anywhere in Portugal. Then the rules changed. Now, much of Portugal is a no-go zone in Golden Visa terms. For instance, buying a house or apartment in Lisbon or the northern city of Porto no longer qualifies. Nor property along the entire coast between those two metropolitan areas, nor across nearly the entirety of the beachfront Algarve region along the southern coast.

But sometimes you need to look at the negative space to see the bigger picture. That’s what I was looking at on the map...the negative space—all the rural regions where buying residential real estate still qualifies you for a Portuguese Golden Visa. And there I saw Sagres. I immediately realized what I was staring at: The last beach in Portugal.

Portugal’s Golden Visa

I was chatting recently with folks at Henley & Partners, the global consulting firm specializing in residency and second passport programs all over the world, and they mentioned that among Americans, Portugal is the “number one investment migration program by a significant margin.” Translated: Portugal’s Golden Visa program is hot, hot, hot among Yanks.

Having traveled fairly widely through Portugal in recent years, I’m not at all surprised that’s the case.

Lisbon is gorgeous. Old Europe with a modern spin. Porto is equally pretty, just smaller and more emergent. The interior of the country looks like Dionysus, the god of wine, photocopied Napa and Sonoma Valley and pasted it onto western Iberia.

Of course, lots of people who migrate to Portugal for a Golden Visa want beaches. Again, easy to see why. Portugal’s roughly 520 miles of coastline ranges from flat and wide sandy beaches in much of the Algarve and north of Porto, to narrow beaches hemmed in by those sheer, towering cliffs in and around Sagres.

Alas, as I mentioned, much of the Portuguese coast is now out of bounds in terms of Golden Visas. These no-go zones are what the government labels “high-density” areas, where the bulk of the Portuguese population lives or where the bulk of foreigner home-buying has occurred.

In an effort to balance out at least some of the density, in January 2022, Portugal put new rules in place that limit where Golden Visa buyers can purchase residential real estate (the entire country remains open for Golden Visas when it comes to commercial property purchases).

That’s why the area around Sagres, a quiet corner of the otherwise high-density Algarve, is pretty much the last stretch of sand for anyone wanting to own residential real estate near the beach and qualify for a Golden Visa.

Qualifying means spending a minimum of €280,000 on a home. While Portugal is a relatively affordable country, spending that sum on a house is not hard to do here, even when you’re looking off-the-beaten-path.

In Sagres, €350,000 will buy a stylish and modern 1,300-square-foot, two-bedroom apartment within a few minutes’ walk of the beach and just a few steps to the main drag, lined with cafés. At an upscale, planned community and resort hotel called

Martinhal, about a mile outside of Sagres, the few properties currently available run €550,000 to €800,000.

A few other coastal communities around Sagres also qualify as Golden Visa investment destinations. Twenty miles away is the former fishing village of Salema that strongly recalls Laguna Beach, California, circa the early 20th century. There, €385,000 to €450,000 buys some truly adorable one- and two-bedroom homes near the water. However, the population is maybe 200 people—a bit small for some.

Meanwhile, up the coast, north back toward Lisbon, is Vila Nova de Milfontes. The town is fine if a little flat and small. Frankly, I found it nondescript. I'd chose Sagres for the quaintness and raw beauty.

Europe's Answer to California

I spent part of a sunny morning at Martinhal, chatting with Dora Reis. She's Ambassador Club Manager for the development that sits right along a quiet, crescent-shaped, picturesque stretch of coast that feels like it might just be the Beach at the End of the Universe.

Dora told me, "Lots more Americans started coming here to check us out because the law changed last January. Every month we have Americans coming over now, and much more inquiry volume. It's mainly from California."

I get why. This place really does feel

like a misplaced piece of California from decades past. Similar weather. Similar ocean. An arid landscape that very much recalls southern Orange County and, when you're traveling back roads, the eastern canyons of Orange County.

The appeal of the Golden Visa program is equally apparent. Once you own a property under the scheme, there is no obligation to live in it to remain eligible for the visa. You need only spend a week in the country each year.

Dora tells me most Americans—meaning "basically all of them"—are buying and using the property for rental income, "and as their Plan B if they decide they need to leave America for some reason."

Annual rental returns at Martinhal, Dora notes, are in the 8% to 12% range, depending of course on the purchase price and rental rates. She says returns in Sagres are similar.

Almost all of that comes during the tourist season, which typically runs from Easter through October. The rest of the year is quiet.

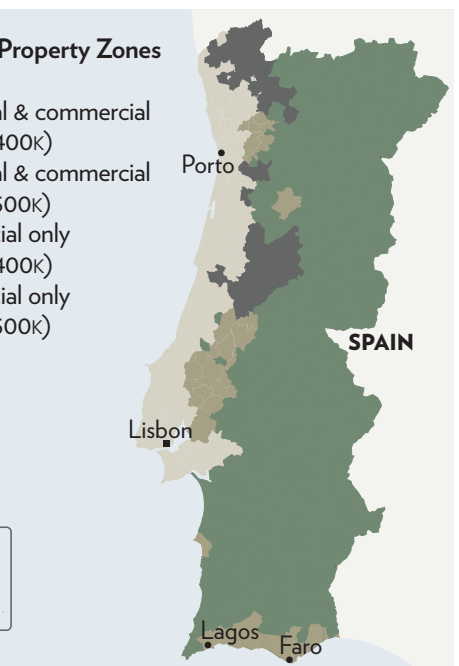
Golden Visa Property Zones

- Residential & commercial (\$280K–\$400K)
- Residential & commercial (\$350K–\$500K)
- Commercial only (\$280K–\$400K)
- Commercial only (\$350K–\$500K)

MADEIRA



AZORES



At Laundry Lounge, an uber-hip coffee shop, café, and, well, laundromat, that is hugely popular among digital nomads and surfers, I bumped into Peter and Ellen Hansen, 50-somethings who have come to Sagres from Illinois to poke around in pursuit of a Golden Visa.

"We're not looking to leave the U.S.," Ellen says. "But we do want a property in Europe for later in life and being able to qualify for a passport after just five years without having to actually live here seems like a really good option."

They also visited a few towns in Portugal's north-central wine country, a gorgeous region of hills and valleys bisected by rivers that ultimately feed into the Tagus before it empties into the Atlantic at Lisbon. But the area around Sagres was definitely coming out ahead.

"I think I really want beach," Ellen says. "We've looked around and this part of the Algarve seems to be the last, best option for that. So maybe this is where we end up." ■

TIPS FOR VISITING SAGRES

Southwestern Portugal is a largely overlooked corner of the Algarve. But it's a great place for those wanting a quieter getaway.

The best way to get here is to rent a car in Lisbon or Faro, the main airport in the Algarve. From Lisbon, Sagres is a very easy three-hour drive, primarily on national highways. From Faro, the drive is about 90 minutes.

There are just a few hotels here. I stayed at [Memmo Baleeira Hotel](#), set atop a small cliff overlooking Sagres harbor. It's a lovely place to stay and convenient for walking to restaurants along the main drag, about five to seven minutes away.

The [Martinhal Sagres Beach Family Resort](#) is a 5-star resort about a mile outside

of town and built into the dunes. It sits on a picturesque beach and has several restaurant options including a beach shack right on the sand.

In terms of where to eat, the restaurants are exclusively small, local spots and almost all of them earn rave reviews. The [Laundry Lounge](#) in the center of Sagres is a hangout for digital nomads and surfers because the food is excellent (the Classic Burger was superb), the coffee is fantastic, and there are literal laundry machines inside that are always in use.

[Three Little Birds](#) has delicious tacos, among other dishes. And [Chiringuito](#), an upscale beach shack, has some of the best views out over the dunes below and the beach just beyond.



Jeff D. Opdyke is the editor of *The Global Intelligence Letter*, *IL's* guide to personal finance and investing. Based in Prague, he spent 17 years at *The Wall Street Journal* and writes on personal finance and investment. Check out his free e-letter, *Field Notes* at IntLiving.com/FieldNotes

Fortune favors the bold.” This oft-quoted proverb is the mantra that drove Sharon Lane to her new home in Koh Samui, Thailand. Most expats thoroughly scout an area before they relocate, but Sharon embarked on this adventure without ever having even stepped foot on Samui.

“I decided to live overseas to experience a different style of life. A less stressful, more relaxed life with better weather,” says Sharon. “I sold my home, sold my car, and put all my furniture and personal belongings in a storage container and came to Samui with two suitcases.”

How has fortune rewarded Sharon’s leap of faith? With gorgeous, powder-white sand beaches, where the cyan tide laps against the shore in a rhythmic beat; lazy rows of palm trees jut out in the direction of the ocean, leaning into the warmth of the sun. Overlooking the impressive Gulf of Thailand, beach chairs face the water, scattered haphazardly with ice blue and orange cushions. Nearby, a sophisticated restaurant awaits, disguised under a bamboo thatched roof.

It’s picture perfect...and for Sharon, this is just a regular day in her new overseas home. She walks into resorts just like this on the island of Koh Samui with a handful of girlfriends who get together regularly to chat, have a few glasses of wine, and swim in the glorious sunshine.

A bikini, colorful sarong, and a ponytail are now regular attire for Sharon, who moved from Vancouver, British Columbia last year.

In Canada, Sharon knew that life wasn’t what it was supposed to be. She wanted more.

She was tired of spending her energy worrying about money and struggling to get her mortgage paid.

“I was living in Canada as a single senior retired at 61, and the cost of living is quite expensive there. On a pension in Canada, you have to go without,” says Sharon. “I even had a part-time job to supplement my life. I needed to work 25 hours a week. That enabled me to live a pretty good life, but it would have been tough without that part-time job.

“I was always concerned about household emergencies, and I didn’t want to live on credit. I didn’t want those stresses.

**“I rent a
2-bedroom
duplex for
\$500 a month.”**



On beautiful Samui, Sharon has found friends and a busy (but fun) new lifestyle.

“Living My Best Life on Sunny, Affordable Samui”

Rachel Devlin

They were always at the back of my mind.”

What’s different about Sharon’s venture into an expat life was that she didn’t visit Koh Samui before she took the leap; “I had a friend who was here in Samui, and he arrived pre-COVID,” says Sharon. “Instead of coming home, he decided, ‘I’m staying.’ He was the only person I knew here. I’d never been to Thailand or Koh Samui before. He convinced me that the

lifestyle, the weather, and the cost of living were all things I should consider.”

Before she left Canada, Sharon decided to look for a place to live on Samui.

“I needed to know I had a place when I got off the plane,” she says. And finding an apartment was relatively easy. “I went online and found a real estate company, I just researched within my budget to find what I was looking for. Post-COVID there were oodles of properties. I had a lot to choose from.

“I found a place online before I left and organized the lease. I got myself a two-bedroom, two-bathroom duplex. It has a pool shared between 16 units and we have

covered parking. My rent is \$500 a month and I am very happy here.

“My place has a full Western kitchen and an oven. It’s lush and tropical, and in a great location. I’m close to everything I need—coffee shops, banks, supermarkets, and fresh markets—and to the ring road that runs around the island. Everything is within walking distance.”

Once Sharon arrived on Samui, things fell into place rather naturally. She found it easy to make friends, and in fact, the island is renowned for a strong expat sisterhood, with many single women choosing Samui for their island home.

“When I decided where I would live, a woman who lived across the street from me came over the next day. She said, ‘Hi my name is Julie and I’m from Wales. Would you like to go out for a beer?’ And I was like, ‘I like beer!’

“We walked down the road and there was a neighborhood Thai bar in the front of a Thai family’s house. We drank some beers and talked about our lives. We’ve become great friends. Through her, I’ve met more people and a whole circle of incredible women.”

Julie belongs to a group called the

“Sisters of Samui.” It’s a charity group, run by expat women, that funds food drives. “I’m not ready to be fully committed to a group yet, but there are lots of things here if that is what you want,” Sharon says.

Although Sharon has been bold in her choices, she was also strategic about her move. Before she left Canada, she bought a yearly health insurance package that costs \$400 annually. And as it turns out, it did come in handy.

“I did what everyone else did and got a scooter. But, I had a crash. It wasn’t terrible, I was just practicing on my scooter before I was good enough to go out onto the road,” says Sharon. “I tipped the bike and it fell on top of me. I hurt my entire left side. I didn’t have to go to the hospital but that was my last time on a scooter. The scooter rental place came and picked it up.

“Two months later I woke up with a large lump on my elbow. I went to a fabulous, meticulous, top-notch clinic. The doctor thought it was trauma to the joint from the scooter accident. I was prescribed an anti-inflammatory and some antibiotics. That visit cost \$14, and I was very impressed as there were no queues and no waiting.”

Even though Sharon was happy with the treatment, her doctor was still concerned and wanted to ensure things were going well.

“I was sent to an orthopedic specialist. They fussed over me at the hospital. I



had an assistant offering me a wheelchair, my temperature and blood pressure was taken, and then she walked me to the orthopedic section,” says Sharon.

“The doctor had perfect English. He looked at my elbow and explained that it was an inflammation of the bursa-sack. He drew a diagram so I could really understand. He wanted to drain it and gave me a cortisone shot. That visit was about 90 minutes and cost only \$50.”

After that initial issue, things began to fall into place nicely for Sharon. Some might imagine that living an island life offers little except beaches, but Sharon

has proven otherwise. Although she was ready to retire from employment, she still wanted to have a purposeful life.

“I have done some volunteering, teaching English to the monks at the local temple. There will be a new group coming soon. Teaching the monks has been the most heart-warming and rewarding thing that I have experienced so far,” she says. “It’s humbling when the monks go up to the board to use their words in their sentences and try to use English.

“Recently, I signed up at a gym. I haven’t done this just for intensive workouts but to also get out and meet like-minded people and have conversations,” says Sharon. “It’s fun because it’s in a group of four women and they are all from different places. I’m from Canada, one is from Sweden, another from Australia, and one is Thai. You don’t have to be alone here, if you don’t want to be.”

Sharon has also used living in Koh Samui to her advantage as a base to travel to other exotic places and dive into new experiences. She considers Samui the perfect springboard to other adventures, beginning with Thailand.

“Last month I went to Bangkok for six days. I stayed at the [Old Capital Bike Inn](#),” says Sharon. “And I visited a sky bar on the 55th floor of the [Centara Grand Hotel](#). Watching the sun go down and taking pictures was phenomenal. The elevator was on the outside of the building and the floor was made of glass. It was an incredible place to be.”

Sharon has nothing but gratitude for her new life. “It’s awful to think that if I was back home, I would still be working at Home Depot, stressing about interest rates and re-mortgaging,” says Sharon. “I would not be living my best life.

Before coming to Thailand, Sharon put her belongings into storage in Canada. She paid for storage for a year to give her time to evaluate her situation and see how things would work out. She still hasn’t decided if she wants to ship her belongings over or if she’ll just buy new things. But, she has made *one* definite decision. “I know now that I’m not going home,” she laughs.

“If I have any advice for others, it’s to simply *do it*. Take the leap. Don’t listen to anybody else. If I could do anything differently, I would have done it 10 years ago.” ■



Samui isn’t all about the beaches, it offers cultural and volunteer opportunities to keep you busy.



You can rove about Europe on a Social Security budget—Edd Staton and his wife have done it.

From Ecuador Expats to Roving Retirees in Europe

Edd Staton

In 2021, my wife Cynthia and I walked away from what many would call a perfect life when we said goodbye to our longtime hometown of Cuenca, Ecuador. We had discovered Cuenca through *International Living* and moved there in 2010, seeking a lower cost of living after the Great Recession swept away our careers and most of our investments.

For the next decade we enjoyed a blissful life beyond our wildest dreams. But slowly the exhilaration of our early expat days, once filled with energy and excitement, gave way to routine predictability.

Then COVID hit. After a miserable year of lockdowns, we agreed that it was time to do something new, and soon.

Into the Unknown (Again)

As a fellow *International Living* reader, you'll know that the world is filled with attractive retirement destinations. Were there any we would like better than Cuenca? There was only one way to find out—so we abandoned our safe, comfortable life in Ecuador and once again plunged into the unknown.

We hatched a plan to start traveling full-time around the globe, staying in

expat hotspots for extended periods to determine their pros, cons, and, most importantly, their affordability. Because there was one thing that hadn't changed since our expat life began—this bold idea that our lives had to be funded by our Social Security budget of \$2,500 a month.

To start, we set out for the only country that never closed its borders during the pandemic—Mexico. Over a two-and-a-half-month period, we visited some expat-favorite destinations: Mérida, Tulum, Playa del Carmen, Cancún, San Miguel de Allende, and Lake Chapala. We had an absolute blast, and we learned a lot along the way. Absorbing the lessons learned from this initial adventure, we decided to next take on an even more ambitious journey. Instead of visiting multiple locations in a single country, we'd spend 10 weeks roving around Europe.

Lisbon

Our first stop was the Portuguese capital of Lisbon. After arriving on a red-eye flight from the U.S., we clickety-clacked

our suitcases up steep hills on the city's tile sidewalks for what felt like an eternity until we finally found our apartment.

Once we were settled and began strolling through our neighborhood, we were quickly captivated by Lisbon's beauty. Everywhere we looked was like a painting waiting to be framed. It's hard to believe Portugal's capital was almost completely destroyed by an earthquake in 1755.

We stayed for two weeks in Barrio Alto, a trendy area in the hills overlooking the historic center. We wouldn't consider living there because of the many bars and restaurants open until the wee hours, but it served as a great base for exploring.

The mild climate in Lisbon is perfect for "Goldilocks people" like us. There's so much to do both in the city and surrounding areas, like the picturesque towns of Sintra and Óbidos. A wide variety of cuisine is available, although since Lisbon's heritage is all about the water, it's no surprise that fish, particularly salted cod, is a specialty.

Lisbon's inexpensive public transportation system, which ranges from sleek trains to vintage electric trolleys, makes getting around the city incredibly easy. Could we live in Lisbon? Definitely. The only caveat? Recent intel says prices are rising so that might stretch our budget too severely.

Insider tip: The city's signature confection is a simple custard tart, *Pastéis de Nata*. Although the original recipe comes from nearby Belém, the version at Manteigaria (see: facebook.com/manteigaria.official) will make your taste buds faint.

Madrid

What a contrast it was, going from Lisbon, with a population of about a half million, to sprawling Madrid, a big, bold, bustling metropolis of almost 7 million people. But

this huge city is safe, clean, well organized, and the economical public transportation system once again made getting around a breeze.

With all the fabulous museums, manicured parks, flamenco shows, and breathtaking architecture, no one could complain of boredom living here. Not to mention day trips to medieval cities and jaw-dropping Roman aqueducts. For us, the food in Madrid was the best we tasted anywhere.

Madrid's climate is too seasonal for us, with lows below freezing in winter and over

“Our roving life is funded by our Social Security.”

100 F highs in the summer. Prices are quite reasonable (we paid \$68 a night for our accommodation), but to be happy living in Madrid you have to embrace the hustle and bustle that comes with any major city. We did like the grand boulevards and glamorous buildings in the upscale Salamanca neighborhood, but overall the city is too frenetic for us.

Insider tip: The Prado Museum offers free entry from 6 p.m. to 8 p.m., Monday to Saturday, and the nearby Thyssen-Bornemisza Museum (our favorite) is free from noon to 4 p.m. on Mondays.

Bordeaux

Bordeaux was a last-minute addition to the itinerary when our original choice, Barcelona, proved to be a budget buster. Our next stop was Paris, so we looked at a map to see where else we could go.

Turns out we made a wise decision because Bordeaux is gorgeous. Locals told us visitors often say, “This place looks like a small Paris.” To which they smugly reply, “No, Paris is like a big Bordeaux.”

We stayed in a private home that had a plant-filled terrace overlooking the city skyline (\$38 a night). Not the worst place to start the day with coffee and a croissant, or to watch the sunset with a glass of wine. Our host was so kind, she picked us up from the bus stop when we arrived and

3 TIPS FOR GETTING STARTED

- 1. Know your budget.** Determine how much you can spend each month. Take into consideration all of your expenses. Your top three will be flights, accommodations, and food. Also, think about travel insurance, transportation, phone plans, and activities. Set aside extra funds for unexpected expenses.
- 2. Ease into it.** If your vacations and
- 3. Have fun.** When traveling full-time, you can spend a day museum hopping and the next doing absolutely nothing without feeling guilty that you should be doing something. It's a divine way to travel.

drove us to the train station when we left.

Bordeaux is synonymous with wine, and wonderful vintages are readily available in supermarkets for less than €5 (\$5). You can book reasonably priced excursions to nearby vineyards through the downtown tourism office.

Even if you're not a wine lover, Bordeaux has plenty to keep you busy. For starters, Rue Sainte-Catherine is the longest pedestrian shopping street in Europe. An abandoned Nazi submarine base has been transformed into a spectacular multimedia immersive art experience.

How fortunate that we accidentally discovered Bordeaux. An international airport and train station provide easy access to just about anywhere. The beach is less than an hour away and the food and wine

are superb. We could happily live in this marvelous city.

Insider tip: Bar à Vin (see: baravin.bordeaux.com), a classy wine bar across the street from the tourist office, is run by the Bordeaux Wine Council. Generous pours of top-quality wine started at only €2 (\$2).

Where to next?

We've been roving retirees for two years now. Are we getting tired of living out of suitcases? Sometimes, yes. But we get better at this nomadic lifestyle with every trip, and there are so many more exciting places to explore. We're writing this in Cuenca, and from here we travel to Medellín, Colombia. We'll then spend some time in Buenos Aires to escape North America's winter. After that...who knows? ■

BUDGET-STRETCHING STRATEGIES FOR ROVING RETIREES

Our first step to becoming roving retirees was to maximize the money we could spend on this new venture. Giving up our beautiful penthouse apartment in Cuenca and storing our furnishings freed up hundreds of dollars each month.

Extra suitcases left in the basement of our daughter's home in the States serve as our “closets” to swap out clothing depending on where we are going next.

We decided that we should travel with only carry-on luggage—a backpack and roll-aboard each. Schlepping heavy suitcases on public transportation, up flights of stairs, and over uneven sidewalks simply wasn't an option. Plus, a checked bag is an extra expense, and these days you're never sure if it will actually show up at the next airport.

A key money-saving strategy we adopted is mainly staying in Airbnb private rooms with shared kitchen and other common spaces. Often these multi-bedroom condos are specifically set up for travelers; sometimes you're staying in a room in someone's private home. We always choose a location where expats might actually live to immerse ourselves in an authentic experience.

Not much time-consuming cooking happens in these places. But having cabinet space and a refrigerator shelf for items like coffee, breakfast choices, sandwich fixings, and wine really helps with the budget. Normally we eat lunch at a restaurant a few blocks away from the most touristy (translation: overpriced) areas while we're out exploring and the other meals at “home.”

Throughout Europe we were thrilled to find delicious premade meals and salads in

the refrigerated section of supermarkets for €5 (\$5) or less. These and homemade charcuterie platters were often our go-to's for quick, convenient, and affordable dinners.

A huge lesson we learned is the value of credit card sign-up bonuses. For years we'd been doing the same as many expats—paying for everything with cash by using our U.S. debit card for ATM withdrawals. We had one credit card we used to book airline tickets. Replacing that debit card with credit cards for our everyday expenditures (which aren't that much—we're on a Social Security budget) that we pay off in full each month has resulted in hundreds of thousands of miles/points that we've turned into free flights and accommodation. And in case you're wondering, not only have our credit scores not been damaged, they've risen substantially.



We've been singing the praises of Cuenca for decades...and it's still one of the best, most affordable cities on our retirement beat.

Expatriate-Friendly Cuenca Grows Up: Easy Living in Ecuador's Affordable Retirement Haven

Donna Stiteler

I've come prepared for the six-mile trek through the hills of Huacarrumi, about 40 minutes outside of Cuenca, Ecuador: My backpack is stuffed with rain gear, sunscreen, water bottles, cans of tuna, Cheetos, soda, some peanuts, dog food for strays, and a nice camera.

At the trail head, it's a classic Ecuadorian scene, right out of a tabletop photo book: An indigenous man wearing tribal attire is pulling his donkey, who in turn is carting an old wooden wagon. Expats start pulling out carrots, and I feed the donkey Cheetos (don't judge me—they'll eat anything).

We walk through hamlets where Ecuadorians are shelling corn, and the wily dogs sniff us out. My backpack is beginning to feel heavy, so I take this opportunity to give my dog food to a friendly canine and offer up cokes and tuna to the children. The villagers are friendly and *tranquillo* and sell us 50-cent Pilseners as we sit around a giant wooden cable spool,

which serves as a table. The locals join us for a brew, and we swap questions in our broken Spanish and English. In this peaceful setting, no one cares about the grammar—we're all just savoring the moment.

I look over the mountain vistas, musing: I am definitely not in Florida any more. It's a wonder I landed in this wonderful, mystical country with its diverse beauty and kind culture. After eight years of living in Ecuador, I don't regret leaving the hectic lifestyle and chaos of the U.S. for the very Zen-like Ecuador. I often tell people that moving to Cuenca literally saved my life. It's not hyperbole—I'm healthier and happier than I ever would have been retired in Florida.

Modern Living in a Traditional Country

Don't be misled by its relative obscurity. Ecuador's tourism sector has grown by 30% over the past five years, and the country now attracts North Americans, Europeans, gap-year backpackers, explorers,

and expats from around the world. They come to enjoy its perfect combination of climate, culture, environmental diversity, and affordability.

Over the years, my city of Cuenca has become more cosmopolitan, and English is more commonly spoken—both positive changes, I feel.

Still, Ecuador remains largely undiscovered by mainstream tourists, and it's not yet terribly gentrified. People say living here takes you back to the 1950s. Ecuadorians have a *tranquillo* culture where *mañana* means sometime in the future, and people welcome each other with kisses on the cheek and hugs. Time isn't rushed. Kindness prevails; everyone you pass says *buenos días* and smiles.

Yet, at the same time, Cuenca offers the conveniences of modern living with high-speed fiber-optic internet, good public transportation, quality affordable health-care, and fine housing. It's a retirement paradise where you can live comfortably

for relatively little money—and feel like you're getting in before the outside world changes it.

Attractive Affordability

The low cost of living is the number one reason many expats move to Ecuador. It was high on my list, and—eight years later, living on a fixed income—I'm grateful it remains a low-cost enclave.

Neighborhood *tiendas* supply me with fresh fruits and vegetables at prices so low I am barely able to carry the huge bag of produce \$20 buys me. In fact, I walk for most of my errands, including paying my monthly bills, which run me \$20 for water, \$70 for electricity, \$84 for health insurance, \$40 for utilities, and \$70 for high-speed 100mb internet. (The walking has provided an added benefit—I've lost 20 pounds without trying.)

In Cuenca, the climate is temperate, and that means you can live without heating or air conditioning. In Florida, my electricity bill in summer easily reached \$300. Here I save money, and I can leave the windows in my house open all year round and enjoy the fresh air at zero cost.

I used to think I could never live without a car, but in Ecuador, I now prefer catching taxis to get most anywhere in town, and I love being chauffeured around (its \$2 to \$3 for a taxi ride). Since I've moved here, public transportation has gotten even better. A tram now runs through town to the suburbs for 35 cents a ride.

Rental prices cost half what they do in

the U.S. or Europe, and the units are often furnished.

When I tell my U.S. friends that my bills (without rent) are under \$300 and rents start at around \$500 for a modern two-bedroom, two-bathroom condo with river or mountain views or \$650 for a penthouse or four-bedroom house, they laugh in disbelief.

I wouldn't have believed it either. But now I'm living it. I have carved out an upper-middle-class life in Cuenca on a monthly budget of around \$1,800, complete with a maid and gardener, and I still have money left over each month.

The Perfect Weather for Outdoor Living

In Florida, I lived like a mole person, venturing out only at dawn and dusk, because the heat-stroke temperatures made walking during the day impossible most of the year. By pleasant contrast, living in the

temperate, walkable city of Cuenca, has opened up a new outdoor playground for me.

Cuenca does, technically, have four seasons, but the running joke here is that they occur over the course of one day. It's winter in the

morning (50s), by mid-morning it's spring (low 70s), by noon it's summer (high 70s but feels 80s in the sun), and by late afternoon it's fall (60s).

Dry season and wet season are what really drive the weather in Cuenca. The dry season (winter) runs from June to September, and the weather then is generally sunny but cooler. The wet season (sum-

"I live an upper-middle-class life on \$1,800 a month."



mer) goes from October to May and is typically a little warmer, but prone to afternoon thunderstorms.

Climate change hasn't altered the weather too much here, though it does rain a bit more than it did years ago. The rain doesn't usually last all day long, though. Instead, it comes in short, 30-minute bursts.

That's OK, I figure—I don't have to worry about F5 tornados, category 5 hurricanes, blinding blizzards, or firestorms, all of which are increasingly concerns elsewhere around the world today.

Lessons in Choosing Where to Live

Cuenca's population has grown by about a third since I've been here, and prices have gone up some. Still, it remains good value.

I rented my first house in Cuenca for \$400 a month—sight unseen on a website that offered rentals. That first lease—written on a paper napkin—landed me a five-bedroom, four-bathroom, Spanish colonial house on the outskirts of town with a postage-stamp-sized yard for my dogs. The Hearst-Castle-size house was large enough to be a B&B, with a spiral staircase winding to the upstairs.

It served its purpose, but after a few years, I wanted to be walking distance to downtown and moved closer in.

In the city, rents are a bit higher than in the outskirts of town, but still cost about half what you'd expect to pay in the U.S. And the properties can be extravagant. Rents start at \$550 for a two-bedroom, two-bathroom house or a modern condo overlooking the mountains or one of the

THE BEST PLACES TO EAT OUT IN CUENCA

When I first moved to Ecuador, just a few restaurants offered American staples: a Pizza Hut, a KFC, and a Subway. Most of the restaurants served the typical Ecuadorian lunch: popcorn, rice, beans, a chicken leg, small salad, a small piece of cake and a fresh glass of mango, strawberry or blackberry juice for \$3.

But now, Cuenca is filled with fine-dining restaurants and lots of international cuisine: Italian, French, Mexican, Thai, and seafood restaurants, some housed in beautiful

renovated historic haciendas, and others with outdoor seating where you can enjoy people watching.

My favorites are [Café del Museo](#), situated in the Remigio Crespo Museum, where I can sit outside under a large umbrella facing the Tomebamba River.

I'm a sucker for Thai food, and order up summer rolls, pad Thai, and noodle soups at [Thai Connection](#). And when I need a Mexican fix, I head to [La Taqueria 57](#) for margaritas and enchiladas.

four rivers that run through town.

It's not hard to find a rental. Several websites offer listings: [Likibu.com](https://www.likibu.com), [yapa-tree.com](https://www.yapa-tree.com), [gringopost.com](https://www.gringopost.com), [cuencahighlife.com](https://www.cuencahighlife.com), and the [Cuenca Expats Facebook group](#).

Or, simply stroll the areas you find most attractive and look for *Se Arrienda* (For Rent) signs. Word of mouth is valuable among the expat community, so chatting to people at restaurants or bars will help with your search.

I wanted to put down roots in Cuenca because I have three dogs and a cat and needed a yard. So, four years ago I bought a mid-century, hacienda-style, three-story Ecuadorian home with three bedrooms, three bathrooms, two living rooms, a huge kitchen, a loft, and a large garden. I paid \$148,000 in the upscale Remigio Crespo neighborhood. (I've read that real estate values here have risen 20% since I bought, though I'm not looking to sell.) I love having a place I can make my own, so, for me, buying was the right decision. And the holding costs are reasonable: My property tax is just \$87 a year.

Your enjoyment of the city depends a lot on where you live. It's important to find a spot that not only fits your lifestyle and budget, but *feels* right to you. So, I recommend you do what I did and spend time walking through the neighborhoods you're considering. These are the ones I'd put on your short list:

The Best Expat Neighborhoods in Cuenca

El Centro (Old Town): Hanging out in El Centro never gets old to me. This part of town is not called "the center" for nothing—it is the geographical center of this 550-year-old city, as well as the center of economic and cultural activity in this 570,000-resident metropolitan area. Home to the scenic New Cathedral, Parque de Calderón, the flower market, and the San Francisco market, downtown has plenty of historic churches and Spanish colonial architecture, which give El Centro a very cosmopolitan feel.

In addition to lots of dining options, El Centro is basically a giant shopping center of sorts, with its brick-paved streets lined with stores offering everything from groceries to hardware, and high fashions to custom-made furniture. The upside of living in El Centro is that you are within walk-

ing distance of just about anything you could need or want. But it's noisy, and if you live here, you'll probably end up in an apartment over a business with balconies that open to the busy streets below.

Remigio Crespo (Solano): The Remigio Crespo neighborhood is filled with outdoor cafés, modern condos, and middle- to upper-class homes on tree-lined streets. This is the neighborhood where I eventually bought my house as it's more upscale with plenty of access to the river walks and just a 20-minute stroll from downtown.

Ordóñez Lasso (Gringolandia): Ordóñez Lasso is a popular expat enclave nicknamed "Gringolandia," where there are lots of high-rise condos overlooking the Tomebamba River, with miles of river-walk trails along a very traditional-looking "American-feel" neighborhood. It's easy to get buses and taxis into town from there, and now the new tram easily transports suburbanites into El Centro in minutes. Gringolandia is growing fast, with at least four condo high rises under construction, offering buyers pre-construction pricing for a condo with a spectacular view.

A Welcoming Expat Community

Making friends is one of the most important things to do when you move overseas. Your new friends will become not just the people you meet at happy hours,

nature walks, or the local market. They will be your support network, helping you navigate life in your new home.

Cuenca has an expat community of about 10,000—the largest expat community in Ecuador. Sit at a restaurant alone, and soon you'll find yourself chatting with neighboring tables and making new friends. Cuenca's vibrant international community offers plenty of ways to meet other transplants: playing trivia, hiking, road trips to nearby towns, poker and canasta games, writing exchanges, painting lessons, photography meetups, pickleball, golf and tennis...so many things to do that you'll find yourself exploring all those hobbies you used to put on the back-

burner back home when you were too busy working.

The Cuenca expat network is incredibly friendly and active.

When I first moved to Cuenca, I was alone in a foreign country where I didn't speak the language. I had my first major meltdown while shopping in the megastore Coral (similar to a Walmart). I was looking for milk, and I found around 20 different types—all labeled in Spanish. I remember bursting into tears as I looked over the unfamiliar cartons of milk, because I'm lactose intolerant and didn't want to buy the wrong thing.

This is when I realized I needed to make some friends—and fast. I needed help.

"The property tax on my 3-bed home is just \$87 a year."



The historic and the modern coexist seamlessly in Cuenca, making it a great place to live.

VISA OPTIONS FOR RETIREES

Ecuador is a country that welcomes expats, and they've made the visa process straightforward—it's one of the easier countries in South America in which to obtain residency.

A pensioner's (retirement) visa is the most common visa expats get to attain permanent residency in Ecuador. It requires the applicant to show that they have a steady income from a guaranteed source that is stable and reliable, such as from Social Security or from a city/state or corporate pension. The minimum monthly income requirement is \$1,275 for the

primary applicant and \$250 additional for each dependent family member.

Another popular option is the investor visa which requires an investment of \$42,500—the investment can be in real estate, or you can put that amount into an Ecuadorian Certificate of Deposit.

A new positive change in the investor visa means it now allows expats to come and go from Ecuador as often as they desire. The tradeoff is that on this visa, you must remain a temporary resident and renew it every two years—it doesn't offer a path to permanent residency.

I met Stefani and Bob Owens as they were walking their dog down the street, and we stopped to chat. During the course of our conversation, I explained I was living in a large home that had only a few pieces of furniture, which included an Ecuadorian-size couch that sat so low my knees were hitting my chin when I sat down. I didn't have internet or television, and the quietness in my echoing house was driving me crazy.

That's when Stefi said, "I've been there, so let me help." Over the next few days, Stefi took me under her wing to get me settled in my new home. She knew a friend who was selling her living room and bedroom furniture, and so for \$500 I bought an expat-size couch, two side chairs, and a bed with a comfortable mattress. She took me to Rotari market, known for its inexpensive household goods and unfinished wood furniture, and I bought end tables we painted bright colors. She even got a technician to set up my internet and television.

This is what you get when you move to Cuenca: a friendly expat community whose members are happy to help you get your new life launched.

Parades, Markets, and Parks

Cuenca is a place where you'll never be bored. There is always something to do in this city.

Parque Calderón is the city's hub, where families gather to watch colorful

parades with dancers swirling in fedoras and velvet skirts, enjoy fireworks that rival Disneyworld displays, gawk at creative street performers, and be entertained in the many chic bars where musicians pump out everything from salsa to classical to rock music.

This area is also the cornerstone for some of the most alluring attractions

in this historic city, most notably the massive Cathedral of the Immaculate Conception (construction started in 1885 and took 100 years to complete), the San Francisco textile market (a great place to purchase

Ecuadorian merchandise including colorful textiles, alpaca sweaters, woven ponchos, religious artifacts, and indigenous crafts), and the renowned Flower Market.

Many of the historical haciendas surrounding the square have recently undergone renovation and are now home to trendy bars, microbreweries, upscale restaurants, and gourmet bakeries. The most impressive renovation is the large, yellow building known as Mansion Matilde. Built in 1880, the Ordóñez Mata family owned it originally, and the property played host to powerful national politicians, prominent society families, and religious leaders. In 2016, restoration of the house began by owner Gladys Eljuri Antón who decided to convert the mansion into a gastronomic and cultural center called Casa del Parque, which includes nine stores, restaurants

and cafés, and a fine-dining restaurant. It's a true architectural and dining treasure for the city.

Parades wend their way through Cuenca on most weekends. They often start downtown in front of the New Cathedral and make their way around the surrounding neighborhoods. Each June, the Corpus Christi Festival is the big celebration. Technically, it's focused on the "Body of Christ." But over the years, the celebration of the sacrament bread has also turned into a celebration of sweets. Booths boasting all kinds of sugary treats line the streets of the historic center. (My favorites include white-iced donuts, coconut squares, brownies dipped in chocolate and a cone of what tastes like marshmallow fluff.) I join the hordes in the streets in a sugar coma—batting away bees, which seem to appear out of nowhere when the city is sugar coated.

In November, fiestas and parades dominate Cuenca's Independence Day celebrations but the real draw is the hundreds of vendors from around Ecuador and elsewhere in Latin America who come to sell their crafts. They set up tents all over town, especially along the Tomebamba River, where it's easy to stroll. The market features a dazzling array of handcrafted items from local and regional artists including fine jewelry, ceramics, textiles, wood carvings, embroidered tablecloths, and Ecuadorian artwork.

Appreciating Life in the Andes

Each year, I go on a three-hour hike in the Cajas Mountains, a 70,500-acre national park located about 20 miles west from Cuenca at an altitude of 13,222 feet. Standing at the Three Crosses monument marking the continental divide, I follow the tradition of placing a stone at the base of the monument in memory of the generations of indigenous who died on the trail and as a good-luck charm for the hikers heading out to experience a moment at a sublime Andean summit. It's a humbling experience, reminding me that I'm only here for a blink in time and that I should breathe it all in.

I'm happy that this time in my life hasn't been wasted. Here in Cuenca, I find myself growing in ways I never expected. For that alone—never mind the healthier, richer, lower-cost lifestyle—the move to Ecuador has been well worth it. ■

**"A friendly
expat
community
happy to help."**

Careful Use of Royalty Income Can Save You in Taxes

Paul Carlino

One of the perks of living in San Miguel de Allende, Mexico, is that I am surrounded by creative people. It makes for interesting conversations at parties, where I've rubbed elbows with actors, artists, and authors. As a former attorney for the Internal Revenue Service (IRS), I always remind these innovators that they should not get creative with their taxes. Even though they live overseas, they are still required, as U.S. citizens, to report and pay U.S. tax on their worldwide income.

For some, this income includes money they are paid for the sale or use of intellectual property they have created in the past, such as a book, a song, or a painting. A royalty is a periodic payment made to an owner of property for the right to use or sell the property. To give you an example, Spotify pays Lady Gaga about a half a penny each time one of her songs is streamed on the platform. Another example, a landowner receives a percentage of the overall sales of a natural resource extracted from her property by a third party.

Although these payments are both properly termed royalties, and reported as such on *IRS Form 1099-MISC, Miscellaneous Income*, they arise from

different circumstances. The landowner exerted little effort to realize her income, while the songwriter probably spent long hours actively crafting her song. Should the amounts be taxed similarly given the different level of engagement by each person in the activity that led to the royalty? Does it matter? These questions were highlighted for me recently when I was preparing a tax return for one of my artist clients.

Daniel has been a self-employed children's book illustrator for many years. He earns income each year for the art he creates for books on which he is actively working. He properly reports this money as business income on *Schedule C, Profit or Loss from Business*. He also receives royalties from the sales of books which he illustrated in previous years. I knew Daniel would pay less taxes if his royalties were treated as part of his business income rather than as a passive royalty. But would the IRS agree this was the proper treatment for that income?

Fortunately for Daniel, the IRS looks to the facts and circumstances of the activity resulting in the royalty to

determine whether the royalty is active or passive income. Since Daniel has been in the business of illustrating books for years, including the years he made the art that generated the royalty, any payment he receives related to that work, now or in the future, is considered by the IRS as income from that business.

Treating the royalty as business income allows Daniel to deduct ordinary and necessary expenses incurred during the year related to that business, such as the costs of advertising, materials and supplies, and expenses related to a home office. Thus, the \$1,000 Daniel earned in royalties is offset by the \$250 of related business expenses, and so he reports only \$750 of net income.

"Royalties that are a business income allows deductions."

Additionally, business income is considered earned income for the purposes of the Foreign Earned Income Exclusion (FEIE). Under the FEIE, Daniel, who lives in Mexico, is able to exclude his \$750 net royalty income

(\$1,000 royalty less \$250 of business expenses) from U.S. income tax. (See the sidebar below for the requirements to qualify for the Foreign Earned Income Exclusion.)

Earned income is also counted for purposes of calculating the amount Daniel can contribute annually to his retirement accounts, including traditional or Roth IRAs, and increases his Social Security earnings for the year, which will increase the Social Security benefit he is entitled to upon retirement.

What if Daniel was not actively engaged in the business of illustrations? For example, what if he was otherwise employed and had illustrated only one book as a favor for a friend? In that case, the IRS considers the royalties he received from that book to be passive income, similar to what the landowner received in the above example. The royalty in that case is reportable on *Schedule E, Supplemental Income or Loss*. As passive income, Daniel wouldn't be entitled to any of the deductions for expenses and earned income benefits that I described above.

Fortunately, the facts in Daniel's case were clearly drawn and this tax attorney didn't have to get creative. ■

WHAT IS THE FOREIGN EARNED INCOME EXCLUSION?

The Foreign Earned Income Exclusion (FEIE) allows U.S. taxpayers to exclude up to \$120,000 from income tax in 2022 (the FEIE is adjusted annually). To qualify, you need to have:

Foreign earned income: That is, income you receive for your personal services performed overseas, such as wages, commissions, or self-employment income.

A tax home in a foreign country: The place where you regularly work. Employees who are permanently or indefinitely

assigned to work in a foreign country or self-employed persons who live and work overseas are considered to have a tax home in that foreign country.

Meet the bona fide residence test:

You must be outside the U.S. on January 1 AND live outside the U.S. for a full calendar year.

OR

Meet the physical presence test:

You must be physically present outside of the U.S. for 330 or more days during a 12-month period.

Care in Vietnam Proves Friendly and Sound

Allen Lycka

My wife Lucie and I had spent months meticulously planning a trip to the South Pacific. Flying from our hometown of Edmonton, Canada, we were to spend two weeks in Vietnam, a few days in Cambodia, and then onto southern Australia for another couple of weeks. Our first stop was Hanoi, the capital of Vietnam, where I was due to speak at a medical conference. It was to be a trip of a lifetime...but it didn't get off to the best start.

As we were getting off the plane in Hanoi, an over-eager passenger came up behind Lucie and her pushed forward, twisting her right knee and tearing a muscle. Then, there was a loud pop...not a good sign. Lucie made it off the plane and we were met by a tour guide, Dai Nguyn of Amazing Vietnam Travel (see: vietnam-amazingtours.com) who we had arranged to pick us up at the airport and take us to our hotel.

By the time we got to Dai Nguyen, Lucie was in so much pain that she could no longer put weight on her right leg. He



Thanks to the top-rate healthcare she received, Lucie was able to explore the sights of Hanoi.

sprang into action and arranged a wheelchair and transportation to the closest private hospital, the Hong Ngoc Hospital (see: hongngochospital.vn). I was devastated, sure that all the months of planning had been for nothing and that we'd have to return home.

Vietnam has private and public health-care systems. While the public system tends to be underfunded and poorly

equipped, and the doctors and medical staff often only speak Vietnamese, the private hospitals are world-class. Many have doctors from Europe and have the state-of-the-art equipment.

Arriving at the Hong Ngoc Hospital, we were faced with about eight steps to get in the entrance. "How are we supposed to get up there?" Lucie wondered. "Don't worry, we have it under control," Dai told her, as six tiny Vietnamese helpers put the wheelchair she was in on their shoulders and hoisted my wife through the entrance.

Check-in was easy. The staff took Lucie's health insurance card, and they immediately put us in the triage room where Lucie was assigned a private nurse. When the doctor arrived, he had a thick European accent, but spoke English so we were able to communicate without any problems. He prescribed a sedative and a pain killer, and Lucie's pain immediately subsided. The doctor ordered an MRI to check for damage and a possible tap of the knee. The MRI, thankfully, showed no significant damage. And there was no blood in the knee, so the tap was unnecessary. The final diagnosis was a sprained knee.

Then we were ready to go. In all, we were in the hospital for a total of about three hours. The whole experience was smooth and professional. But what really amazed us was the cost. Although our travel insurance covered everything, the entire cost was less than CAD\$500 (US\$370).

The next day my wife was well enough to go to Ho Chi Minh square in a wheelchair, and in the afternoon, she used crutches. And by the next day, she was able to get around without them.

The rest of our trip was magical. A couple of days after her accident, we saw the Bai Dinh Pagoda, a Buddhist temple on the slope of Dinh Mountain, and there was considerable walking that my wife handled without any hesitation. We also visited the Trang An grottoes, a collection of caves and valleys seen by traditional flatbed Vietnamese boats. I must admit that I had more difficulty getting into the boat than Lucie did.

While our trip didn't get off to the best start, with help from our guide, my wife's accident ended up being a little glitch in our travel plans...but one that taught us about the good nature of the Vietnamese people, and the importance of having proper travel insurance whenever you travel abroad. ■

WHAT TO KNOW ABOUT TRAVEL-MEDICAL INSURANCE IN 2023

When going on any trip, it's important to get travel insurance. Check the travel coverage your credit card may provide—lots do provide some, and you should be familiar with what that coverage is. Be aware, you may need more than one policy to adequately cover trip-cancellation, medical-protection, and air-evacuation.

We asked John McGee of Expat-GlobalMedical.com to share some insights about travel-medical coverage in 2023: "First, understand that, in macro, two types of travel-insurance plans exist," he says, "travel-medical only and trip-cancellation, which usually has a smaller amount of travel-medical protection built in. Both types typically include some air-evacuation coverage (paying evac out of pocket is expensive—as

much as \$30,000 from Mexico to the U.S. or \$100,000 from Europe or Asia.)

"Travel-medical coverage provides several benefits your domestic insurance does not. One, the insurer will provide a direct payment to the hospital in an emergency. My 'rule of thumb' is that it's best to just pay smaller claims yourself (like a broken arm, which might cost you up to \$1,000). Put payment on your credit card and get reimbursed. If you're admitted to a facility, that's when the claims can start to add up, and so if that happens, then get your travel-medical insurance card out and have the hospital deal with the insurer directly.

"The majority of travel-medical plans won't cover you for pre-existing conditions so be sure to check the fine print."



The “Path of Progress” is crawling along Uruguay’s Atlantic coast to Rocha and creating opportunity.

Your California Dream? Three Spots to Find it Abroad

Ronan McMahon

Nothing more attractive than the promise of a better life. A life of ease and abundance, opportunity and well-being...

For well over a century the “California Dream” has been the epitome of that idea. It was born of the mid-19th century Gold Rush, with the dream of fast wealth and quick success. But it evolved over the following decades to include the highest attainable lifestyle ideal—a comfortable life, a nice house, a lawn, outdoor space to enjoy the perfect weather. It meant security, education, great roads and lots of outdoor leisure activities. And with a real estate market that’s been booming since the 1950s, it’s meant that owning a Californian home has been a remarkably reliable way of securing long-term wealth.

Living the California Dream, you’d spend your days oceanside with the scent of orange blossoms. You could savor the wines of Napa Valley or take to the surf at Lunada Bay. And with one of the most diverse populations in the world, the cultural and culinary possibilities could be endless.

But while California still has a pull on people today, it’s also known for skyrocket-

ing costs, high taxes, homelessness, and natural disasters. During the pandemic, for the first time in its history, California recorded a net loss in population. And with the tech industry facing headwinds and the rise of remote working, the gold rush of Silicon Valley is receding. So, it’s no surprise to learn that many folks are now finding their version of the California Dream elsewhere. In places where they can live better for less, with real estate opportunities that have become unthinkable in the Golden State.

As an international real estate investor, I always go where the opportunities take me...and where life treats me best. For me and many others the “California Dream” is an idea that exists beyond borders. And right now, there are three places on my beat where that dream can become a reality for savvy real estate buyers.

Los Cabos: The Other California

Los Cabos, on Mexico’s Baja California Sur, has long been a popular destination for wealthy Californians, but since the pandemic and the rise of remote working it has exploded, not just with more vacationers but for folks looking to make a home

here long-term.

Location is a big factor. Sitting at the tip of the Baja peninsula, Cabo is just a short, direct flight from dozens of North American cities. And it has *all* the pull factors and allure that appeals to remote workers, with perfect weather, fine dining, world-class beaches, and no shortage of opportunities for fun like fishing, boating, and golfing.

I’ve been coming to Cabo since 2014, and each time I visit it has gone more upmarket. Appealing more to the Californian taste makers who come here. Along the boulevards you’ll find vegan eateries and classic Californian shopping plazas with health food cafés, organic markets, and sushi restaurants.

The trendy new El Merkado gourmet food market reminds me of L.A.’s Grand Central Market. There are breweries creating seasonal flavors based on local produce, and farm-to-table restaurants are popping up everywhere.

Then there are the homes. Inside uber-rich gated communities you’ll find villas with \$10-million-dollar price tags and billion-dollar views. Luxury hotels that offer suites with private pools and even private yachts for their guests...

And it’s not just California’s private-jet-set coming. The “ordinary” rich are moving here too. The Silicon Valley tech folk...the remote workers and entrepreneurs...the second-home owners and retirees.

Why pay \$3,000 (or more) for a cramped studio apartment in San Francisco when you can live in a spacious condo and spend your evenings sipping on piña coladas on the beach. A lifestyle upgrade is not just some far-off retirement dream. It’s doable now. And being just to the south of California, Cabo is right on the doorstep of one of the highest densities of wealthy, mobile people in the world (with over 1.14 million millionaire households).

The folks who come to Cabo aren’t looking for cheap, they’re looking for more. More amenities, more space, more sunshine. And they’re willing to pay for it, whether they buy or rent long-term.

This creates a unique opportunity for savvy real estate investors. With such a huge influx of renters and buyers, demand is surging while real estate supply is dwindling. There are more buyers than product. And the number of listings on the MLS is at less than half pre-pandemic levels. So, by locking down best-in-class real estate, you

can sit on an asset that can appreciate fast and create incredible rental yields if you're not using it yourself.

For instance, in August 2021, I launched a deal to members of my *Real Estate Trend Alert* group in a community called Cabo Costa. Less than a year later, in July 2022, a condo that had the RETA-only price of \$249,000 was sold for \$425,000. That's an uplift of \$179,000. (I bought one of these condos myself but have not sold.)

Condos in Cabo have always been easy to rent. Another condo I own here used to make me \$1,800 a month when I rented during periods I wasn't here. The difference now is I could ask for up to \$4,000 a month. That's how strong this market is amidst extreme scarcity and exploding demand.

A New Frontier in Uruguay

California's growth was spurred by a mass migration of people towards America's Western frontier. The Gold Rush kicked off a Path of Progress that lasted for over a century...and transformed California into one of the wealthiest economies in the entire world.

Finding such Path of Progress events today is incredibly rare...but there are still pockets of opportunity where you can profit from that same frontier spirit.

One such place is Uruguay. For years I've been closely watching a Path of Progress crawl along its vast Atlantic coast, turning a once quiet coastal area with some of the best beaches in the country, fringed by nature reserves and lagoons, into a legitimate jet-set location and a favorite vacation destination of South America's elite.

This region, Rocha, is where it's still possible to buy best-in-class properties at low prices...and then profit from capital appreciation, rental income, or both as demand continues to grow.

What's happening in Rocha is the natural extension of the Path of Progress that started many decades ago in Punta del Este, Latin America's premier jet-set destination...a haven of celebrities, the super-wealthy, movers and shakers, models, royalty, and the like.

Over the past few decades, as Punta was built out and land became scarce, development moved farther east along the coast. First to La Barra and then to Jose Ignacio... turning each place chic and high-end, and

driving up prices.

Now, the jet-set are looking for the next place, and that's Rocha. With its tiny beach towns, sleepy fishing villages, cream-colored beaches (the best in the country), Rocha is in the midst of a similar transformation as those towns to the west.

This is driving up demand...and prices. But there is still time to get in ahead of this Path of Progress and secure a property in one of Rocha's premier communities at bargain prices—before the mainstream catches on.

One deal I've brought to RETA members in Rocha is a buy-and-hold play. It's an opportunity to own one of a handful of hand-picked ocean-view, walk-to-the-beach lots in the heart of this region from just \$36,015. The play is to just sit and wait for the land to appreciate...and then sell to a member of the wealthy elite ready to build their own beach house. I expect these lots could double in value in a few years.

The California of Europe

It's easy to see why Portugal's Algarve reminds folks of Southern California. It has perfect weather, with 300 days of sunshine a year, and its beaches are a beautiful golden hue and surrounded by dramatic cliffs and coves.

I know of at least two Californians who say it's a better place to live...more affordable, certainly safer. I've even heard some say the oranges here are sweeter.

As the 2023 winner of *International Living's* Retirement Index, Portugal has long been popular with expats and in recent years, the number of Americans living here has been surging—rising 45% in 2021 from the previous year, according to government data.

Even *LA Magazine* jumped on board, calling Portugal “the California of Europe.” It's the new chic spot to grow a start-up or buy an apartment, with a cost of living that runs at nearly half that of California.

But when it comes to that easy-going, laidback California beach lifestyle, it's all about the Algarve and its incredible golden-sand beaches. And there is nowhere on this southern coast that encapsulates this better than Lagos.

Lagos is a place where you can walk to the marina and jump on a boat to go sail-

ing, fishing, or cruising around the cliffs, sea stacks, and bluffs of the Western Algarve's awesome coastline...or spend your days on a long stretch of beach where you can sunbathe, swim, kayak, or surf.

And with a condo here, you can feel content that you're not paying anything near what you'd pay in California. In fact, with Portugal's low mortgage rates, your monthly payment could actually be less than the property taxes and HOA fees alone that you would pay for an equivalent luxury condo in a Californian beach town. And because of surging demand

and supply issues caused by hotel room shortages, lack of developable land, and tight regulations, with the right real estate you can expect fast capital appreciation and strong rental income.

Members of my *Real Estate Trend Alert* group have who have bought here have done exceptionally well. In 2020, I recommended condos in a community called Adega.

One RETA member bought a condo there for €480,000 and has since sold it for around €675,000. Another RETA member bought an Adega condo for around €500,000, and recently put it on the market, and immediately got an offer of €875,000—a €375,000 uplift.

Of course, most buyers understandably buy in Lagos for the lifestyle benefits. With no end to the supply squeeze in sight, you can still accumulate strong capital appreciation in the long-term.

If you choose to rent, you could see as much as 48 weeks occupancy and earn \$50,000 per year for a well-equipped two-bedroom condo in a good location. Even renting for the peak summer months alone could be enough to cover your mortgage and all your costs, giving you plenty of personal use too. ■

“For many, it's an idea that exists beyond borders.”



Ronan McMahon is the editor of *Real Estate Trend Alert* and a contributing editor to *IL*. He spends at least six months a year crossing the globe in search of the best real estate deals worldwide. For more about his RETA group, and to become a member, go here: IntLiving.com/retamag

A Dream Home Among the Birds on Lake Patzcuaro

Wendy Justice

When I first visited the central Mexican highlands town of Patzcuaro, I came to understand what draws expats to the area. At 7,200 feet in elevation, the air is crisp and cool; even in July, it's mild enough that you'll want warm clothes. The local culture is rich and vibrant. Patzcuaro is large enough to have most of what you need, but small enough that you'll know your neighbors—and more opportunities for fine dining, shopping, and healthcare are only an hour's drive away in Michoacán's capital city, Morelia.

While here, I met Georgia Conti—a 70-year-old, single retiree originally from Galena, Illinois, who moved to the Patzcuaro area in 2008 to satisfy her bird-watching hobby. She says, “I am a serious birder who leads visiting birders and I provide financial support to Mexicans to advance their birding skills.”

Georgia says that she has always enjoyed traveling. Her job as a public health administrator has enabled her to live in far-flung places that ranged from Turkey to above the Arctic Circle in Alaska, where she worked for 20 years before moving to Seattle.

“I wanted to live outside of the U.S.

when I retired. My husband at the time and I came here since we had friends who lived in Morelia,” Georgia says. “We were looking for a place with birds, and someone in Patzcuaro suggested we get together with a local resident who had done guided walks behind what became my current house.

We parked near a broken down cabin with a yard full of weeds, but it was just a field away from Lake Patzcuaro, which is a great place for birds.

“We had made a list of what was important to us, and this property checked all the boxes. It was near enough to a major airport and not so far from the U.S. if things got screwy. We didn't want to live in a hot, humid climate. It was close enough to Morelia, which has every store that you can imagine, and good healthcare, and it had great birds. We decided that this would be the location of our main house.

“The property wasn't listed,” Georgia says, “so we contacted the owner, who drove out from Mexico City to meet us. We made a big down payment into his account, and had the paperwork put in our names. Two days later, it was ours—no

lawyers or professionals involved.

“No one had an architect or an engineer back then; those types of businesses didn't exist here in 2006,” Georgia says. “Instead, we penciled out a drawing and hired someone to build it the way we wanted it. Now I have a spacious, beautiful, traditional-style, two-story home with a big patio to take advantage of the view of the lake, a large workshop, and a two-bay garage. I have a water fountain for the birds and three hummingbird feeders. I also have a fully furnished *casita* on the property that I use for guests or that I could rent out, if I wanted.”

The house is near the edge of Lake Patzcuaro on the outskirts of the small village of Arocutin. Georgia says, “I'm far enough from the village that I don't get any noise from there, not even during the festivals that the town puts on.”

Patzcuaro has a small, close-knit expat community. “Most of them are from the U.S. or Canada,

and nearly all the expats in Patzcuaro speak English,” Georgia says. “Patzcuaro's expat community is different from other communities, I think. People here are more connected to the Mexican community than in other expat havens.”

When she gets the urge to leave her nest by the lake and venture further afield, she has several destinations to choose from. “I like going places to see birds, like Tacambaro, a town about a 90-minutes from here. I'll sometimes visit one of the many hot springs in this area. Morelia is a beautiful city with a lot of history and some great restaurants,” she says. “I'll go there once or twice every month for shopping, eating, and medical care. If it's something minor, I'll go to the clinic in Patzcuaro,” she says, “but I go to Morelia for anything serious.”

Georgia's cost of living is quite low. Excluding trips to the U.S., she says, “I'm spending less than \$1,500 per month and I live a good life. I don't need to buy a lot of stuff, but even when I travel, it usually doesn't mean spending a lot of money. When I go to the beach, I don't stay at budget hotels but I'm not at the top-end resorts, either. Since I'm living here, and not vacationing, it's a lower cost of living.” ■

“Expats here are connected to the local community.”



Traditional villages dot the shore of Lake Patzcuaro, where birds flock in great numbers.



The pristine beaches around Hermosa are known for excellent snorkeling and sport fishing.

Local Connections Give This Expat's Life Joy and Texture

Kathleen Evans

In truth, there is no single place on earth that is absolutely perfect. However, there are places that just feel right. There are also long-term expats who find the perfect fit where they land. Those are the folks who integrate into their society, make local as well as expat friends, join groups, take up hobbies, get involved.

Folks like Pamela Lewis. Her introduction to her now long-time home of Costa Rica was a deeper dive than most. She came on a year-long work assignment to Escazú in 2000 (and then spent the next seven years figuring out a way to return full-time).

A native of Harrington Park, New Jersey, Pamela worked for Procter & Gamble in Costa Rica as a chef and project manager. That's a very different experience than beach loungers and rainforest daytrips. "I have a unique perspective," she says. "I learned about work habits, and how to do business in this culture. Many of the people I worked with back in 2000 are still my friends today."

On returning to the U.S. in 2001, she and her then-husband traveled to Costa Rica every year with the intention of moving to this naturally beautiful country. "We looked at real estate in the Central Valley, the Central Coast, and Guanacaste over the years," she says.

They were captivated by Playa Hermosa (the one in Guanacaste north of Playas del Coco, not to be confused with the Hermosa south of Jacó on the Central Coast). "Playa Hermosa, at first glance, appears as if there's not much to it. But dig deeper and you'll find a strong expat and [local] tico community that works together. I love the diverse population there," she smiles.

Their move became reality in 2007. Pamela laughs about it, "It was a well-planned risky move. We were not at retirement age—being in our 40s—and not quite sure what we were going to do once we settled in."

But it didn't take long to find careers in their peaceful town. Her ex-husband found his groove in the real estate business, and Pamela worked for, then owned, a property-management and vacation-rental business—taking it from 12 properties to 70 in just four years.

Today, life is no longer quite so frenetic, as Pamela sold the business and reinvented her life after she and her husband went their separate ways several years ago.

"I own a three-bedroom, two-bathroom, free-standing home in Hermosa.

It has a pool, covered parking, it's fully fenced with gardens for my dogs, and it's just a two-block walk to the beach. I paid just \$190,000 for it in 2015."

Property values have sky-rocketed on the Gold Coast. I suggest that today, her place would be worth more than \$500,000. "I hadn't thought about that," she muses. "That much? Maybe. I have updated my entire kitchen and I continue to invest in upkeep. And this is where it is important to be part of the community. I used all local workers. Even the cabinet maker is from here," she continues. "I might add a rental *casita* on the property to contribute to my cash flow."

Pamela also has a steady revenue stream by renting out her two-bedroom investment condo in Playa Flamingo, less than an hour south of Hermosa. "I still own it and survived the pandemic with a long-term renter," she says. "It has been an excellent investment. Rentals have been consistent with just very small pockets of time that haven't been booked. I have reservations for well into 2023."

Pamela has increased her involvement in the community since her days of joining the Playa Hermosa Association in 2009—it does everything from beautifying the beach to saving monkeys and supporting the public school...to working with the municipality to maintain roads, clean beaches, and plant trees.

"The spinoff sub-group I started in 2019 (Recycle Hermosa), has evolved since then. We have gained a lot of ground with education and working with the municipality to provide a recycling program."

There will always be new challenges for Pamela to tackle. "We need a formula for people to give back and contribute. The unspoiled nature, the environment, the things that make Costa

Rica so special...they can't be sustained without help," she explains. But with her energy and passion, you get the feeling that she'll make it happen.

Will Pamela stay in Costa Rica indefinitely? "Indefinitely is a big word. But at the end of the day there is no place I would rather be," she says. "I miss Hermosa when I am in the U.S. or Europe. Even when I am just in San José, so I'm here to stay." ■

"The unspoiled nature makes Costa Rica so special."



If travel and writing are things you love to do, you can use them to bag free trips and travel perks.

How to See the World for Free as a Travel Writer

Noreen Kompanik

Today I get paid to see the world. Wined, dined, pampered—often for free—and then somebody writes me a check to tell people about my experiences. It's every bit as great as it sounds. And the good news is: Just like me, you too could learn the secrets.

After spending almost 35 years as a nurse, a friend introduced me to the world of travel writing. She thought I was a perfect candidate as I loved to travel, loved to write, and loved to share stories of my travel adventures. I took her advice and signed up for a travel-writing workshop, hosted by *IL*'s Executive Editor, Jennifer Stevens.

After hearing editors, writers, and photographers share stories of finding success in their areas, how editors were looking for juicy travel stories, and that writers were getting invited to destinations all on the house, I was certain this was exactly what I wanted to do when I retired from nursing. And retire I did, five years later.

My first year as a travel writer, I had over 40 published stories in a variety of online and print publications. As my reputation as grew, I began receiving invi-

tations to destinations in exchange for a published story.

Today, I have over 800 published articles, own three magazines that I'm the co-publisher/managing editor of, and still write for top publications as a regular contributor. As a result, my offers of complimentary travel and stays have grown from local and state to national and finally international destinations. I now enjoy free trips to places like London, Paris, the Turks and Caicos, Dominican Republic, Mexico's Riviera Maya and more.

I'm also exactly where I want to be at this stage in my life, doing exactly what I love doing and I feel very, very blessed. But it did take some hard work to get here.

I often get questions about how I became a writer, how I know what to write about, how to break into top publications, and of course, how I get thousands of dollars in travel perks on the house. Here are the basics you need to get started:

Start With Your Own Hometown

When I first started travel writing, I was still working full-time as a nurse with a limited number of vacation days. This meant that other than the family

vacations we'd already planned, I wouldn't really be able to travel with the same freedom as I do today. As a result, many of my stories were oriented to my hometown of San Diego and Southern California.

But that ended up being a win-win all around. Editors want writers who know their town inside and out, and I got to find out things about my area that I never even knew existed.

Know What to Write

The magic key to getting an editor's attention is figuring out what the publication is looking for. This happens when we spend time researching a publication, getting to know their voice, the regions they cover, and the types of stories they are looking for. You can't sell budget travel to a luxury publication. Likewise, you can't sell an article about a well-traveled destination to an editor looking for off-the-beaten-path stories. It's important to carefully read writer guidelines to be completely in tune with the magazine and their readership.

Destinations, like people, are multifaceted. They have hotels, restaurants, and activities. But if you really want to break into a top publication, you need to figure out a new, undiscovered story angle or topic.

Develop a Relationship with Editors

It's vitally important for writers to develop an ongoing relationship with a publication they've broken into. By delivering top-quality stories, the editor will want to continue to work with you, especially when you tell them something they didn't know. And it helps even more when you're flexible, reliable, and easy to work with.

As a result of my relationship with publications like *Travel Pulse* and *GoNOMAD* for example, editors have provided me letters of assignment, something I can show to tourist boards and hotels ensuring I have a promised article in exchange for their willingness to host me. In addition, my editors have also sought me out and sent me on all-inclusive press trips for their publication.

This is a big reason why I've been able to travel to so many fascinating and exciting destinations both within and outside the U.S.

Get Invited on Press Trips

There are really two types of press trips (or media trips as they're also called). One is an individual trip where the writer contacts the destination after they've received an assignment or a guarantee the editor is interested in the story idea they pitched.

In a two-way conversation between writer and destination, the writer shares their needs for completing their story and the destination rep extends an offer to host. In essence, this type of trip is individually focused, allowing the writer complete control over the itinerary.

The second type of press trip is a group press trip. This is one in which the destination rep initiates an offer to a select group of writers with a pre-determined itinerary. Again, this is a trip that will typically cover everything including travel. However writers may have to have assignments in hand or compete with other writers for a spot on the trip. But they are amazing opportunities for networking.

Rely on Tenacity and Fortitude

I truly believe with the hundreds of writers I've met and talked with over the years, that those who don't find success with travel writing have given up too soon.

No one is going to be instantly successful. The process takes time. None of us were experts in our profession when we first started out. We didn't begin at the top of the heap, but rather got incrementally better at our jobs as time went along. To take an example from my own career, first-year nurses for example are never promoted to a nursing supervisor position. Nor would a first-year teacher be selected for high school principal.

Hone Your Skills

Writers, like photographers, need to hone their skills and improve their technique. I am a huge proponent of continuing education because it's an investment in myself and my career. I noticed a big difference in my writing after I completed a creative writing course. And when I signed up for a photography course, and then a second one thereafter, my photos improved dramatically, and editors were impressed. It's important to note that

some publications will even pay extra for the writer's own photographs. That's what I call double dipping, and it's pretty awesome.

If you're really serious about wanting to become a travel writer and finding success in this profession, then do yourself a favor and make the investment in yourself. It's so worth it.

Have a Social Media Presence

Destinations likewise pay close attention to the type of photos a writer takes. They can either check you out through your own website, through a Google search, or these days on social media, especially Instagram. Tourism representatives or a venue looking to host a writer will also want to assess your skill as a writer. Sharing published pieces on social media outlets helps them find you and get to know just who you are.

Visit Your Local Travel and Adventure Shows

Even as a brand-new writer, I decided to attend a travel and adventure show held in my hometown of San Diego. These shows are held all over the world and are designed with the traveler in mind. Representatives from destinations from all

over the globe set up their table displays with alluring photos and brochures, hoping to attract travelers to Bali, Cancun, the Bahamas, and even to destinations around the U.S.

But they are also a treasure trove for the travel writer. As a show attendee, we also get to interact with these destination representatives. My first travel show yielded me five invitations to destinations, again, in exchange for published articles. The bottom line is the more you put yourself out there, the more destinations will know who you are.

Join a Travel Writing Group

No man is an island, and neither is a writer. There's nothing like learning from one another which is exactly why I created the [Travel Writer's University](#) with my travel partner, Kristi Dosh. We've developed a close-knit group of writers, editors and industry professionals that share a tremendous amount of information on

the ever-changing world of travel writing. Our members have not only found tremendous travel writing success, but they too have amassed a myriad of complimentary travel perks as a result of knowing the 'inside scoop.'

Join Organizations Like TravMedia

[TravMedia](#) is a global organization for travel professionals. This includes destination reps, editors, writers, and bloggers. Travel writers, like other professionals, create an online profile that includes a bio, travel plans, and uploaded published stories. How can this help a travel writer get free travel? Let me explain.

TravMedia is an extremely interactive community. Editors are always looking for story pitches and they reach out to TravMedia members first. They may be looking for someone who's recently taken an Alaskan cruise, who's been to Namibia and has high-resolution photos, or who may live or have detailed expertise in a city like San Francisco.

People who live overseas are in particularly high demand as writers for their on-the-ground expertise. Destination reps will also reach out to writers who, for example, may have covered other coastal cities in California because they'd like them to come cover their coastal destinations too, and write the stories that will help them promote their towns.

And in several destinations around the world like Singapore, Australia, France, Germany, the U.K., Brazil, and the U.S., TravMedia hosts a yearly event where travel writers are invited to meet with destination reps from all over the world for the sole purpose of connecting for future media trips. Check the website for details of upcoming events.

Get Traveling...

Successful travel writers bring all sorts of backgrounds to their writing endeavors. And if you have a few years under your belt, that can be an advantage—because your age improves your judgement.

If you like the idea of getting paid to travel around the world, travel writing should be at the top of your list of skills to learn.

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Bergen, Norway's second largest city, was the country's capital from 1217 to 1825.

Exploring the “Heart of the Fjords” in Bergen, Norway

Gavin Woodward

Pulling into the train station in the city of Bergen was a strange experience. It was 10 p.m. at night... but it was still bright. I was in Norway, at 60 degrees latitude, in other words, so close to the Arctic Circle that the sun here doesn't set until well into the night.

I'd always been fascinated by the countries of Scandinavia, and though I had explored most of Western Europe many times, in particular the warmer Mediterranean destinations, I had never been this far north. So when two Norwegian friends, Svien and his wife Grethe, who I met on my Greek home island of Syros, extended an invitation to their native city, I couldn't resist.

The city of Bergen is on Norway's Bergenshalvøyen peninsula, on the southwest coast, one of the warmest spots in the country. But, be warned, the winds that come off the Norwegian Sea carry load-bearing rain clouds to the surrounding mountains, and those clouds bring rain to the city. But those mountains and the accompanying fjords that surround the city give stunning panoramic views and scenic hiking trails.

Waking up on my first morning in

my hosts' home, about a 40-minute drive from the city center in the delightful enclave of Drange in Lysefjorden, the view was breathtaking. From their front terrace, through the lush green conifers, pines, and ferns, I could see the Bjornafjorden, about half a mile away, interspersed with several small islets covered in greenery. In the distance, I could see passenger ferries traversing the fjord, connecting these small, remote communities with downtown Bergen.

Bergen is a relatively large city with a population of about 270,000. It was larger than I'd expected but it has the charm and quaintness of a smaller town.

The city is a joy to explore and getting around Bergen is easy. I joined the locals and traveled around by bus and tram (it costs about \$2 per ride for retirees, and you can switch between the tram and bus network within 90 minutes of purchasing your ticket). The tram terminates in the very center of town, adjoining a fabulous green park known as Festplassen. In the middle of the park is an enchanting small

“A view of lush green conifers, pines, and ferns.”

Lake Lille Lunggardvann, home to lots of local fauna. The park is surrounded by traditional old Norwegian buildings housing the opera, museums and art galleries. And from there it's a 10-minute walk through the central pedestrian mall, Torgallmenningen, and down to the waterfront area of Bryggen.

A tour of the city center is not complete without visiting this UNESCO's World Heritage-listed part of Bergen. From a tourist's perspective Bryggen is “ground zero” in Bergen and is often teeming with visitors. Bryggen (also called Tyskebryggen or the German Dock) is a series of 61 colorful buildings, built by German traders, that line the eastern side of the Vagen harbor. Today, the buildings house cafés, restaurants, and shops selling traditional and unique crafts like pottery and paintings by local artists.

This waterfront area was where the city began—the very first buildings were located here around the 12th century. Though there is nothing left of the original settlement after a series of fires over the centuries, in particular the Great Fire of 1702, the current buildings were built atop the original foundations. This part of Bergen offers a truly unique insight into Bergen's maritime past and you can explore it with visits to the Maritime Museum, the Hanseatic Museum (the Hanseatics were merchants from Germany who sailed to Bergen in the 13th century to trade and they made Bergen one of the most important trading hubs of the time), and the Folklore Museum (get more information about all these museums on the [Visit Bergen tourist website](#)).

Another must-see is the city's oldest building, St. Mary's Church of Norway, right in the heart of the city. This gray, stone church is Romanesque and Gothic in style and was completed in and around 1180. Though it was ravaged by two fires, in 1198 and 1248, it has been in continuous use since early medieval times and underwent a complete renovation in the early 2010s.

For a birds-eye view of the city, I took the Floibanen Funicular up the steep Floyen Mountain (it's about \$10 for a round-trip ticket. See: [floyen.no](#)). The funicular has been in operation since 1918, and it takes you over 3,000 feet to the top

of the mountain (you can stop at various points along the way) for panoramic views of the city and beyond. And if you're feeling energetic, the mountain is full of activities—there are plenty of hiking trails, you can canoe and stand-up paddle board in the summer, and there's a nature school and playground for the kids.

Back in central Bergen, my hosts had one more surprise sight for me to visit—the Fantoft Stave Church. It's located in the woods about four miles outside the city center (take Line 1 of the Bergen Light Rail). A stave church is a medieval wooden Christian house of worship that is unique to Norway. These churches combine Christian motifs and Viking themes and today there are 28 remaining churches across the country. Most were originally built between 1150 and 1350.

Fantoft Stave Church is a timber, Gothic-style church with a somewhat foreboding appearance due to its dark grey color. The church that's here today is a reconstruction. The original was built in 1170 at Fortun in Sogn, a village near

“Combination of Christian and Viking motifs.”

the eastern end of Sognefjord, some 125 miles away. It was transported in pieces to Bergen in 1883 but was unfortunately destroyed by arson in 1992. The church you see now was rebuilt over a six-year period using local materials (there was very little left of the original building after the fire) and was reconsecrated and reopened in 1997. As it's still a place of worship, there are certain times when you can't visit inside the church. For more info, see the [Visit Bergen website](#).

Getting out of the city, my friend Svein took me to a seaside village where he spent many summers in his youth. The village of Austrheim is about 44 miles north of Bergen. It's a pretty rural area scattered with small farming hamlets and quaint Norwegian timber houses and it is of course surrounded by water with islets and inlets aplenty. The topography here is much softer than around Bergen with rolling green hills more suitable for agriculture and livestock grazing.

A modern ferry took us across the waters on a 30-minute journey to Fedje



Island with its small fishing village and old trading center, overlooked by the attractive Hellisoy Lighthouse. In town you'll find more of those traditional, well-maintained, Norwegian timber cottages, in an array of colors—rust red, orange, and bright yellow walls with green roofs, all of which is in keeping with the soft green landscape of this small island of just 500 people. ■

TAKING THE TRAIN AROUND SCENIC NORWAY

To reach Bergen, I flew into the country's capital of Oslo. And from there, I boarded the “Bergen Railway” train for the 310-mile, cross-country trip up to Bergen on the southwest coast. This train journey takes you through Norway's most breathtaking UNESCO-protected fjord and mountain country... certainly one of Europe's most scenic rail journeys.

The journey takes about seven hours. The first thing you notice is just how lush and green the countryside is. Natural water is in abundance everywhere—lakes, streams, rivers, waterfalls from the melting ice off the mountains. Coming from my home on a dry, rocky, Cycladic Greek island, this greenery was awe inspiring to me.

The decision to build the Bergen Railway (from Oslo) was made in 1894 and it was completed 15 years later in 1909. Its construction was considered a huge project in its day. The line crosses

both the Langfjellene Mountains and the Hardangervidda mountain plateau. The 62-mile stretch between Voss and Bergen was completed in 1893, and revolutionized life for the communities along the line.

One of the railway's greatest challenges today is the harsh and changeable weather. The line is exposed to deep low-pressure weather systems from the west, which results in strong winds and heavy rainfall and snow so keeping the line open requires great effort and technical expertise. Today skilled workers, efficient equipment and snow tunnels make the Bergen Railway the safest and most comfortable way of traveling between Norway's two largest cities.

To my mind, train travel is the best way to soak up any country's countryside, and this is particularly so in Norway. Much more so than its neighbors Sweden and Denmark, which are relatively flat by comparison, Norway is rugged and mountainous, interspersed with dramatic deep fjord gorges, which makes for a fascinating trip.

On my return trip to Oslo, Svein suggested I take the “Norway in a Nutshell” route (I booked this five-day, four-night tour through [Nordic Visitor Norway](#)) which takes in the best that Western Norway has to offer. The first leg is a one-hour train ride to Voss, followed by a 30-minute bus ride to Gudvangen on Aurlandsfjord.

From Gudvangen, a ferry takes you on a two-hour journey through the Aurlandsfjord and into the narrow and dramatic Naeroyfjord, before dropping you off in Flam. It's back on a train in Flam for two hours, in an older, historical carriage, to Myrdal. This is arguably one of the world's most beautiful train rides—I passed stunning scenery of deep narrow fjords, snow-capped mountain peaks, dramatic cascading waterfalls from the melting snow, and quaint Nordic farmlets clinging to the mountain sides.

From the village of Myrdal, it's about another three-hour train journey down to Oslo.



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